



هيئة ضمان جودة التعليم و التدريب  
Quality Assurance Authority for Education & Training

# **Vocational Review Unit**

## **Review Report**

**Bahrain Institute of Banking and Finance**  
**Manama**  
**Kingdom of Bahrain**

**Date Reviewed: 9 - 13 May 2010**

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## The Vocational Review Unit

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The Vocational Review Unit (VRU) is part of the Quality Assurance Authority for Education and Training (QAAET), an independent body set up under Royal Decree No.32 of 2008 amended by Royal Decree No. 6 of 2009. Established to raise standards in vocational education and training, the VRU 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 VRU'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 judgements and awarding grades for the quality of the provision.

Review grades are awarded on a five-point scale:

<b>Grade description</b>	<b>Interpretation</b>
1: Outstanding	This describes provision or outcomes that is/are at least good in all or nearly all aspects and is/are exemplary or exceptional in many.
2: Good	This describes provision or outcomes that is/are better than the basic level. Practice will be at least sound and there may be some particularly successful approaches or outcomes.
3: Satisfactory	This describes a basic level of adequacy. No major areas of weakness substantially affect what learners, or significant groups of learners, achieve. Some features may be good.
4: Below satisfactory	This describes situations where major weaknesses in some areas affect the outcomes for learners and outweigh any strengths in the provision.
5: Very weak	This describes situations where there are major weaknesses in all, or almost all, areas and where, as a result, learners are very poorly served.

## **Introduction**

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### **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 courses in a range of business areas, including banking, Islamic finance, insurance, and leadership and management. The provision includes public offerings (non-accredited short courses), professional offerings (externally accredited courses, including modules leading to professional qualifications) and external offerings (specialised short courses delivered by external experts). Most courses last between 20 and 65 hours. There are a few very short courses of no more than 15 hours' duration, and a small proportion of longer courses, lasting up to 180 hours. The institute also offers courses customised to meet specific learners' and employers' needs. In 2009, the total number of learners enrolled reached 10517, 17% on externally accredited courses, 16% on provider accredited courses, 30% on non-accredited examinable courses and the rest on non-accredited non-examinable courses. Most learners are employed adults aged 19 and over.

BIBF employs around 83 full time staff, 39 of them teachers and the rest management and support staff. The institute's management team comprises a director, a deputy director who is also in charge of the human resources department, heads of centres for, respectively, 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. There are around ten additional trainers who work on a part-time basis.

### **Scope of the review**

This review was conducted over five days by a team of ten reviewers. During the review, reviewers observed training sessions, analysed data about the qualifications learners achieve and the courses they complete, and talked with the staff, learners and employers.

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

## Overall judgement

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### Effectiveness of provision

#### Grade 2: Good

BIBF offers good provision. The range of programmes offered is outstanding. Learners' achievement, the quality of the teaching offered, the support and guidance provided to learners and the leadership and management of the institute are good.

Learners achieve high success rates on provider accredited courses, on externally accredited insurance courses, where pass rates compare favourably with those globally, and on the Certificate in Training Practice (CTP) and the Certificate in Personnel Practice (CPP) courses. Achievement on other courses is satisfactory, except on Cambridge management courses, where it is low. Learners develop useful vocational skills which they subsequently use at work. As expected where courses are mainly of short duration, retention rates are high. Learners' attendance is satisfactory but their punctuality is often poor. BIBF keeps insufficient records of learners' achievement on non-examinable courses, which make up more than one third of all the courses conducted during 2009.

Most trainers are appropriately qualified with good command of their specialism; they use a wide range of teaching strategies and utilise relevant vocational examples well to enliven their teaching. Lessons are satisfactorily planned with clear objectives which are generally shared with learners. Lessons start with effective recapitulation of the work covered in the previous lesson. Time is managed well. Assessment is thorough and fit for purpose, and learners receive useful oral and written feedback. Initial assessment is appropriately undertaken, and the outcomes are used satisfactorily in lesson planning. Learners' individual needs are well accommodated. Resources and materials are used effectively.

