

AN APPRAISAL OF FINANCIAL AUTHORITY TRAINERS' PRIOR- KNOWLEDGE IN ADULT LEARNING ASSESSMENT

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Abstract. This research aimed at reviewing financial authority trainers' prior knowledge in adult learners' learning assessment. For this aim, we tried to verify the following research hypothesis: "Ivorian financial authority trainers are able to assess adult learners correctly." Knowles' andragogy principles are the comparison basis. We were positively impressed by trainers' awareness of some of the principles of andragogy relative to their avoidance of summative assessment in favor of task-based assessment and problem-solving activities. However, the same trainers' tendency to ignore the self-directedness nature of adult learners as well as their ability to engage in self-assessment made us believe that a sound training in adult learning assessment would help each of them become a better adult trainer.

Keywords: appraisal, prior-knowledge, financial –authority, trainers, learning assessment

Introduction: the research problem statement

Learning assessment has always focused the interest of scholars and researchers. However, most research in learning or assessment are based either on

children or animals at a point that most learning theories derive from experiments on either animals or on children. The common practice is that many teachers assess their adult learners exactly the same way they assess children. Was Malcom Knowles (1984a) not right to point out that the adult is a neglected species? Do adults, not learn? Why are researchers so reluctant about adult learning and assessment?

These few questions led us to focus our attention on the financial authority trainers whose apprentices are essentially adults. Besides, they are reputed to be well trained. Moreover, they have one of the greatest training budget of the whole Côte d'Ivoire. Finally, because many workshops on adult education were organized in their favor. With all this privilege, we were expecting them to be the best equipped with andragogic principles that can be applied for the assessment of their adult learners.

Despite this good reputation, they gave us the impression during the micro-teaching session that closed the workshop we organized on the principles of andragogy that, for them, assessment means summative assessment because none of them used formative assessment during their short performance. Do they assess their learners? Do they give marks to their adult learners? Do they grant their adult learners the responsibility to make decisions concerning their own learning or assessment? Do they encourage self-assessment with their adult learners? Do they take into account the experience of their learners? Are their courses or assessment task-oriented or content-oriented? Do they use problem-solving activities while assessing their adult learners?

Those few questions constituted the basis of this inquiry and, therefore, the basis of our research question.

Literature review

This review was limited to the most commonly used assessment types. Indeed, to the question “what is assessment”, Black & William (2010), an-

swered that assessment includes any activity undertaken by teachers and students with the aim of collecting information to be used as a feedback to their teaching and learning activities. This feedback can be interpreted by the teacher in order to modify teaching activities for a better understanding of the lessons by his learners.

Likewise, Dietel et al. (1991) also view learning assessment as a way to boost students' learning, but argue that it has not always been the case historically. These are their own words: "while assessment has the potential to improve learning for all students, historically it has acted as a barrier rather than as a bridge to educational opportunity. Assessments have been used to label students and put them in dead end tracks".

This flashback to the past simply stresses the importance of good assessment if education practitioners do not want to mislead their learners since we know that a badly executed assessment can be a source of failure and hindrances.

The literature on learning assessment presents four common types of assessments: formative assessment, summative assessment, evaluative assessment and educative assessment. Only the first two which are the most common will be described in this research.

Formative assessment

For Tunstall & Gipps (1996), formative assessment is "a process of appraising, judging or evaluating students' work or performance and using this to shape and improve their competence." Similarly, Gipps (1994) defines formative assessment as the assessment which boosts the use of assessing feedback to advance teaching and learning while encouraging "curriculum planning."

Likewise, Sadler (1989) advises teachers to "use feedback to make programmatic decisions with respect to readiness, diagnosis and remediation" and students to use feedback to "monitor the strengths and weaknesses of their performances, so that aspects associated with success or high quality can be 'recognized' and reinforced and unsatisfactory aspects modified or improved."

To round up with this point, let us retain that formative assessment enables teachers and administrators make reasonable decisions and curriculum changes, while helping students improve their performance (Sadler, 1989). It also comforts students by involving them in their own learning (Sutton, 1995; Gipps, 1994).

If it is true that formative assessment serves to interpret learning information for improvement sake, then, what is summative assessment?

