

Narrating unfinished business: adult learners using credit transfer to re-engage with higher education

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This paper seeks to advance our understanding of the credit transfer phenomenon in the UK. Drawing on interviews with twenty-six part-time mature learners this paper examines the progressive and retrospective orientations to study that surfaced in students' accounts of credit transfer and their life-long learning journeys. A common theme of “unfinished business” appeared to dominate these accounts and a narrative-oriented analysis of the findings revealed the role of credit transfer in enabling students to complete varied personal projects or forms of “unfinished business. The findings of this work suggest that understanding a range of possible narratives that students draw upon to support successful learning is necessary to move forward the flexibility of the student centred curriculum and to support students in re-engaging with higher education.

Keywords: credit transfer; higher education; lifelong learning; narrative

Introduction

The first sections of the paper provide an introduction to the notion of credit transfer and the way that this activity fits with well understood policy narratives related to higher education. The paper then goes on to explain our approach to the interviews with students and graduates and draw from the analysis of these student accounts to illustrate the different ways in which students use credit transfer to support their re-engagement with study.

Credit transfer and mechanisms for re-engagement with higher education

In principle, credit transfer in the UK enables students who have gained credit in one institution or programme to transfer that credit to another programme in the same or different institution (QAA 2008). There are diverse credit transfer practices across the UK and a diverse nomenclature associated with credit transfer (eg “topping-up”, “advanced standing”, “recognition of prior certified learning”, and “direct entry”). This paper is concerned with the transfer of credit between institutions, specifically, the factors that lead students to recommence or transfer their studies between two unrelated institutions.

Conceptually, the notion of credit transfer within higher education has resonances with Bourdieu's notion of institutionalised cultural capital (Bourdieu 1986). This form of capital is described by Bourdieu as existing in societies with a system of formal education where academic qualifications take on an objective cultural value since they confer on the holder "a conventional, constant, legally guaranteed value with respect to culture" (p50). Although, Bourdieu's theorising was influenced by the French context, in the UK a degree has a similar objective currency separate from its subject(s), its designation (eg Bachelor of Arts) and the level achieved. Similarly, a move towards modularisation in the last four decades has led to standard practices in the UK in terms of how credits come to be associated with the design of specific modules.

However at present there is no common framework for credit transfer in operation across the UK; instead, as Junor and Usher (2008) highlight, arrangements for credit transfer vary considerably across the UK nations. They describe higher education institutions in Scotland and Wales as having adopted a “pure currency union” whereby institutions in each respective nation recognise credits awarded by other nation providers. In contrast, in England and Northern Ireland there are nationally agreed

credit guidelines but credit transfer tends to operate on the basis of “local” arrangements between regional credit consortia.

Overlooking this complexity, policy makers have represented credit transfer arrangements in the UK as a way of mitigating high levels of system wastage, supplying students who “drop out” with the opportunity to “take forward what they have achieved” (Cable 2010). However, the Schwartz Committee’s report on fair admissions to UK Higher Education identified that students faced major barriers when wanting to transfer between or within institutions (Department for Education and Skills 2004). Furthermore, it has been suggested that few transfer students receive credit for their past studies, most have to re-start their studies at another institution from the beginning and transfer most often occurs between institutions of the same pedigree (Bekhradnia 2004).

Clearly, a range of factors make the process of re-engaging with higher education and taking forward past achievement challenging for many students. However, the authors’ institution, the Open University (OU), has been described as a UK leader in credit transfer (Roberston 1996) and in 2009/2010 received in the region of 14,000 credit transfer applications. At present, the OU accepts past university-level credit from a range of sources including: interim qualifications such as Certificates or Diplomas of Higher Education; partially completed degree level study; qualifications awarded by professional bodies; qualifications awarded by the armed services; vocational qualifications and study completed overseas.