BIBF offers an outstanding range of courses with clear progression routes. In insurance, all the modules are accredited by the Chartered Institute of Insurance (CII). The banking courses offered cover a range of relevant areas, including domestic banking, finance and economics, treasury, and capital markets. Several specialist courses in Islamic finance are offered, along with provision in accounting, information technology (IT), professional qualifications, marketing, leadership and management, and business English. BIBF also customises courses to meet the needs of specific employers, taking very thorough steps to assess their requirements and deliver an appropriate product. The learning experience is enhanced by good enrichment activities, including additional course materials, guest lectures and visits. Course outlines are available in hard and soft copy before the start of each course.

Learners are well supported and guided; the learning environment is pleasant and appropriately equipped. The facilities available include a library, plentiful IT resources, syndicated study rooms, a student lounge, WIFI connection, prayer rooms and a canteen. Trainers are accessible and supportive, make themselves available to learners outside course hours and provide helpful additional materials. High achievers are rewarded in an annual graduation ceremony. Learners attend an induction at the beginning of each course to enable them to settle in quickly, and are well informed about BIBF's policies and procedures. They receive useful guidance on course selection from programme coordinators and the institute's informative brochures and website. BIBF ensures that learners and staff are working in a safe and healthy environment.

BIBF has a comprehensive annual training plan and staff receive good, well chosen opportunities for professional development. Appraisal is thorough and regular. Managers maintain effective links with employers and the wider professional community. The institute's strategic plan has been developed collaboratively and is generally well focused, as are the new vision and mission statements. The plans written by centres are adequately aligned to the overall plan but lack clear targets and success indicators.

BIBF takes care in the selection of trainers and monitors their performance satisfactorily through feedback from courses and learners, the annual appraisal and peer observations. The quality of the observations is inconsistent, however, and some feedback lacks detail. BIBF collects, aggregates and analyses the course evaluations completed by learners. Occasionally actions are taken as a result. Employers' feedback is gathered in an ad hoc fashion, but generally acted upon. The achievement of learners on examinable courses is satisfactorily analysed, but data about the performance of learners on non-accredited courses is not adequately monitored.

## **Capacity to improve**

### **Grade 2: Good**

BIBF's management is well focused on improving outcomes for learners and the quality of provision. Over the past three years, the institute has expanded its range of programmes, introducing a number of well chosen, externally accredited programmes, including the Association of Certified Anti Money Laundering Specialist (ACAMS), the Chartered Institute of Personnel Development (CIPD) courses, the International Compliance Association (ICA) course, and the Chartered Institute Of Marketing (CIM) course. In May 2010, BIBF became an approved centre for The Chartered Institute for Security and Investment (CISI). BIBF also offers coaching services to clients; three members of staff are certified coaches from the Coaches Training Institute (CTI)-UK. Since 2008, BIBF has

significantly expanded its current premises, adding five class rooms, 16 offices, six toilets, a computer laboratory with 24 workstations and updated software, a students' lounge and a registration office. The car park has been expanded, the emergency and first aid room revamped, and the IT infrastructure enhanced to provide wireless communication to learners and staff, an online registration facility and an online web-based library system. In 2008, BIBF established a quality assurance department to standardise its processes and practices, issuing a code of practice that covers various areas including assessment, training, the design, review and monitoring of programmes, recruitment and staff development. The institute has also introduced a research centre to help develop trainers' capabilities and enrich training materials, using case studies and research papers.

BIBF future plans for improvement are appropriate, and include the incorporation of a new building in Bahrain's Financial Harbour and the enhancement of their website to support blended learning. BIBF has sufficient staff and resources to enable improvement; a competent management team, well qualified and experienced trainers and a highly equipped infrastructure. The number of staff increased by 70% between 2007 and 2009.

BIBF's appropriate focus on learner outcomes is reflected in satisfactory or better success rates across most courses. Enrolments have steadily increased, rising from 7677 in 2007 to 10517 in 2009. The institute's rate of repeat business, from both member levy paying and non-member levy paying organisations, is good.

BIBF's self-evaluation form (SEF) is informative and supported by appropriate evidence. It accurately highlights some areas for improvement. However, some of the grades given in the SEF are too high.