Summative assessment

For Earl (2003), summative assessment splits learners into two main groups: the good ones and the bad ones. It is frequently used to give grades and marks to learners for academic and administrative decisions. What is the difference between formative assessment and summative assessment?

Formative assessment versus summative assessment

There is a well-known sentence: “When the cook tastes the soup, that’s formative; when the guests taste the soup, that’s summative” (Earl, 2004). When the cook tastes the soup, the chance to put more salt still exists. The soup can even be totally changed before the guests arrive. However, when the guests taste the food there is nothing the cook can do to improve the meal. The meal will be judged either good or bad! Formative assessment gives room to corrections whereas summative assessment separates, judges, sanctions etc. When we know that for Crooks (1988) this way of judging and sanctioning is counterproductive for learners in general, and that for Harlen (1998), it “simply adds procedures or tests to existing work”, “involves only marking and feeding back grades or marks to students”, it “implicitly labels students and reduces their self-esteem” and finally, it “separates assessment from teaching”, can we say that summative assessment matches with the characteristics of the adult learner? Must an adult be assessed the same way as a child when we know from the literature that adults learn differently to children?

The adult learner and his/her characteristics

First, let us mention that Knowles was convinced of the fact that “adults learned differently to children”, and that belief “provided the basis for a distinctive field of enquiry”, an enquiry that led to the characteristics of adults.¹⁾

About those characteristics, some researchers could not see very clearly the links between a set of assumptions in relation with the learning of adults and a real adult learning theory. One of them is Hartree (1984) for whom “it is not clear that the characteristics of adult learners constitute a theory”. Being a theory or not, for Cross (1992) those characteristics offered a 'framework for thinking about what and how adults learn'.

Similarly, for Merriam & Caffarella (1991), “Knowles' conception of andragogy is an attempt to build a comprehensive theory (or model) of adult learning that is anchored in the characteristics of adult learners”.

Knowles (1989) seems to reply to those who would prefer another type of theory through the following statement: “My strength lies in creating opportunities for helping individuals become more proficient practitioners” (p. 146). To paraphrase Knowles, how can we use the opportunity of his five assumptions to help financial authority trainers become more proficient practitioners in adult assessment?

Self-concept

For Knowles (1975), as a person matures “his self-concept moves from one of being a dependent personality toward one of being a self-directed human being”. Thus, the trainer must therefore avoid whatever can hinder the learner's independence. For example, the trainer must not impose activities, but rather request the learner's consent by explaining the reason for every activity.

Experience

As a person matures he accumulates a growing reservoir of experience that becomes an increasing resource for learning. Hence, informed trainers must make the best exploitation of this experience and use it through his learning process as the basis of the adult's learning activities. Any activity requesting memorization only must be avoided. (Jarvis, 1985) encourages the exploitation of the learner's rich experience as resources for learning, discussions or problem-solving.

Readiness to learn

As a person matures "his readiness to learn becomes increasingly oriented to the developmental tasks of his social roles". Accordingly, instead of giving him abstract information during his learning process, rather involve him in activities that are part of his current professional life and he will enjoy learning because adults learn "what they need to know" (Jarvis, 1985).

Orientation to learning

As a person matures "his time perspective changes from one of postponed application of knowledge to immediacy of application, and accordingly his orientation toward learning shifts from one of subject-centeredness to one of problem - centeredness" Malcom Knowles (1984b). Therefore, the trainer must encourage problem solving activities rather than focusing on content.²⁾ The trainer of adults must be patient and he must always remember that he is a mere guide. Therefore, he must always show love and understanding and be ever ready to offer his guidance in case a mistake arises.

Motivation to learn

Malcom Knowles (1984b) asserts that as a person matures his motivation to learn becomes rather internal, contrary to children whose motivation to learn is rather external. Indeed, a child might learn to please his father, to avoid bad

marks, or just for the teacher to be happy for him. Adults do not learn for marks, neither to please anyone. They learn when they are interested, or for self-esteem.