A large number of applications come from students wanting to transfer credit from previous full-time studies and our previous research indicated that many students shift the focus of their studies, their discipline, when they transfer to the OU (Di Paolo and Pegg 2012). This paper builds on this previous research and seeks to advance our understanding of the credit transfer phenomenon in the UK. Whereas our previous

research focused on how students utilised credit transfer (in relation to the discipline of study) the research presented in this paper examines why students chose to re-engage with higher education. To explore these aspects, the research presented in this paper draws on the accounts or narratives individuals use to describe the circumstances that have led them to transfer past credit and continue studying at a distance part-time.

Narrating learning journeys

There are often recognisable commonalities in the narratives individuals draw upon to talk about these experiences and events in their lives. For example, when asked about their history, individuals will invariably supply details of where they were born, the constitution of their family, their experience of schooling etc. Drawing on Bruner's (1990) notion of "canonical narratives", Taylor (2010) views these common narratives as resources that the individual can draw upon to varying degrees in constructing a broader personal narrative of episodes and experiences in their lives. Goodson et al. (2010) also position these narrative resources as a "'repertoire' that can assist us in navigating change and transition in our lives" (p128). These resource are culturally supplied, and as Horsdal (2012) reminds us, cultural narratives "change over time and they are frequently contested or negotiated by the participants, although more so in some sociocultural contexts than others." (p101).

Arguably, there are a number of canonical or common narratives associated with higher education in the UK. For example, higher education has been traditionally viewed as milestone in the linear transition from school to full-time employment for young people. Furthermore, higher education has often been associated with three years of full-time study towards a degree qualification. Like many canonical narratives this narrative has also been captured in reporting associated with higher education policy.

For instance, the Higher Education White paper published in 2011 (Department for Business Innovation and Skills 2011) included the following text:

For many people, entry to higher education does not follow the traditional and well-established route of A-Levels followed by a full-time, residential, three-year degree. Some choose to undertake a foundation degree, Higher National Diploma (HND), Higher National Certificate (HNC) or apprenticeship, while others enter higher education later in life after a period in the workforce, or move onto a higher education qualification having already undertaken some vocational learning.

(Department for Business Innovation and Skills 2011, p46)

There is also a canonical narrative associated with the significant economic and career-related returns for students who graduate with a degree. A version of this narrative appeared in the recent independent review of higher education funding (2010) known more commonly as the Browne review.

On graduating, graduates are more likely to be employed, more likely to enjoy higher wages and better job satisfaction, and more likely to find it easier to move from one job to the next. Participating in higher education enables individuals from low income backgrounds and then their families to enter higher status jobs and increase their earnings. (The Independent Review of Higher Education Funding and Student Finance 2010, p14)

An additional dimension explored in this research examines why students have opted to re-engage with part-time study rather than full-time study. Canonical narratives associated with part-time study generally suggest this mode of learning supplies convenient and flexible access to higher education for those whose circumstances are not conducive to full-time study. Again, the Browne review drew on this narrative, reporting:

Part-time study supplies access to higher education for those already in work without higher education. Individuals who are already in work and do not have a higher education qualification are usually unlikely to give up their jobs and enter

full time study. Part time study may be a realistic option for them... (The Independent Review of Higher Education Funding and Student Finance 2010, p28)

This research explores how this range of canonical narratives, which tend to construct higher education as linear, continuous and progressive are used by students in their accounts of credit transfer and re-engagement through part-time study.

Conducting and analysing the interviews

Following on from earlier work carried out by the authors, a sample of twenty-six part-time mature students were interviewed by telephone about their credit transfer experiences (see Table 1). All the interviewees had utilised credit transfer to achieve or hasten completion of their degree studies. Students participated in a recorded telephone conversation which took the form of a focused conversation which included; the type and location of their previous study, if they completed or received a certificate for that study, the length of time between past study and their present studies, the focus of their present studies in terms of subject, future plans and experiences of credit transfer.

