

Kansas State University Libraries
New Prairie Press

Adult Education Research Conference

2014 Conference Proceedings (Harrisburg, PA)

Critical Review of Credit Bank System in South Korea: A New Mediator for Lifelong Learning?

Junghwan Kim

Hyewon Park

In Tak Kwon

Pyeong Su Yu

See next page for additional authors

Follow this and additional works at: <https://newprairiepress.org/aerc>



Part of the [Adult and Continuing Education Administration Commons](#)



This work is licensed under a [Creative Commons Attribution-Noncommercial 4.0 License](#)

Recommended Citation

Kim, Junghwan; Park, Hyewon; Kwon, In Tak; and Yu, Pyeong Su (2014). "Critical Review of Credit Bank System in South Korea: A New Mediator for Lifelong Learning?," *Adult Education Research Conference*. <https://newprairiepress.org/aerc/2014/papers/40>

This is brought to you for free and open access by the Conferences at New Prairie Press. It has been accepted for inclusion in Adult Education Research Conference by an authorized administrator of New Prairie Press. For more information, please contact cads@k-state.edu.

Author Information

Junghwan Kim, Hyewon Park, In Tak Kwon, and Pyeong Su Yu

Critical Review of Credit Bank System in South Korea: A New Mediator for Lifelong Learning?

Junghwan Kim, Hyewon Park, In Tak Kwon, and Pyeong Su Yu
The Pennsylvania State University, Chonbuk National University, Jeonju University

Keywords: Credit Bank System, Lifelong learning, Critical theory, South Korea

Abstract: This study critically analyzes Credit Bank System (CBS) as an emerging open higher education system in South Korea by using critical theory. Specifically, it examines the meaning of CBS degree in Korean credentialism circumstances and reflects CBS meeting needs rationale assumption. Based on the findings, conclusions and implications are discussed.

Problem and Purpose Statement

The Korean government has established various lifelong learning (LL) policies with a vision of promoting a learning culture, helping individuals achieve their dreams, and helping assist in the sustainable development of the country by giving all its citizens learning opportunities (Kwon, Schied, & Kim, 2011). Since 1999, one of the significant systems to support LL, the Credit Bank System (CBS) has come up with innovative ways of offering learning experiences both inside and outside of formal education.

CBS has gained a reputation for strongly promoting participation in LL through an open higher education system. However, most reports about CBS tend to present only a descriptive explanation or to focus on the present conditions and the system's achievements (Choi, 2005; Kee, 2008; United Nations Educational, Scientific and Cultural Organization [UNESCO], 2002). This is because most of the reports are issued by the Korean government as promotional materials or evaluation data for a practical system to support lifelong education policies (Baik, 2008). Reports issued by government-sponsored institutes, emphasizing performance, are one-sided justifications of the implementation. Thus, to examine what meanings CBS actually holds, an interpretive study of CBS seems necessary. By considering the system from various viewpoints, such a study ought to be able to suggest ways for realizing CBS's vision and improving its actual influence.

The purpose of this study is to examine implications of and challenges facing CBS as a new mediator for LL in South Korea through analyzing literature. The study first describes CBS and then critically reveals its current practices based on key concepts of critical theory: ideology and hegemony.

Theoretical Framework: Critical Theory

Critical theory aims to provide "a better understanding of present social conditions, how these conditions evolved, how they are transformed, how they interact with each other, what laws govern their transformation, and how they maintain their validity" (Jensen, 1997, para. 1). Critical theory takes a critical position toward the mindset, attitudes, and practices and shows their impact on the society. It attempts to understand society and to diagnose and treat its dysfunctions (Sylvester, 1995). In recent years, critical theory has covered a wide variety of subject matter. It has dealt with a range of issues such as government policies, attitudes of individuals and groups, discrimination and rights of the oppressed, and challenges related to the

creation of social balance between the personal autonomy of individuals and the universal solidarity of collectives (Jensen, 1997).

At the heart of critical theory lies its dominant concern—understanding ideology and hegemony in critical theory. Ideology means “the system of ideas and values that reflects and supports the established order and that manifests itself in our everyday actions, decisions, and practices, usually without our being aware of its presence” (Brookfield, 2005, pp. 67-68). Ideology is considered a false belief system leading people to being unknowing slaves who justify practices and structures without question (Brookfield, 2005).

To understand ideological control, one must consider hegemonic assumptions, as they are suppositions “about practices that we believe represent common-sense wisdom and that we accept as being in our own best interests, without realizing that these same assumptions actually work against us in the long term by serving the interests of those opposed to us” (Brookfield, 2005, pp. 40-41). Gramsci (1971) explained hegemony as the process addressing ideas, structures, and actions which are constructed and transmitted by a powerful minority who pursue sustaining their status quo interests. The contents and the methods of education could be under the control of ruling groups who attempt to maintain hegemonic control (Freire, 2004; Jackson, 2011).

