



الهيئة الوطنية
للمؤهلات وضمان جودة التعليم والتدريب
National Authority for Qualifications &
Quality Assurance of Education & Training

Directorate of Vocational Reviews

Review Report

Bahrain Institute of Banking and Finance

(BIBF)

Juffair - Manama

Kingdom of Bahrain

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The Directorate of Vocational Reviews

The Directorate of Vocational Reviews (DVR) is part of the National Authority for Qualifications and Quality Assurance of Education and Training (QQA) that was officially set up in 2008 as an independent body governed and supervised by the Council of Ministers. Established to raise standards in vocational education and training, the DVR is responsible for monitoring and reporting on the quality of vocational provision, identifying strengths and areas for improvement, establishing success measures, spreading best practice and offering policy advice to key stakeholders, including the Ministry of Labour and the Ministry of Education.

Reviews are based on the DVR's *Review Framework*, and carried out on providers' premises by teams of carefully selected and highly trained reviewers. All providers are invited to nominate a senior member of their staff to participate in the planning of the review, and to represent them during review team meetings. Reviewers examine a range of evidence before arriving at a series of judgments and awarding grades for the quality of the provision.

Review grades are awarded on a four-point scale:

Grade description	Interpretation
1: Outstanding	This describes provision or outcomes that is/are at least good in all aspects and outstanding in the majority.
2: Good	This describes provision or outcomes that is/are at least satisfactory in all aspects and good in the majority. There may be some particularly successful approaches or outcomes.
3: Satisfactory	This describes a basic level of adequacy. There are no major areas of weakness which substantially affect what learners, or significant groups of learners, achieve. There may be some features which are good.
4: Inadequate	This describes situations where major weaknesses in some areas affect the outcomes for learners and outweigh any strengths in the provision.

Introduction

Description of the provision

Bahrain Institute for Banking and Finance (BIBF) was established in March 1981 under the auspices of the Specific Council for Vocational Training in banking, with the mandate of creating a skilled labour force for the financial services sector in the Kingdom of Bahrain. The institute is funded by a 1% levy on the annual payrolls of Bahrain's banks and insurance companies.

BIBF offers programmes in the areas of accounting and IT, banking, insurance, Islamic finance and leadership and management. The provision includes public offerings (non-accredited short courses), professional offerings (fall into two groups: externally-accredited programmes, including modules leading to professional qualifications and BIBF-accredited programmes) and external offerings (specialized short courses). Programmes offered vary in duration. They range between 12 to 70 hours. Longer programmes last up to one year. The institute also offers courses customised to meet specific learners' and employers' needs. In 2012, the total number of learners enrolled reached 13,742. Almost all learners are professionals in employment, mainly in the financial sectors. They are aged 18 and above. In addition to the above, BIBF offers various courses and programmes (such as programmes offered outside Bahrain) which are outside the scope of this review.

BIBF employs around 88 full-time staff, 30 of which are trainers and the rest are management, administrative and support staff. The institute's management team comprises a director, a deputy director, heads of centers for accounting, finance and IT, banking, insurance, Islamic banking and leadership and management, a head of operations, a head of quality assurance, a marketing manager, and a communications and finance manager. BIBF's director reports to the Specific Council for Vocational Training in banking. The institute also utilises a large pool of part-time trainers, who are working professionals from various vocational sectors.

Scope of the review

This review was conducted over a five days period, by a team of eight reviewers. During the review, reviewers observed lessons, analysed data about the courses, examined learners' written and other work, studies documents and materials provided by the institute and met with staff, learners, employers and trainers.

In the previous review, the overall effectiveness and all other aspects of the provision were judged as good except for the quality of programmes which was judged as outstanding.

This report summarises reviewers' findings and their recommendations about what the provider should do to improve.

Table of review judgements awarded

Overall Effectiveness	
How effective is the provision in raising learners' achievement and meeting the full range of learners' and stakeholders' needs?	Grade: 1 Outstanding
Learners' Achievement	
How well do learners achieve?	Grade: 1 Outstanding
Quality of Provision	
How effective is teaching and/or training in promoting learning?	Grade: 2 Good
How well do programmes meet the needs and interests of learners and stakeholders?	Grade: 1 Outstanding
How well are learners supported and guided to achieve better outcomes?	Grade: 1 Outstanding
Leadership and Management	
How effective are leadership and management in raising achievement and supporting all learners?	Grade: 1 Outstanding

Review judgements

Overall effectiveness

How effective is the provision in raising learners' achievement and meeting the range of learners' and stakeholders' needs?