Partial conclusion

The literature on learning assessment is abundant. Hence, less concern was given to the characteristics of the adult learner who, according to Malcom Knowles, learns differently from younger learners. This implies that the adult learner deserves to be assessed differently from younger learners. The current study will be carried out through the lenses of Malcom Knowles. In another word, through the characteristics of the adult learner.

Purpose of the study

This research aims at studying adult assessment in relation to the assessment habits of a highly experienced group of adult trainers: Ivorian financial authority's trainers.

General objective

The aim of this research is to understand the way financial authority's trainers assess their adult learners. This general objective can be translated into the following specific objectives.

Specific objectives

Seven specific objectives were identified: (1) discover if financial authority trainers assess their learners; (2) find out if financial authority trainers give marks to their adult learners; (3) ensure that financial authority trainers offer their adult learners the responsibility to make decisions concerning their own learning or assessment; (4) find out whether financial authority trainers encourage self-assessment with adult learners; (5) discover if financial authority train-

ers take learners' experience into account while designing courses or assessments; (6) check if financial authority trainers' courses or assessments are task-oriented or content-oriented; (7) discover if financial authority trainers use problem-solving activities while assessing their adult learners.

Hypotheses

Our hypotheses consist of a general hypothesis and specific hypotheses. The general hypothesis of this research is: Ivorian financial authority trainers are able to assess adult learners correctly.

This general hypothesis generates the following specific hypotheses: (i) financial authority trainers assess their adult learners; (ii) financial authority trainers give marks to their adult learners; (iii) financial authority trainers grant their adult learners the responsibility to make decisions concerning learning or assessment; (iv) financial authority trainers encourage self-assessment with adult learners; (v) financial authority trainers take; (vi) learners' experience into account while designing courses or assessments financial authority trainers' courses or assessments are task-oriented and not content-oriented; (vii) financial authority trainers assess their adult learners through problem-solving activities

Methodology

At this level of the present research, we will present first, our research site, then the population and afterwards our sampling and analysis method.

Research site

The research site here was Hotel Président, in Yamoussoukro where gathered most financial authority trainers of COTE D'IVOIRE for a seminar on the principles of andragogy. Three luxurious conference rooms were hired for this training and served for this survey too.

Research population

Our research population comprised of the majority of Ivorian financial authority trainers. 47 in number, they are trainers operating at the general directorate for taxation, the general directorate for finance and budget, the general directorate for customs.

Sample

We were lucky to have the entire population, therefore, we turned all of them into respondents. They were 47 trainers.

Data collection instruments

We opted for two instruments: focus group discussion and a written questionnaire after observing some issue during the micro teaching phase, having in mind to discover our population's future training needs. The data were collected on January 21, 2016.

Sampling and analysis method

As for our analysis method, our option was that of framework analysis. This choice can be explained by the fact that our option was to focus our discussion on the view and style of Malcom Knowles' framework. Therefore, any qualitative data that does not much the stated framework was rejected in favor of quantitative data that seems more structured and impartial.

Results

Whether financial authority trainers assess their adult learners

Here we have to verify the hypothesis according to which financial authority trainers assess their adult learners. For this sake the following question was asked: "Do you assess your adult learners at the end of their training session?" To this question, the first trainer we gave the floor to, responded "yes", followed by the agreement of the entire population of trainers. In another word,

47 out of 47 responded affirmatively, that is to say 100 percent of them agreed with their pair who said: “we assess them to know what they have acquired.”

To our question “how do you assess them”, another one answered:” we give them a written test, but we do not grade it.” To our next question: ”do you all agree with him?” one of them, after taking the floor disagreed by saying what follows: ”all this depends on the type of adults we teach. We do not grade adult students engaged in professional development, but we do grade those engaged in initial education.” To our question “what do you use this information for?” one of them answered: “We use it for future improvements”. To the question “How many of you agree with this answer?” 100% of them raised their hand to show their agreement (Fig. 1).

