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The Interplay of philosophies and methods used in the design of assessments in the South African insurance industry

FOR

MASTERS OF EDUCATION

Coursework and Research Report

University of the Witwatersrand

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Declaration

I declare that this research report is my own unaided work, unless where acknowledged. It has been submitted in partial fulfilment of the degree of Masters of Education, by course work and research report, at the University of the Witwatersrand of Johannesburg.

It has not been submitted before for any degree or examination at this or any other university.

William Rogers **Date**

Glossary of terms and acronyms used

ETD Practice	Education, training and Development practice
INSETA	Insurance Sector Education and Training Authority http://inseta.org.za
FAIS	Financial Advisory and Intermediary Services
INSQA	Insurance Seta Standards Quality Authority (INSQA)
SAQA ACT	South African Qualifications Authority Act (Act No. 58 of 1995)
SETA	Sectoral, Education and Training Authority (SETA)
FSB	Financial Services Board
ETDP	Education, training and development practice
ETD	Education, training and development

Abstract

The insurance sector in South Africa is currently governed by the requirements of the South African Qualifications Act (Act No. 58 of 1995), which delegates it to the Insurance SETA (INSETA), an appointed Sectoral, Education and Training Authority (SETA),

In the past, most insurance-related training and development centred on insurance process training, and although the workplace requirements have not changed, the requirements of the qualifications have. This has potentially led to tension in the industry, in that the INSETA is arguably designing standards and qualifications along behaviourist lines.

This research report confirms whether or not this situation is the case. It also looks at the way the developers of the assessment tools for the unit standards and qualifications have potentially altered their methods of practice or alternatively, adopted a different philosophical stance to comply with INSETA requirements.

Triangulated research was conducted using a defined set of respondents from a local perspective. The findings showed that no one respondent clearly displayed a particular philosophical standpoint and that, in every case, his or her assessment tool development methodology was in line with INSETA required practice.

1 CHAPTER 1: – INTRODUCTION

Adult education training and development practice (ETDP) within the insurance arena in South Africa is no longer about simply being competent at different levels of product design or insurance broker level, but rather a single requirement – competent or not competent – on a particular National Qualifications Framework (NQF) band.

This requirement involves a complex mix of credit requirements, as determined by two acts of legislation, that is, the Financial Advisory and Intermediary Services (FAIS) Act (Act No 37 of 2002) and its regulations of fit and proper training, and the FAIS Act Board Notices, Nos 05 and 06 of 2008. But what are these determinations of competence, and how does the INSETA allow its various appointed learning service providers in the South African insurance industry to determine them?

A financial intermediary or broker in the South African insurance industry who was registered with the Financial Services Board (FSB) before the end of December 2007 has to attain a relevant mix of 30 or 60 credits or a full qualification of, being either, 120, 140 or 150 credits on the NQF level 4 or level 5 bands. This exact determination is cited in the regulations of the above Act in terms of policy referred to as the fit and proper requirements.

In the past, most insurance training and development concerned the development of intellectual capacity at product level, and process training with regard to claim and document processing, underwriting and selling skills. Generally speaking, much of this training was completed through a behaviourist methodology with learners being taught on the job or in training laboratory conditions.

However, this has caused a problem in the industry as behaviourist training and development is now frowned on as a form of practice (Isaacs 2003).

The challenge thus is that much of the insurance sector training being provided focuses on process training vis-à-vis behaviourist training, in direct opposition to the NQF requirement of developing the learner to a higher cognitive level through learning judged against a SAQA-aligned qualification or set of unit standards known as a skill set (as per the definitions in the SAQA Act). Accordingly, it is important to note the following taken from section 8, Regulation 452 of the South African Qualifications Authority Act (Act No 58 of 1995)

8. (1) A qualification shall-

a. *represent a planned combination of learning outcomes which has a defined purpose or purposes, and which is intended to provide qualifying learners with applied competence and a basis for further learning;*
b. *Add value to the qualifying learner in terms of enrichment of the person through the: provision of status, recognition, credentials and licensing; enhancement of marketability and employability; and opening-up of access routes to additional education and training.*

On examining the above two points, one could argue that the representation of planned learning outcomes together with an insurance industry requirement of being both licensed and process trained required that the INSETA develop behaviourist learning interventions.

Consequently, one may ask, is the INSETA pushing predetermined behaviourist training requirements onto its learning service provider base, requiring it to become behaviourist in approach even though, philosophically, it may not be naturally inclined to do so?

Moving forward I thus position this research report with the following purpose:

To identify the continuities and tensions between philosophies and pedagogic practices that contribute to successful assessment design in the South African insurance sector, fit and proper training and learnership education, training and development practice. This will be explored by confirming or refuting the following hypothesis:

Insurance Seta Standards Quality Authority (INSQA) requires its learning service providers to be behaviourist in their approach to assessment, thus all INSETA learning service providers tend to become behaviourist in their underlying philosophy and pedagogy.

1.1 RESEARCH AIMS

The aim of this research is to confirm my hypothesis that the INSETA prescribes, through the exit-level outcomes and learning outcomes of its qualifications, a behaviourist approach. This changes the underlying philosophy of the pedagogy of the learning service provider involved in the development of the assessment tools and the learning notes to reflect those behaviours, actions, values and attitudes that are consistent with a behaviourist philosophy. Stemming from the above hypothesis are two critical questions, which will be discussed in the following section.

1.2 CRITICAL QUESTIONS

The philosophy and purpose of adult education could be said to drive the process of teaching and assessment or, at the very least, as Apps (1985) states, “philosophy should guide practice”. Thus, my research questions are the following:

1. Are INSETA learning service providers behaviouristic in their overt assessment practice?
2. Are INSETA learning service providers behaviouristic in their underlying philosophy and, if not, how do they apply their assessment processes and methods in order to comply with the INSETA requirements?

Both critical questions are to be asked in relation the South African ETD industry and, more specifically, in relation to training and development in terms of the FAIS Act.

The research methodology to be used in this report is a quantitative research methodology based on the induction of general trends and principles from ten selected cases of typical practice in the field, coupled with an analysis of an interview with each of the ten case study respondents and, finally, a review of the case study respondents’ actual practice by means of an independent adjudication of actual practice by an independent Insurance Sectoral Education and Training Authority (INSETA) approved moderator.

During the interview process, qualitative notes were taken and assessed for any major discrepancies in each of the respondent's quantitative responses. A summary and a short analysis have also been presented to augment the research findings.

In the following chapter, I shall discuss the background to this research report.

2 CHAPTER 2: BACKGROUND TO THE RESEARCH

2.1 THE INSURANCE SECTORAL EDUCATION TRAINING AUTHORITY

The Insurance Sectoral Education Training Authority (INSETA) has accredited a number of learning service providers[1] to determine the competence of learners. Although the final decision of competence is always ratified by the INSETA quality assurance body (INSQA), generally speaking, the development of the tools and methodologies for assessment are left up to the learning service provider to develop and administer.

In order to examine the way in which these learning service providers go about determining this 'competence', there is a need to understand the underpinning practice or philosophies and the interplay of these philosophies in the training and development of learners. The irony here is that the process is entirely legislated through the South African Qualifications Act, and does not allow for any flexibility in the way competence is assessed, just the determination of it according to assessment criteria.

Is there a flaw in the design of the registered qualification? The South African National Qualifications Framework (NQF) states that it is opposed to behaviourist assessment methodologies (Isaacs, 2003); however, one simply needs to look at the exit outcomes and learning statements of the INSETA registered qualifications to see that these are both process and behaviourist in design.

2.2 PAST BEHAVIOURIST MENTALITIES

The behaviourist mentality is one with a long history in South Africa. In the past, the South African education system played a very large role in the entrenchment of

[1] This process was regulated by legislation – see section 4, Regulation 1127 of the SAQA Act)

apartheid by not academically skilling the previously disadvantaged people of the country.

> From the beginnings of Black Education in South Africa there was a strong tendency for government to manipulate education policy and resources to ensure that economic power and privilege remained in the hands of the whites (Hartshorne, 1999: 33).

2.2.1 History of education and training under apartheid

According to Mukora (2009), the history of education, training and development under the apartheid government prior to 1994 is well documented: the ideology of separate development was signalled by the election of the Nationalist government in 1948 and several Acts were subsequently passed to bring education closer to the Nationalist government's policy of separate development.

Typical of this era was

- that whites generally received a higher level of education and black education was characterised by poorly educated educators and overcrowded facilities (Mukora 2009)
- the multiplicity of education departments

At the time of the De Lange Report (HSRC, 1981), the provision of education in South Africa was the responsibility of 19 departments, of which 11 were based in African education with nine examination bodies administrating about 90 examinations per year (Kraak, 1992; Hofmeyer and Buckland, 1992).

In the opinion of Mukora (2009), this range of departmental structure produced a superstructure of administrators and a situation of chaos, as no single ministry had responsibility for all education, resulting in a lack of coordination in the education sector.

Hofmeyer and Buckland (1992) state that “this multiplicity of structure also resulted in poor communication, inflexibility, inefficient methods and the wastage of funds”.

Mukora (2009) has analysed this system or policy, identifying many similar patterns to behaviourist training. Mukora (2009) also identified the following forces which could have shaped the system or policy during the apartheid era in South Africa, as summarised below:

- Few training opportunities for black workers and an emphasis on training and skilling for whites, given the racially defined craft model of apprenticeship.
- A lack of recognition for informally acquired skills: the argument is that a large number of black workers classified as unskilled had acquired high-level skills and knowledge through the years of on-the-job experience. There was no recognition or pay for these skills.
- A lack of coordination between education and training structures, and no meaningful coherent framework to link training with issues of economic restructuring and education.
- A lack of clear national standards: the majority of workers who participated in company training programmes at lower levels were not able to receive recognition for their knowledge outside the company. Where companies provided certificates, these were not nationally recognised. This was due to the fact that courses were not designed in accordance with national standards.
- A multitude of certification councils: for example, the SA Certification Council for formal school qualifications and the Certification Council for technical education; however, there was no certification council in the informal sector. As a result, there was no mechanism for accrediting education and training received across industrial sectors and between education and training institutions (Kraak, 1992).

One of the main problems of such a fragmented system noted by Mukora (2009) was the inability to transfer vocational skills into the external labour market owing to a lack of certification. This was exacerbated by the lack of a qualification structure in the non-formal vocational training sector. This may have potentially resulted in many

of the black learners being drawn towards the unskilled labour market, a pattern that was reinforced by the location of people in the underdeveloped homeland areas of the era, thus perpetuating the cycle of poor education.

Following the social unrest of the 1970s in South Africa, the government of the day set up a number of commissions of enquiry to investigate the problem and to identify solutions.

According to Kraak (1992), for the apartheid government to remain in power, the initiation of an evolutionary change could not be considered as it would have potentially caused the degradation of the entrenched white powerbase. Thus, this historical legacy left the majority of the South African population with a large educational backlog, not only in the extent of educational provision, but also in the quality of education received.

One needs to be very careful here not to confuse behaviourist and simply practical training. The apartheid government made it very clear that “practical training was in order as long as it did not produce skilled people” (Kraak, 1992).

Seventeen years later this is no longer the case. The insurance industry certainly wants skilled people, so much so that the legislation of the country has made it a legal requirement. Yet the behaviourist argument has still not disappeared and thus the tension in the industry.

2.2.2 Behaviourist education requires an assessment practice

Reverting back to the current tension between the requirements of the South African NQF and what is being delivered by the INSETA, you may want to consider the comment made by Broadfoot (1996) that behaviourist education requires assessment practice, which originated from when there was (and perhaps still is) “… the need to attest to personal competence and by association to the quality of work or goods or skills of a given craftsman”.

Thus, in relation to the above comment and that of the required outcomes of the INSETA, the question that may be asked here is: Are we still simply skilling master craftsman or are the learning service providers developing learners according to the tenets of the South African NQF?

In order to examine this further one needs to look to the insurance industry to see examples of this happening. Consider the following statement published by one of the learning service providers, which could be used to argue the relevance of the previous statement.

> In a recent intervention by one of the Learning Service Providers of the INSETA , the pension fund employees of a large union pension fund were being trained into the Long Term Insurance Qualification and in discussion with the management of the pension fund, they reiterated that they were not interested in teaching their learners about the tenets of Insurance or even about the law of insurance, but were much more focused on the behavioural parts of the intervention, being the up skilling of the learners in computer operations, filing and general operations of the their system (Inhle Business Solutions, 2009).

This is a clear industry example of the thought processes taking place. One must ask if it is now time to review the direction of learning in the insurance industry.

2.2.3 Developing a South African philosophical stance

With the relatively recent change of philosophies in education in South Africa, and the fact that the current adult education system has only had some eight years to find its feet, it may now be the time to review the assessment practices and philosophies of training and development in order to make sure that, moving forward, these potential differences do not become an issue.

It is further important to consider Brookfield (cited in Edwards, 1996: 58), who discusses the “avoidance of grounding of ideas” (in the context of his own ideas) in a particular philosophy or “school of thought” and rather calls for the “development of an indigenous language or theory and forms of critical analysis”. Could South Africa be considered as having a unique learning culture of its own, shaped by individual or group philosophies and/or methods of practice and, if so, could one also ask if South African adult education requires its own indigenous language of adult education?

If so, one could consider the opinion of Beder (cited in Merriam and Cunningham, 1991: 38), who discusses the way one could consider one's own educational philosophy in determining one's practice. He discusses whether, through the practice of reflection on and questioning of one's own practices, which could be used as a precursor to taking responsibility and allowing for the educators' own adult educational philosophies, that this may influence the way the field of adult education has moved forward since its inception.

However, Apps (cited in Merriam and Cunningham, 1991: 38) argues that philosophy should rather "guide practice …" and that "philosophical enquiry" should be used to improve practice and that this should be a guide in one's own practice of education.

Perhaps it is the consideration of application versus implication that one needs to be held accountable for? It is in terms of this consideration that the importance of this research becomes apparent.

2.3 IMPORTANCE OF THIS RESEARCH

In light of this research, in order to analyse the South African insurance education and development sector, there are two requirements:

1) to distinguish between the purpose and the philosophy of the provider, and
2) to ascertain whether the provider remains true to its stated education philosophy in the delivery and design of assessment instruments

2.3.1 The rationale for the requirements

The rationale behind the first requirement – the purpose and philosophy of the provider – is to understand where he/she comes from theoretically speaking. For example, if a provider is grounded in a humanist or liberalist philosophy, or a combination of the two, then one would expect all materials, assessment and learning interventions to be based here too.

If the learning programme requires a behaviourist assessment methodology or pedagogy, then how does the liberal or humanist[2] provider cross this barrier – because if he or she does not they cannot get their assessments verified by the SETA – thus the need for the second requirement.

[2] An adult educationalist may also be, for example, a liberal humanist in approach and does not necessarily need to conform to a single philosophy.

2.4 PURPOSE AND PHILOSOPHIES IN ADULT EDUCATION

One could say that philosophies in adult education seem to move in two directions. According to Beder (cited in Merriam and Cunningham, 1991: 37), philosophies are "foundations of basic structures by which phenomena, events and realities are understood", and the study of adult education philosophy is systematic and "essentially intellectual". Beder then positions two different authors and their approaches, that is, Elias and Merriam (1980), who state that philosophy is a guiding principle behind practice. These authors then proceed to demonstrate how purpose derives from philosophy in terms of the position of the second author, Apps (1982), who argues that philosophy should guide practice. They then demonstrate how the application of philosophical inquiry could improve practice.

It is this argument that I position in my research and I attempt to relate it to the design of learning materials and assessment tools; I assume that it is arguably developed from a behaviourist perspective.

2.5 THE SETA GATE-KEEPING FUNCTION

The importance of the SETA gate-keeping function is that this is the body sanctioned by SAQA to control the learning processes taking place within in the industry. It is not a commercial operation but a learning service provider, accredited by the SETA. This is generally a commercial organisation; that is, it has the primary responsibility for looking after its shareholders by producing a profit with the understanding that education delivery requires a large social component and service provision.

2.5.1 The meaning of being an accredited learning service provider

There is a constant need in the learning service provider to determine the correct pricing strategy, whilst at the same time providing an excellent level of service and adhering to the correct standards, as determined by the SETA. Accordingly, being accredited means that the learning service provider has to maintain a certain standard.

It is not within the scope of this research paper to examine the characteristics of the above-mentioned tension, but rather to look at the adherence to the prescribed standard of assessment design.

2.5.2 The determination of standards

It is important to note that the determination of standards is not done by the learning service providers themselves. According to SAQA, in a publication titled "The National Qualifications Framework and Standards Setting (2000)",

> … the setting of standards is about outcomes, and this paradigm shift to distinguishing between outcomes and inputs is central to understanding the NQF. Many people still confuse standards with their own learning programmes and think that standard setting is about recording or registering their learning programmes.
>
> The learning system that South Africa is moving towards will not be one in which learning programmes are registered on the NQF. Instead, quality will be a two-pronged approach. On the one hand, there will be national standards (qualifications and unit standards) against which learning will be offered. While on the other hand there will be ETQA processes, which will accredit providers who offer this learning. These two processes together will encompass quality, and allow for freedom of innovation in the delivery of learning programmes.

Thus, in order for the learning service provider to remain accredited, it needs to provide quality learning, as determined by the ETQA division of the SETA,,[3] using the prescribed methods of assessment, that is, assessing against a criterion-referenced system. \

[3] The management of the quality learning process is overseen by the ETQA division of the SETA, which should have the skills to determine what is good or bad practice.

These methods of assessment include both a formative and summative methodology, including workbooks and workplace assignments that ensure that the learners are recognised for their learning achievements in an authentic, valid, objective and transparent way.

2.5.3 Fair authentic, valid, objective and transparent assessment determination

Following the requirements of SAQA and the NQF, and in particular the requirements of the INSQA, it is the SETA ETQA body that controls the methodology and requirements of development and dictates the basis for making an assessment judgement that is fair, open, reliable and consistent. This process is then conveyed through to the learning service providers, by means of moderation and verification guidelines and notices. They in turn are obliged to conform to these mandates of the SETA ETQA Body – it this case the INSQA.

Furthermore, the ETQA body then employs a process of verification, or an inspection process, as a final process to make sure that standards are being met in the correct manner.

2.6 THE PROBLEM

According to the structure outlined in the previous subsection, the provider is required to adhere to a criterion-referenced system and, in so doing, come to an assessment/competence decision that is fair. Accordingly, this system could be said to be behaviourist in nature.

This statement can be justified if one considers the following statement by Apps (1982) that behaviourism “influences those programmes that apply behaviourist objectives and such applications as behaviourist objectives, competency-based learning and programmed learning”.

2.6.1 Subscription to behaviourist philosophies

But what if the learning organisation does not subscribe to the behaviourist philosophy? What if the learning organisation is progressive or even radical in its philosophy? How has it reconciled its learning delivery and assessment methods in order to cope with behaviourist philosophies and yet remain true to its philosophy of adult education?

From the outset, one has to realise that insurance training and development requires some process (on-hand systems training) and direct (physical intervention) training, which is instructional in design. One should then ask whether this acquisition of skills, in insurance education, is a behaviourist determination or whether it is simply an altered definition of training and development that the NQF has not taken into account. Consider the following statement:

> Training is defined as the systematic acquisition of skills, rules, concepts or attitudes that result in improved performance in the work situation. In some of these instances, such as direct on the job training, the instructional environment is very similar if not identical to the on the job environment. In other instances, the training occurs in a place far removed from the actual worksite, such as a classroom (Goldstein and Gesser, 1988: 43, in Tight 1996: 19).

While the examination of this theory is beyond the scope of this research report, it remains an interesting question.