INSERT TABLE 1 HERE

The accounts generated in the interviews therefore produced a range of ways that the participants explained their credit transfer history and higher education experiences that had probably been rehearsed a number of times in the past, and we are not suggesting that the interviews generated a complete 'factual' account of an individual learners' history. The explanation and justification of the place of credit transfer in each learner's account was suitable for the situation of this particular interview, but the account could change in explaining the same 'deviation' to others at another time or place, eg. family, friends, work colleagues. Whilst the accounts and narrative resources used are therefore clearly situated within the specific context of the

interview situation the similarities evident across these individual accounts suggests and demonstrates how individuals draw upon a more widely available range of cultural narrative resources to explain their actions. It was these similarities across the narratives that are described as a narrative resource with a particular action potential here (Goodson *et al.* 2010) From Gergen's (2001) perspective, narratives of successful learning are progressive over time, often reflecting back from the 'endpoint' goal. However, within the interviews a range of perspectives became evident and these were not all progressive in nature.

Findings: The notion of 'unfinished business'

The range of themes identified included connections to narratives of career/employment, age/lifestage, the value of learning, learning to obtain credentials, fulfilling lifelong dreams, self-worth and identity. An overarching reference to 'unfinished business' emerged in a variety of ways and the following section explores the differing aspects of this dominant theme.

Where the unfinished business is getting a degree

A number of students described how they were drawing on credit transfer to achieve an imagined 'future self' (Stevenson and Clegg 2011) that had been 'interrupted' or blocked by past circumstances or choices. The accounts of these students were particularly interesting as they narrated a strong agency in overcoming constraints and barriers to achieving their goals, often over considerable periods of time.

Like all students in this research, James (aged 44) was contacted prior to his interview and supplied with information about the purpose of the research and the types of questions they would encounter. James responded to this contact with an email which detailed aspects of an often complex adult learning biography. James detailed a learning biography that featured a high level of achievement in early formal education and

subsequent further education. However, he described how he had changed, becoming “this rebellious teenager” whose priorities shifted away from academic pursuits. A consequence of this change was failure and non-completion of pre-higher education and sub-degree qualifications in his late-teens. Following this episode, James entered the Royal Air Force (RAF) as a communications engineer and, in the early 1990s, began studying with the OU. By this point he had also started a family and his reflections on the start of his studies recall the pressures, struggles and failed attempts at managing a career, young family and higher education at a distance. In the mid-1990s James was selected by the RAF to do an advanced course of training leading to nationally recognised sub-degree qualifications: this led to a temporary ending of OU studies. By the end of the 1990s James had left the RAF having successfully completed a HNC and HND; he was working in the private sector and a few years later recommenced his OU studies. At the time when the research was carried out, some twenty years after James had first begun studying with the OU, he had recently qualified with a degree. For James the achievement of this degree was a long-held aspiration or horizon, obstructed by particular episodes in early-adulthood, rendered increasingly tangible by life in mid-adulthood and the prospect of credit transfer. In the email sent to the research team James gave his own account of “unfinished business”.

I'm looking forward to the graduation as this is a life long thing for me - to get a degree. My wife has one and for me its unfinished business... I should have got a degree about 20 odd years ago on leaving school, so this is a long time coming for me.

In the email and subsequent interview, James was frank in his admission of past failures. What was also interesting about this account was a strong conviction that the successful aspects of learning should count and be transferable towards a degree qualification even prior to investigating the prospect of credit transfer.

I thought well the stuff I've got it must be worth something. I can't believe that after all the time I've spent in the Air Force, with civilian companies and got my HNC, HND...that's worth nothing. So, there must be some way of transferring that over.

The narratives of other students also echoed this connection between credit transfer, past achievements and the fulfilment of long-held aspirations to complete a degree.

Matthew, a Police officer (aged 45) who had completed a series of in-service examinations linked to promotion in 2000, talked about why he began studying and how these qualifications served him in transferring credit. There was a shift here in the way that perceptions of movement through lifecourse events shaped Matthew's narrative of studying towards a qualification. What was initially an exercise linked to personal fulfilment has, because of personal circumstances, shifted in focus and intent towards gaining a qualification intended to aid future employment.

I got divorced [laughing] and then I wanted to sort of, you know, keep active and something I'd always aspired to and if I'm honest nobody in the family's ever had a degree and I wanted to be the sort of first one, if you like

Interviewer: Why did you go for [credit transfer]? Was it just a case of wanting to shorten the time that you were going to have to spend doing the degree?