Grade: 1 Outstanding

The overall effectiveness of BIBF is outstanding, as are the other aspects except for the quality of teaching and training which is judged as good. Learners' success rates are high on most of internally- and externally-accredited programmes, in some programmes learners success rate is higher than the international success rates. Most learners are highly motivated and enjoy their learning experience and develop effective vocational skills and knowledge that are relevant to their profession. Most BIBF trainers have highly relevant command of the vocational areas they teach and provide learners with very useful vocational examples to enrich their learning experience. Although most sessions start on time with useful recapitulation and sharing of course objectives with learners, the continues late arrival of learners impacts the effectiveness of this as trainers either tend to delay the start of the session or start with a few learners. Trainers assess learners' progress effectively through formative and summative assessments and records are well maintained. BIBF programmes are highly responsive to stakeholders and learners' specific needs and aspirations. A very wide range of programmes are on offer that are well structured with a coherent road map and periodically updated to reflect market changes. BIBF enriches these programmes with very effective extra-curricular activities. Learners on almost all programmes receive highly effective well-structured support and guidance to help them achieve better outcomes. At the beginning of each programme, learners are provided with a very useful induction session and an informative learners' handbook. BIBF trainers are friendly, supportive, approachable and attend to learners as required. The institute's environment is pleasant and safe. Leadership and management are guided by a well-articulated five-year strategic plan and an annual business plan which is cascaded to all levels within the organization. Detailed and useful action plan is produced for BIBF as a whole and for each centre and department and linked to the annual programme monitoring report which is monitored well by top management. BIBF has highly effective approach to assess and evaluate learners' prior attainment and skills and place them in a level suitable to their needs. The institute maintains highly effective links with relevant stakeholders and professional communities within the same industry, locally and internationally and at various level.

BIBF has an outstanding capacity to improve. Since last QQA's review, BIBF has taken significant improvement initiatives to address previous review recommendations such as

introducing a formal attendance policy with minimum requirements, improving the utilisation of criterion-based assessments, formalising the lesson observations and linking their outcome to the trainers performance appraisal and improving the process of collecting and using international comparative data. The institute has broadened recently the range of its internally- and externally-accredited programmes by adding new programmes to its offering such as Islamic finance course from the Chartered Institute of Management Accountants (CIMA), Certified Insurance Supervisor (CIS) programme and several courses mandated for the banking industry in collaboration with the Central Bank of Bahrain. BIBF management team has a broad understanding of the local market needs and responds promptly to the industry requirements. The management promotes highly systematic approach for continuous self-evaluation to identify areas for improvements. The institute has a number of repeat businesses with major clients and enrolment has increased readily for the past two years. BIBF enrolled 13,631 and 13,742 learners in 2011 and 2012 respectively and 2,323 learners in the first quarter of 2013. The institute is enhancing the current infrastructure by introducing a highly effective web base applications to improve the e-learning environment; for example the use of 'Epsilen', 'Turnitin' and the online library. BIBF has finalised a plan to move to a new location by 2015 to cater for the growth in learners enrolment.

Learners' achievement

How well do learners achieve?

Grade: 1 Outstanding

Learners at BIBF achievement is at an outstanding level. The success rates are high and ranges from 88% to 100% for both programmes and courses of accounting, banking, leadership and management and Islamic finance and Information Technology. These constitute 83% of the enrolment on the internally- and externally-accredited programmes, for the period from January 2010 to March 2013. On the non-accredited courses and programmes almost all learners achieve their Intended Learning Outcomes (ILO).