2.7 SCOPE, LIMITATIONS AND ASSUMPTIONS OF THE RESEARCH

2.7.1 Scope

- The scope of this research project is intended to consider only those learning service providers that are primarily accredited by INSETA, and who develop their own assessment tools. It should be noted that the INSETA accredits a number of other learning service providers as secondary providers and, if they are already accredited by another SETA, as primary providers. I will not be

considering these providers in this sample, as they do not conform to the INSETA requirements, but to those of their primary SETA.

- I considered a sample of 10 of these providers, which operate in the Gauteng area. There are 94 primary accredited providers on the INSETA website, thus the sample represents 10.6% of the database.
- As this project is primarily concerned with research on learning service providers who are based in adult education, it will not cover any other field of education.

2.7.2 Limitations

- It should be noted that one of the major limitations of this project was that it was primarily based on the process of standard-setting by the INSETA, which may be flawed. This research project does not take this into account.
- Only ten primary providers were used. Although this could be considered to be statistically significant, it does not constitute the full cohort and thus may be flawed.
- The above sample was selected by means of convenience sampling and may not be representative of the population.
- The research does not take into account the learning service providers that are registered as secondary providers, or by means of 'memorandum of agreement' arrangements. There are 101 of these providers listed on the INSETA website.
- The research will not take cognisance of any facilitation, which could add a lot of value to the assessed outcome of a learner.

2.7.3 Assumption

- The assumption is that the INSETA standards generating body has set the correct standards for the determination of assessment and that this process is behaviourist in application.

2.8 CONCLUSION

With the accreditation of learning service providers by the INSETA in accordance with the relevant legislation, it has potentially allowed for its own ideologies and philosophies of education to be imposed on these providers. It has also, while trying to encapsulate the requirements of the determination of competence, potentially imposed a philosophy that is outside the requirements of the NQF.

In this chapter I introduced the background to my research and provided a short summary of the history of education and training under apartheid, which in essence was the start of the problems that we are dealing with today. I also looked at the importance of the research, the purposes and philosophies of adult education and the SETA gate-keeping function of the learning service provider. Furthermore, I identified the problem of behaviourist assessment methodologies in insurance education and training today. Finally, I identified the scope, the limitations and the assumptions of this research.

The following section will discuss the theoretical framework of my research.

3 CHAPTER 3: THEORETICAL FRAMEWORK

The aim of this research is to establish whether learning service providers are being influenced by the INSETA requirements (the hypothesis). This hypothesis is, however, grounded in a much deeper context in South Africa, that of the development of the NQF. In this framework I shall briefly consider some of the implications of the NQF referred to above. I will also discuss some the philosophies considered by the ZINN PAEI© framework. Finally, it is my intention to briefly consider the discourse between a provider's underlying philosophy and the outcomes expected by the INSETA behaviourist requirements.

3.1 THE NQF IN RELATION TO ASPECTS OF THIS RESEARCH

3.1.1 Is INSETA behaviourist in approach?

The first challenge of this research is to document evidence that supports the hypothesis, that is, that the INSETA is behaviourist in its approach. The problem here is that this flies in the face of SAQA and NQF policies.

The following extracts are taken from the SAQA policy document titled “The National Qualifications Framework and standards setting”. From these one can clearly identify the objectives of the SAQA documents which are supposedly in accordance with those of the NQF. This document states:

1. Standard setting

This section will address the key ideas underlying standard setting, as well as the framework for standards set by the NQF. The key ideas that underlie standards setting are as follows:

2. An outcomes-based paradigm

In the construction of the NQF, outcomes (standards) have been separated from inputs (learning programmes). This is illustrated in Figure 3.1 below:



Figure 3.2: Levels of the construction of the National Qualifications Framework of South Africa

Standard setting, in terms of this new framework, is about the part above the dotted line – the standard.

What lies below the line is largely the business of professional providers and their clients. Of course, this is where the importance of the interaction between the parts of the NQF becomes clear. The provision of quality learning is the business of the framework, and in particular of a special quality assurance (QA) structure called the Education and Training Quality Assurance body (ETQA), which will be responsible for overseeing this aspect. The setting of standards is about outcomes, and this paradigm shift to distinguishing between outcomes and inputs is central to understanding the NQF. Many people still confuse standards with their own learning programmes and think that standard setting is about recording or registering their learning programmes.

The learning system that South Africa is moving towards is one in which learning programmes are registered on the NQF. Quality will be a two-pronged approach. On the one hand, there will be national standards (qualifications and unit standards) against which learning will be offered, while on the other hand there will be ETQA processes, which will accredit providers who offer this learning. These two processes together will encompass quality, and allow for freedom of innovation in the delivery of learning programmes.

3. What are not standards?

This might seem an unusual question to ask. Its importance lies in the origins of standards in other countries around the world.

- When standards first began to gain international prominence, they were largely work-based standards, mostly attached to performance appraisal. Often they were task-based and behaviourist in content, giving priority to observable behaviour at the expense of any underlying characteristics of competence such as knowledge or judgement.

- Later, in the 1980s, a new form of standard began to appear, a curriculum standard. Most notably, at the end of the decade, New Zealand implemented a qualification framework based upon curriculum standards.

4. Standards are not

- a statement or syllabus topic to be addressed
- a course or module
- a process, for example reading an instrument or preparing equipment for a specific task
- an input, for example teaching someone
- an activity, for example demonstrating something
- a learning process, for example understanding or applying knowledge
- the mastering of a learning objective
- a score, grade or percentage, or
- a specific entity of knowledge or a unit of knowledge as classified in traditional subject matter syllabi.

(http://www.saqa.org.za/structure/nqf/docs/

standard_setting.pdf: 16 &17)

In South Africa at least three worlds of practice require the use of national standards:

- The world of work will want to use standards for a multitude of purposes. These might range from performance appraisal to recruitment criteria to career 'laddering' to industrial bargaining.
- The world of curricula will have other agendas altogether. Although education and training takes place in many places, including the world of work, the agenda of the world of work is not an industrial relations agenda, but an educational one. Practitioners in this world require standards against which they can write their curricula.
- The professional world**,** in turn, has different needs from the other two worlds. Professional bodies require standards in order to define what competent practice is so that they can license professionals to practise in South Africa (http://www.saqa.org.za/structure/nqf/docs /standard_ setting.pdf: 16 & 17).

However, one only has to look at the learning outcomes and the associated criteria for the learnerships to determine that this is not quite what has been interpreted. Consider the following extract taken from a qualification found on the INSETA website:

Title of the Learnership: Long Term Insurance/Investment Call Centre Operator: NQF **Level 4. Title of the Qualification:** National Certificate: Long Term Insurance, NQF Level 4

Qualifying learners should be capable of:

- Applying the methods, procedures and techniques used in long-term insurance.

Associated Assessment Criteria:

- Rules of available products are applied to different situations in order to perform a clearly defined work role in long term insurance (range includes giving financial advice, marketing a long term insurance product, administering an agreement, broker liaison and operating in a financial services call centre environment).

- Work output is in line with an agreed mandate, relevant service agreements and an organisation's customer service standards applicable to clearly defined work role in long term insurance.
- Methods, procedures and techniques of a clearly defined work role in long term insurance are applied consistently in terms of specific company policy, legislative requirements and standard industry practices.
- The consequences of non-compliance are clearly indicated for practices required in a specific work role in long term insurance.

Source: http: //www. INSETA.org.za /downloads/ learnerships/L0008.doc.

3.1.2 Prevailing philosophies

The second aspect of this research is to consider other prevailing philosophies of adult education that are applied today.

In order to do this, the research makes use of the Zinn (1983) Philosophy of Adult Education Inventory (PAEI)© test, which was designed to assist the adult educator in identifying his/her personal philosophy of education and comparing it with prevailing philosophies in the field of adult education. The inventory is self-administered, self-scored and self-interpreted, according to written instructions. The Inventory was designed with the intention of being used as a guide to provide information about one's own beliefs and not to make a judgement on one's beliefs.

The PAEI © is based on work conducted by Lorraine M ZinnPhD (1983), who developed the original PAEI© as part of a research study leading to a PhD in adult education at Florida State University in the United States. It considers five philosophies, which the author, Zinn© adapted from the work of Elias and Merriam (1980). One should note that this is not a complete set (the complete set being the set of all philosophies discussed in academic literature), but it does make up the majority of the generally agreed or prevailing philosophies used in education today. For the adapted version of the Zinn© PAEI Test (1980), as adapted, see Annexure 2 (1980).

3.1.3 Defining the philosophies

In the following excerpt, I identify each of the philosophies used by Zinn (1983) and identified by Elias and Merriam (1980). Where possible, I have associated them with an established philosophy and described them within the context of the greater philosophy.

The reason for doing so is that philosophies identified by Elias and Merriam (1980) and used by Zinn (1983) could be considered to be elements of a philosophy and, thus, by 'housing' them in an established philosophy I am trying to position them in this regard. These are as follows:

I. The liberal-progressive

Liberal and progressive educators generally agree on the prescribed end of adult education. Adult education is said to have a decidedly social role with its purpose being to abet the democratic order. In many instances the liberalist and the progressive tend to speak with the same voice; however, there are major distinctions:

i. ***Liberal*** (arts) which states as its purpose the development of intellectual powers of the mind; to make a person literate in the broadest sense – intellectually, morally, spiritually and aesthetically.

ii. ***Progressive*** which states as its purpose to promote societal wellbeing, enhance individual effectiveness in society, and to give learner's practical knowledge and problem-solving skills.

II. The counter critique

Like the liberal progressive, the counter critique focuses on the relationship of education with society. However, those associated, "consider capitalist democracy to be inherently flawed through structural inequalities that can only be redressed by reordering the social system" (Beder, 1991).

i. ***Radical*****,** which states as its purpose to bring about through education, fundamental social, political and economic changes in society.

The counter critique is essentially Marxist in design, and it should not be confused with empowerment.

III. Empowerment

Empowerment is central to the thoughts of Paulo Freire (1973), who developed a philosophy that proposes that the oppressed lack critical consciousness of the forces that control their lives and that, lacking that consciousness, they are powerless to redress the oppression that dominates their lives. Only through dialogue with these learners can the adult educator facilitate the acquisition of critical consciousness.

IV. Personal growth

Many thinkers who fall into the philosophy of personal growth think along the same lines as the liberal progressives, believing that society is generally good, but they tend to focus on the individual rather than on society.

This philosophy is often referred to as humanistic philosophy and from an adult education approach it believes that the objective of the educator is to assist learners in making choices that maximise their human capital. The learners should control their own learning content, process and evaluation. This philosophy is highly learner centred and the educator is more properly a facilitator of learning than a conveyer of knowledge (Beder, 1991).

i. ***Humanistic***, which states as its purpose the enhancement of personal growth and development to facilitate self actualisation.

V. Behaviourism is a

> … philosophy of psychology based on the proposition that all things which organisms do – including acting, thinking and feeling – can and should be regarded as behaviours. Behaviourism comprises the position that all theories should have observational correlates but that there are no philosophical differences between publicly observable

processes (such as actions) and privately observable processes (such as thinking and feeling).

With regards to the behaviourist, as an adult educator the ***behaviourist*** also states as its purpose the promotion of skills development and behaviourist change, ensuring compliance with standards and social expectations.

In reviewing the tenets of behaviourism, one always needs to understand the alternative approach, that is, either the 'person-centred approach' or, as it was later termed, the 'learner-centred approach' used by Carl Rogers in his work published in 1969.

In teams of these approaches Rogers considers the person or the learner to be the centre of the experience, proposing the "self concept" (Rogers, 1951), and "that the best vantage point for understanding behaviour is from the internal frame of reference of the individual, and that a person's behaviour is basically goal directed attempts of the organism to satisfy its needs as experienced, in the field as perceived" (ibid).

3.1.4 The assumption of this research

The assumption of this research is that the learning service provider is already grounded in behaviourist theory, more for the purpose of aligning to the INSETA process than perhaps through his/her own beliefs. Consequently, if one considers that it is the philosophy that will guide the process, one should ask the following question: If the learning service provider is not behaviourist in nature, then how does he/she meet the assessment requirements of INSETA?

This leads us to the third aspect and second critical question of the study: How does the learning service provider determine competence?

How does one prepare a learner and what is the preferred way of doing so? One could say that assessment based within a learning culture is the preferred way. And yes, according to the diagram referred in figure 3.1 earlier in this document, where the NQF supports the view that a learning service provider should be allowed to determine his/her own methods of teaching (pedagogies) and assessment.

However, once again we find that there is a problem with the objectives of the NQF and those of the INSETA. In light of the above and considering what the NQF determines as acceptable behaviour in the determination of competence, this should never be a problem. According to the SAQA Policy titled “The National Qualifications Framework and standards setting” (March 2000):

> Assessment activities are designed to gather evidence as to whether a person “is able” in relation to the outcome/s being assessed. Decisions are made regarding the most appropriate forms of assessment relative to the outcomes being tested.
>
> As far as possible, assessors will seek to ensure assessment of unit standards and of qualifications is as integrated as possible. In many cases, assessors will not need to design assessment activities at all, but will be able to simply record naturally occurring evidence of ability. For example, as part of a training course, a trainer (who could also be a registered assessor) might require learners to demonstrate competence in a certain area before moving on to the next step.
>
> Such evidence of competency can simply be recorded as part of the learner’s portfolio, and then be presented for credit. Provided the evidence is valid and complies with the other principles of assessment, no further assessment is required.
>
> For successful assessment, the assessor will need to apply a variety of methods of assessment depending on what is being assessed, e.g., on-the job tests, observation, simulations, written examinations, continuous assessment, integrated assessment, portfolios, performance appraisals, self and peer assessment, etc.
>
> The assessment methods are appropriate for assessing the candidate’s knowledge and skills in relation to the benchmarks provided in the qualifications and unit standards. The assessment model is able to produce consistent results and valid outcomes for the skills and knowledge being considered.

> The task of the assessor is to select the most appropriate form of assessment, and design assessment activities capable of gathering evidence relative to the outcomes (http://www.saqa.org.za/structure/nqf/ docs/standard_setting.pdf: 19).

INSETA is, however, very prescriptive, as although its policies state that any of the above methods of assessment are acceptable, there has to be a "defined and written set" of evidence. It is important to note that this is a view expressed by the verifiers of the evidence (a process that the INSETA conducts with all learning service providers when determining competence through the assessment of evidence).

The second component of the second critical question requires the assessment tool used by the learning service provider to comply with a normative[4] set of requirements. This process has been tested over time and prescribed measurement tools are now used to comply with this requirements.

3.2 CONCLUSION

This theoretical framework takes account of the different philosophical and practice positions that can be accounted for in South African insurance education today. The framework considers, as the first aspect of the research, the challenge of identifying whether in fact INSETA is behaviourist in its approach and, if so, whether this is a problem in relation to the NQF.

The framework further takes account of what standard setting is, the outcomes-based education paradigm, and the construction of the NQF and assessment criteria.

[4] The use of the word normative here is in accordance with the context of the INSETA requirements for assessment tool design and not in light of the NQF requirement as assessment criteria, which are not defined as a normative requirement.

The second aspect of the research identified in this theoretical framework is the consideration of philosophies of adult education. This makes mention of the philosophies applied by Zinn (1983), namely, liberal progressive, counter critique including radical empowerment, personal growth and humanism, and finally, a philosophy of psychology, that is, behaviourism.

The purpose of this research is to examine whether the learning service provider assessment tool developer differs philosophically from what is required by the INSETA and whether the INSETA philosophies have an impact on the way the developer goes about designing tools. In the following chapter the research aims, hypothesis and critical questions are considered.

4 CHAPTER 4: LITERATURE REVIEW

4.1 INTRODUCTION

The South African National Qualifications Framework (NQF) was formulated in the late 1980s and early 1990s amid much discussion and debate. What emerged from this process was a rejection of behaviourism as an underlying philosophy and a desire to develop South African society along the lines of a liberal progressive philosophy. Today this process seems almost neo liberalist in philosophy.

Yet, fifteen years on, one only needs to examine the learning outcomes for a qualification to see how behaviourist we have remained and how this philosophy has been incorporated in our pedagogies and assessment tools. This is particularly true of the South African insurance industry, with its prescriptive codes of conduct and the recently amended FAIS Act of 2002, together with its associated board notices, introduced in October 2008.

The Insurance SETA (the insurance Sector Educational and Training Authority, known as the INSETA), which is regulates for quality through its quality authority (INSQA), has formulated detailed behaviourist standards for the way in which learners are to be trained and examined in the sector, where process is required as part of the workplace, to the extent that INSETA may be considered to be in conflict with the philosophical stance of the NQF.

It is within this tension that this research is located, that is, the research attempts to ascertain whether the assessment tool developers of the INSETA have been forced, through the development of assessment instruments, to modify their approaches to comply with a behaviouristic approach, even though their own philosophical position or practice may differ. In addition, it is important to ascertain whether they do indeed attain the behaviourist assessment outcomes required and, if so, how do they do so.

This literature review commences with a brief look at what the NQF is and how it fits together. It then examines the contents of the FAIS Act (Act 37 of 2002) and its

board notices, which were released in October 2008. It looks critically at two main themes: firstly, human behaviour and the definitions and characteristics of behaviourism. It investigates some of the philosophies of education and some relevant theories of adult education. It concludes with a discussion on whether the underlying philosophical approaches guide or dictate practice.

The second theme to be examined is assessment, including assessment design and the way it is used in teaching in terms of the INSETA ETQA requirements, which are defined by various legislation and SAQA recommendations. It is further the intention of this section to review some the assessment techniques in use and finally the influence of globalisation and its effect on authentic assessment and evidence gathering is discussed briefly.

4.2 EXAMINING THE NATIONAL QUALIFICATIONS FRAMEWORK AND HOW IT FITS TOGETHER

The literature review commences with a discussion on the qualifications frameworks used in this context to position the requirements of a behaviourist assessment instrument in the context of a national learning system. It is important to realise that an assessment instrument is merely one part of a complex system of evaluation that will eventually lead to a learner obtaining a qualification.

Allais (2007) defines a qualifications framework as:

> Qualifications frameworks are government and international interventions which attempt to establish comparability between different qualifications, to create order amongst qualifications on offer, and, in some cases, to organize and regulate education systems. Qualifications frameworks are generally designed according to principles such as portability and transparency of qualifications.

Young (2005) further states that a qualifications framework generally leads to governments or government agencies establishing specifications in terms of

standards, levels and outcomes, according to which qualifications are designed or described.

Since the 1990s, governments have become increasingly interested in this type of initiative, through which they attempt to enforce a "set of general principles about how qualifications should be designed and what they should achieve" (Young, 2005). One of the differences between the NQF and previous systems of organising qualifications is that it attempts to relate qualifications that previously have not had explicit relationships.

Young (2005) further states that, at the most general level, qualifications frameworks can be described as an attempt by governments to create a single hierarchy expressed as a set of levels, on which qualifications are described in terms of a single set of criteria or single definition of what counts as a qualification.

> There are substantial differences in terms of what frameworks have been designed to do in different countries, how they have been designed, and how they have been implemented. Understanding these differences is the key to understanding the phenomenon of qualifications frameworks (Allais, 2007).

But how does one differentiate between frameworks? It is interesting to note the work of two authors here, Raffe (2003) and Young (2005), who both propose typologies for differentiating between different frameworks. Raffe (2005) posits a typology of frameworks using the two characteristics of scope and prescriptiveness. Figure 4.1 below illustrates Raffe's typology and shows the relationship between the scope and the prescriptiveness of a framework.