Yeah absolutely, absolutely. I mean I don't need this for my work but equally I don't want to spend the rest of my life doing it. I mean I don't read a newspaper any more because I'm always studying...

Interviewer: In terms of goals then, I mean you've made a very strong point about this being for your own personal achievement rather than anything work related; do you think your goals have changed at all over your period of study so far?

No. It's still more or less the same. The only – I won't bore you with this – but I've become ill of late and I'm probably going to have to retire early unfortunately so I would like now to have a, you know, if a degree will help in terms of getting a job after the police, because I think once I've done my thirty years I'd perhaps, you know, not planned to continue working but now I'll probably only be able to do twenty five I guess and I'd still like to be able to have some sort of meaningful employment and I think the degree will help in that. That's always been at the back

of my mind but that wasn't the primary reason and motivation. But, you know, it's more important now than it was.

Whereas James, and to some extent Matthew, narrated their journey towards a degree as being tied to career-advancement as well as “unfinished business”, Clive (aged 55) supplied an account that offered insights in to the diverse circumstances that motivate students to study towards a degree for personal development. Clive transferred credit from a HND in Business Studies completed in the late 1970s. His current studies were focused in the humanities and he viewed this past credit as a commodity that would bring them close to what they described as “the degree I never got”.

I'd been made redundant and I'd spent about nine months or so trying to find work not very successfully and the main reason why I started doing the OU course was a) to provide some mental stimulation and b) if you like, so I could turn round at the end of the year and say “Well I have achieved something”.

Where the unfinished business is finishing off a past degree

James, Matthew and Clive supplied accounts of “unfinished business” where the attainment of a degree was a long-held aspiration, but some students articulated unfinished business as a clear interruption of previous intentions to achieve a degree. Jayne (aged 32) became pregnant during the final year of her full-time degree in the Humanities at a London university. Initially she deferred her studies, hoping to return to complete the degree after she had given birth to her child. However, motherhood was shortly followed by relocation away from London and a combination of factors that made a return to her past institution/course impossible.

I just felt like it was one of those things that was hanging over me. I wanted to do it for personal reasons because it was so important to me and I loved the subject and

secondly for career as well because obviously with children, you know, not having a degree holds you back quite a bit if you want to get into the workplace.

[...]

I'm hoping to do a PGCE now...and move into teaching...I wanted to do Masters, PhD and that's always been my ambition but obviously when you have children you have to put these things into perspective and, you know, another sort of five, six years studying isn't really possible especially with the cost.

Whilst Jayne described the "unfinished business" of her partially completed degree as "hanging over" her, it seems that she will continue to have unfinished business, even following completion of her PGCE, as her ambitions are constrained by her gendered and structural position as a mother with childcare responsibilities and the financial constraints of family responsibilities.

Aged 18, Louise embarked on a full-time dance degree at a prestigious performing arts institution in the north of England. During the first year of her degree she sustained an injury and despite completing the first year of the degree her injury ended Louise's anticipated career as a dancer, aged nineteen. At the time of the interview Louise was 30 years old and described how in the intervening years her interests had refocused in terms of English language and literature. Furthermore, she was now a mother and in the years spent completing a degree with OU had balanced full-time work in the banking sector with parenting responsibilities and part-time study. She described how she chose to transfer her past credit towards a flexible studies programme (the Open degree) instead of a named degree in English because this permitted her entry to Level 2 (equivalent of the 2nd year of full-time degree at a conventional university).

I'm keeping it all to English Language and Literature because I want to teach secondary English...The reason I [transferred credit towards] the Open Degree was that I didn't want to start at a level one course 'cos I'd already been in university. I thought "Right I'll start at level two" and I kind of just went through doing the

courses. And then found that if you wanted to do the named English Language and Literature degree you needed to also have done the level one and I thought “There’s no point going back to a level one so I’ll keep it on the Open Degree and then I can just do what I like”

When Louise was interviewed she was nearing the completion of her degree, had resigned her job in the banking sector and had taken up a post as a teaching assistant as she made preparations to embark on a new career as a secondary school English teacher.