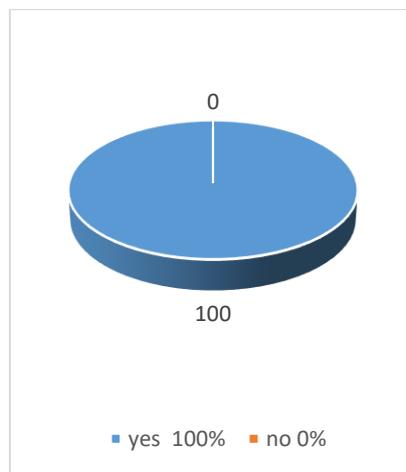


Figure 1

In conclusion, 100 per cent of the financial authority trainers assess their adult learners engaged in professional development to know what they have acquired, but they keep this information for themselves for further improvements.

Whether financial authority trainers give marks to their adult learners

To the question: “Do you give marks to your adult learners?”, the answer was “no” for professional development adult learners, but “yes” for adults engaged in initial education. To our question” how many of you agree with this answer?”, the entire population agreed by lifting their hands (Fig. 2).

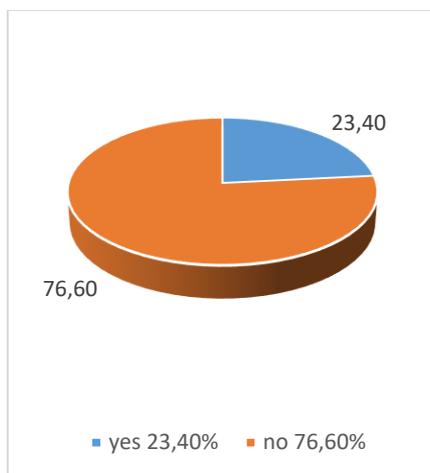


Figure 2

In conclusion, 100 per cent of the financial authority trainers do not give marks to their adult learners engaged in professional development.

Whether financial authority's trainers offer their adult learners the responsibility to make decisions concerning learning or assessment

Our survey at this point started with the following question: ”Do you offer your adult learners the chance to make decisions relating to their assessment?”, the answer was unconditionally no! To the question “why such an absolute no?” another one answered that it was not auditors’ role to take any responsibility, but rather the responsibility of trainers, and the whole group agreed (Fig. 3).

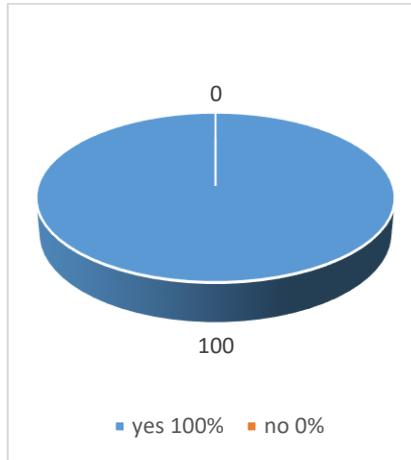


Figure 3

In conclusion, financial authority trainers do not allow their adult learners to make decision concerning their assessment.

Whether financial authority’s trainers encourage self-assessment with adult learners

On the present point of our survey what we wanted to know was if financial authority trainers encourage self-assessment. In another word, if they offer a chance to their learners to assess themselves? The answer that came from one of them was yes! To our question “how many of you agree with him?”, on the one hand 38 of them raised their hands to show their agreement.

On the other hand, 9 of them disagreed. Those who disagreed, explained that what they usually do and which others called self-assessment was not one. They usually share forms to participants for the latter to indicate the different unclear or clear points in the training session. In other words, trainers wanted their learners to help them differentiate the points that were easy to understand from those which were not. For these 9 trainers, this feed-back request could not be called self-assessment, whereas for the majority, it was one.

We then asked them what they usually do with the information gathered from their adult participants, and they answered that they use such information

for further improvements. The rest of the group agreed with this answer, that is to say 100% of them (Fig. 4).

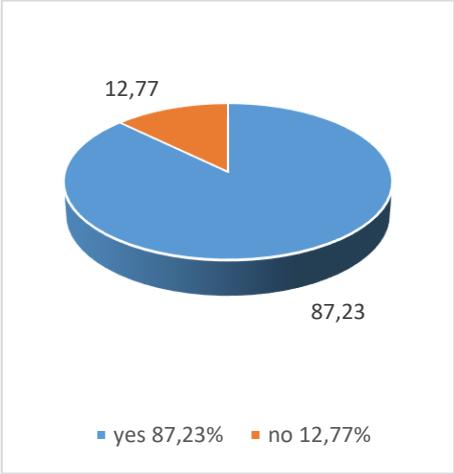


Figure 4

In conclusion, they use this self-assessment type to improve course quality for future learners.