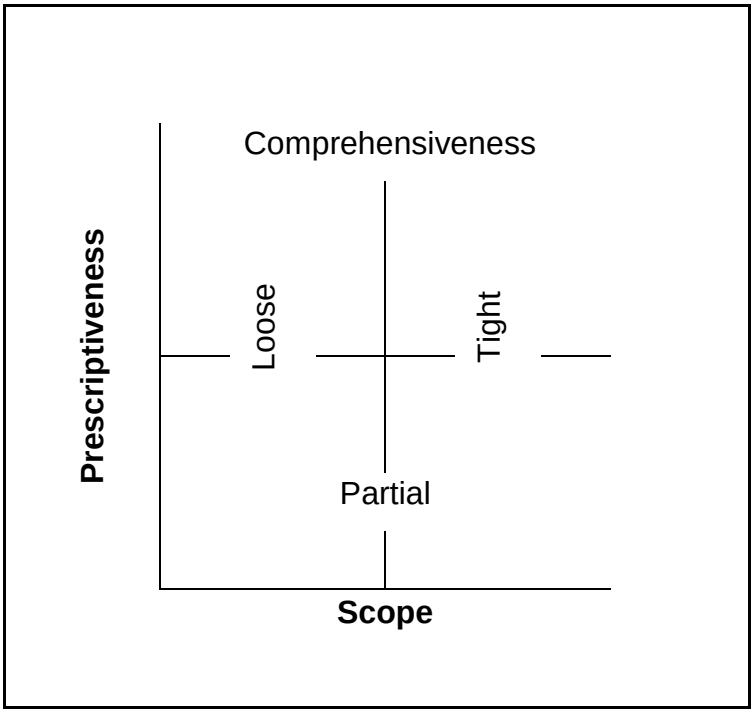


Figure 4.1: Raffe's typology of scope and tightness of qualifications frameworks

As may be seen from Figure 4.1, a framework may fit into just one of the quadrants or into some or all of the quadrants, depending on its design. Perhaps, if the South African situation was to be analysed in some depth, it could be stated that it is both prescriptive and comprehensive, leaning towards a tight scope.

In criticism of Raft and Young, Allais (2007) suggests that the problem with positing scope and prescriptiveness as the two critical ways in which frameworks can differ is that while these characteristics may indeed apply to all frameworks, other more significant differences may be elicited. In other words, the differences between qualifications frameworks in different countries may be more different than the above typology suggests. Raffe (2003) does, however, further argue that frameworks differ in terms of purpose, scope, prescriptiveness, integration and policy breadth. This typology has been further developed by Tuck, Hart and Keevy (2004b).

As an alternative, Young (2005) takes a look at frameworks of communication versus frameworks of regulation; weak and strong frameworks; partial and comprehensive

frameworks; unit-based and qualification-based frameworks, and frameworks that are institution led and those that are outcomes led.

With reference to the above analysis, Allais (2007) notes that the "important characteristics to examine, raised by these analysts, are *purpose*, or the reason for introducing the framework, the *model* of framework adapted, and the *context* in which frameworks are developed".

Allais (2007) further states that in many instances the stated or assumed purposes for a qualifications framework are far-reaching. For example, Allais quoting Coles (2006) says: "Policy makers and their advisers see qualifications frameworks as a way of securing political, social and economic benefits." But *how* frameworks do this and *whether* they do it is usually not explored. Similarly, qualifications frameworks are generally introduced to support "lifelong learning" (Coles, 2006), but can the "fact that they *claim* to do so be distinguished from any real possibility of this happening"? (Allais, 2007).

> As Raffe (2003) argues, it is important to distinguish between rhetorical claims about qualifications frameworks, and what frameworks can actually do. Using his distinction between the intrinsic logic (and broad educational goals of education policies) versus institutional logics (or operational means and strategies of educational policies), Raffe argues that in the construction of qualifications frameworks these logics may sometimes be at odds with each other. Thus, purpose is a difficult characteristic to deal with; despite the assumed or stated causal relationships between policy interventions and their purposes, frameworks may not be able to achieve the goals that they are created to achieve, and that they state they are going to achieve (Allais, 2007).

It is perhaps within the above arguments that it is defined how and why a behaviourist assessment instrument may be introduced into an assessment process, in other words, although the SAQA requirements do not allow for behaviourist assessment, it is the institutional logic (INSETA) that determines and then definesthe behaviourist requirement.

4.2.1 Applicable legislation: the FAIS Act (Act 37 of 2002) and its board notices released in October 2008

As part of the South African legislative 'clean up' of financial services, the legislature released the FAIS Act, which brought about change in the financial services sector through a four-point action plan. In terms of this plan, the actions of brokers and financial intermediaries are regulated, hopefully in the process restoring trust in the behaviour of intermediaries and brokers in the South African financial services market.

The Act consists of three main themes, which are illustrated by the following diagram: (Please note that I will only be examining the fit and proper requirements at this point.)

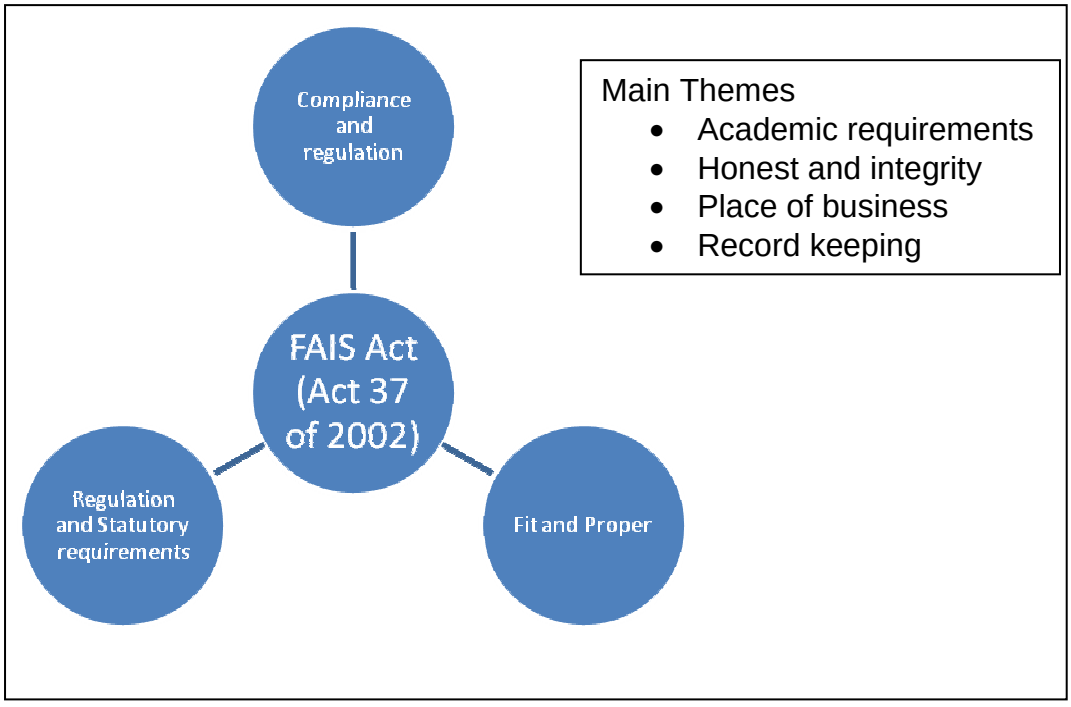


Figure 4.2: The FAIS Act and its main themes

As illustrated in Figure 3, the Act is prescriptive in three areas: compliance, regulation and statutory requirements, and the determination of fit and proper. It is in

terms of the latter that most INSETA training is taking place. The reason for this is that the Act requires all brokers to have a minimum set of the credits before 31 December 2009.[5]

Subsequently, the insurance companies in the industry have taken this opportunity (based on observation) to impose their own behaviourist objectives and process requirements on the normative outcomes of the credit requirements, which has further compounded the complexity of the development of an assessment instrument.

However, this system has been fraught with problems from its inception, as part of the procedure for determining competence comprises a verification process performed by employees of the INSETA. As a quasi-governmental department, it is always short funded and short staffed and, as a result, has not managed to complete all the verifications required to maintain a balance in the industry and is still trying to cope with this requirement.

In October 2008, the Financial Services Board (FSB), which is the gatekeeper of the FAIS Act, issued a set of board notices that placed a number of new requirements on brokers and intermediaries post 2009 and on those brokers entering the industry from 2008 onwards. These requirements include an experiential component, an ongoing examinations process and a cotinuous development programme starting in 2012, which will be one of the requirements for qualification within five years and a minimum entry-level requirement.

The 2008 board notices are illustrated by the following diagram:

[5] Please note that the requirements being quoted here are for those brokers and financial intermediaries who were registered with the Financial Services Board during the period 2004 to 30 December 2008. Brokers and financial intermediaries registered after this period are subject to a different set of minimum requirements with targets of 2011 and 2013.

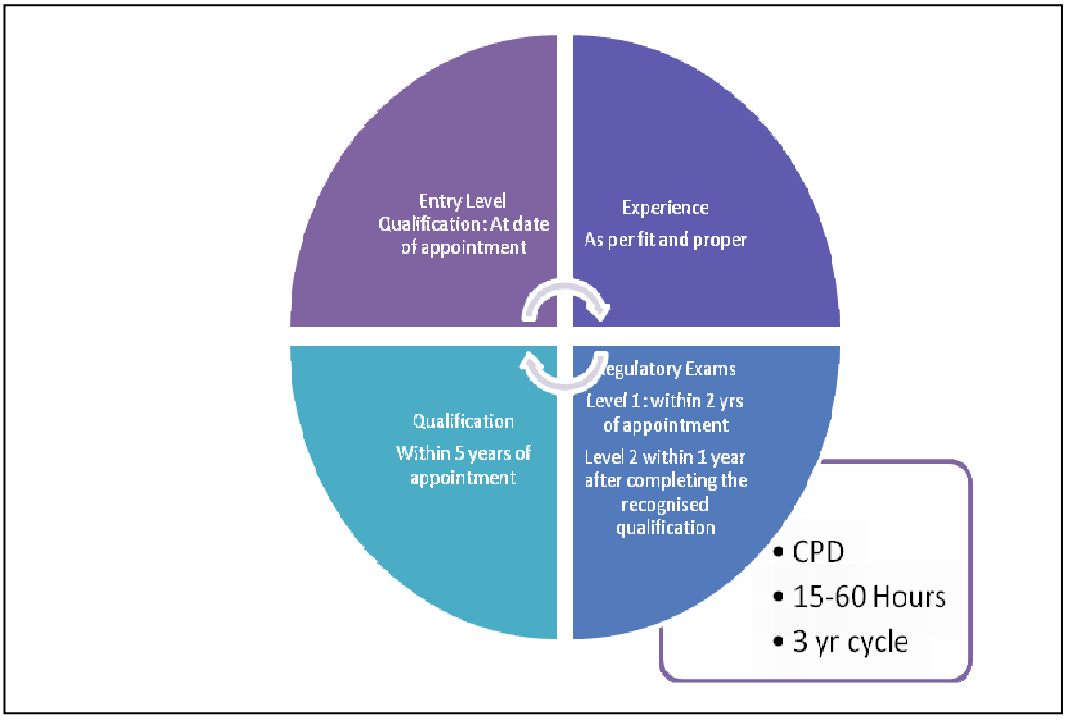


Figure 3.3: 2008 FAIS Act Board Notices and their requirements

It is important to note that this legislation enforces the required behaviours. These include the requirement that a new broker should have at least one year's experience in a key area of the insurance market before he/she can begin operating on his/her own, as well as increasing their credit requirements from 30 or 60, depending on the area of business, to 150 credits. Thus it can be observed that the legislation is in no way neoliberal.

This research report will examine the way developers of assessment instruments develop materials and assessment tools from both a behaviourist and a philosophical perspective to be being examined within the ambit of the INSETA requirements and whether the requirements of the INSETA process and behaviourist assessment methodologies actually influence the developers' output, even though they may be of a different philosophical mindset.

In order to contextualise this potential change, I will spend some time examining the concept of human behaviour.

4.3 HUMAN BEHAVIOUR

Human behaviour is extremely complex as it is a function of many factors, including the environment, the individual's perceptions, emotions, needs, the consequences of past behaviour, past events, experiences and learning, intelligence, values, attitudes and expectations. Genetic and biological factors also play a significant role in the way we behave.

According to Skiffington and Perry (2003), behaviour refers to:

> Any measurable response of an individual. That is, it includes anything that the individual does on response to external or internal events. These responses may be overt or observable or may be covert and not shown openly. Covert behaviours include thinking and reasoning by which we generate ideas, plans and expectations. They also include beliefs and rules or guiding principles that act as antecedents for our behaviour.

In order to understand this definition a little better, we will briefly explore the history of the behaviourist approach to learning.

As far back as the seventeenth century, the British philosopher, John Locke (1632–1704), claimed that "at birth, the mind is a blank tablet or clear slate (*tabula rasa)* upon which experience writes and thus we learn through associates" *(*Skiffington and Perry, 2003). Accordingly, this led to the cornerstone of behaviourism being developed, being that "all behaviour is the product of experience" (ibid: 78).

According to Freud (1910), for example, prior to this, the belief was that behaviour was a result of internal drives, instincts and conflicts. Behaviourism, an approach that developed in the early 1900s, remained a major force in psychology for more than half a century. The most influential names associated with behaviourism include Edward Thorndike, John Watson, Ivan Pavlov and BF Skinner, who emphasised the study of observable events and believed that psychology should not include any reference to internal events, for example ideas and goals. They believed that the study of human behaviour should focus on observable and measurable behaviours.

4.4 LEARNING THROUGH CLASSICAL AND OPERANT CONDITIONING

Ivan Pavlov is associated with the development of classical or respondent conditioning, which is essentially a learning process whereby a conditional stimulus (S), for example a sound or tone, acquires the ability to elicit a conditional response (R), for example salivation, and through multiple or repeated associations with a unconditional stimulus, for example food, the conditional stimulus elicits the response. Thus, a dog, after hearing a sound or tone at the same time as food is presented eventually starts salivated when hearing the sound or tone only. Accordingly, one could conclude that the dog has learnt the association between the sound and food.

Another explanation of how we learn is known as operant or instrumental conditioning. In his law of effect, Thorndike theorised that successful responses, those producing *satisfying* consequences, were "stamped in" by the experience and thus occurred more frequently. Unsuccessful responses, those producing *annoying* consequences, were *stamped out* and subsequently occurred less frequently.

There is much criticism of the law of effect, as it specifically requires that behaviour be followed by satisfying consequences in order for learning to occur. Evidence has shown that there are cases in which learning can be shown to occur without good or bad effects following the behaviour. In a different experiment conducted on humans by Tolman (1932), he showed that punishing the correct behaviour may actually cause it to occur more frequently, that is, “to stamp it in”. Subjects in this experiment were given a number of pairs of holes on a large board and required to learn which hole to poke a stylus through for each pair. If the subjects received an electric shock for punching the correct hole, they quickly learnt which hole was correct and this was done faster than subjects who received an electric shock for punching the incorrect hole.

BF Skinner (1947) formulated a more detailed analysis of operant conditioning based on reinforcement, punishment and extinction. Following the ideas of Ernst Mach, Skinner rejected Thorndike's mediating structures required by "satisfaction" and constructed a new conceptualisation of behaviour without any such references.

Moreover, Thorndike's work with puzzle boxes produced no meaningful data to be studied other than as a measure of escape times. So, while experimenting with some homemade feeding mechanisms, Skinner invented the operant conditioning chamber which allowed him to measure rate of response as a key dependent variable using a cumulative record of lever presses or key pecks[6].

4.5 BEHAVIOURISM TODAY

Kirsch, Lynn, Vigorito and Miller (2004) state that

> … classical conditioning used to be viewed as a type of learning that involves the acquisition of elicited responses (i.e., responses, like the defensive eye blink, that are preceded reliably by an identifiable eliciting stimulus and that are experienced phenomenological as automatic or reflexive). Similarly, instrumental (operant) conditioning was regarded as a type of learning that involves the acquisition of emitted responses (i.e., responses, like a wink of the eye, that can occur in the absence of reliable or well-defined antecedent stimuli and are experienced as voluntary). An implicit assumption of these old definitions was that what is acquired is a stimulus–response (S–R) association rather than a belief about the antecedents of an outcome (O, i.e., expectancy).

Furthermore, Rescorla (1988) states that

> … there can be no doubt but that instrumental and classical conditioning procedures reliably lead to changes in behaviour. What are at issue are the inferred processes by which these changes are produced. In contrast to the early views expressed above, most contemporary learning theorists, even those who are mechanistically minded, regard classical conditioning as

[6] Skinner placed a series of hungry pigeons in a cage attached to an automatic mechanism that delivered food to the pigeon "at regular intervals with no reference whatsoever to the bird's behavior." He discovered that the pigeons associated the delivery of the food with whatever chance actions they had been performing as it was delivered, and that they subsequently continued to perform these same actions

reflecting S–O (aka S–S) associations and instrumental learning as reflecting R–O associations.

Early debates in the field of behaviourism concerning the nature of conditioning were based on the premise that it was exclusively cognitive or mechanistic. If one reviews the literature further it also suggests that one could take a less narrow interpretation and that there are two types of conditioning process – those that are mediated cognitively and those that are not. Furthermore, it would also appear that there may be learning processes that are not based on conditioning at all, for example those processes of learning by observation or through verbal communication.

As “cognition in complex organisms could have evolved from and incorporated more simple learning processes. Clearly, classical and operant conditionings of simple S–R associations are among the most basic processes” (Rescorla, 1988). However, one could say that behaviourist flexibility (as defined in my opening definition) requires a much greater complexity of processes.

If one takes a more complex organism once could say that it has “evolved the ability to form representations (i.e., based on both R–O and S–O relationships) via conditioning procedures, as well as the ability to infer those relationships from other sources of information” (ibid). It can thus be speculated that the more complex the organism, the smaller the role of automatic conditioning processes and the greater the role of representational cognition.

Contextualising this, it is interesting to note here that the argument I have based my research on may be the behaviourist requirements of the INSETA, which requires the developer to develop assessments in terms of behaviourist assessments, which posits two streams of behaviourist development, namely, that there is a behaviourist change requiring that the assessor, as well as the assessment tool, be seen as the measure of the acquisition of knowledge in the process of operating in an insurance environment.

One can further argue that the requirements of the INSETA are based on levels 3 to 5 of the NQF framework, and with some exceptions do to not offer the learner much in the way of representational cognition, as referred to above. Generally speaking,

most of the competence requirements are housed in two areas: one of a legal nature and the other of a process nature.

With the above in mind, the rather simplistic nature of designing a specific assessment tool to accomplish a single or maybe a pair of learning outcomes becomes very difficult to relate to a complex behaviourist cognitive model. At lower levels (those of a level 3 or maybe a level 4 of the South African NQF system), simple S–R or S–O relationships are clearly evident. Items like workplace sign-off systems are present in every learner's workplace. Line manager mentorship is commonplace, requiring the learner to demonstrate to his/her line manager that he/she is competent in a piece of work. However, the most evident requirements are the simple process requirements of the workplace designed by the INSETA, which are used to exit competent learners who can function effectively in the workplace.

So how does one then define the requirements of cognition in the insurance workplace and is behaviourism central to the development of cognition? In the following section I will consider and evaluate the following:

Definition of cognition no. 1

> A term referring to the mental processes involved in gaining knowledge and comprehension, including thinking, knowing, remembering, judging, and problem solving. These are higher-level functions of the brain and encompass language, imagination, perception, and planning.
>
> (http://psychology.about.com/od/cindex/g/def_cognition.htm)

Definition of cognition no. 2

- The mental process of knowing, including aspects such as awareness, perception, reasoning, and judgement.
- That which comes to be known, as through perception, reasoning, or intuition; knowledge.