Where the unfinished business means ‘improving’ their past degree

Anthony (aged 46) qualified with a degree in accountancy in 1986 and was currently employed as a full-time chartered accountant. His studies began as a way of keeping his brain active clarifying that “it’s my hobby basically, it’s what I do for fun” and at the time of the research he was near to completing a degree focusing on mathematics.

When asked about credit transfer Anthony revealed initially he had no plans for a degree. Early on in his studies he had learnt about credit transfer and decided to apply to “see what I could get” and reported being pleasantly surprised and motivated towards completing a degree by the amount of credit possible to could count from previous studies towards this second degree. Anthony was clear to point out that his current studies had no link to his current employment or career horizons, but when asked if his studies related to any broader life goals a form of unfinished business became apparent.

I don’t know if it’s a life goal but I did want to prove to myself that I could actually get a decent qualification, a decent degree grade because I didn’t do any work for my first one and I got a 2:2 and I thought it would be nice to prove to myself that I could actually do better than that.

Anthony narrated a form of unfinished business in which he acknowledged an association between the relative status of credentials and cultural capital. However, the unfinished business of this student is not just concerned with raising the status

associated with the level of his credentials but also demonstrating to himself that he can be formally recognised as capable of greater achievements.

This use of past credit as a commodity in the pursuit of more meaningful or personally relevant credentials was narrated by a number of students in different ways. A further interesting example of this comes from Connie (aged 43) who provided an account of the relationship between past studies in sociology completed in the late 1980s, recently completed studies in the humanities at the OU and an additional course she had completed at her local college.

I wasn't happy with the sociology as a subject really. I wasn't happy with it intellectually and ...the direction it could take me in career wise. And I left without much confidence and I needed to get back to studying to give me more confidence and a direction in terms of my career.

[...]

Part way through the Open University studies I qualified as a gardener. I took a break in the Open University and I took evening courses as a gardener, in horticulture, and that's what I do now. So when I first started with the Open University I was thinking about maybe primary school teaching or something like that and sort of changed my mind along the path. So I'm working as a gardener now and what I've decided to do is go on and take a garden design course... which is not really related to the Open University degree I've got. I mean the Open University degree's obviously given me my confidence back and all sorts of other skills as well but it's not...I don't need it in order to do the garden design course.

This idea of using credit transfer to overcome past "trouble" and advance employability was also evident in Ben's (aged 31) interview. Aged 18, Ben went straight from A-Levels to university in London where he had originally applied to study a joint degree in maths and philosophy. However, in the end Ben reported embarking on a degree that comprised mostly of maths with very little philosophy. He reported that as his studies progressed he lost interest in the maths and although he completed three years of study, he did not successfully complete the requirements of a degree qualification. When Ben

was interviewed, eleven years after he had completed these initial studies, he was nearing the end of a degree which focused on the humanities. Initially, his studies had also been prompted by a desire to keep their "brain working" but as his studies progressed Ben had resigned his job, was now working part-time and focusing on his degrees so as to create challenging and interesting career opportunities.

Because I wanted to go back and study something just to sort of be having my brain working more than it was in the job I was doing at the time but it seemed like either it was sort of short further education courses or a full on degree, which would be six years doing it part-time. And I just didn't fancy studying one subject for that length of time if I might not, if I might get to a point, as with the maths, where it wasn't what I wanted to do. So I found the Open Degree when I was looking around for courses in general and that just seemed like epiphany. And particularly because you could do the credit transfer.

[...]

I'd been in the same job for a while and it wasn't really going anywhere so I actually quit that job and sort of, I was reassessing what I was doing in general. So I thought "OK I'm going to do some study" I've been working part time since then so as to have a good crack at it...

[...]

In terms of career I mean just a degree on the CV would be helpful. And also I thought that it might lead to somewhere new. I mean I've not really got any idea of where but just doing something a bit more challenging and a bit more creative.