Whether financial authority’s trainers take learners’ experience into account while designing courses or assessments

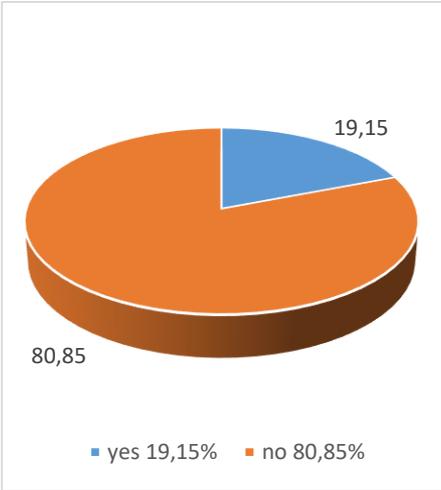


Figure 5

In order to verify this hypothesis, we asked the question “what do you do with your adult trainers’ experience while you are assessing them?” The answer we got was “nothing”. What about while designing a training, do you use their experience one way or another? The answer was “no!”(Fig. 5).

In conclusion: financial authority trainers do not make use of their adult learners’ experience neither during their training session, nor during their assessment session.

Whether financial authority’s trainers’ courses or assessments are task-oriented and not content-oriented

In order to verify assumption6 we asked the following question: “are your courses and assessments task-oriented or content-oriented?” The first answer that came from our respondents was: “task-oriented” and 29 trainers agreed with this answer. The second answer was “both” meaning both task- oriented and content- oriented and 15 trainers showed their agreement to this reply. Afterwards, three of them did not express their opinion (Fig. 6).

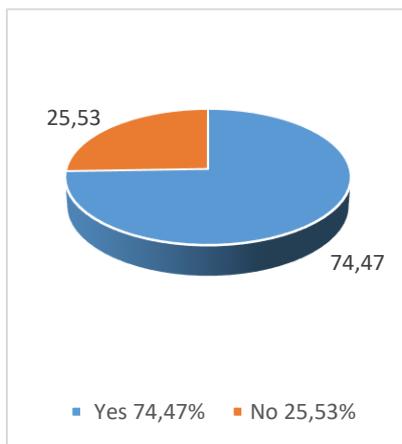


Figure 6

In conclusion: for 61.7 per cent of the financial authority trainers, their courses and assessments are task-oriented, whereas for 31.9 per cent of them they are both task-oriented and content-oriented. 6.38 per cent of them did not express their opinion, but why?

Whether financial authority's trainers assess their adult learners through problem-solving activities

Our attempt to verify this hypothesis requested the following question: «are your assessments based on problem-solving activities or on a course-content?» 28 of them stated that their assessments were rather based on problem-solving activities, whereas 19 believed that they were using content-based assessments (Fig. 7).

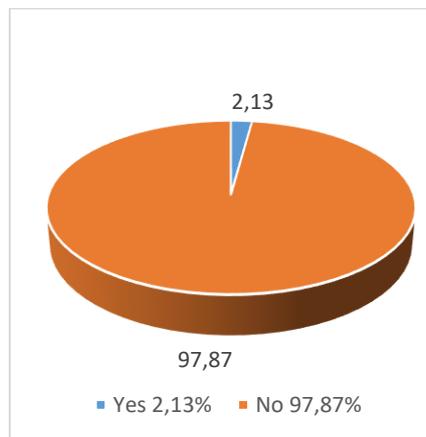


Figure 7

In conclusion, financial authority trainers' assessments are more based on problem-solving activities than on course contents.

Partial conclusion

This research has enabled us to discover that financial authority trainers assess their adult learners in order to know what the latter have acquired through their training (assumption 1). However, they do not grade those of their learners engaged in professional development (assumption 2). 47 respondents out of 47 (100%) have confirmed this information.