(http://www.answers.com/topic/cognition?cat=health)

Definition of cognition no. 3

> High level functions carried out by the human brain, including comprehension and formation of speech, visual perception and construction, calculation ability, attention (information processing), memory, and executive functions such as planning, problem solving, and self-monitoring.
>
> (http://www.lhsc.on.ca/programmes/msclinic/define/c.htm)

It should be noted that all three definitions refer to cognition as a mental process that involves thinking and other nonverbal actions, and also includes things like perception, reasoning and intuition. But why is cognition so important? The answer is that it is the process by which we learn. This is in contrast to where the term is referred to as mechanistic, which implies that one can complete an action without thought.

If I were to relate cognition to the use of behaviourist assessment methods, then I could argue that the assessment tool might be classed as cognitive, which would meet the requirements of any learning programme set out by SAQA versus a mechanistic assessment tool, for example one that requires a learner to perform a function that requires little or no thought. Obviously, a mechanistic assessment tool is ineffective as there is little scope for learners in today's world to be mechanistic and refrain from thought.

4.6 DEFINITIONS OF LEARNING AND TEACHING

Cognition has become a key word in the field of education and one can trace the use and measurement of it over the last 50 years. There are many who use cognitive theory to support their view/s. For example, Craig (2001: 86–90) states that a knowledge gap exists between what the learner can do and knows (familiar content and form) and what the learner needs to do but does not yet know (unfamiliar content and form). In the absence of cognitive conflict, knowledge and thinking remain static and, thus, in order for learners to learn, the learner has to act.

According to quality assurance guidelines and the processes associated within quality assurance body of the INSETA (INSQA), planning and physical demonstration of how one is going to assess each assessment criteria is one of the

most fundamental requirements and should be submitted to the INSETA even before a learning intervention can begin. I refer to the following extract taken from INSETA ETQA Circular 2/2007, instructing learning service providers to submit the following documents

- A copy of the curriculum/ implementation plan for the Learnership
- A list of the learning material and other work books such as facilitators' guides, learners' guides and company guides
- A draft of the final summative assessment tool and draft model answers. (This is submitted by the Learning Service Provider and not the lead company.)

Teaching or instruction, or what we (in adult education) tend to call facilitation, is said to play a huge part in the development of the learner and in his/her cognitive and learning processes – or does it?

I believe that there should be much debate on the way one goes about teaching or facilitating when it comes to preparing the learner for assessment. If one were to take the view that all assessment tools are behaviourist in approach, then the teaching process should teach or facilitate with the aim of preparing the learner for a 'behaviourist' assessment. If we believe that we should be teaching and developing learners to act, thus starting the process of cognition, then perhaps we, as teachers and facilitators, should be teaching in such a way that excludes the processes of behaviourism and enables the learner to acquire new knowledge.

In this regard it is interesting to note the works of Curzon (1958), among others, who defines instruction as "a system of activities intended to induce learning, comprising the deliberate and systematic creation and control of those conditions in which learning does occur". "For instruction to be effective it takes place in a planned, purposeful, systematic, effective and controlled manner" (Fraser *et al*. 1992:30).

Houle (1972) suggests that “educational design is a complex structure of interacting elements, yet at the same time, we adapt this technique of explaining the process one element at a time whilst presenting the logic that suggests a perfected sequence”.

So, according to the above literature, teaching or facilitation is not about preparing for an assessment only – which is the INSETA’s benchmark for competency. I wish to continue this line of argument later on in this review under the subheading of why and what to assess.

One of the main threads of my research is the philosophical stance of the development of assessment. In order to examine this further, in the following section I discuss the concept of positioning philosophy in assessment.

4.7 POSITIONING PHILOSOPHY IN ASSESSMENT

Merriam and Cunningham (1991) position Beder as an author who states that philosophies are beliefs about the way adult education should be conducted and provided in terms of the general principles that guide practice in this respect. Beder (in Merriam and Cunningham, 1991) further states that philosophies are “foundations of basic structures by which phenomena, events and realities are understood” (ibid.) and that the study of adult education philosophy is systematic and “essentially intellectual”.

Elias and Merriam (1980) state that “philosophy is a guiding principle behind practice”. By contrast, Apps (1985) argues that “philosophy should only guide practice”. He then goes on to demonstrate how the application of philosophical inquiry could improve practice providing an interesting introduction that examines the basics of the philosophical debate about the subject of guiding principles.

There is also much debate about the purpose of adult education. Beder (1991) proposes four reasons for adult education, including 1) facilitating change in a

dynamic society; 2) to support and maintain the social order; 3) to promote productivity; and 4) to enhance personal growth.

Beder (1991) further states that these categories are interrelated and that the success or failure of one affects all. What is very interesting in this article is that, in his description of a dynamic society, he refers to items such as technological change, social skilling, the constant need to update technical skills and the need for communication and coordination among the specialised units of management. In reviewing the literature of the time at which this article was published, little attention was paid to these elements. If one refers to the literature just 10 years later, these elements emerge as some of the core elements of assessment and learning practice.

This view tends to follow that of liberal philosophy in that, in his paragraph on social order, Beder demonstrates how adult education is "used to promote the democratic order" and that "democracy can only work if the citizenry exercises rational, informed choice". He states that the themes of "enlightening the citizenry, participation and community are central to the notion of the good democratic order". What is interesting here is the link to Malcolm Knowles and Carl Rogers, who, although they tend to follow a more humanist point of view, also subscribe to other reasons for adult education in addition to those stated above.

According to Hiemstra (1988), a numbers of philosophies exist and may be used in the field of education today. In the table below I have provided a list of these philosophies and their main points.

Table 1: Philosophies in use in education today

Philosophy	**Main characteristics**
IDEALISM	• Meaning is in the ideals of life itself. • Reality is made up of absolute truths. • However, a "truth" sometimes is only in the eye of the beholder. • Educationally this means the use of inductive reasoning, lecturing.

	• Plato was an early key proponent of this model.
REALISM	• Meaning comes through empirically proven facts. • Reality is made up of natural laws, facts. • However, empirical facts are always subject to change. • Educationally this involves scientific reasoning. • Chisholm and Whitehead are proponents.
PROGRESSIVISM	• Meaning comes through concrete facts. • Theory based on truth makes up reality. • Problem solving and experimenting are instructional techniques. • But does this diminish the teacher's role? • John Dewey a leading proponent (had a huge impact on American education).
LIBERALISM	• Freedom comes through a liberated mind. • Humans endowed with reasoning ability. • Thus, educationally you teach learners the classics and develop their minds. • But, the past may not relate to modern problems and situations. • Aristotle was an early proponent.
BEHAVIOURISM	• Human behaviour tied to prior conditioning. • External forces control all human behaviour. • Could learning be too complex for the control of certain behaviours? • Teaching methods include behaviourist conditioning, feedback, drill and practice. • BF Skinner was a well-known proponent (he also impacted heavily on US education).
HUMANISM	• Intellect distinguishes humans from animals. • Humans have potential/innate goodness. • Thus, educationally you facilitate and encourage self-direction.

	• Some educational needs may be missed. • Abraham Maslow was an early proponent.
RADICALISM	• People themselves create meaning. • Knowledge leads to an understanding of reality and, ultimately, necessary change. • This approach can be idealistic in nature and often leads to confrontation. • Teach by dialogue and problem solving. • Paulo Freire is a prominent proponent.
ECLECTICISM	• Eclecticism is not a philosophical system or model, but rather is the synthesising and personal interpretation of various models to draw out the best components for oneself.

One of the philosophies that I have deliberately left out is that of neoliberalism. However, one should note that this is the espoused philosophy of the South African NQF and thus should be kept in mind as a potential philosophical base that could be applied.

4.8 WHY HAVE A PHILOSOPHY?

Hiemstra (1988) asks why an adult education professional should even worry about a philosophy or having a personal statement of philosophy. Elias (1982: 3) offers perhaps the best answer to this question when he notes that "philosophers of every age have offered explanations of freedom and determinism, individual and societal rights, good and evil, and truth and falsehood". In education today, a philosophy is of the utmost important as it provides a point of departure, a methodology and an outcome basis for any educator, in adult education or otherwise.

Darnewald and Merriam (1982) also note that philosophy can inform practice, provide guidelines for policy decisions, and guide administrators, teachers and counsellors in their everyday practice:

> Philosophy contributes to professionalism. Having a philosophic orientation separates the professional continuing educator from the paraprofessional in that professionals are aware of what they are doing and why they are doing it. A philosophy offers goals, values, and attitudes to strive for. It thus can be motivating, inspiring energizing to the practitioner (Darkenwald and Merriam, 1982: 90–91).

However, being able to state a personal philosophy and use it to make decisions or take action is not necessarily easy (Hiemstra, 1988). For example, Cunningham (1982) describes the potential for contradictory and inconsistent views that may be held by a continuing[7] educator: "It is not problematic that inconsistencies occur when a thoughtfully conceived system of values is put into practice. What is worrisome is that continuing educators develop and operate programmes without a clearly visualized set of values in which the adult learner and societal well-being are central concerns" (Cunningham, 1982: 85). It is this need for a clearly identified set of values that may be most important for the busy professional. Darkenwald and Merriam (1982: 37) describe this need as follows:

> Many adult education practitioners engaged in the daily tasks of programme planning, administration, or teaching, have little time to reflect upon the meaning and direction of their activity. The educator is generally more concerned with skills than with principles, with means than with ends, with details than with the whole picture. Yet all practitioners make decisions and act in ways that presuppose certain values and beliefs. Whether or not it is articulated, a philosophical orientation underlies most individual and institutional practices in adult education.

Thus, the main power of philosophy is its ability to help people better understand and appreciate what they do.

[7] Continuing education is meant in this sense as a person who will continue into the future as an educator.

4.9 THEORIES OF LEARNING IN ADULT EDUCATION

There are a number of learning theories in adult education, each of which has a different system and rationale for assessment. In the following sections, I will provide a short discussion of two of the more important theories, namely andragogy and Kolb's Model of Learning, which are relevant to my research.

4.9.1 Andragogy

The practice of adult education has been departing from traditional pedagogical practices for some time. To distinguish it from pedagogy, this new 'technology' has been given a new name, andragogy, which is means the art and science of helping adults.

As the art and science of helping adults plays a large part in the formation of assessment tools for the insurance industry, one should examine the tenets of andragogy to understand the basics of educating an adult. Nevertheless, I do not always agree with all of tenets all of the time, and suggest that sometimes, depending on the situation, a defined pedagogy with an outcomes-based assessment methodology is a better suited approach for meeting the requirements of the INSETA qualifications.

According to Knowles (1980), andragogy is premised on at least four crucial assumptions about the characteristics of adult learners. Initially, Knowles formulated his theory on the basis of the European humanistic approach to adult learning, which over a number of years moved from including the thoughts of Carl Rogers (1969) and statements such as "teaching is a process of guided interaction of instruction between the educator, the student and the materials of instruction", and "The function of the educator is to guide the student into the kind of experiences that will enable him [sic] to develop his own natural potentialities." In 1980, in his revised book entitled *The modern practice of adult education: andragogy versus pedagogy*, Knowles cast aside his humanistic European definition of andragogy – adult

accompanying adult in the learning process – and redefined it as “an emerging technology for adult learning”

Knowles’s four basic assumptions are that, as a person matures, 1) his/her self-concept moves from one of being a dependent personality toward one of being a self-directing human being; 2) he/she accumulates a growing reservoir of experiences that become an orientated resource for learning; 3) his/her readiness to learn becomes oriented increasingly to the developmental tasks of his social roles; and 4) his/her time perspective changes from one of postponed application of knowledge to immediacy of application and accordingly his/her orientation towards learning shifts from one of subject centredness to one of problem centredness.

Knowles *et al*. (1984: 117) describe the *content model* as “a teacher deciding in advance what knowledge or skills need to be transmitted …”, and this sequence should reflect a collective agreement with the learners.

4.9.2 Kolb’s Model of Learning

Kolb’s (1984) learning model remains one of the most influential and widely used descriptions of the adult learning process. This model involves a four-stage circular process, beginning with 1) a concrete experience; followed by 2) a reflective observation; followed by 3) abstract conceptualisation; and finally 4) active experimentation, then returning to no 1.

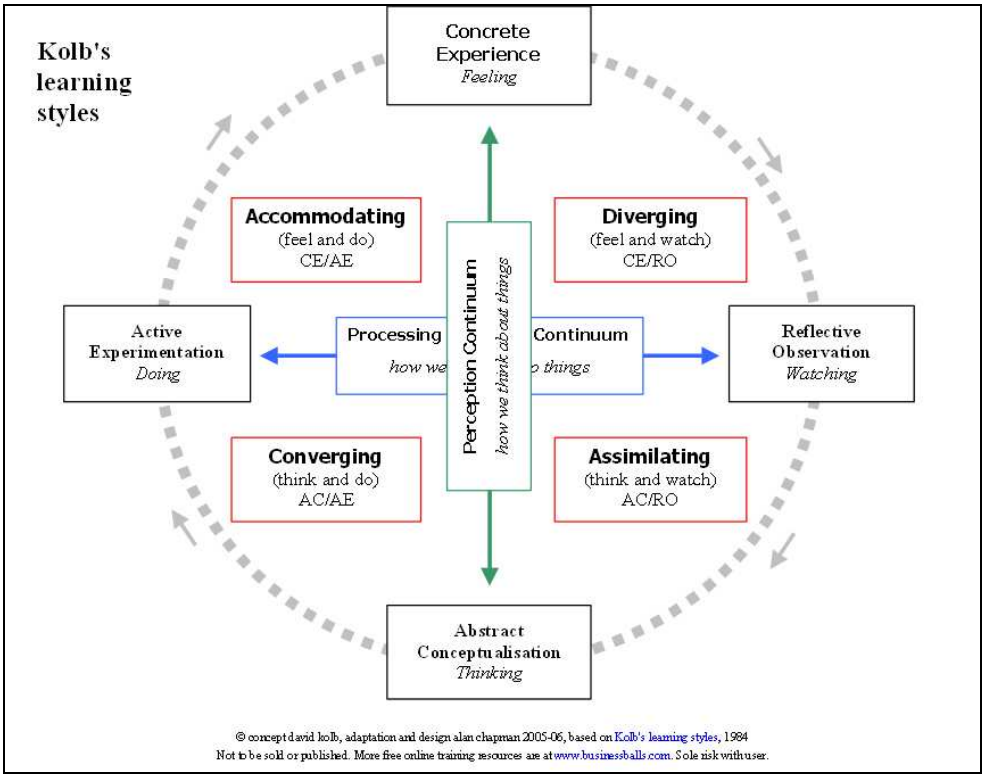


Figure 4: Kolb's learning styles

Source: http://www.businessballs.com/kolblearningstyles.htm

According to Skiffington and Zeus (2005), one of the assumptions of this four-stage model is that learners are likely to feel more comfortable in one of the four modes. In order to determine this mode, Kolb conducted extensive research using an instrument called a learning styles inventory (LSI), whereby an individual's learning preferences are measured along two dimensions, namely, perception and processing.

It is interesting to note that neither of the two models, that is, the model by Skiffinton and Zeus and Kolb, indicated above demonstrates a high degree of assessment or measurement of acquired learning through some formal process. By contrast, however, the INSETA does so in a way that is measureable and quantifiable by means of a process of collecting and presenting evidence to demonstrate the learning acquired. I thus ask how the INSETA process fits into either one of these two well-known theories referred to above.

In order to gain insight into assessment tool designers' behaviour with regard to design, one should take cognisance of a more recent approach to learning, known

as accelerated meta-cognition, according to which training and assessment is based on requiring the learner to think about and mediate between old or absent behaviour or knowledge in order to remove the "proactive inhibition (PI)" (ibid.) surrounding or causing the barrier to the acquisition of the new knowledge. This theory is more applicable to the changing of behaviour rather than to the acquisition of a new skill.

4.10 ASSESSMENT IN THE SOUTH AFRICAN CONTEXT

Assessment in the South African context can be viewed in two ways: firstly, it may be seen in the context of the theory, as may happen with learners still at school or at Further Education and Training Institutions (FET); secondly, it may be viewed in the context of learners who are finished with school and are now learning in the workplace. While both processes of assessment have elements in common, such as the compiling of a portfolio, summative assessments and learning outcomes, the assessment process of the learner in the workplace may differ in that the educator is able to bring in a practical component – and this is where I want to position my definitions of assessment.

4.10.1 Defining assessment

Lubisi (1999) debates the definition of assessment in the context of the South African learner, finally summarising the dictionary definition of assessment as "[a]n act of determining the amount or worth of something".

He further makes the point that one should realise that this definition may mean many different things within the context of its operation, for example assessment in the insurance industry could also mean to assess the damage to a vehicle that has been involved in an accident. We need to make sure that our definition holds within the educational context.

Thus let's consider Rowntree's (1987) definition:

> … assessment in education can be through or as occurring whenever one person, in some kind of interaction, direct or indirect, with another, is conscious of obtaining and interpreting information about the knowledge and

> understanding, or abilities and attitudes of that other person. To some extent or other it is an attempt to know that person. In this light, assessment can be seen as a human encounter.

Thus, by definition, the nature of assessment deals with the human being and, because the human being is complex in nature, the assessment of his/her attributes becomes very complex. Lubisi (1999) further points out that assessment of the human being is very different to, say, assessing the damage to a vehicle involved in a motor accident, as this type of assessment does not involve the process of human cognition or emotions.

Rowntree (1987) states that assessment may be direct or indirect; direct assessment means the presence of both parties involved in the assessment process at the same time and in the same place, for example observation or peer assessment. On the other hand, indirect interaction or assessment occurs when one of the parties is absent, for example in the case of a test or an assignment.

As South African education is governed by the SAQA, one should also look here at the definitions this institution offers on assessment. These include the following:

> The process of gathering and weighing evidence in order to determine whether a learner has demonstrated outcomes specified in unit standards and/or qualifications registered on the NQF
>
> (www.saqa.org.za/docs/policy/rpl01.pdf).
>
> The process of collecting evidence of learners' work to measure and make judgments about the achievement or non-achievement of specified National Qualifications Framework standards or qualifications
>
> (www.saqa.org.za /glossary).

The above definitions are the official definitions published on the SAQA website. It is important to note that they are written in terms of the current stipulations and design of the NQF framework and thus are limited.

SAQA defines **formative assessment** as “assessment that takes place during the process of learning and teaching” (www.saqa.org.za/glossary).

Formative assessment is generally a form of assessment built into the instruction process. When applied in the classroom it provides the information that is needed to adjust teaching or facilitation styles for the provision of requirements for actual learning to take place whist learning is happening. Formative assessments generally have a number of characteristics, the most important ones being the following:

- Both the *learner* and the *assessor or educator is involved*. The learner, as a participant in his/her own assessment process and/or in that of his/her fellow learners, for example, as a peer assessor or simply as a resource.
- The learner is forced to *take ownership* of his/her own work, thus increasing the motivation to succeed.
- There is a built-in *feedback process*, incorporating descriptive comments, providing the learner with the opportunity to understand what he/she is doing well and where he/she needs help or more effort. This feedback process also tells the learner how to move on to the next step in the learning cycle.
- In many respects *formative assessment is a pedagogy* that cannot be separated from instruction.

In trying to distinguish between formative and the second type of assessment practice, that of summative assessment, in a learning context, one could say that formative assessment is "assessment for learning" and summative assessment is "assessment of learning".

SAQA defines **summative assessment** in the following way: “Is assessment for making a judgement about achievement? This is carried out when a learner is ready to be assessed at the end of a programme of learning” (www**.**saqa.org.za /glossary).

According to Taras (2005, cited in Taras, 2007), “summative assessment is a process of making an initial judgment according to criteria and standards (either implicit or explicit)”. According to William and Black (1996: 537, cited in Taras, 2007), this assessment process is said to be cyclical in nature, being “characterized as a

cycle involving elicitation of evidence, which when interpreted appropriately may lead to action, which in turn, can yield further evidence and so on".