In the internally-accredited courses and programmes, which represent 48% of BIBF enrolment in 2010-2012 and the first quarter of 2013, the success rate is above 92%. Grading statistics show that considerable numbers of BIBF's learners pass with merit and distinction across all centres in the internally-accredited courses and programmes. BIBF implements an effective moderation process on the examination scripts and marking of the learners assessed work. The success rates for insurance courses, courses for the CIMA, the Association of Chartered Certified Accountants

(ACCA), and the ICA International Diploma for Compliance either exceed or at a comparable level to the global pass rates, these constitute 18% of the enrolment on the externally-accredited offering in 2011 and 2012. In fact, for insurance courses and CIMA the success rates are well above the global average.

The retention rate is high in both courses and programmes across all centres. In most of these courses retention is above 95%. Almost all learners develop very useful skills and knowledge that help them well with their professional duties. This is evident in the standards of learners' work, learners' and employers' feedback and the end of courses assessments. There is a number of success stories cited of learners being promoted after the completion of BIBF courses as well as learners getting new job opportunities or receiving high evaluation from their managers. All learners are making at least good progress from their starting point.

Most learners are highly motivated and enjoy their learning experience. Learners are able to work well independently and collaboratively, when required. Learners, in particular on the accredited-programmes, reflect critically on how well they are progressing, question trainers and carry out good standard of work-based studies. Whilst BIBF has a clear attendance policy which requires learners to manage an 80% attendance to be able to sit for the examination and a punctuality policy that mandates any lateness beyond thirty minutes to be recorded as absence unless a valid reason is presented. Sessions observation revealed that the punctuality policy is not systematically implemented and learners' punctuality remains an issue across the majority of courses.

The quality of provision

How effective is teaching and/or training in promoting learning?

Grade: 2 Good

Most BIBF trainers have highly relevant command of their vocational areas and often use very relevant vocational examples and invite learners to share and reflect on their professional experience in front of their peers in class. Trainers plan their sessions appropriately and use lesson plans of various formats and details across the five learning centres, some of which are brief and time allocated for various activities is not always specified. Sessions start fairly on time with useful recapitulation and sharing of course objectives with learners. However, the continuous late arrival of learners impacts the effectiveness of this where trainers either delay the start of the session or start with only few learners. In the majority of sessions observed trainers adopt effective participative teaching methods, respond to learners' questions well, and use open questioning techniques and group work to engage and check the understanding of learners in class. Occasionally follow-

up questions are used to challenge learners' responses. However, targeted questions to specific individuals, particularly to the disengaged learners, are less frequently used.

Learners are effectively assessed through various forms of vocationally relevant formative and summative assessment tools and records of assessments are well maintained. Useful verbal feedback on class activities is usually provided to learners and very clear and detailed written feedback is shared with learners on the externally-accredited programmes. But the written feedback is less and of varying details across the internally-accredited courses. Learners also reported a few cases of delays in receiving their marked assignments back. Generally trainers tailor their training to accommodate the needs of learners in the group based on the initial assessment outcome or learners' background and work experience by pitching their delivery to suit those with limited experience and knowledge, and through forming mixed groups of different experiences to work on group activities in class. However, this does not always accommodate for the needs of the more experienced learners who sometimes feel the delivery level is not challenging enough. The majority of trainers use effectively a range of teaching resources such as the whiteboard, presentations, flipcharts, videos and computer applications, case studies and hand-outs. Other useful resources such as puzzles, games, journals and e-learning are also available and occasionally used.

How well do programmes meet the needs and interests of learners and stakeholders?

Grade: 1 Outstanding

Programmes offered by BIBF is outstanding. The institute delivers programmes that are highly responsive to stakeholders and learners specific career requirements and aspirations. A very wide range of programmes with different levels are offered in the area of accounting, IT, banking; insurance, Islamic finance and leadership and management that meet the needs of the sector-relevant requirements. BIBF offers a range of externally-accredited programmes from well reputed international partners such as the Association of ACCA, the Chartered Management Institute (CMI), the Chartered Institute of Personnel and Development (CIPD) and others. Additionally, BIBF offers a good range of internally-accredited programmes and a range of open courses which are short in nature and cater for some levy payer employer's specific requirements. BIBF also delivers customised programmes developed based on clients' needs and analysis.