Critical theory has attempted to achieve a just, rational, and humane society, analyzing the social and political environments prevailing in society (Jensen, 1997). It is always concerned with not only how things are but also how they might be and should be in order to develop our understanding of society (Broner, 2011). Therefore, with critical interpretive research reflecting academic perspectives and discussions, this study could shed light on the development of CBS as a practical education policy and also bolster our scholarly understanding of lifelong learning.

Credit Bank System

In 1998, the first stage of implementation of CBS was started as the Enforcement Degree and Regulations of the Act on Recognition of Credits, etc., took effect (Kwon, et al., 2011; National Institute for Lifelong Learning [NILE], 2008). CBS is “an open educational system which recognizes diverse learning experiences gained not only in-school but also out-of-school” (NILE, 2008, para. 1). CBS aims to provide diverse educational access opportunities to all citizens and to promote LL. It enables people who accumulate CBS credits approved from various formal/non-formal educational institutes to acquire a Bachelor’s or Associate degree (Ministry of Education, Science, and Technology [MEST], 2010).

The participants can acquire a Bachelor’s degree through CBS credits. The government argues that CBS would be good fit for the following people as possible beneficiaries: high school graduates who were previously unable to attend post-secondary institutions, college or university dropouts, workers who hold professional certificates but did not acquire a university degree, college or university graduates who wish to commence studies in a different field, people who wish to acquire formal credits for knowledge and skills gained through self-instruction and workplace training and experience, and people who have studied at private institutions or junior colleges and wish to transfer into the university system (UNESCO, 2002). Such individuals should complete certain levels of credits to be awarded a degree; for a Bachelor’s degree the learner must complete a minimum of 84 credits; 48 credits for a two-year associate’s degree; and 65 for a three-year associate’s. Also, learners must accomplish all other requirements for degree acquisition set by the respective university’s regulations (MEST, 2010). After completing the necessary credit requirements and obtaining approval from the NILE and the Ministry of

Education (MOE), graduate candidates can be awarded a degree by the MOE or they may receive a degree directly from a university or college by the Act on Recognition of Credit, etc.

The distinct characteristic of CBS is its openness. Unlike other formal education systems, it is flexible for everyone; anyone having a high school diploma can participate in CBS regardless of age, gender, or background. CBS enables participants to access learning at any time and from any place (UNESCO, 2002). Given a situation that emphasizes obtaining competitiveness in the global knowledge society, CBS addresses a transformational change of national education policy from formal schooling to LL with a long-term vision for expanding education opportunities to all (Kwon, et al., 2011).

Ideology within CBS

One of the dominant ideologies in Korean society is ‘credentialism’. Credentialism means that preparing occupational entry requirements from the expansion of education degrees is necessary for fulfilling the demands of the need in labor market. In this practice, degrees are used as a significantly important technical standard to cut down the large pools of applicants and to filter less productive people. Namely, a degree is considered the thing that allows people to accept a certain abstraction as representing knowledge, skills, or loyalty, and degree holders can have more power than non-degree holders on the basis of a formal claim to competence or trustworthiness in the job market (Arrow, 1973; Brown, 2001; Spencer, 1974;; Thurow, 1975). In actual Korean society, however, every degree acquired from various routes like CBS has not been regarded as the same abstraction proving competency. The main reason is that Korean credentialism is not just ‘educational credentialism’ but ‘academic credentialism’.” As an extension of credentialism, academic credentialism refers to the significance of the university level that leads exclusive groups to form high social status (Arrow, 1973; Brown, 2001; Jung, 2003; Thurow, 1975). As a matter of fact, gaining a university degree is restricted by rigorous entrance examinations in Korea. Only those who achieve higher scores in the examination have the qualification to enter reputational universities. This allows a degree from a prestigious university reflects a higher standard with which to evaluate competencies of each person (Jung, 2003; MOE & Human Resource Development, 2003).

Therefore, a dominant ideology within CBS is not ‘educational credentialism’ but rather ‘academic credentialism’. In this respect, Kee (2005) revealed that the most significant barrier to participation in the CBS programs is “perceived low social acceptance toward the degree from the CBS” (Kee, 2005, p. 11). Baik (2003) also argued that participants of CBS recognized discrimination in social approval of their degree. These studies showed that the degree they acquired through CBS was not treated comparably to traditional university degrees when they sought jobs or applied to graduate schools or transfer schools or were evaluated in employee performance assessments. This is largely because an implicit belief that LL institutions offer a lower quality or have less prestige than traditional HE institutions was behind such reality (Choi, 2004). These contexts imply that CBS tries to meet the needs of citizens in acquiring a university degree, yet it still overlooks the problem of Korean credentialism.