It should be noted that the SAQA website does not refer to direct or indirect assessment (cited in Brookfield, 1991), but does indicate a number of these methods in another policy document called "Guidelines for Integrated Assessment" (2005). It should be noted that within this document another definition is found, namely, for integrated assessment.

Many people confuse performance-based assessment with summative assessment.

> Performance-based assessment is similar to summative assessment, as it focuses on achievement. It is often aligned with the standards-based education reform and outcomes-based education movement. Though ideally they are significantly different from a traditional multiple choice test, they are most commonly associated with standards-based assessment which uses free-form responses to standard questions scored by human scorers on a standards-based scale, meeting, falling below, or exceeding a performance standard rather than being ranked on a curve.
>
> (http://www.saqa.org.za/docs/critguide/intassessment/cover.pdf)

4.11 COMPETENCY IN EDUCATION

In designing any assessment tool, the INSETA requires that it be able to determine the learner's competence. However, the word 'competence' can mean many things depending on the context in which it is used. For the purpose of this explanation, its use will be limited to that of competency in education. Woodruffe (1991) states that this is "one of the sets of behaviour that the person displays in order to perform the task and function of a job with competence".

Over the past few decades, the use of competencies has been rejected in many industrialised countries, for example, the United Kingdom, Australia, New Zealand and, more recently, South Africa.

As one might deduce from Woodruffe's definition, competency-based education is behaviourist in approach; however, it is important to note that the structure of the educational systems within which competency is positioned is not necessarily behaviourist, and that, for example in South Africa, competency includes a number of other attributes, including skills, knowledge, values and attitudes.

There is fierce debate over the advantages and disadvantages of competency-based education: although it is clearly supported by industry owing to its defined learning outcomes and higher mastery of skills in a shorter period of time, thus producing more satisfied and effective workers (Carnevale, Gainer and Meltzer 1990; Foyster 1990), it has serious limitations in that it is said to focus on the current job and thus downplay the need to learn for the future. In addition, the policy and planning cycle of such learning or skilling is highly bureaucratic and difficult, and thus successful implementations are rare (Field 1990; Lloyd and Cook, 1993).

Further criticism includes it being one dimensional, allowing for only one form of understanding, and that is has been "sold" as a "form of skills currency to obtain higher wages" (Toms, 1995).

Whilst there is not enough scope to explore the behaviourist overtones suggested by competency-based education, the point should be made that there is criticism in this regard, especially from the perspective of the assessment instruments being "designed to test behaviourist skills in a 'top down' manner, causing learning, from a corporate sense, to become a balance sheet item rather than humanist in approach" (Burns, 1995).

There is a need to acknowledge that competence-based training is a "system of administrative tools rather than instructional reform" (Holland *et al.,* 1998, in Jackson, 1993).

4.12 DIMENSIONS OF ASSESSMENT

Rowntree (1987) suggests that there are five dimensions of assessment, namely, why assess, what to assess, how to assess, how to interpret, and how to respond.

While Rowntree (1987) himself states that this framework is simply an analytical tool, it does develop a good basis from which one can work when analysing the dynamics of an assessment process. However, it needs to be developed. Each of the five dimensions is complex and involves multiple subdimensions.

4.12.1 Why assess?

From the beginning of our lives we become encultured within our families, our broader culture, as well as the social context in which we grow up. It is through this continuous process of learning that our meaning structures or schemata are constructed. Mezirow (1995 in Gravitt, 2005: 26) argues that "learning as a psycho-cultural process of construction and transformation occurs routinely through life resulting in related psychosocial constructs such as values, opinions, beliefs and personal orientation". Scott (1982: 162 cited in Bilton, 1987) states that "all education has an informal as well as a formal content, and elite routes generate cultural capital through the social and cultural unity amongst those who possess superior life chances".

South Africa is a country of many cultures, each with its own set of values, opinions, beliefs and orientations; so how does one find common ground?

Broadfoot (1996) refers to the term "diploma disease" whereby

> … education systems in virtually every country are to a greater or lesser extent being deflected from their true purpose of promoting education and developing skills, abilities and potential of young people to meet the needs of their society in a punishing and more or less irrelevant paper chase in which few will win and many fail.

Even in our own society the price for our commitment to the "credential society" (ibid.) has become very high. SAQA, through the various SETAs, has laid down a

process whereby one can obtain a certificate, a qualification or even just recognition for the completion of a skill set or short programme and one questions whether the "legitimacy of the assessment process, based on the measures generated are true" (ibid,).

4.12.2 Examinations versus a learning culture

In this section we discuss whether an educator should be examination or learner centred and argue whether an educator should teach and assess for learning or teach in a manner that offers the learner the best opportunity to succeed in a test (known as teaching-to-the-test). Often the educator has to relinquish control owing to policy and politics. Thus the following explanation considers some of the definitions and debates that surround the topic.

In an exam culture, "… assessment is seen as simply preparation for an externally set and assessed examination" (Hamp-Lyons, 2007). "In a learning culture, assessment is primarily shaped by the consideration of learning and teaching" (Hamp-Lyons, 2007).

The discussion surrounding the two cultures, namely an exam and a learning culture, has occasioned a large amount of debate, in particular in the case of classical language testing, as the assessment of literacy differs greatly from that of, for example, maths or geography, as it is a complex and difficult process. "The successful communication of meaning is a complex process that requires more than words simply strung together; non verbal and contextual cues also play a critical role" (ibid.).

With regard to the learner, there are a number of debates that surround assessment, for example: Should assessment be group or individually focused? What should the purpose of assessment be?

According to Hamp-Lyons (2007), there are a number of requirements that educators would like to see in the development of a learning culture, some of which include learner centredness, initiative, critical thinking skills and knowledge creation rather than reproduction and so forth. These requirements are in opposition to the term

“wash back” which refers to the effect of narrowing a curriculum to a point where particular complex thinking skills become hard to assess and other non-assessed skills, for example, problem-solving processes, are neglected.

It is important to realise that the creation of large-scale assessments is due to the pressure to normalise and standardise and that the implementation of a classroom-based assessment approach may not be as feasible as one would imagine. There is immense pressure on learners to achieve a credential, in fact this is now termed the “diploma disease” (Broadfoot, 1996).

Allais (2007) makes an interesting reference to Muller (1998):

> ... on the other hand, while also discussing competing discourses, [he] focuses on what he describes as two contrasting pedagogies implicit in the NQF. He distinguishes between what he calls an ‘emancipatory’ or ‘therapeutic’ pedagogy on the one hand, characterized by learners who self-regulate and have control over selection of learning programmes, of content, and of the sequencing of their learning, and educators who stimulate, promote and nurture the “in-built creativity and generatively of the learner” (p. 62); and on the other hand, an economic pedagogy which is far more overt, directed to performance mastery, and governed by explicit and externally defined performance criteria. He argues that difficult decisions need to be taken, because these different pedagogies cannot both be implemented at the same time.

4.12.3 What to assess

When one looks at the development of INSETA workplace assessment instruments and the assessment, which is where the behaviourist component is probably most prevalent, one should examine the agenda behind these processes. If one were to question an insurance company about who is the employer and the financier of the learner’s education, one could assume that it would like a return on its time and money and thus wants to mould the learner into what it requires. It could be asked whether attitudes determine behaviour or vice versa and will a change in behaviour

result from a change in attitude. Van Niekerk (1991) emphasises that “facts and knowledge alone are not enough to bring about a change in behaviour”, but a holistic approach incorporating various attitude change strategies is needed. Thus, in developing behaviourist assessment processes, is one not developing and involving multiple parties in the change process?

Gravett (2005: 19) refers to a constructivist perspective on learning as “a process of constructing meaning derived from the learner’s action in the world”. She (ibid.) goes on to emphasise that “learners are not passive beings that respond to ‘stimuli’, and that learning is not a process of … recording pre-packed knowledge that is stored in the brain for later retrieval”.

There is also much debate about the process of gathering authentic evidence. Here, one should be careful to distinguish between authentic assessment and authentic evidence, with the former referring to the process of making sure that what is being assessed is true and relevant to the needs and requirements of the current body of knowledge, and the latter referring to the collection of evidence that truly belongs to the learner, that is, it is not plagiarised or copied from another text.

4.12.4 How to assess

In deciding on how to assess, one decides on whether to take a behaviourist stance or to adopt another assessment approach. This decision is crucial to my argument. Perhaps a good place to start this discussion is to look at the literacy requirements of the assessment tool. INSETA requires that all assessment tools be provided in business English, applying the argument that when one operates in South African business, one does so in business English – an authentic approach. But how does this affect those learners who were not schooled in English – a significant possibility n South Africa?

Gravett, (2005: 6) states that “in storing information, most people rely on verbal memory rather than visio-spatial memory”, so if we are to learn more effectively, it would appear that the learning that occurs needs to be in terms of how best the

information is stored in memory, namely verbal memory, which implies the use of language.

According to a constructivist view and transformative learning, language is imperative for any learning to take place. For constructivists, “learning implies that learners attach personal meaning to public knowledge so that it becomes personal knowledge” and language is the means through which we create this meaning through social discourse, where there is “cooperative and reciprocal inquiry” (Gravett, 2005: 24). Transformative learning relies on dialogue for learning to take place, thus indicating that language is the key to learning (ibid.: 29).

There is a large school of believers that maintains that divergent assessment is the best approach: “Divergent Assessment is an assessment range that provides learner with the opportunity to answer questions based on a range of answers based on informed opinion and analysis” (McAlpine, 2002).

Whilst this process does tend to be more authentic in nature and make provision for the assessment of higher cognitive skills, these instruments are more time-consuming to assess and require greater assessment skills. Examples of divergent assessments include essay-type questions and opinion statements with justification.

Adams (2006: 253) describes divergent assessment from a theoretical perspective as being “social constructivist” in orientation. This is “accomplished due to it being jointly in intention to illuminative and that which it can be done with support. Practically, it is non judgmental, yields insights into the understanding and prompts Meta cognition” (ibid).

“It also recognises the need to involve learners in self and peer assessment, through the use of discursive and collaborative learning and teaching strategies” (ibid.).

Convergent assessment is defined as “… those which have one correct answer that the learner is trying to reach” (McAlpine, 2002).

These types of assessment are generally easier to use, both by automated and human means and tend to be quicker to deliver, give more specific and directed

feedback to individuals and can also provide greater curricular coverage. However, they tend to be limited in scope and may degenerate into ‘quiz’-type questions about the facts of the current area of study. A large amount of skill is required to design these types of question to prevent them from becoming so. Examples of convergent assessment include multiple-choice-type questions and computer-aided assessments (CAA).

If one reviews the current practice of the INSETA, there is a significant move towards convergent assessment, to the point where the INSETA has in fact contracted a private provider to design banks of multiple-choice questions to help people achieve the necessary ‘competence’ level required by the FAIS Act.

4.12.5 How to interpret

One of the most difficult problems to overcome is the problem of how one interprets what one reads or sees as evidence and then determines whether the learner is competent or not, simultaneously taking into account differences in language abilities and cultural influences in setting out the answer to a task.

There are, however, three important constructs that one should take into account and be made aware of when putting an assessment instrument together; these are validity, reliability, authenticity and sufficiency.

4.12.6 How to respond

One of the most important parts of the assessment process, especially in the formative process, is the manner in which an assessor responds to a learner in the form of feedback. While this is critical to the learning process, it is not within the scope of this review.

4.13 GLOBALISATION IN ASSESSMENT

The term ‘globalisation’ means different things to different people. “Some interpret ‘globalization’ to mean the global reach of communications technology and capital movements, some think of the outsourcing by domestic companies in rich countries,

and others see globalization as a byword for corporate capitalism or American cultural and economic hegemony" (Bardhan and Mookherjee, 2006).

Globalisation is placing new demands on the kinds of assessment we need in the workplace as much as in the communicational demands of everyday life. Johnson and Kress (2003) introduce the concept of "new screens", meaning the screens on our cell phones, PDAs and computer screens. They believe that through the use of these "new screens" the way we communicate is changing.

The question with regards to assessment here is whether educators should now be including these "new screens" as new modes of and for assessment. Of course one would have to become technologically creative and, as an assessor, also learn the new languages required to operate in these modes (Theme 3 above). If so, then our understanding of cognition and learning is going to have to change and the assessors will have to develop new roadmaps, pedagogies and methods of assessment.

4.14 CONCLUSION

In terms of the tension being examined, that is, whether the assessment tool developers of the learning service providers accredited by the INSETA are being 'forced' to develop in a manner consistent with a behaviourist philosophy, this literature review has taken cognisance of the NQF and how it fits together. We have also looked at the FAIS Act with regard to the requirements that the insurance industry has to abide by in order to remain licensed. This review has also taken cognisance of theories of human behaviour and the definitions of behaviourism and a behaviourist philosophical approach. It has also reviewed and investigated a number of other philosophies of education and finally it has considered the complexities of the South African education assessment arena.

The literature review was conducted so as to reinforce the argument that behaviourist approaches used by assessors are stipulated by the NQF structure and that the INSETA has perhaps taken the behaviourist requirement of process training too much to heart.

One should be very careful not to confuse this, as practical assessment is a component of the assessment matrix. It would be preferable to view it in terms of the development of an assessment tool enforcing practical or behaviourist methodologies.

In light of the above, the research design methods and plan used for the study follow in the next chapter.

5 CHAPTER 5: DESIGN, METHOD AND PLAN

The purpose of this section of the report is to set out the approach, methods and methodologies for this research project and to provide a justification for these choices.

The research is based on an empirical and theoretical framework and therefore centres on the collection, analysis and interpretation of data in order to draw meaningful, valid and fair conclusions, as well as ascertaining whether INSETA learning service providers have a common theoretical or underlying philosophy. Bassey (1999) identifies three categories of empirical education research:

1. Theoretical, based on achieving understanding.
2. Evaluative, which seeks to understand and evaluate.
3. Action research, which attempts to understand, evaluate and improve.

In addition, Anderson (1998) identifies four levels of educational research:

1) Descriptive – describes what is happening or what happened.
2) Explanatory – explains why something happened.
3) Generalisation – asks whether the same thing would happen again under the same or in different circumstances.
4) Basic or theoretical – questions whether an underlying principle can be identified.

5.1 METHODOLOGY

The methodological approach to this research report is that of a case study. A selection of 10 individual learning service providers will be examined for their underlying adult education philosophy. They will then be interviewed to determine whether they adhere to the behaviourist requirement of the INSETA. Finally, a single

assessment tool (method) will be evaluated by an independent moderator, using a normative moderation tool to determine whether the data collected in the interview are in fact valid.

Merriam and Cunningham (1998) state that there is little agreement on what constitutes a case study or even on how to approach this type of research. One may consider the general definition by Cohen and Manion (1989, cited in Bassey, 1998) of a case study, as being research that involves the "examination of a single instance of a unit or bounded system …".

Within the general case study method, there are several identified types of case study. Stenhouse (1985, cited in Bassey, 1999) describes four broad types of case study, namely ethnographic, educational, evaluative and action research.

The case studies in this research are loosely based on the educational case study, in that there is an attempt to 1) simply confirm or refute the hypothesis; and 2) establish whether the learning service providers do, in fact, adhere to their own underlying philosophy.

5.2 THE QUANTITATIVE ANALYSIS OF THE FIRST CRITICAL QUESTION

In examining the first critical question:, "Are the INSETA learning service providers behaviourist in their assessment philosophy?", I have used an adaptation of the tool called The Philosophy of Adult Education Inventory (PAEI©)' designed by Zinn© PAEI Test, as adapted (see Annexure 2):

> A major key for educators is to be aware of their personal philosophies for working with adult learners. Zinn (1983) developed the Philosophy of Adult Education Inventory (PAEI) in order to assist adult educators in identifying their personal philosophy and to give them information about their beliefs. The inventory is self-administered, self-scored, and self-interpreted.
>
> This inventory provides a premier place for educators to explore their perceptions of learner characteristics. For example, if you find you are inspired by a humanistic philosophy, but your students need someone to clearly direct

their learning process, then this may cause problems (Holmes and Abington-Cooper, 2000)

As the inventory was designed with the American adult educator in mind, I have adapted the questions to suit the South African adult educator. The test, as with the Zinn© PAEI Test, as adapted (see Annexure 2) inventory, was self-administered, self-scored and self-interpreted, according to written instructions.

The result of each case study was recorded and used in the quantitative analysis.

There is a copyright requirement on the above inventory and this was addressed during the proposal stage of this research report with a letter asking permission for it to be sent to the relevant people. Please see Annexure 2 in this regard. To date, no response has been received.

5.2.1 Examining the sample

A stratified sample of at least ten INSETA learning service providers, who develop their own assessment tools, was used. The selection of the sample was done by convenience, in that I only considered those providers who are situated in Gauteng. This was done to try and limit the costs of the research. Stratified sampling is defined as follows: “Stratified sampling is a strategy whereby members of a sample are selected in such a way as to guarantee appropriate numbers of subjects for subsequent subdivisions and groupings during the analysis of data” (http://education.calumet.purdue.edu/vockell/research/chapter8.htm).

The reason for using a stratified sample technique was that only people directly involved in the INSETA materials development programme were required for the research and if I had used people who were not working within the industry, this would have introduced unwanted data, which could arguably have clouded the results of the analysis.

After identifying the learning service providers’ own philosophy, I conducted a personal interview to identify how he/she determines competences according the prescriptions of the INSETA behaviourist philosophy.

5.3 QUANITATIVE ANALYSIS OF THE SAMPLE

The quantitative analysis of the sample was done by collating similar data into a cumulative final data sheet.

5.4 THE INDEPENDENT MODERATOR'S REPORT ON THE CASE STUDIES

An independent INSETA moderator completed a pre-usage moderation of one assessment tool per learning service provider to verify that he/she had complied with the requirements of the INSETA assessment process, thus achieving validity of the assessment in the insurance training marketplace.

This evaluation was completed using a normative and standardised moderator's report accepted by the INSETA and one that has been in use for over four years. Please refer to Annexure 3 for a copy of this instrument.

5.5 DATA COLLECTION AND RECORDING

Data collection and recording were done using two methods:

1) physical recording of responses during the interview
2) electronic recording of responses during the interview

Thereafter, what was physically recorded was checked against what was electronically recorded to make sure that no information had been omitted. Please refer to Annexure 4 for a copy of this instrument.

The approach to be used in the collection of data is illustrated in the following table:

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Identify 10 INSETA primary learning service providers who design their own assessment tools. These providers should be accredited to ensure that the sample is drawn from a population which is similar in makeup.	Let each learning service provider complete the adapted Zinn© PAEI Test, as adapted - (See Annexure 2)	Using the conclusions provided by the Zinn© PAEI Test, as adapted - (See Annexure 2), conduct an interview with the provider to establish if his/her underlying adult education philosophy is used in the design of his/her assessment tools or if the provider uses the requirements of the INSETA behaviourist process to determine the methods of competence in the assessment process.	Gather one example of the learning service provider's assessment tools	Allow an INSETA accredited but independent moderator to assess this tool to determine if, in fact, the learning service provider meets the requirements of the INSETA behaviourist process.	Compile the data and draw up the relevant conclusions.
Requirements					
There is no process to be followed here other than to select the learning service	Learning service provider will be required	Conduct interview according to predefined interview schedule. Careful recording by both digital and written means is required.	Collect example	Have moderator assess the assessment tool/s and report on the	Draw up research report.

provider from the INSETA list of accredited learning service providers available on www.INSETA.org.za	to complete and self-score the test.			prescribed method using the prescribed tool.	