BIBF consults with international accrediting bodies and stakeholders through different advisory panels to ensure their direct and continuous involvement. The outcome of these consultations contributes effectively to the development of the range of programmes offered by seeking their suggestion, approvals and to ensure that the programmes content meets the industry requirements, and to cope with changes in the relevant sector. Most programmes are systematically reviewed and updated on an annual basis by the programme review

committee which collects and considers all inputs from relevant stakeholders. The quality assurance department sets a clear guidelines and specifications for updating the activities, assessments, and learning outcomes.

Most programmes are well planned and structured, have a clear and coherent road map and are supported with a wide range of relevant and engaging additional activities. These include, occasional invitation of an expert speakers and consultants, arrangements for field visits, organizing vocationally relevant seminars and on-job training for some specific programmes to enrich learners' employability skills. All programmes are sufficiently resourced and BIBF uses IT laboratories with the latest hardware and software and e-learning software to supplement effective learning.

How well are learners supported and guided to achieve better outcomes?

Grade: 1 Outstanding

All learners receive highly effective support during their enrolment on various programmes at BIBF which helps them to achieve better outcomes. At the beginning of each programme, learners on the professional programmes are provided with a very useful induction programme and an informative learners' handbook that stipulates BIBF's relevant policies and procedures such as assessment methods, code of conduct in examinations, attendance, and appeals. Also, learners are made aware of the role of the programme coordinators and module leaders who provide effective advise on programme related matters. All learners can refer to the information desk for any inquiries and help. Learners on short courses are provided with a useful first day presentation about the facility and health and safety aspects. BIBF trainers are friendly, supportive and approachable *via* emails during and after course. There is a formal follow-up procedure which is implemented effectively to support those learners who may face difficulties with their learning. The institute follows up on learners' complaints, malpractice and appeal and appropriate actions are taken to address raised issues momentarily. Whilst some trainers provide occasionally career advice to learners, the approach is not sufficiently streamlined.

Most learners are always made aware of their progress and what they need to do to improve through detailed and comprehensive reports. Learners attending the externally-accredited programmes are well guided by their trainers who provide very useful extra revision materials and mentoring sessions to prepare learners well for the final examinations; all of which have reflected positively on their achievement. A few learners reported that they are not always made aware of their progress and in some cases they did not receive feedback about their assignment in a timely manner. Learners on the CMI and banking programmes utilise the e-learning software 'Epsilen' to communicate with trainers and other learners

within their group to receive classroom-based materials and supplement in-class learning and there is a plan to introduce this software progressively across all BIBF's professional programmes. Additionally, learners on professional programmes can benefit from the originality-checking software 'Turnitin' prior to submitting their coursework assignments and projects.

BIBF is highly flexible in delivering programmes that suit the needs of stakeholders and maintain highly effective communication channels with stakeholders before the course to ensure that programmes offered meets their business requirement. Detailed and informative course outlines are sent by BIBF to their clients before the start of the course and a well-designed and up-to-date course catalogue is available to learners and stakeholders. By the end of the course employers are provided with useful updates about their employees' attendance and results, while individual performance is provided upon request. Learners and employers have access to informative and well-structured course information through the available course brochures, catalogue and on-line access to the institute's very useful bilingual website.

The provider's learning environment is pleasant and fit for purpose. It comprises three well equipped computer laboratories and nineteen spacious classrooms with suitable seating arrangements that match various teaching style such as group work or lecture and a well-structure library with a wide range of relevant vocational books, journals and periodic; learners' lounge, private studying room, canteen and dedicated car-parking spaces. In addition, learners can access online library through 'Skillport-books 24x7' which provides over 40.000 titles and 15 topical collections. Wi-Fi internet access is provided throughout the building. BIBF has finalised a plan to move to a new location by 2015 to cater for the growth in learners enrolment.

Leadership and management

How effective are leadership and management in raising achievement and supporting all learners?