This last group drew upon their credit transfer strategically, but seemed to view their learning history as inadequate to present to others. The institutional cultural capital that they had already acquired did not accurately represent how they saw themselves as learners or achievers, or reflect their area of interest. They strove to achieve an accredited learning identity that reflected their own perceptions. The external recognition of achievement seems important here in matching self-worth and identity

with an internal sense of capability. The unfinished business here related to credentials, but as an expression of value that matches individual expectations and interests.

Discussion

Whilst unfinished business was clearly articulated as a narrative account that stood alone it was a thread that surfaced throughout the interviews in a number of guises that underpinned the discussions of development and learning taking place in the interviews. There were subtle differences in the way that 'unfinished business' was used as a narrative resource to explain re-engagement with higher education study in combination with other educational narratives of personal progression and career development. These variations were significant in helping us to examine the extent to which this past study supported/enabled students in orienting to a 'future self' (Stevenson and Clegg, 2011). Additionally, a number of accounts connected to perceived opportunities or options associated with imagined career horizons or what Hodkinson describes as "horizons for action".

Whilst the notion of unfinished business in learning is closely connected to 'learning as becoming' (see, for example, Bakhtin 1981; Faure 1972), the accounts varied in action potential (Goodson *et al.* 2010) and in their distance from, or close connection with, the broad, progressive, cultural narratives of higher education. 'Learning as becoming' relates to the capacity for all humans to learn throughout their lives and the way that learning connects to development and the ongoing identity project, 'a negotiation of multiple and conflicting versions, positions and projected possibilities' (Taylor 2010, p129), for the individual. 'Unfinished business' reflects this always incomplete work of an individual life, and in particular in these accounts, the articulation of the unfinished nature of the learning that individuals saw as within their capacity and as part of their imagined future. The 'action potential' is described by

Goodson et al. as emerging from a connection between a narration of the self and an open narrative – where the learner’s story is connected to identity and agency and is unfinished. Goodson et al. point out that not all narratives of learning have the same action potential (and that some people do not work with narrative as a mechanism for accounting for learning), they suggest that open narratives are more likely to support action potential through flexibility of responses to new life experiences.

Gergen suggests that some narratives are stable rather than progressive a ‘stability narrative’, where the individuals trajectory over time is essentially unchanged – ‘life simply goes on, neither better nor worse’ (Gergen p. 253). This could be interpreted in a more positive light, as a narrative of harmony in the balance between working, learning and social life; but in the context of lifelong learning Stevenson and Clegg (2010) discussing temporality, also identified some adult higher education students as dominated by a present temporality and ‘blocked’ in discussing future possible selves. We suggest that the connections to unfinished business in this research show a high degree of agency and action potential, but for some students a different kind of agentive action was taking place, that of a repair to the educational story being told. Some students with unfinished business seemed to be connected to a strongly progressive action potential, closely connected with the normative progressive narratives of higher education learning, whereas others seemed to be taking retrospective action.

Progressive action potential: learning and future orientations

Progressive action potential seemed to be clearly evident in both the unfinished business of getting a degree, and in the unfinished business of ‘finishing’ a past degree. Here most accounts were related to the notions of career and personal development that would see action towards a specific goal, even where the events took place over a long

period of time and there were gaps in active progress towards those goals. Over time these students showed resilience and agency in moving towards their horizons of action and credit transfer achieved seemed to be a way of banking progress. Where goals were less specifically career related, as in the case of Clive, the action was to demonstrate constructive use of a time of unemployment for the individual and in presenting the self to others. These progressive accounts often showed an action potential of change, the study enabling a change of career and supporting other movement towards a change in career field horizons. It was here, Louise, Jayne, James and Matthew, used their credit transfer for support and as a form of endorsement of previous study to speed up their transitions to potential new careers – credit transfer and further study here supported expanding career horizons.