Table 5.1: Data collection process and its requirements

In order for this research to be a success, the data collected should be detailed, trustworthy, valid and reliable. Each of these terms will now be considered individually in terms of this research.

i. **Determining the learning service providers' philosophy** – In using the Zinn© PAEI Test, as adapted (see Annexure 2 normative test), the data being determined and gathered will be valid and reliable. However, this test is a multiple-choice test, so although reliability may be high, there will always be a question as to the validity of data gathered through this process. It is hoped that by using a normative test, a higher degree of credibility or validity will be obtained than usual.

ii. **Interviewing the learning service provider** – Lincoln and Guba (1985, cited in Bassey, 1999) state that trustworthiness is an alternative to the traditional measures of validity and reliability, as these may not always be seen as relevant to case study approaches. Whereas reliability focuses on obtaining the same result time after time, a case study is unlikely to occur in the same way twice. Validity is also not a good measure in case study research as, although validity does attempt to gain some degree of generalisation, each case study will always be different and thus the use of the validity measures becomes questionable.

iii. **Determining the validity of the learning service providers' assessment tools** – Once again a well-established, normative measure will be used. Thus validity and reliability will be assured.

6 CHAPTER 6: RESEARCH FINDINGS AND EVIDENCE

6.1 A BRIEF DESCRIPTION OF THE PARTICIPANTS OF THIS SURVEY AND THEIR INDIVIDUAL PHILOSOPHICAL SCORES

Respondent – M

M has a bachelor's degree in Human Resources and is the training and coordination director of one of the largest private INSETA service providers. She comes from a background of human resources but moved into training and development over 12 years ago, starting out with one of the larger insurance companies and then starting her own company in 2003. Her development skills are unique in that she has experience in the workings of both a long-term insurance operation and a short-term operation.

Table 6.1: Respondent M – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	71
Behaviourist	70
Progressive	57
Humanist	75
Radical	67

Respondent N

N has a bachelor's degree in Commerce and is a junior director of a large private learnership provider for INSETA learners based in Gauteng. She currently looks after the learning requirements of a number of the large insurance companies and some medical aid companies. Previously, she was training and development manager for one of the larger long-term insurance houses.

Table 6.2: Respondent N – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	55
Behaviourist	60
Progressive	73
Humanist	76
Radical	67

Respondent J

J runs her own skills practice, contracting to one of the large banks as a skills development officer and to the insurance industry as a high level moderator. Her previous experience was as a human resources officer but she has been working with the INSETA training and development for the past ten years.

Table 6.3: Respondent J – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	70
Behaviourist	70
Progressive	64
Humanist	78
Radical	56

Respondent P

P has a Bachelor's degree in Education, in English, but moved out of secondary education into insurance education in 2004. He speaks six African languages and has been developing and teaching INSETA skills for the past five years.

Table 6.4: Respondent P – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	63
Behaviourist	70
Progressive	73
Humanist	80
Radical	66

Respondent W

W has a bachelor's degree in Commerce coupled with an Honours degree in Education and a diploma in Secondary Education. His background is split between secondary education and insurance education and he has been an INSETA service provider since 2003.

Table 6.5: Respondent W – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	74
Behaviourist	81
Progressive	67
Humanist	79
Radical	68

Respondent MI

MI has a Higher Education Diploma and an honours degree in Education. His interest in the insurance sector is developmental and strategic and he has been involved in the sector for the past three years.

Table 6.6: Respondent MI – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	70
Behaviourist	68
Progressive	70
Humanist	71
Radical	64

Respondent C

C is one of the older respondents, having being involved in education for the past 35 years, and in the development of insurance education for the past three years.

Table 6.7: Respondent C – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	72
Behaviourist	66
Progressive	65
Humanist	69
Radical	71

Respondent S

S began her involvement in insurance education through the college of education and stayed in the field of insurance education since its collapse. She has been involved in the development of INSETA generic materials at level 3 and now facilitates insurance education up to level 4.

Table 6.8: Respondent S – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	68
Behaviourist	64
Progressive	64
Humanist	65
Radical	66

Respondent WK

WK is currently employed as a training manager at one of the industry's larger medical aid companies. He has a qualification in education, training and development and is currently studying for his honours degree in education practice. His initial background was human resources.

Table 6.9: Respondent WK – analysis of philosophical tendency/s (score expressed as a value no greater than 100)

Liberal	67
Behaviourist	69
Progressive	69
Humanist	75
Radical	63

6.2 QUANTITATIVE ANALYSIS OF THE RESULTS FOR SECTION A OF THE SURVEY – THE DETERMINATION OF RESPONDENTS' PHILOSOPHICAL DIRECTION

As a point of departure for the quantitative analysis of the sample, I will examine the frequency of the occurrence of people belonging to a particular grouping.

If one analyses the data obtained from the ten respondents at face value, five (46%) emerge as being humanist, four as liberal (36%), one as behaviourist (9%) and one as progressive (9%) (one respondent scored equally as liberalist and progressive).

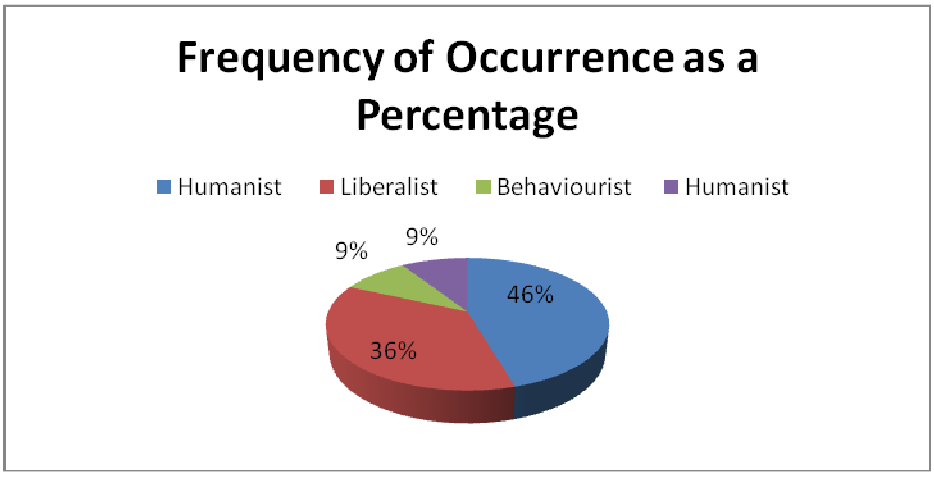


Figure 5.1: Frequency of the occurrence of the different philosophies as a percentage[8] of the total sample

However, this should not be taken at face value because if the total values collected from each person are examined, the following is applicable:

[8] Although the sample of respondents is limited to 10, thus not necessitating the use of a percentage, percentages have been used for illustrative purposes.

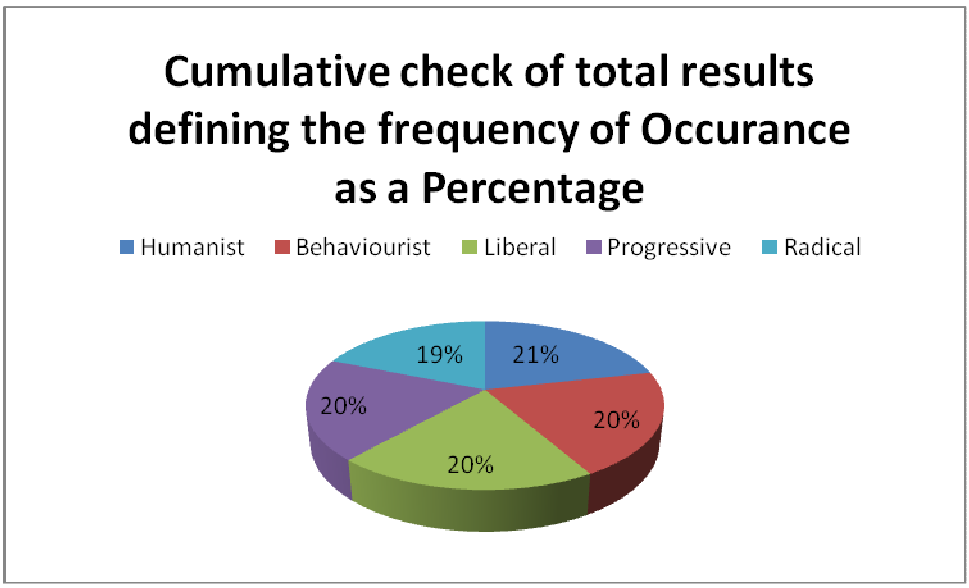


Figure 6.2: The cumulative count as a percentage of the total response as per frequency of occurrence of each philosophy

The second chart clearly demonstrates that the data examined at face value (the first chart) is not a definitive answer; looking to the second chart it can be seen that the respondent's tendency to one particular philosophical view is not clear, in fact all respondents tend to be a mix of all philosophies, so much so that the values for the liberalist, the behaviourist and the progressive are exactly the same. Thus, it can be concluded that any one respondent will not draw on a particular behaviour associated with one particular philosophy, but rather introduce a mix of philosophies into their assessment design practices.

Humanist philosophy comes out in front, but if one were to examine the composition of the respondents' past working experience, one would find that that at least three of the respondents have a human resources background and thus one would expect them to have a slight bias in this direction.

6.3 QUALITATIVE ANALYSIS OF INTERVIEW DATA GATHERED

The following is a qualitative analysis of the interview data gathered from the respondents. Please refer to Annexure 4 for the full details of this dataset.

In the knowledge that it is not usual to use a qualitative analysis to confirm or refute a hypothesis, I nevertheless used one to make sure that the information gathered in the quantitative analysis was correct and did in fact represent the views of the respondents.

In summary, the interview focused on the four steps of the assessment design and development process:

1. analysis of the requirement
2. design of the instrument
3. development of the assessment tool
4. evaluation of the learner using the assessment tool as a means to determine competence

As a reminder here, the intent of this analysis is to determine whether the respondents' philosophical persuasion is material to his/her development of the assessment tool, taking into account the INSETA behaviourist requirements.

The analysis was based on the identification of key words in the case study responses, which were then linked to the key words provided by the Zinn© PAEI Test, as adapted (see Annexure 2), analysis matrix. In this analysis, the concepts of 'generalisation' and 'theoretical base' are examined.

6.3.1 Analysis of step 1 – analysis of the requirement

Question 1 asked the following: "How did you get involved in INSETA materials and assessment tool development?" Of the ten respondents it is

interesting to note that three started out in the INSETA materials development project in 2004/5. This is interesting to note as one might expect that right from the beginning these respondents have been cognitively developed along the line of behaviourist assessment; however, only one of the respondents came out emerged as being behaviouristically dominant.

Seven of the respondents either worked for themselves or ran their own businesses. Of these seven respondents, four tended to humanism, two to liberalism and one to behaviourism.

Question 2 – Other than the seven respondents referring to sequence in the development material from simple to complex, there were no other distinguishing trends in the responses.

Question 3 – the determination of competence. All respondents answered a mix of formative and summative assessment. This is totally in line with the requirements of the INSETA, in that it is stated policy that the determination of competence should be based on a 65:35 formative to summative assessment mix.

Question 4 – Do you base the analysis of your determination on any past successes or failures? All respondents answered that they based their current designs on past knowledge. This may well be of some interest as, if the respondents have actually acquired knowledge in the development of assessment tools that belong to the behaviourist categories, then obviously this knowledge will be repeated.

Question 5 – What do your think are the best things about your process? The main response for most respondents was that of a logical development and ease of development for the learner. In many respects logical development could be aligned with a behaviourist philosophy and

the development of the learner may be aligned with the humanistic approach.

Question 6 – Are there any other things that we should discuss about the analysis? Two definitive answers come to the fore: firstly, seven of the respondents replied that they develop in line with the requirements of the FAIS Act and, secondly, the other three replied that they develop in line with workplace and learner educational requirements. The development for the FAIS Act puts an interesting slant on the development style, as there is no clear determination of philosophy in assessment owing to the statutory requirement and it is probable that the requirements of running one's own business may be emerging.

Step 2 – Designing

Question 1 – Once you have completed your unpacking process or analysis of the qualification, skill set or unit standard, what is your next step? There was an equal split between respondents: those who develop in a logical and appropriate manner, versus those who develop in a manner that allows the learner to take ownership. This once again illustrates the tension between behaviourism and humanism.

Question 2 – Do you ever think about how you would like the facilitator of your programme to run your programme and corresponding assessment process? Seven of the respondents replied in the affirmative and three replied that they do not dictate to the facilitator the pedagogy to follow in the classroom. One might conclude that the seven respondents are displaying behaviourist tendencies and that the remaining three are displaying progressive tendencies.

Question 3 – What do you think is the best format to use when you think about how your learner notes and assessment tools will be laid out? Seven of the ten respondents replied that they preferred to follow a

template format. This may allude to behaviourism, but the research does not ask if the template is self-developed or INSETA developed, which, of course would make a difference in the philosophical stance.

Question 4 – When thinking about your design, do you consider items like multi-modal and multi-literacies? All respondents replied that they did not take these two requirements into account, thus not displaying any philosophical tendency.

Question 5 – Are there any priorities that influence your thoughts in the design process? Six respondents replied that they preferred to develop towards a theoretical base – a humanistic tendency – and three replied that they preferred to develop for the internalisation of knowledge, which could be considered to be behaviourist in approach.

Question 6 – Which statement best describes your design approach? The following options were provided.

Table 6.9: Options provided to respondents asking them to select which statement best describes their individual design approach

• I design with the development of mental, spiritual and societal enrichment in mind.
• I design with the intent of societal enrichment looking to enhance a learner's effectiveness, developing his knowledge and problem-solving skills.
• I design so that the learner may one day use his or her knowledge to alter society and the way in which he lives.

• I design to develop the learner's personal effectiveness and self-actualisation.
• I design with the intent to promote skills development and compliance to social and societal requirements.
• I design with the intent of allowing the learner to develop through self-empowerment, whether it is in the learning laboratory or greater environment.

One would expect that the respondents would have been very definitive in selecting one or maybe two of the choices. However, with the exception of one, all respondents selected all the options. As these questions were directly based on the characteristics of the different philosophies, this question supports the quantitative analysis earlier, that the respondents do not have a definitive philosophical stance.

Step 3 – Developing

Question 1 – Are there any challenges that you face when you first set about looking to develop a set of learner notes and assessment tools? Eight of the respondents replied that they first tried to work out what the requirement is. Although this response may not demonstrate a philosophical stance, it is important in that there is a definite indication that the unit standards being assessed are not clear and that the assessment developers use this as the first task in the development process.

Question 2 and 3

Table 6.10: Responses to section 3, question 2 and 3

Do you agree with the following statement? Many of the INSETA exit level and learning outcomes require the development of skills for the insurance world.	No	No	No	No	No	No	No	No	No	No
When you develop your assessment tools, do you take into account the demonstration of insurance skills in order to determine competence?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

These two questions were asked to determine whether the respondents were replying in an authentic and valid manner according to the requirements of the INSETA. It is interesting to note that there is no belief in the unit standards; possibly due to pressure from the workplace and/or from the INSETA, they were still working in line with the INSETA's requirements, being behaviourist.

Question 4 – From the selection below, which keyword best describes how you go about setting out the deployment of level 3 and 4 learners' notes and assessment tools. The following table of analysis applies here:

Table 6.11: Responses to section3, question 4

3.4.1	Conditioning of behaviour							Yes			
3.4.2	Imparting of general knowledge				Yes				Yes		Yes
3.4.3	Insurance company and law compliance										
3.4.4	Societal determination	Yes	Yes	Yes		Yes	Yes			Yes	
3.4.5	Higher order cognitive skills development										

Once again the data is not conclusive, in that one would have expected that the majority of respondents would have replied 'yes' to question 3.4.1 – Conditions of behaviour. However, the majority of answers come from two questions, that is, nos 2 and 4, suggesting that the developers are both liberal and humanistic in their philosophical stance.

Question 5 – From the selection below, which keyword best describes how you would go about setting out level 5 and 6 learners notes and assessment tools?

Table 12: Responses to section3, question 5

3.5.1	Conditioning of behaviour							Yes			
3.5.2	Imparting of general knowledge				Yes				Yes		Yes

3.5.3	Insurance company and law compliance										
3.5.4	Societal determination	Yes	Yes	Yes		Yes	Yes			Yes	
3.5.5	Higher order cognitive skills development										

Again, using the same analysis as for question 4, the philosophical stance is clear, but it is not in line with the expectation of behaviourism.

Section 4 – Evaluation

Question 1 – Do you have any concerns about the evaluation or adjudication of learners on any of your assessment tools? Eight of the respondents replied that they relied on the assessor's knowledge in the evaluation process and two respondents replied that they relied on the moderation process to make sure that the evaluation of assessments was correct.

Question 2 – What do you see as your review process or action steps when an assessment tool has been used and you have a set of results? All respondents replied that they would only review their evaluation process if required to or by exception. This answer has no bearing on the philosophical stance of the respondent.

Question 3 – Do you agree with the following statement? When reviewing an assessment tool that you have completed, this tool will not be able to differentiate between those observations of evidence that are publicly observable (e.g. insurance skills) and those that are privately observable

(attitudes, values, thinking and feelings). Seven respondents replied that they would not be able to distinguish between the public and private requirements. In contrast, three respondents said that they would.

Question 4 – With reference to the INSETA qualifications/skill sets and unit standards, and from an assessment perspective, what would you like to see improved? Six respondents replied that they would not like to see anything improved, two respondents said that they would like to see items of a legal nature changed and the remaining two said that they would like to see a continuous change process owing to the constant change taking place in the marketplace.

6.4 RESULTS OF THE THIRD RESEARCH TOOL

This section looks at the assessment of a sample of each of the respondent's assessment tool design work by an INSETA approved moderator using a standardised and normative evaluation tool fit for this purpose.

Please refer to Annexure 5 for a example of the standardised report required and used by the moderator.

All respondents successfully met all the requirements of this evaluation and the moderator approved each sample as having met the requirements of the INSETA.

7 CHAPTER 7: EVALUATION OF RESEARCH FINDINGS AND CONCLUSIONS

To begin this section, the critical questions of this research will be reviewed. They are the following:

- Are the INSETA learning service providers' behaviourists in their overt assessment practice?
- Are the INSETA learning service providers behaviourist in their underlying philosophy and if not how are they adapting their assessment processes in order to comply with the INSETA requirements?

7.1 CRITICAL QUESTION 1

Critical question 1 asks if the INSETA learning service providers are behaviourist in their overt assessment practice. The research evidence clearly shows that none of the respondents definitively subscribe to any one of the examined philosophies or practices, but are rather a mix of all of them. The data do, however, demonstrate that each respondent tends towards a particular philosophy, but this tendency is so weak that it cannot be relied on as an empirical standpoint.

By deduction and supported by data gathered from the moderator's review (dataset 3), this could make the designers overtly behaviourist in practice and philosophy. However, the rest of the evidence does not point to this. In the interview survey two questions allude to the respondent's way of designing materials:

As respondents tend to own their businesses they are thus designing in a manner required to meet their own business requirements. In addition, there is a legislative requirement (the FAIS Act) which is based in level 4 of the NQF. As the process requirements of insurance are found on this

level, by default the designers would be designing to accommodate the requirements of learning a process, which is behaviourist.

7.2 CRITICAL QUESTION 2

Critical question 2 asks: Are the INSETA learning service providers behaviourist in their underlying philosophy and, if not, how are they adapting their assessment processes in order to comply with the INSETA requirements?

In order to answer this question we need to look at the data gathered during the interview process and the moderation adjudication process.

The first dataset collected was the data in response to the Zinn© PAEI Test, as adapted (see Annexure 2) questionnaire which asked the respondent to rate and rank him/herself on a matrix of questions in order to determine his/her practice or philosophical standpoint. This particular dataset does not ask how the respondent is adapting his or her practice or philosophical standpoint in order to meet the INSETA requirements. For this purpose dataset 2 was used to ascertain whether the respondent altered his/her practice.

The second dataset comprises a number of qualitative responses resulting from the interview process.