Grade: 1 Outstanding

BIBF is guided by a well-structured five-year strategic plan and an annual business plan with specific key performance indicators (KPIs) and priorities aligned towards improving learners' achievements and the quality of BIBF programmes offering which fulfils the specific needs for the financial and insurances sectors locally and within the region. Detailed and useful annual action plans with clear recommendations are produced for each of the five of centres and their departments. These plans are compiled with the annual programme monitoring report. The report inputs to the overall BIBF action plan which is discussed by the top management and the Specific Council through various committees. Each centre's specific recommendation has an owner to action with a defined time line. The institute's internal quality assurance is governed by a code of practice which provides an effective policy framework and standards for consistent approach to teaching and learning activities. The centre keeps a clear operations process flowchart which includes a dashboard. The current organizational structure is fit for purpose and meets the aims and objectives of the institute; there are clear roles and responsibilities for staff.

Well qualified trainers with vocational background and experience are recruited and deployed effectively within their specialisation, most are provided with adequate development opportunities within their specialization. Trainers are well inducted by providing them with informative briefing on BIBF's internal policy and procedures and also go through an effective train-the-trainer course to improve their teaching methodologies and provide them with hints on teaching best practices. Effectiveness of the quality of training is assured through a constructive lesson observations scheme. Most trainers are observed during training session by a peer or occasionally by the heads of centre, and the outcomes of the lesson observations are compiled with the direct feedback that are taken from learners. These outcome is documented and trainers are informed of what they need to do to improve. Recommendations and actions for improvements are well documented, followed up by top management and linked to trainer's performance appraisal and BIBF's overall KPI's.

BIBF has a very useful and detailed approach to assess and evaluate learners' current and prior level of skills and knowledge which enables the institute to place learners at a level suitable to their abilities. Applicants need to satisfy the programme pre-requisite and the admission requirements. They set the relevant pre-course assessments and their backgrounds are verified additionally through the involvement of the learners' employers in this procedure. Learners' achievements and progress on all programmes and courses are

monitored well by BIBF management. Whilst data about learners achievement and progress is aggregated and analysed at centre's level, and accuracy of results are checked further by the boards of examiners, not all relevant staff and learners have on-spot access to these data as BIBF relies heavily on manual manipulation of data extracted from their system. The institute is currently in the process of introducing a new learning management system for all its offering.

The institute collects the views of learners after the end of each course. The outcome is summarized and viewed by the heads of centre and discussed with trainers. The outcome trigger's prompt actions for improvement. Examples were cited by the review team, where corrective actions were driven by the comments received from learners such as car park issues and issues with the air conditioning system. The views of employers are also taken through the annual meeting with the training and business development managers of major clients, issues and concerns raised are addressed appropriately and monitored by top management.

Highly effective links are established with relevant stakeholder and professional communities within the same industry, locally and internationally and at various levels through various professional committees. For example, the institute works closely with the Central Bank of Bahrain and all major banks and insurance originations in developing programmes to license banking and insurance professionals. Also there are two standing programme advisory panels for banking and insurance, which include representatives from the industry to support BIBF with the design, approval and review of its offerings.

BIBF premises is safe and secure. Learners' well-being is well maintained. All health and safety devices are checked thoroughly. There is a first aid room staffed with a number of qualified first aiders. The management carries out an appropriate and fit for purpose risk assessment periodically.

The institute's self-evaluation form (SEF) submitted for the review is detailed, informative, and critical. It identifies a range of appropriate improvements actions. The evidence-base provided for the review was comprehensive with direct input from staff and management.

The provider's key strengths

- The high success rates in most of the externally-accredited programmes and courses such as in the accounting, banking and leadership and management that match or exceed global success rates
- The high success rates on most of the internally-designed programmes and courses
- The well qualified trainers who have wide vocational experience in their specialisms
- The effective use of a wide range of vocational examples and extra-curricular activities to enrich learning
- The extensive and wide range of externally- and internally-accredited programmes and courses on offer
- The highly effective support provided to all learners to help them achieve better outcomes
- The highly effective link with stakeholders locally, regionally and internationally
- The well-structured strategic and business plan and the effective monitoring mechanism
- The implementation of an effective internal quality assurance system that ensures the quality of the provision.

Recommendations

In order to improve, BIBF Institute should:

- review and enhance the procedure used by the institute to address learners' punctuality issues
- enhance learners' engagement in class further through utilising more effective questioning techniques particularly targeting the disengaged individual learners
- enhance the approach used to gather and analyse learners' achievements across different centres and ensure that data are shared amongst all concerned staff.