## Summary of grades awarded

Overall Judgement	Grade
Effectiveness of provision	Grade 2: Good
Capacity to Improve	Grade 2: Good
<b>Review Findings</b>	
How well do learners achieve?	Grade 2: Good
How effective is training?	Grade 2: Good
How well do programmes meet the needs of learners and employers?	Grade 1: Outstanding
How well are learners guided and supported?	Grade 2: Good
How effective are leadership and management in raising achievement and supporting all learners?	Grade 2: Good



## Main judgements and recommendations

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### Strengths

- **High success rates on provider accredited courses and some insurance modules.** Learners on provider accredited courses achieve well. Success rates stood at 85% in 2007 and rose to 89% in 2009. Success rates are also high on externally accredited modules in insurance, comparing well to global pass rates.
- **Good range of teaching techniques.** Trainers make good use of their expertise, linking theory and practice through the effective inclusion of real-life examples and case studies which are well related to Bahrain's labour market. Trainers make particularly effective use of vocational examples and case studies and other training techniques, including group work, role plays, practical exercises and activities and open and directed questioning.
- **Outstanding range of courses with clear progression routes.** BIBF offers a particularly wide and relevant range of courses with clear progression routes which provide good opportunities for learners to develop their skills and further their careers. All the insurance modules are offered in both Arabic and English and are accredited by the Chartered Insurance Institute (CII)-UK. BIBF also offers a wide range of specialist courses in Islamic finance, and well chosen provision to enable learners to develop professional skills in leadership and management, training, personnel practice, sales and marketing, and business English.
- **Effective customisation of courses.** Customised courses are of particularly good quality. They are well researched, painstakingly planned and relevant to the employer's specific needs. When customising courses, BIBF's trainers conduct several visits to the client's premises to discuss their training needs, observe the working environment and prepare course materials some of which come from the employer's own data.
- **Good learning environment and effective support for learners.** BIBF's learning environment is pleasant, fit for purpose and equipped with appropriate resources. Classes are spacious and well designed, the institute's three computer laboratories are equipped with appropriate financial applications and facilities and the library has a wide variety and range of relevant books and publications. Learners are well served with access to syndicated study rooms and other facilities and WIFI connections throughout the building. Trainers provide support for learners with extra help outside of course hours, additional handouts and study and careers advice.

- **Effective staff development.** All staff at BIBF benefit from a range of training and development opportunities to enhance their performance and their academic and professional careers. Training needs are clearly identified and individually reviewed during annual performance appraisals. All trainers attend a certified train-the-trainer course delivered in house by an international institution.
- **Constructive links with employers and the wider professional community.** BIBF has developed effective and constructive links with employers and the professional community, including conducting regular visits to stakeholder organisations to gather their views on key issues such as sector specific skill shortages. Relevant experts from industry collaborate well with BIBF offering informed opinion on BIBF courses and other related issues.

### Areas for improvement

- **Learners' punctuality.** Although BIBF have procedures and policies for dealing with latecomers, learners' punctuality remains poor. In the sessions observed during the review, some learners were late by as much as 45 minutes.
- **Recording of learners' achievement on non-examinable courses.** BIBF takes insufficient steps to record or monitor learners' achievement on non-examinable courses which constitute over one-third of the courses conducted. The current practice of awarding achievement certificates based only on learner attendance is insufficient to show whether they have achieved their learning objectives.
- **Lesson observations.** BIBF have procedures in place for monitoring the quality of lessons but these are inconsistently applied across centres. While some lesson observation reports provide useful, qualitative information, others lack detail. A standard lesson observation form has recently been devised, but it is not commonly used across the organisation. Furthermore, recommendations for improvement are not systematically followed up or sufficiently linked to staff appraisal.

## **Recommendations**

In order to improve its provision, BIBF should:

- implement more effective measures to improve learners' punctuality
- introduce more challenging and reliable assessment criteria for non-examinable courses, and record the outcomes of assessment
- implement lesson observations consistently and systematically, and link the outcomes to the staff appraisal system.