7.2.1 Detailed review of dataset number 2: interview responses

In section 1, the first pertinent question is question 2, in terms of which the respondents identify the methodology of sequential cognitive development, structuring the material/assessment consistent with a manner that moves from simple to complex.

This was followed by prescribing to an INSETA requirement which, however, flies in the face of outcomes-based education and the NQF, prescribing that all assessment methodologies adhere to a 60:40[9] formative to summative assessment ratio, including the requirement that the formative assessment tools be workplace based and that summative assessment be written under exam conditions.

In the following question, question 3, the respondents all acknowledged that they base current assessment design on the working models of the past, thus affording themselves a cognitive process similar to Kolb's Model, referred to earlier in this report.

Question 6 further demonstrates that the learners are prescribing to the INSETA requirements through a design process that aligns with the FAIS Act and its requirements. It is interesting to note that 70% of the respondents were not only developing in line with INSETA requirements, but also in line with the legislative requirements of the FAIS Act.

In section 2, question 1 of the interview, that is, the design section, there was no conclusive methodology in the approach that the respondents were adopting, illustrating the tension between different philosophies or methods of practice.

Question 2 once again notes a 70% tendency towards the prescription of operations. This may well be a behaviourist tendency but is more likely to be an INSETA requirement in respect of the development of facilitation guides as part of the learning service provider's accreditation process. Once again more research is required to reach a decisive conclusion.

Question 3 of this section focused on the format used and again 70% of the respondents indicated that they preferred to use a template format.

[9] This ratio of summative to formative was issued by the INSETA ETQA as a guideline for practice in April 2009. For reference purposes please consult the INSETA website on www.INSETA.org.za

Whilst there is no prescribed template issued by the INSETA, it is an accepted methodology used by the verifiers. It is probable that the respondents are using this template-type practice in order to facilitate ease of verification, in line with the verifier's requirements. Once again we cannot conclude decisively about a particular methodology of practice or philosophy.

Question 4 asks the respondents if they considered items such as multimodal or multi-literacy approaches. All respondents replied that they did not take this into account, which leads one to question whether the respondents are simply trying to design in accordance with insurance requirements and not in line with the NQF requirements of lifelong learning. It is also questionable from this response whether or not the respondents are taking care to consider people of historically disadvantaged backgrounds or of backgrounds different to their own. Once again more research in this area would be required to reach definite conclusions.

Question 5 of this section reviews the preferred approach of the respondents with regard to top-down development using theory as a base versus the internalisation of knowledge. Again it is questionable in terms of the pedagogical requirement of the training intervention as to whether or not the respondent is trying to simply get the learner to acquire knowledge in line with workplace operations, as opposed to the acquisition of knowledge with a view to the likes of critical analysis.

Question 6 took the form of a table asking each of the respondents to select which statement best suits their design approach. With the exception of one respondent, all respondents selected all responses leading to either a problem in the question or in the understanding of the respondents with respect to their requirements for this question. This question is either inconclusive or it supports the outcome of dataset 1 that

the respondents do not have a definitive practice method or philosophical standpoint.

Section 3 of the interview asked about the development of assessment tools by the respondents and question 1 asked the respondents about the challenges faced when designing these tools. It is interesting to note here that the developers always started unpacking the unit standard by trying to figure out what the requirements of the unit standard were and how they would develop assessment questions in line with the requirements of that unit standard. This question does not necessarily ask anything pertinent with regard to a philosophical practice methodology standpoint.

Questions 2 and 3 of this section asked whether the INSETA exit level outcomes require the development of skills for the insurance world. This elicited a conclusive and completely negative response from all respondents. The second question, question 3, asked the respondents whether or not they take cognisance of the skills requirement prescribed by the unit standard and all respondents replied positively. Once again this may not be indicative of a particular practice methodology or a philosophy, but it is interesting to note that the respondents are potentially turning the unit standard around, making it a practical learning outcome for the insurance world.

As part of the NQF, the inclusion of critical cross-field outcomes is needed to impart the knowledge required in the general life of learners. It is thus interesting to note that the answers to question 4 were mainly in line with societal determination. If one were to assume that this was humanistic in philosophy or maybe even liberal, the respondents' answers would not be in line with the data gathered in dataset 1 and therefore this question is inconclusive. More research may be required to reach a conclusive outcome.

Section 4, that is, the evaluation part of the assessment process used by the respondents, focuses on the design of assessment tools in line with the assessment requirements of the INSETA. Question 1 of this section clearly demonstrates that the respondents rely on the assessor's knowledge in the evaluation process. One may consider this to be behaviourist in approach in that it is very typical of the behaviourist mentality, of using a master–apprentice approach. It is also interesting to note that the respondents relied on the second stage of the assessment process, that is, the moderation process, to determine if the assessment process was correctly done, thus again enforcing the above-mentioned master–apprentice approach.

Question 2: In the evaluation of the respondents' design tools it is interesting to note that they did not rely on a fixed evaluation and re-evaluation methodology but rather on an approach by exception. Again this does not demonstrate a particular philosophical or practice stance, but rather a methodology of operation which may be seen as either good or bad, depending on the reviewer.

Question 3 looks at whether the respondents would be able to identify public or private requirements with regard to evidence that is publicly observable versus privately observable; that is, the attitudes and values of the learner. Only three of the respondents replied positively to this question.

The last question of the section, question 4, looks at the identification of any unit standards that may need to change. This particular question was asked in the hopes that if a respondent felt strongly about a particular unit standard because of his or her standpoint that it would lead us to the review of a particular unit standard. No respondent identified any unit standard and thus this question becomes redundant.

7.3 CONCLUSION

In conclusion, three datasets were produced. The first one measured the respondents philosophical or practice standpoint. The second one was a qualitative explanation of the interviews conducted with each respondent pertaining to their area and/or methodology or practice. The third dataset was a dataset which was gathered from an INSETA registered moderator who reviewed an example of each respondent's assessment work.

Accordingly, every respondent's work was considered to be in line with INSETA practice and thus it can be concluded that whatever standpoint the respondent possessed was set aside in order to do work that was in line with the INSETA practice requirements. It is also interesting to note that no one respondent had a very strong tendency towards any particular philosophy or practice and that all were generally a mix of all the different practice modes or philosophies.

To summarise, the purpose of this investigation was to be able to

- distinguish between the purpose and philosophy of the provider
- ascertain whether the provider remains true to the state's education philosophy in the delivery and design of his/her assessment

In light of the above, one can deduce that this research has not been able to clearly meet the purposes listed above because there is no definitive result demonstrating that the INSETA is forcing, through the design of its educational qualifications and standards, any of the learning service provider assessment tool developers to adopt a particular practice methodology or philosophical standpoint, and that it is more probable that the INSETA is enforcing one of the tenets of assessment, namely, that it should be practical and in line with workplace requirements.

Does the INSETA require its learning service providers to be behaviourist in their approach to assessment? Perhaps it does, but it is not by design,

rather through the need to meet the demands on the industry and the insurance profession.

8 CHAPTER 8: CONCLUSION

One may ask whether adult educators in the insurance industry, including the oversight body INSETA, are ‘adult educators’ or ‘educators of adults’. The difference is that adult educators are only there to teach and facilitate for the moment, whilst an educator of adults is there to develop the lifelong learning skills of a population of people.

In the past, most insurance-related training and development centred on process training in line with product promotion and claims assessing and, although the workplace requirements have not changed, the requirements imposed by the SAQA Act and the INSETA qualifications have. This has led to tension in the industry, in that the INSETA is arguably designing standards and qualifications along behaviourist lines, which are not considered to be good practice by the NQF.

This research report investigated this tension and whether or not this was actually the case. It also reviewed if and how the developers of the assessment tools of the standards and qualifications have altered their methods of practice to the philosophical standpoint in light of this requirement.

Research was conducted using a defined set of respondents from the local insurance industry, which was triangulated by the collection of three datasets, that is, the identification of a philosophical standpoint, using a Zinn© PAEI Test, as adapted (see Annexure 2), a predesigned interview process and, finally, a review evaluation of the respondents’ work through an INSETA standardised moderation process.

The results of this research indicated that no one respondent clearly displayed a particular standpoint and that, in every case, his/her assessment tool development was in line with INSETA required practice.

The interview process did not produce any more conclusive results; expect to identify potential areas of shortcoming.

The implications of this are such that it is unclear whether the learning service providers and their employees are simply responding to the needs of the industry (adult educator) or whether they are there to teach the skills required by the learners for their participation in the industry (educator of adults). One thing is for certain, however, there is interplay between the parties in the industry.

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10 ANNEXURE

10.1 ANNEXURE 1: ETHICAL CONSIDERATIONS

10.2 ANNEXURE 2: ADAPTED ZINN© PAEI TEST, AS ADAPTED, (SEE ANNEXURE 2) PAE INVENTORY©

10.3 ANNEXURE 3: LETTER IN RESPECT OF COPYRIGHT

10.4 ANNEXURE 4: LEARNING SERVICE PROVIDER INTERVIEW QUESTION BASE, RATIONALE AND LINKS TO SUBJECT

10.5 ANNEXURE 5: PRE MODERATORS INSETA REPORT

Annexure 1: Ethical Considerations

The ethical considerations of this report have been carefully thought through and are listed below:

1. **Informed consent:** In order for this research to maintain its validity and reliability, the informed consent of all participants was necessary. This is a core requirement in establishing the truth and in the protection of the subjects and informants. Informed consent requires that the subjects and informants of the project participate willingly and knowingly and that they fully understand the nature, goals and process of the research, including the expectations of the researcher. This informed consent provided for the right of withdrawal at any time and was based entirely on voluntary participation.
2. **Voluntary participation in the research**. Extreme care was taken by the researcher to ensure that no participant in the programme felt an obligation to participate. In gathering the data for the research, the researcher was often also the assessor (in design of the instrument and in the assessment of competence), careful explanation to each individual was necessary to ensure that there was not obligation felt (Anderson, 1998).
3. **Confidentially and privacy of the participants**. Care was exercised in the following ways to protect the confidentially of all participants.
    - Confidential database accessed through a username and password system.
    - Destruction of or return to the learners of any information gathered from them during the programme.
4. **Validity and reliability of data**. In order to ensure that the data collected specifically relates to the ethical considerations surrounding the general research process, the collection of data shall involve several approaches in order to ensure that the data

is trustworthy, and that the data analysis and results interpretation have been undertaken with honesty, lack of bias and openness to other interpretation (Bassey 1990, cited in Benvenuti, 2005).

5. In order to ensure that each of the above points ensure the **due care and consideration** required, the following steps will be taken.
    - **A written consent** form was signed by each of the participants, subjects and informants. Each received both a verbal and written explanation about the research aims, objectives and process and only those who returned signed consent forms were considered for research purposes. The ability to withdraw from the research project was included in the consent form.
    - An application was made to the **Human Research Ethics Committee of the University of the Witwatersrand**. This included the questionnaires, copies of any relevant documentation and examples of the above consent requirements. This application was passed.

Annexure 2: Zinn© PAEI Test, as adapted Inventory.

PHILOSOPHY OF ADULT EDUCATION INVENTORY (PAEI) ©
REVISED VERSION – SOUTH AFRICAN CONTEXT

The Philosophy of Adult Education Inventory (PAEI)© is designed to assist the adult educator to identify his/her personal philosophy of education and compare it with prevailing philosophies in the field of adult education. The inventory is self-administered, self-scored and self-interpreted, according to written instruction.

This Inventory is only intended to be used as a guide to provide information about your own beliefs and not to make a judgement on your beliefs.

This PAEI© has been based on the work conducted by Lorraine. M. Zinn PhD, (see Annexure 2), (1983), who developed the original PAEI©, as part of a research study leading to a PhD in Adult Education at the Florida State University, USA. Permission to reuse this inventory has been requested from the author.

This version of the PAEI© has been adapted to suit the South African context by William Rogers as part of a research study leading to a MEd at the University of the Witwatersrand in South Africa.

Original Copyright © - L M Zinn PAEI© Test,
South African Revised Copyright © – WR Rogers

In completing this guide, for the purposes of this above-mentioned study, you agree to the following:

1. That you completed it for study purposes only.

2. That your anonymity will be kept at all times.
3. That you may withdraw from the study, at any time, should you wish.
4. That it is done on a voluntary basis, and there is an expectation that data gathered may be published.

PHILOSOPHY OF ADULT EDUCATION INVENTORY (PAEI) ©
REVISED VERSION – SOUTH AFRICAN CONTEXT

INSTUCTIONS FOR USE

Each of the fifteen (15) items on the inventory begins with an incomplete sentence, followed by five different options the might complete the sentence. To the right of each option is a scale from 1 to 7, followed by a small letter in parentheses. For the present, ignore the letters and only use the numbers on the scale.

To complete the inventory, read each sentence stem and add an additional phrase that completes it. On the 1–7 scale, **CIRCLE** the number that most closely indicates how you feel about each option. The scale goes from 1 (strongly disagree) to 7 (strongly agree), with a neutral point (4) if you don't have any opinion or are not sure about a particular option.

Continue through all the items, reading the sentence stem and indicating how strongly you agree or disagree with each of the options. Please respond to every option, even if you feel neutral about it. **THERE IS NO RIGHT OR WRONG ANSWER.**

As you go through the Inventory, respond according to what you generally believe, rather than thinking about a specific class you may be teaching. **HAVE FUN.**

PHILOSOPHY OF ADULT EDUCATION INVENTORY (PAEI)©
REVISED VERSION – SOUTH AFRICAN CONTEXT

STATEMENTS AND OPTIONS – PLEASE COMPLETE AS PER INSTRUCTIONS

			Strongly Disagree			Neutral			Strongly Agree	
No.	**Stem and options**		**1**	**2**	**3**	**4**	**5**	**6**	**7**	
1.	**In planning and educational activity, I am most lightly to:**									
	• Identify, in conjunction with learners, significant social and political issues and plan learning activities around them.		1	2	3	4	5	6	7	(e)
	• Clearly identify the results I want and construct a programme that will almost run itself.		1	2	3	4	5	6	7	(b)
	• Begin with a lesson plan that organises what I plan to teach, when and how.		1	2	3	4	5	6	7	(a)
	• Assess learners' needs and develop valid learning activities based on those needs.		1	2	3	4	5	6	7	(c)
	• Consider the areas of greatest interest to the learners and plan to deal with them regardless of what they may be.		1	2	3	4	5	6	7	(d)
2	**People learn best:**									
	• When the new knowledge is presented from a problem-solving approach.		1	2	3	4	5	6	7	(h)
	• When the learning activity provides for practice and repetition.		1	2	3	4	5	6	7	(g)
	• When in dialogue with other learners and		1	2	3	4	5	6	7	(j)

	a group coordinator.									
	• When they are free to explore, without the constraints of a 'system'.		1	2	3	4	5	6	7	(i)
	• From an 'expert' who knows what he or she is talking about.		1	2	3	4	5	6	7	(f)

3 The primary use of adult education is:

	• To facilitate personal development on the part of the learner.		1	2	3	4	5	6	7	(d)
	• To increase learners' 'awareness' of the need for social change and to enable them to effect such a change.		1	2	3	4	5	6	7	(e)
	• To develop conceptual and theoretical knowledge and understanding.		1	2	3	4	5	6	7	(a)
	• To establish the learner' capacity to solve individual and societal problems.		1	2	3	4	5	6	7	(c)
	• To develop the learners' competency and mastery of specific skills.		1	2	3	4	5	6	7	(b)

4 Most of what people know:

	• Is a result of consciously pursing their goals, solving problems as they go.		1	2	3	4	5	6	7	(h)
	• They have learned through critical thinking focused on important social and political issues.		1	2	3	4	5	6	7	(j)
	• They have learned through a trial and feedback process.		1	2	3	4	5	6	7	(g)
	• They have gained through self-discovery		1	2	3	4	5	6	7	(i)

	rather than some 'teaching' process.									
	• They have acquired through a systematic educational process.		1	2	3	4	5	6	7	(f)

5 Decisions about what to include in an educational activity:

	• Should be made mostly by the learners in consultation with the facilitator.		1	2	3	4	5	6	7	(d)
	• Should be based on what learners know and what the teacher believes they should know at the end of the activity.		1	2	3	4	5	6	7	(b)
	• Should be based on a consideration of key social and cultural situations.		1	2	3	4	5	6	7	(e)
	• Should be based on a key consideration of the learners' needs, interests and problems.		1	2	3	4	5	6	7	(c)
	• Should be based on careful analysis of material to be covered and concepts to be taught.		1	2	3	4	5	6	7	(a)

6 Good adult educators start planning instruction:

	• By considering the end behaviours they are looking for and the most efficient ways of producing them in the learners.		1	2	3	4	5	6	7	(g)
	• By identifying problems that can be solved as a result of instruction.		1	2	3	4	5	6	7	(h)
	• By clarifying the concepts or theoretical principles to be taught.		1	2	3	4	5	6	7	(f)
	• By clarifying key social and political issues that affect the lives of the learners.		1	2	3	4	5	6	7	(j)

	• By asking learners to identify what they want to learn and how they want to learn it.		1	2	3	4	5	6	7	(i)

7 As an adult educator, I am most successful in situations:

	• That are unstructured and flexible to follow learners' interest.		1	2	3	4	5	6	7	(d)
	• That are fairly structured, with clear specific outcomes and built-in feedback to the learners.		1	2	3	4	5	6	7	(b)
	• Where I can focus on workplace skills and knowledge that can be put to use in solving problems.		1	2	3	4	5	6	7	(c)
	• Where the scope of the new material is fairly new and the subject matter has been logically organised.		1	2	3	4	5	6	7	(a)
	• Where the learners have some awareness of social and political issues and are willing to explore the impact of such issues on their daily lives.		1	2	3	4	5	6	7	(e)

8 In planning and educational activity, I try to create:

	• Real world/South African problems and try to develop learners' capacities for dealing with these.		1	2	3	4	5	6	7	(h)
	• A setting in which learners are encouraged to examine theory beliefs and values and to raise critical questions.		1	2	3	4	5	6	7	(j)
	• A controlled environment that attracts and holds the learners, moving them		1	2	3	4	5	6	7	(g)

	systematically towards an objective(s).									
	• A clear outline of the content and the concepts to be taught..		1	2	3	4	5	6	7	(f)
	• A supportive climate that facilitates self-discovery and interaction.		1	2	3	4	5	6	7	(i)

9 The learners' feelings during the learning process:

	• Must be brought to the surface in order for learners to become truly involved in their learning.		1	2	3	4	5	6	7	(e)
	• Provide energy that can be focused on problems or questions.		1	2	3	4	5	6	7	(c)
	• Will probably have a great deal to do with the way they approach their learning.		1	2	3	4	5	6	7	(d)
	• Are pursued by the skilful adult educator to accomplish the learning objective(s).		1	2	3	4	5	6	7	(b)
	• May get in the way of teaching by diverting the learners' attention.		1	2	3	4	5	6	7	(a)

10 The teaching methods that I use:

	• Focus on problem solving and present real changes to the learner.		1	2	3	4	5	6	7	(h)
	• Emphasise practice and feedback to the learner.		1	2	3	4	5	6	7	(g)
	• Are mostly non-directive, encouraging the learner to take responsibility for his/her		1	2	3	4	5	6	7	(i)

	own learning.									
	• Involve learners in dialogue and critical examination of controversial issues.		1	2	3	4	5	6	7	(j)
	• Are determined primarily by the subject or content to be covered.		1	2	3	4	5	6	7	(f)

11 When learners are uninterested in a subject, it is because:

	• They do not realise how serious the consequences of not understanding or learning the subject may be.		1	2	3	4	5	6	7	(e)
	• They do not see the benefit for their daily lives.		1	2	3	4	5	6	7	(c)
	• The educator does not know enough about the subject or is unable to make it interesting for the learner.		1	2	3	4	5	6	7	(a)
	• They are not getting adequate feedback during the learning process.		1	2	3	4	5	6	7	(b)
	• They are not ready to learn or it is not a high priority for them personally.		1	2	3	4	5	6	7	(d)