Besides, financial authority trainers do not allow their adult learners to make decision concerning neither their courses, nor their assessments (assumption 3). They also asserted to use self-assessment to improve future training course quality for future learners (assumption 4).

Furthermore, financial authority trainers do not use of their adult learners' experience neither during their training session, nor during their assessment session (assumption 5).

Additionally, for 61.7 per cent of the financial authority trainers, their courses and assessments are task-oriented whereas for 31.9 per cent of them they are both task-oriented and content-oriented. 6.38 per cent of them did not express their opinion.

As a final point, financial authority trainers' assessments are more based on problem-solving activities than on course contents.

Discussion

To understand better the achievements of this research we find it important to refresh our mind with what we know about formative assessment and summative assessment. Gipps (1994) defines formative assessment as the assessment that “boosts the use of assessing feedback to advance teaching and learning while encouraging “curriculum planning.” As for summative assessment, Earl (2003), defines it as the assessment which “is frequently used to give grades and marks to learners for academic and administrative decisions”.

From assumption 1 to 3

To come back to the achievements of this research, hypothesis 1 revealed that the trainers under study do assess their learners in order to identify what they have learned, but the same hypothesis was silent about the use of this important information.

We just knew that the learners were given a written test, which was not graded, but which was used for future improvements. According to them, nothing was done for the current participants of the training, but some corrections would be brought to the weaknesses observed in the current training for a future training, surely for the benefit of future participants. How do we call this curious assessment type?

First of all, we could not call this “summative assessment” because it was not used to give marks that would serve academic or administrative purposes. Second, we could not call it “formative assessment” either, because “formative assessment” is usually operated during the training session, for the trainer to correct certain weaknesses while learners are available. In the case of the present study this “formative -assessment like” is operated at the end of the training so that no correction is possible in case a part or the entire training is not understood.

Face of this situation, we were driven to question these trainers’ real goal in assessing their learners. Were they saying something close to this: “This training was not really famous, fine, we will do better next time for another group!” We would reply: “fine, but what do you do for your present learners? Are you going to scarify them?”

The importance of formative assessment is before all, what the trainers does for the current training to be a success! It is also what the trainer does for the present learners to have the expected behavior! Formative assessment gives room to corrections, training adaptation in order to meet the learners’ needs. How do we explain the trainers’ failure to exploit what looks like a formative assessment? Is it not a proof of trainers’ ignorance of assessment rules?

Certainly, it was not wrong to use the information deriving from the current training for further improvements, but improvements, if any, should start with the present participants. Indeed, we did not find it too professional to ignore the present learners by failing to give them a feedback on their learning, but rather using their feedback for the benefit of future learners. Black & William (2010) insists on the fact that summative assessment implies “the provision of effective feedback” to learners, the active involvement of learners in their own learning, the adjustment of teaching to take assessment results into account. What was hidden behind this non exploitation of formative assessment? Was it not a mark of ignorance in the use of formative assessment?

Conclusion

To end completely with this point, for us formative assessment should be fully used throughout the whole training session in order to remedy possible weaknesses and insufficiencies of the training. Thus, the learners would fully benefit of their training.

As for the fact that financial authority trainers do not use summative assessment, it goes in line with Knowles’s self-directedness. Indeed, for Knowles (1975), not only adult learners are able to assess themselves, therefore it is not necessary to give them a mark, but also they are not prepared to be submitted to whatever looks like a constraint.

The fact that summative assessment separates, judges, and sanctions, makes adult learners really reluctant towards it. Crooks (1988) seems to say the same thing when he writes that “judging and sanctioning are counterproductive”. Similarly, Harlen (1998) proves the uselessness of summative assessment when he argues that it “simply adds procedures or tests to existing work, while implicitly labelling students and reducing their self-esteem”.

From assumption 4 to 5

Assumption 4 was designed to verify if yes or no financial authority trainers design their courses/and /or evaluations taking into account the adult learners' experience as documented in the works of Malcom Knowles. Both of these assumptions aimed at verifying the trainers' awareness of Malcolm Knowles' adult learning principles.