Hegemony surrounding CBS

One of the hegemonic assumptions embraced in the CBS discussion is ‘the meeting-needs rationale’. This rationale means that an education program is operated to meet the needs of community, staff, or learners by administrators (Brookfield, 2000). Practitioners of education represent what is good and true about the field and understand learners’ best interests. As CBS

practitioners, the Korean government mainly emphasizes visible achievements such as the increasing number of accredited educational institutions, enrollment, and degree acquisition (Baik, 2008; UNESCO, 2002). This statistical approach could make CBS look as though it achieves a reputation of fulfilling LL learners' needs by expanding education opportunities to all. In the reports based on statistics, CBS administrators seem to assume the needs of participants are only to attain a degree. However, according to a recent report published by Park (2013), among CBS participants, learners who have high school diplomas have tended to decrease, while those college or university graduates have increased. In terms of prior education of learners enrolled with CBS, 41.1% already had their college or university degrees (Park, 2013). This fact shows that the ultimate need of the participants who enroll in CBS is not just obtaining degrees.

Moreover, CBS emphasizes its service of offering various opportunities in education to people who have been excluded in higher education (UNESCO, 2002). However, can we be assured the provision of a learning opportunity improves beneficial learning results? Even though people can have more opportunities to access higher education easily through diverse flexible routes in CBS, the opportunity to do is not entirely equal. CBS, in fact, does not provide enough learning opportunities to whoever wants to participate in it; only those who afford to take courses to acquire credits can enroll CBS. Although the tuition of CBS depends on the design of each learner's credit accumulation and is relatively cheaper than traditional way to earn college or university enrollment, learners have to pay a certain amount to participate in CBS. According to the educational statistics analysis reports (Ministry of Education & Korea Education Development Institute [MEKEDI], 2013), the tuition is 150,000 ~ 200,000 KRW in 43,608 courses of CBS, and 31,682 programs require over 200,000 KRW as tuition. Only 6,503 courses are tuition-free. These facts show that CBS has not yet achieved its one of ultimate objectives characterized by educational equality by providing educational opportunity for all. In addition, the increasing number of learners who already hold college or university degrees reveals more explicitly that CBS does not play a meaningful role in providing equal opportunities in education.

Finally, CBS seems to be below the level of appropriateness/legitimacy (Habermas, 1984, 1987). CBS offers no opportunity of participating in a communicative relationship with undistorted and non-coercive communication. The Lifelong Learning Policy Division of MOE exerts powerful authority in CBS. It plans all policies related to CBS, approves the educational programs offered by education and training institutions, to issue the standardized curriculum and awards degrees. The MOE passes on much of the development and administrative work to NILE as a representative national institution to support LL policies and practices. NILE has responsibility for student registration and credit approval, review and approval of degree requirements, accreditation, re-evaluation of education programs, and management of CBS information service system. Provincial Offices of Education, as CBS information centers, implement such affairs as learner registration, credit approval and application by proxy. The offices also provide students with counseling, practical information, and advice (NILE, 2008). This government-centered approach to CBS definitely excluded learners as essential stakeholders in the decision-making process for CBS. For instance, even though learners who have these kinds of experiences with high levels of knowledge and skills, CBS still does not positively approve various learning experiences in daily life/workplace yet because it demands that they take additional courses at educational institutes to obtain credits. Rather, CBS makes private institutes flourish and become important stakeholders in the maintaining of CBS (MEKEDI, 2013). In 2013, among 90,423 of total institutes implementing CBS, the number of institutes

affiliated with a university or a college is 18,402, and the number of private educational institutes and vocational training institutes is 2,397 and 10,775 respectively (MEKDI, 2013). These ontological phenomena, flying against the ultimate purpose of LL, restrict educational opportunities of socio-financially marginalized people.

Implications and Contributions

As an open education system, CBS has played a pivotal role in intensifying educational flexibility in Korean society. A lot of people in the education field have obtained opportunities to learn continuously through CBS. However, the discussion of CBS leans too heavily on the government administrator's position, so it entails partial recognition while leaving off diverse considerations, especially critical review. Through ideology critique and revealing hegemonic assumptions of CBS, CBS seems to be certainly not to open all. In addition, CBS has not been planned and implemented thoroughly considering learners' original needs and opinions. These realities might bring out another social stratification in LL.

The finding of this study suggests that CBS administrators need to identify the required competencies learners to "demystify distorted speech, expose unexpressed interests, and democratize their common life" (Welton, 1993, p. 86). To achieve a better direction of CBS, it should be deeply reconsidered and discussed what a CBS degree means and how certifications offered could be connected to realizing an LL society.