12 Differences among adult learners:

	• Are relatively unimportant as long as the learners gain a common base of understanding through the learning process.		1	2	3	4	5	6	7	(f)
	• Enable them to learn best in their own time and in their own way.		1	2	3	4	5	6	7	(i)
	• Are primarily due to differences in their life		1	2	3	4	5	6	7	(h)

	experiences and will usually lead them to make apply new knowledge and skills differently to their own situations.									
	• Arise from theory particularly cultural and social situations and can be minimised as they recognise common needs and problems.		1	2	3	4	5	6	7	(j)
	• Will not interfere with their learning if each learner is given adequate opportunities for practice and the acquisition of workplace skills.		1	2	3	4	5	6	7	(g)

13 Evaluation of learning and exit level outcomes:

	• Is not of great importance and may not be possible, because the impact of learning may not be evident until much later.		1	2	3	4	5	6	7	(e)
	• Should be built into the learning materials and system, so that the learners can have continuous feedback and adjust their performances accordingly.		1	2	3	4	5	6	7	(b)
	• Is best done by the learners themselves for their own purposes.		1	2	3	4	5	6	7	(d)
	• Lets me know how much the learners have increased their conceptual and workplace understanding of the materials.		1	2	3	4	5	6	7	(a)
	• Is best accomplished with the learner as he/she encounter the problem, either in the learning setting or in the workplace, and successfully resolves it.		1	2	3	4	5	6	7	(c)

14 My primary role as an educator of adults

is to:

	• Guide my learners through the formative and summative assessment activities with well-directed feedback.		1	2	3	4	5	6	7	(g)
	• Systematically lead my learners through a step-by-step approach, acquiring new information and underlying theories and concepts.		1	2	3	4	5	6	7	(f)
	• Help learners identify and learn to solve problems.		1	2	3	4	5	6	7	(h)
	• Increases learners' awareness of environmental and social issues and helps them learn how to have an impact on these situations.		1	2	3	4	5	6	7	(j)
	• Facilitate, but not to direct or coach for the assessment process.		1	2	3	4	5	6	7	(i)

15 In the end, if learners have not learnt what was taught:

	• The educator has not actually taught.		1	2	3	4	5	6	7	(a)
	• They need to repeat the learning experience or assessment, or a portion there of.		1	2	3	4	5	6	7	(b)
	• They may have learned something else which they consider just as interesting or useful.		1	2	3	4	5	6	7	(d)
	• They do not recognise how learning will enable them to scientifically influence their society and conditions that they live		1	2	3	4	5	6	7	(e)

	in.									
	• It is probably because they are unable to practically apply new knowledge to problems in their daily lives.		1	2	3	4	5	6	7	(c)

PHILOSOPHY OF ADULT EDUCATION INVENTORY (PAEI)©
REVISED VERSION – SOUTH AFRICAN CONTEXT

After completing the inventory, go back to your responses and find the small letter in parentheses to the far right of each rating scale. This is a code letter for the scoring the Inventory.

First, transfer each of your numbers in the rating scale to the matrix below. For item no.1, if you have circled a 5 option (e), write the number 5 in the box 1(e). Item no.1 has five different responses: e, b, a, c and d. record all five of your responses for item no. 1, then go to item no. 2 and continue through to no.15. When you are finished, there will be numbers in every other square in the matrix (like a checkerboard).

Item	a	f	b	g	c	h	d	i	e	j
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
Sub total										

FINAL SCORE:

a + f = L _____

b +g = B _____

c + h = P _____

d + I = H _____

Now add all the numbers by columns, from top to bottom, so you have ten separate subtotals. None of these subtotals should be higher than 56, nor should any be lower than 8. For you **FINAL SCORE**, add the subtotals from the columns as shown n the smaller box above.

WHAT YOUR SCORE MEANS

Each of the scores reflects a particular philosophy in adult education

L = Liberal adult education **H = Humanistic adult education**
B = Behaviourist adult education **R = Radical adult education**
P = Progressive adult education

Your highest score reflects the philosophy that is closest to your own beliefs; your lowest score reflects a philosophy that is least like yours. For example, a score of 95–105 indicates a strong agreement with a given philosophy, a score of 15–25 indicates a strong disagreement with a given philosophy. If your score is between 55 and 65, it probably means that you neither agree nor disagree with a particular philosophy.

Note: that there is no ‘right’ or ‘wrong’ philosophy. The inventory is designed to only give you information about your own beliefs; not to make a judgement about those beliefs. You may want to give some thought as to how your beliefs influence your actions as an adult educator.

A SUMMARY OF FIVE PHILOSPHIES OF ADULT EDUCATION FOR YOUR PAEI © (RSA).					
[Zinn PAEI© Test, as adapted (see Annexure 2), L. (1983). PAEI©. Lifelong Learning Options, Boulder, CO, 80303. Originally adapted from Elias and Merriam (1980). *Philosophical foundations of adult education*. Malabar, FL. Krieger]					
Your Final Score	**L =**	**B =**	**P =**	**H =**	**R =**
	LIBERAL (ARTS) ADULT EDUCATION	**BEHAVIOURIST ADULT EDUCATION**	**PROGRESSIVE ADULT EDUCATION**	**HUMANISTIC ADULT EDUCATION**	**RADICAL ADULT EDUCATION**
Purpose	To develop intellectual powers of the mind; to make a person literate in the broadest sense – intellectually, morally, spiritually and aesthetically	To promote skill development and behavioural change, ensure compliance with standards and societal expectations.	To promote societal wellbeing, enhance individual effectiveness in society, to give learners practical knowledge and problem solving skills.	To enhance personal growth and development, to facilitate self actualisation.	To bring about through education fundamental social, political and economic change in society.
Learner(s)	'Renaissance person' cultured, always a learner,	Learner takes an active role in learning, practicing	Learner Needs, interest and experiences are key elements in learning,	Learner is highly motivated and self directed. Assumes	Equality with teacher in learning process, personal autonomy,

	seeks knowledge, conceptual & theoretical understanding.	new behaviour and receiving strong feedback, strong environmental influence.	people have unlimited potential to developed through education.	responsibility for learning.	people create history and culture by combining reflection with action.
Teacher	The 'expert', transmitter of knowledge, authoritative, clearly directs learning process.	Manager, controller, predicts learning and directs learning outcomes.	Organiser. Guides through learning experiences that are educative, stimulates investigates and evaluates learning processes.	Facilitator, helper, partner, promotes but does not direct learning.	Coordinator suggests but does not determine direction for learning, equality between teacher and learner.
Concepts / keywords	Liberal arts, learning for its own sake, rational, intellectual, educational, general comprehensive education,	Competency-based, mastery learning, standards based behavioural objectives, trial and error, feedback and reinforcement.	Problem solver, experience based education, democratic ideals, lifelong learning, pragmatic knowledge, needs assessment, social responsibility.	Experiential learning, freedom, individuality, self directedness, interactive openness, authenticity. Empowerment,	Consciousness – raising praxis, non compulsory learning, autonomy, social action, empowerment, 'de-schooling', social transformation.

	traditional knowledge classical humanism.			feeling.	
Methods	Lecture: dialectic, study groups, contemplation, critical reading and discussion.	Programmed instruction, contract learning, criterion referenced learning, computer aided instruction, skill training.	Problem solving, scientific methods, activity curriculum, integrated curriculum, experimental methods, project method, cooperative learning.	Experiential learning, group tasks, group discussion, team teaching, self directed learning, individualised learning, discovery method.	Dialogue, problem-posing, critical reflection, maximum interaction, discussion groups, exposure to media and people in real life situations.
People / Practices	Socrates, Aristotle, Plato, Rousseau, Piaget, Houle.	Watson, Skinner, Thorndike, Steinberg, Tyler, OBE Training and Del (RSA)	Spencer, Dewey, Bergevin, Brameld, Sheats, Linderman. Community based education.	Rogers, Maslow, Knowles, Tough, Mackenzie.	Holt, Kozol, Freire, Illich, Shor, Ohlinger, Perlman. Freedom schools, Frieir's literacy training.

Annexure 3: Letter in respect to Copy Write

PO Box 4965
Cresta, South Africa. 2118
15 August 2007.

Ms Lorraine M Zinn PAEI© Test, as adapted (see Annexure 2)
University of Colorado Health Services Centre
4200 East Ninth Avenue
Box C – 242
Denver
CO 80262

Re: Permission to reproduce and use the PAE Inventory.

Dear Ms Zinn© PAEI Test,

Please may we obtain your permission to use your PAEI©?

I am currently reading for my Masters in Education at the University of the Witwatersrand in Johannesburg, South Africa, looking at the influence of behaviourism on the development of assessment instruments and learner notes in South Africa and would like to your permission to use your PAEI© as part of my research. My supervisor in this regard is Dr Ian Moll of the University of the Witwatersrand and may be contacted at ian.moll@wits.edu.za.

Please be so kind as to reply on the above postal address or let me know by email (wrogers@inhle.co.za).

Yours in education



William Rogers

Annexure 4: Learning service provider interview questions base, rationale and link to subject

Section	Question	Sub Question or Statement	Rationale for question	Link
Trust and credibility	How did you get involved in Inseta Materials and Assessment tool development?		Establishment of trust and credibility	None
Analysis	When you first sit down and analyse an Inseta qualification / skill set or unit standard, what process do you go through to determine the needs for a learner to be competent?		Am trying to identify if the designer of the assessment tool applying any defined process or unpacking 'programme' of the qualification / skill set or unit standard.	Process, unpacking method, training influence.
	In determining how the learner will be deemed competent, do you like to take any particular approach?		If a process is present then its profile is going to match one of the defined processes of the philosophy.	Process will determine philosophical approach
	Do you base the analysis of your determination on any past successes or failures?		Historical approach - will develop the argument for change in the approach	Process will determine philosophical approach
	What do your think are the best things about your process?		Adherence to a particular process - will match a philosophical debate.	Adherence to Philosophical debate
	Are there any other things that we should discuss about the analysis?		Open ended	Open ended.

Designing	Once you have completed your unpacking process or analysis of the qualification, skill set or unit standard, what is your next step?		Looking to establish if the developer does apply a process, particularly behaviourism	If a behaviouristic answer is recorded then it will support argument.
	Do you ever think about how you would like the facilitator of your program to run your program and corresponding assessment process?		Behaviour determination in design	If a behaviouristic answer is recorded then it will support argument.
	What do you think is the best format used, when you go about thinking how your learner notes and assessment tools will be laid out?		Behaviour determination in design	If a behaviouristic answer is recorded then it will support argument.
	When thinking about your design, do you consider items like multi-modal and multi-literaciess?		In South Africa, the use of a post modern approach is considered to be good practice and multi modal assessment practices are considered good by the NQF.	Postmodern perspectives and philosophies
	Are there any priorities that influence your thoughts in the design process?		looking to see if there are any external constraints in place, for example, or does the designer simply apply best of practice	If a behaviouristic answer is recorded then it will support argument.
	Which statement best describes you design approach?	I design with the development		Liberal

		of mental, spiritual and societal enrichment.		
		I design with the intent of societal enrichment looking to enhance a learner's effectiveness, developing his knowledge and problem solving skills.		Progressive
		I design so that the learner may one day use his or knowledge to alter society and the way in which he lives.		Radical
		I design to develop the learner's personal effectiveness and self-actualisation.		Humanistic
		I design with the intent to promote skill development and compliance to social and societal requirements.		Behaviouristic
		I design with the intent of allowing the learner to develop through self-empowerment,		Post Modernism

		whether it is in the learning laboratory or the greater environment.		
Developing	Are there any challenges that you face when you first set about looking to develop a set of learner notes and assessment tools?		Rapport development.	
	Do you agree with the following statement?	Many of the Inseta exit level and learning outcomes require the development of skills for the insurance world.	Yes or no	Agreement of behaviouristic outcomes.
	When you develop your assessment tools, do you take into account the demonstration of Insurance skills in order to determine competence?		Looking to establish if the developer does apply a process in development, particularly behaviourism	If a behaviouristic answer is recorded then it will support argument.
	From the selection below, which keyword best describes how you go about setting out the deployment of level 3 and 4 learners notes and assessment tools?	Conditioning of behaviour		Behaviouristic
		Imparting of general knowledge		Progressive or liberal
		Insurance company and		Behaviouristic

		law compliance		
		Societal determination		Radical
		Higher order cognitive skills development		Humanistic
	From the selection below, which keyword best describes how you go about setting out the deployment of level 5 and 6 learners notes and assessment tools?	Conditioning of behaviour		Behaviouristic
		Imparting of general knowledge		Progressive or liberal
		Insurance company and law compliance		Behaviouristic
		Societal determination		Radical
		Higher order cognitive skills development		Humanistic
Evaluating	Do you have any concerns about the evaluation or adjudication of learners on any of your assessment tools?		Rapport	
	What do you see as your review process or action steps when an assessment tool has been used an you have a set of results in.		Process review link back to validation questions in first section.	

	Do you agree with the following statement?	When reviewing an assessment tool that you have completed, this assessment tool will not be able to differentiate between those observations of evidence that are publically observable (for example insurance skills) or those that are privately observable (attitudes, values, thinking and feelings).		Underlying requirement of behaviouristic design.
	With reference to the Inseta Qualifications/skills sets and unit standards, and from an assessment perspective, what would you like to see improved.		Looking for acknowledgement of behaviouristic tendencies, but also looking to see if the already identified philosophical preference of the developer shows through.	Closing question - looking a change

Annexure 5: Example of INSETA standardised pre moderators report used

Moderator report

1. Moderation details

Name of moderator				
Accreditation number				
Date				
Name of project/client				
Unit standards moderated	ID No.	Title	Level	Credits
	)			
Name of assessor being moderated				
Assessor accreditation number				
Names of candidates whose portfolios are being moderated				

2. **Moderation strategy**

Purpose of moderation	
Moderation approach and method	
Moderation instruments	
Moderation conditions	

3. **Moderation report**

Assessment, moderation and RPL policies

Assessment, moderation and RPL policies	Meet requirements	Describe the evidence observed	Do not meet requirements	Action required
The context and purpose is clearly described				

Assessment, moderation and RPL policies	Meet requirements	Describe the evidence observed	Do not meet requirements	Action required
Selection and qualifications of assessors stipulated				
Roles and responsibilities of assessors, co-assessors and coordinators identified and described				
Rights and responsibilities of learners/candidates defined				
Professional development for assessors described				
The assessment process described				
Preparation of learners/candidate described				
Methods of evidence collection identified and described				
Requirements for assessment tools and resources development listed and agreed upon				
Mechanism for appeals and grievances developed				
Guidelines for feedback and process described				
Record keeping guidelines described				
Confidentiality policy described				
Requirements in line with the ETQA				
Moderation processes for				

Assessment, moderation and RPL policies	Meet requirements	Describe the evidence observed	Do not meet requirements	Action required
assessment practices described				
Quality assurance and continuous improvement mechanisms identified and described				

B **Assessment practices**

Assessment practices	Meet requirements	Describe the evidence observed	Do not meet requirements	Action required
Is there evidence that assessment practices are in line with stated policies?				
Is there evidence that assessor(s) complies with stated policies?				
Is assessor(s) accredited and conducting assessment against appropriate unit standards (i.e. within the ambit of her/her professional expertise)? *				
Is there evidence that all role-players are prepared for assessment practices?				
Does assessor have assessment guides to ensure consistent assessment practices?				
Is there evidence that learners had an opportunity to review their assessments?				

Assessment practices	Meet requirements	Describe the evidence observed	Do not meet requirements	Action required
Is there evidence that learners are aware of their rights during the assessment process?				
Is there evidence that assessment results are recorded?				
Is there evidence that learners get feedback?				

C Assessment guide and instruments

Assessment guide and instruments	Meet requirements	Describe the evidence observed	Do not meet requirements	Action required
The purpose of the assessment guide is clearly defined	✓	Mainly contained within learner guide and facilitator guide		None
Assessment instruments are fit for purpose	✓	Assessment instruments		None
Assessment methods suitable to the context of assessment				
Assessment approach clearly defined				
Assessment approach ensure that sufficient evidence is collected against the specific outcomes				
Role-players are identified and responsibilities defined				

Assessment guide and instruments	Meet requirements	Describe the evidence observed	Do not meet requirements	Action required
The context of ASSESSMENT is described				
An assessment plan describes the sequence of activities				
Assessment plan defines a timeframe				
Feedback process included into the guides				
Instruments are designed in such a manner that evidence can be recorded				
Guide includes all relevant administration forms to record results and assessment decisions				

VALIDITY				
The assessment tasks are based on realistic workplace activities and contexts.				
The evidence relates directly to the learning outcomes being assessed.				
The instruments assess the candidate's ability to meet the level of performance required by the learning outcomes.				
The assessment tasks have been designed to allow holistic and integrated assessment of knowledge, skills and attitudes.				
More than one task and source of evidence is used as the basis for judgement, with evidence drawn from a variety of performances over time where practical.				
Different sources of evidence relating to knowledge and skills are considered in the assessment.				
The purpose, boundaries and limitations of the interpretations of evidence have been clearly identified.				
The methods and instruments selected are appropriate for the industry context.				

Where practical, the methods and processes for assessment have been validated by another person with expertise in the competencies being assessed.				
RELIABILITY				
Guides for observing and recording evidence are included				
Clear guidelines are available to ensure that assessor(s) makes consistent decisions over time and with different candidates.				
Consistent instructions to candidates and procedures for undertaking assessment are described and included in the assessment guide. .				
Where work samples are used as evidence, candidates have received specific guidelines on requirements, including information about ensuring authenticity and currency of the evidence.				
Where learning outcomes are assessed in different situations, the situations are generally comparable.				
FLEXIBILITY				
The assessment approach has, where appropriate, been adapted to meet the needs of all candidates and workplaces.				

Where practical and appropriate, assessment has been negotiated and agreed between the assessor and the candidate.				
Where appropriate, candidates have had their previous experience or expertise recognised.				
The assessment plan adequately covers both the on- and off-the-job components of the training.				
FAIRNESS				
Candidates are given clear and timely information on assessment.				
Information for candidates covers assessment methods, procedures, the criteria against which they will be assessed, when and how they will receive feedback and the mechanism for appeal.				
Candidates are made aware of their responsibilities with regard to assessment.				
The assessment approach chosen caters for the language, literacy and numeracy needs of all candidates.				
Any special geographic requirements have been considered in the development and conduct of the assessment.				

Reasonable adjustment can be made to the assessment plan to ensure equity for all candidates, while maintaining the integrity of the assessment outcomes.				
Opportunities for feedback and review of all aspects of assessment have been provided to candidates.				
There are clearly documented mechanisms for appeal against assessment processes and decisions and these have been provided to candidates prior to assessment.				

CONSISTENCY				
A standard assessment guide is used by all assessors.				
Assessment guide is detailed to ensure consistency in assessment practices.				

D Validation of assessment decisions

Types of evidence	Assessment instruments	Moderators decision	Yes / No
		I have moderated all the above listed assessment instruments and checked the evidence against the requirements of the unit standards.	
		Assessment practices are fair and consistent	
		Assessment decisions are reliable and fair	
General comments from moderator to assessor:			
Comments on individual unit standards: N/A			

4. Action plan and sign-off

Action Required		
What	**By who**	**By when**
N/A		

Signature of Assessor:		Date:
Signature of Moderator:		Date:
Comments by External Verifier:		
External Verifier sign-off (INSETA)		
Print Name	Signature	Date

Please note that this is the report that was used in the study. The INSETA has recently revised this report and made it much shorter.