Indeed, while Knowles asserts that "as a person matures he accumulates a growing reservoir of experience that becomes an increasing resource for learning", he means that the experience of adult learners should be taken into account during their learning process. In another word, the adult learner's experience is a key factor that can be used to simplify learning. Refusing to consider the experience of adult learners means refusing to recognize him as an adult, as a grown up person who is able to think, to make all the decisions concerning his life.

As a trainer, failing to consider the experience of an adult learner places the teacher in the position of traditional pedagogy, particularly, a position which is very close to the transmission approach that considers every learner as a blank brain to fill.

Undeniably, it is only when we put ourselves in the shoes of the Magister, that character who is assumed to possess the knowledge to transmit to those who do not have it, that we can run the risk to ignore totally adult learners' experience.

To sum up this point, financial authority trainers, by failing to consider the experience of their adult learners, both during their course design process and also during the assessment process, put themselves in the shoes of the Magister in an "ex-cathedra" teaching approach, not acceptable in the milieu of adult learners.

Contrary to assumption 4 in which trainers did exactly the contrary of what they were expected to do, assumption5 offers a new image of trainers who are totally aware of the way to handle adult learners. Indeed, they devised task-

based activities for their adult learners and in so doing, they are in line with Knowles (1975) who asserts that adult learners' "readiness to learn becomes increasingly oriented to the developmental tasks of their social roles".

Likewise, they also seem to consider one characteristic feature of an adult learner who is not good at memorizing. That is why²⁾ it is better to recommend problem-solving activities when we are dealing with adult learners, rather than content-based activities which might request memorization. Failing to use adult learners' experience as recommended by the works of Malcolm Knowles is problematic and gives room to question the validity of their knowledge in adult assessment and learning.

Conclusion

Financial authority trainers do not take their learners' experience into account while designing their courses and assessments. However, their assessments are rather more task-based oriented than content-based.

Assumption 6 and 7

Our interviews with our respondents revealed that the majority (61.7 %) of financial authority trainers' courses and assessments are task-oriented, (31.9 %) asserted that they were rather combining task-based activities with content-based ones, whereas (6.38%) of them had no opinion. It is therefore logical, to discover that (60%) of them believe more in devising assessments based on problem-solving activities rather than on the contents. This way of dealing with adult learners is in line with Knowles' view of how to deal with adult learners.

Indeed, for Knowles, the adult learners "readiness to learn becomes increasingly oriented to the developmental tasks of his social roles". Consequently, it is preferable to "involve him in activities that are part of his current professional life for him to enjoy learning." He is for the knowledge that is

immediately practical and useable to help him solve the different problems that he faces in his everyday life (Knowles, 1975).

Furthermore, adults in a learning situation are more problem-centered than subject-centered. Consequently, the fact that the majority of financial authority learners' focus on task-based assessments is really positive and deserves to be encouraged.²⁾

To close with this point (assumption 6), we noticed that financial authority trainers seemed to be partially, but highly aware of the characteristic features of adult learners. However, assumption 6 is the only assumption where some respondents did not express their opinion and they represent only 6.38% of our respondents. Why?

Usually when a question is asked, those who have a clear answer are the first ones to raise their hands. As for those who have no answer, they are not eager to propose an answer. In the particular case of the population under study, no one can say that they do not have an answer, since the question concerns what they usually do. Each of them should normally know what to say. Besides, we do not believe that those trainers simply refused to disclose their opinion. Therefore, we are strongly certain that they did not answer because they were confused, not knowing what to say. What confused them?

For us, the word assessment was the source of that confusion. According to Webster, the education meaning of the term assessment "refers to the wide variety of methods or tools that educators use to evaluate, measure, and document the academic readiness, learning progress, skill acquisition, or educational needs of students".

In the light of the above definition, what name do we give to the fact of sharing forms to adult learners in order to request their opinion on a training that they have just received? How does this way of doing things contribute in measuring adult apprentices' learning progress or academic progress?

For the few who were confused, those forms were not evaluation forms according to the above definition of the term assessment. Certainly, those forms

were used to assess, but not the learners. They were used to assess their training, meaning to request learners' opinion on their training. Consequently, they were simply opinion request forms which were not meant to measure neither adult learners' academic progress, nor their academic readiness.