Retrospective action: making repairs to the educational story

In their study of mature part-time learners, Adshead and Jamieson (2008) suggest that educational decision making becomes more rational and autonomous as individuals move through the life course. Broadly speaking, in younger life students are influenced by immediate relationships such as friends and family and their extent of knowledge about the local economic circumstances in making career and educational decisions, whilst in mid life the picture is 'complex' as structural factors related to gendered career and family roles became more influential. Adshead and Jameison go on to suggest that in later life older students integrate learning with their other life activities with perhaps less constraints to study than in earlier years. They also comment that some of the adults in their study, especially those re-entering education after a lengthy gap in their studies, did not seem to have a clear sense of 'futuraity', but were often involved with the immediate process of learning for its own sake, rather than having a sense of where it was leading'(p152). In some ways where unfinished business meant 'improving' a past

degree it might seem that a sense of futurity or progression was lacking. These narrative accounts were furthest from the progressive canonical narratives of higher education as supporting careers and personal advancement. Despite this, when considering the action potential of these narratives it seemed that there was a clear indication of strong motives and agency in moving towards a particular goal, yet seeking to 'rewrite' the educational story that could be told for, and by, that individual. Here there was evidence of Gheradi's (2006) notion of a 'repair' to the educational story, but a repair that was obvious rather than hidden, a 'patching' or re-instating of the credentials that supported an individual's view of their identity. This patching seemed to support a level of self-esteem and confidence that enabled students to move on to new or developing careers and activities which they would otherwise not have engaged with.

Here the action potential identified within the narrative is one more clearly related to 'habitus', the sense of self in the field that students were actively trying to create and change – and that personal change supported other changes in their movement within career and working lives – perhaps, as for Ben establishing new career horizons. In these narratives of retrospective action credit transfer was used strategically and instrumentally, sometimes as an afterthought, to speed up a transition and the achievement of a closer match between a personal identity and the institutional capital that validated individual learning achievements.

Because narrative resources for interaction are culturally and historically situated there are implications for individuals if there is a shift in the 'widely accepted' narrative of progression through take-up of higher education. If normative narratives of progression increasingly narrow to address higher education learning in terms of value, end point goal, routes to success and age stage relationships the possibilities for individual actions may narrow. However, in terms of credit transfer different

possibilities and accounts of a different path to higher education success could become increasingly significant, and perhaps more widely available, along the lines of an American model where degrees take longer to achieve, time during study is spent working to support university and college fees and a modular approach which could support credit transfer between institutions may become the only viable route for many.

Conclusion

The research reported in this paper adopted a narrative approach to explore the way in which culturally available resources are used by students to explain their use of credit transfer. The research explores how these students account for their use of credit transfer in relation to a dominant narrative of study as linear, continuous and progressive in higher education. This established discourse of successful higher education encapsulates a normative view that higher education study culminates in degree or postgraduate qualifications that support subsequent progression in a career that remains stable throughout life. An alternative, but less dominant, policy narrative concerns that of lifelong learning for adults in the UK and the economic and social value of continued part-time learning for both individuals and the community. These narratives of learning centre around ideas of progression and the continued added value for learning as individuals adapt to, and support, necessary changes in the economy of the UK.

The findings of this research demonstrate the existence of multiple, long term, non-linear pathways within higher education. Complex pathways such as these are increasingly evident across the UK higher education sector as institutions diversify to offer part-time, distance and employer sponsored learning. This challenges a policy and institutional discourse that underpins the notion of utilisation of credit transfer by individuals as predicated upon a linear route and

oriented solely to enabling completion of their original studies and therefore minimising ‘wastage’ from drop-out in higher education. This normative discourse does not reflect and value the experience of the many students who have persisted in achieving higher education study over longer periods of time whilst also contributing to employer, family and community interests.

The purpose of understanding the range of possible narratives that students draw upon to move towards successful learning is of importance for practitioners. Higher education institutions need to develop ways of supporting students with partial qualifications to re-engage with higher education through the validation of their past and current study decisions. We need to understand when and how students can re-engage, consider the barriers put in place for students by institutions with 5 year restrictions for credit transfer, to consider the longer term implications for credit transfer arrangements if students adopt a ‘pay as you go’ approach to higher education and to engage in conversations with students about positive progression rather than casting credit transfer from drop out as managing a deficit position.

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