References

- Arrow, K. (1973). Higher education as a filter. *Journal of Public Economics*, 2(3), 193-216.
- Baik, E. (2003). *The needs analysis of CBS education training institutes and learners*. Korea Educational Development Institute.
- Baik, E. (2008). The impact and outcome of the academic credit bank system in the broad aspect. *Andragogy Today: International Journal of Adult & Continuing Education*, 11(1), 1-26.
- Broner, S. E. (2011). *Critical theory: a very short introduction*. New York, NY: Oxford University Press.
- Brookfield, S. D. (2000). The concept of critically reflective practice. In E. E. Hayes & A. L. Wilson (Eds.), *Handbook of adult and continuing education* (pp. 33-49). San Francisco, CA: Jossey-Bass.
- Brookfield, S. D. (2005). *The power of critical theory*. San Francisco, CA: Jossey-Bass.
- Brown, D. K. (2001). The social sources of educational credentialism: status cultures, labor markets and organizations. *Sociology of Education*, extra issue, 19-34.
- Choi, H. (2004). The study on the fixed ideas of the lifelong education in the Korean society. *Andragogy Today: Interdisciplinary Journal of Adult & Continuing Education*, 7(2), 131-175.
- Choi, S. (2005). *The study for Credit Bank System evaluation recognition and post-management system improvement*. Seoul: Korea Educational Development Institute.
- Freire, P. (2004) *Pedagogy of indignation*. Boulder, CO: Paradigm.
- Gramsci, A. (1971). *Selections from the prison notebooks*. Q. Hoare and G.N. Smith (Eds.). London: Lawrence and Wishart.
- Harbermas, J. (1984). *Theory of communicative action. Vol.1*. Boston, MA: Beacon Press.
- Harbermas, J. (1987). *Theory of communicative action. Vol.2*. Boston, MA: Beacon Press.
- Jackson, S. (2011). *Lifelong learning and social justice: communities, work and identities in a globalised world*. Leicester: National Institute of Adult Continuing Education.

- Jensen, W. (1997, May). *Application of the critical theory: Defining the critical theory*. Retrieved from <http://www127.pair.com/critical/d-ct.htm>
- Jung, J. S. (2003). An integrated network between national universities: Innovation in the hierarchy of Korean universities. In Y.S. Kim (Ed.), *Construction of trans-university network for educational competitiveness* (pp. 156-73). Seoul: Korean Research Fund.
- Kee, Y. (2005). An analysis of reasons and barriers to participation in the Credit Bank System for adult employees in Korea. *Interdisciplinary Journal of Adult & Continuing Education*, 8(1), 95-120.
- Kee, Y. (2008). *The building plan of Credit Bank System autonomous operation*. Seoul: Ministry of Education, Science & Technology.
- Kwon, I. T., Shied, F. M., & Kim. J. (2011). Towards a learning society: lifelong learning policies and practices of South Korea since the 1997 IMF crisis. *Widening Participation and Lifelong Learning*, 13(2), 8-32.
- Ministry of Education & Korea Education Development Institute (2013). *Report of educational statistics analysis in 2013*. Seoul: Ministry of Education & Korea Education Development Institute.
- Ministry of Education, Science and Technology (2010, April). *Academic credit bank system*. Retrieved from <http://english.mest.go.kr/web/1710/en/board/enview.do?bbsId=258&boardSeq=1227&mode=view>
- Ministry of Education, Science, and Technology & Korea Educational Development Institute (2011). *Statistics of lifelong education*. Seoul: Korea Educational Development Institute.
- National Institute Lifelong Education (2008). *For a lifelong learning of adult academic credit bank system*. Retrieved from <https://www.cb.or.kr/kedi/jsp/kedi/creditbank/eng/index.htm>
- National Institute Lifelong Education (2012). *2012 NILE brochure*. Seoul: National Institute for Lifelong Education.
- Park, I. J. (2013). Analysis of CBS adult learners' participation conditions and system utility. In NILE (Ed.), *15th Lifelong Education policy forum in 2013*. (pp. 113-142). Seoul: National Institute for Lifelong Education.
- Spencer, M. A. (1974). *Market signaling: information transfer in hiring and related screening procedure*. Cambridge, MA: Harvard University Press.
- Sylvester, C. (1995). *Critical theory and therapeutic recreation: Breaking new ground*. Retrieved from <http://www.indiana.edu/~Irs/Irs95/csylvester95.htm>
- Thurow, L. (1975). *Generating inequality*. Washington, DC: Brookings Institution.
- UNESCO (2002). *Innovations in non-formal education: a review of selected initiatives from the Asia-Pacific region*. Bangkok: UNESCO Asia and Pacific Regional Bureau for Education.
- Welton, M. R. (1993). The contribution of critical theory to our understanding of adult education. In S. B. Merriam (Ed.), *An update on adult learning theory*. (pp. 81-90). San Francisco, CA: Jossey-Bass.