Achievements of this research

Our achievements in the present study were classified into two parts: positive achievements and negative achievements. *Positive achievements:* First, if we assume that each of the financial authority trainers understood the term "assessment" the right way, then we need to point out that we were very lucky to deal with trainers who were not totally ignorant of andragogic principals.

Indeed, the trainers under study devised trainings and assessments which were not entirely content-oriented (40%). The great majority of them, approximately 60 % of them were conscious that for adult learners, it is far better to base trainings or assessments on tasks to accomplish rather than on the contents.

Besides, they were well informed that problem-solving activities were more suitable for adult learners. The fact of knowing this proves their awareness of adults' orientation to learning. Indeed, according to Knowles (1984), "as a person matures his time perspective changes from one of postponed application of knowledge to immediacy of application, and accordingly his orientation toward learning shifts from one of subject-centeredness to one of problem-centeredness". Moreover, since his motivation to learn becomes internal as he grows in maturity, instead of giving him marks that might hinder his self-esteem or his interest, both incentives that make him desire to learn, it is preferable to avoid giving him a mark, especially when one is not obliged to. Are these few positive points enough to assert that our trainers are specialists in andragogy? *Negative achievements:* One of the negative points of this review concerns decision making. Indeed, the population under study chose to make all decisions concerning the learning and evaluation of their adult apprentices. This consti-

tutes a violation of Knowles' assumption according to which "as a person matures his self-concept moves from one of being a dependent personality toward one of being a self-directed human being" Knowles (1975). Thus, making all the decisions without adult learners' consent is a way to impede the learner's independence and this constitutes a point to remedy.

Another negative point concerns self-assessment. Indeed, our result analysis enabled us to realize that what the majority of financial authority trainers called self-assessment was actually an assessment of their own training, which is different from assessment by the learners of their own learning. Therefore, we can conclude that the trainers under study have at least a partial ignorance of what self-assessment really is, as well as how it can be implemented. Such an ignorance that led to a confusion deserves to be clarified during a future training.

To close with the weaknesses that we observed, we noticed that, contrary to the assumption of Knowles that states that "as a person matures he accumulates a growing reservoir of experience that becomes an increasing resource for learning", financial authority learners do not take their adult learners' experience into account. This is a serious violation of one of the key principles of adult learning and this deserves to be corrected through a sound and complete training.

General conclusion

This research which aimed at understanding if financial authority trainers are professionally and intellectually well equipped to instruct and assess adult learners has enabled us to attain some important achievements that we organized into two main groups: positive and negative.

Such an appraisal was made possible by comparing financial authority trainers' habits and actions to the principles of andragogy as described in Malcolm Knowles' works. Thus, we were positively impressed by their awareness of the fact that adult learners engaged in professional training should not be

given a mark for fear to hinder their self-esteem. Moreover, most of them knew that adults' learning and assessment should rather be task-based. Consequently, problem-solving activities should be preferred.

As for negative achievements, one of them is concerned with decision making. Indeed, Knowles (1975) views the adult as a self-directed person who needs to be involved in all decisions concerning his learning and/or assessment. Thus, ignoring this, requests training.

Another negative point concerns the true meaning of the term "self-assessment". Indeed, our result analysis revealed that for financial authority trainers, the term "assessment" refers to their own training, and not the "assessment by the learners of their own learning".

A sound training in favor of those trainers would be the best way to clarify things and bring each of them to a better practice.

The last weakness that we identified was that, financial authority learners do not take their adult learners' experience into account and this is a serious violation of one of the key principles of adult learning; "as a person matures he accumulates a growing reservoir of experience that becomes an increasing resource for learning". This too deserves a therapy: training.

Though interesting on the professional plan, our achievements should not be generalized since this study was undertaken to see if financial authority trainers need to be trained in adult learners' learning assessment. Are teaching and assessing, both formatively and summatively, not the components of the same complex entity called "teaching"?

NOTES

1. <http://infed.org/mobi/malcolm-knowles-informal-adult-education-self-direction-and-andragogy/>
2. <http://www.instructionaldesign.org/theories/andragogy.html>

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