

# **BRITISH ACCREDITATION COUNCIL INSPECTION REPORT**

## **INTERIM AND SUPPLEMENTARY INSPECTION NEW / ADDITIONAL PREMISES (Online, Distance & Blended Learning)**

**PROVIDER:** Institute of Islamic Banking and Insurance

**ADDRESS:** Unit 9  
Vanguard Business Centre  
Alperton Lane  
Middlesex  
UB6 8AA

**HEAD OF PROVIDER:** Mr Mohammad Ali Qayyum

**ACCREDITATION STATUS:** Accredited

**DATE OF INSPECTION:** 23 October 2019

**ACCREDITATION COMMITTEE DECISION AND DATE:** 30 January 2020

## **PART A – INTRODUCTION**

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### **1. Background to the provider**

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The Institute of Islamic Banking and Insurance (IIBI/the Provider) is an independent organisation dedicated to the promotion of Islamic financial education.

The Provider's mission is to develop a wider understanding of the principles and practice of Islamic finance, to promote a greater understanding and interaction between Islamic and western financial systems and to create a strong moral code to underpin banking, finance and insurance transactions. To achieve these aims, the Provider conducts examinations for other bodies, awards its own qualifications, provides training and promotes research in Islamic finance. Most learners aim to gain qualifications for career and business purposes.

It has three directors, who form the board of trustees and has charitable status. The day-to-day management is undertaken by the Director General with the assistance of the Coordinator.

The initial activities of the Provider were undertaken under the umbrella of the International Centre of Islamic Studies (ICIS), a registered charity in the United Kingdom (UK). ICIS delivered the first lecture on Islamic banking in the City of London in 1985. In September 2009, the company name was formally changed to IIBI. The Provider has recently relocated its administrative office to a business centre in West London.

IIBI currently offers two distance learning qualifications. It also publishes a bi-annual specialist global magazine on Islamic banking and insurance. BAC accredits the distance learning provision.

The Provider has reduced the number of staff since the last inspection. It currently employs two permanent members of administrative staff, of whom one is part-time as well as one part-time information technology (IT) consultant and two unpaid volunteers. The Director General is the only tutor.

### **2. Brief description of the current provision**

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The Provider currently offers two internal awards, a Diploma in Islamic Banking at Level 5 and a Postgraduate Diploma in Islamic Banking and Insurance at Level 7. These are both delivered on a distance-learning platform, through the Provider's Virtual Learning Environment (VLE). Learners on the diploma course are expected to study for 15 hours and on the postgraduate diploma course for 20 hours a week in order to complete their courses in nine months or 12 months from the date of enrolment, respectively. Learners can make a formal request to extend their period of study and, if accepted, pay an additional fee.

At present, there are 22 active learners enrolled on the Provider's courses. This represents a significant reduction from the 437 learners enrolled at the time of the previous inspection. Of the current learners, 15 are enrolled on the post graduate diploma and seven on the diploma. In the current calendar year, two learners have completed the post graduate diploma.

Courses are open to all faiths. All the current learners on the diploma are from Ethiopia. Learners on the postgraduate diploma are from the UK, Africa, Asia and the Middle East. All learners are over the age of 18 and the majority are male.

Although there is no formal external course accreditation, the Markfield Institute for Higher Education (MIHE) recognises the Provider's postgraduate diploma as an entry qualification for their Master's programmes in Islamic finance. Few learners currently progress to higher education in the UK.

Enrolment is continuous and learners can start or finish the course at any time.

### **3. Inspection process**

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The inspection was conducted by a single inspector over one day. The inspector visited the Provider's administrative office and had meetings with the Senior Administrator and the Director General. The inspector viewed a range of documentation as well as the computer management system and the educational resources on the VLE. Telephone and online interviews were carried out with learners. The Provider co-operated fully with the inspection.

### **4. Inspection history**

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<b>Inspection Type</b>	<b>Date</b>
Full Accreditation	30-31 July 2013
Interim	18 November 2014
Spot Check	15 March 2016
Re-accreditation	17-18 July 2017

## **PART B – JUDGMENTS AND EVIDENCE**

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*The following judgments and comments are based upon evidence seen by the inspector during the inspection and from documentation provided by the provider.*

### **1. Significant changes since the last inspection**

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The change of office premises was due to the sale of the previous premises by the owner. The new premises meet the Provider's current administrative needs and provide storage for the library and research material.

Falling levels of enrolment mean that staff numbers have been significantly reduced since the last inspection.

Over the last few years, there has been a considerable downward trend in enrolment, due largely to more competition from local providers around the world and increasing in-house training by Islamic banks. As a result, the Provider is reviewing its future development from the perspective of leaving a lasting legacy as a resource centre in the fields of Islamic banking and insurance.

### **2. Response to actions points in last report**

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There were no action points from the last report.

### **3. Response to recommended areas for improvement in last report**

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*It is recommended that the Provider delivers appropriate opportunities for learners to speak with their peers as an adjunct to the existing learning methods.*

The new VLE is in the process of being developed and when completed will offer this facility. All the current diploma learners are at the same branch of the same bank and report that they have good opportunities to communicate off-line.

*The timescale, within which the course is completed, should be reviewed for those with heavy work commitments to ensure that it is realistic.*

IIBI has decided to maintain the 12-month period for completion. However, the Provider is revising the post graduate diploma so that it will become focussed on banking and the number of modules relating to insurance will be reduced. By reducing the number of modules from eight to six and the number of lessons from 39 to 31, it should be possible to complete the course within 12 months.

*It is strongly recommended that the BAC complaints policy be incorporated in the study guide so that the learners are aware of its existence.*

The Provider's learner study guide is in the process of being updated and includes reference to the BAC complaints procedure. However, the final version of the study guide does not currently include the contact details of the BAC.

*The course delivery approach should be reviewed in order to incorporate engaging methods of delivery such as videos and case studies.*

The Provider maintains a dedicated online video channel with about 100 videos. There are no links to individual videos from the VLE, therefore it is not clear which videos relate to specific lessons and modules. There are currently very few case studies. Case studies will be incorporated where appropriate during the updating of courses. There are plans to introduce more interactive activities on the new VLE.

#### 4. Compliance with BAC accreditation requirements

##### 4.1 Management, Staffing and Administration (spot check)

**The standards are judged to be:**  Met  Partially Met  Not Met  
**Comments**

The Provider is effectively managed with a clear management structure. The organisation conducts fewer formal meetings due to its small size, but it organises regular management meetings which include minutes and action points. There are annual reports by the Trustees.

The online resources are of sufficient quality and quantity.

The new office premises are sufficient for the staff with three desks and access to a shared meeting room.

The website provides clear information about the courses for prospective learners.

##### 4.2 Teaching, Learning and Achievement (spot check)

**The standards are judged to be:**  Met  Partially Met  Not Met  
**Comments**

Programme management is effective and course content reflects current industry practice.

There are active measures taken to identify plagiarism. However, learners would benefit from more guidance and greater clarification as to what constitutes plagiarism.

Assessment and marking are undertaken in a timely manner and the mark scheme is clearly explained to learners.

Assessments take place at the end of each lesson based on written work submitted by the learners. Written comments are submitted to the learners via the VLE and grades are recorded. Feedback is clear and constructive, identifying strengths and weaknesses and potential areas for development.

##### 4.3 Learner Support (spot check)

**The standards are judged to be:**  Met  Partially Met  Not Met  
**Comments**

Learners report that enrolment is efficient and that the contractual terms are fair and transparent.

Learners report that technical issues relating to the VLE are generally resolved in a reasonable time.

Learners with issues are invited to send an e-mail for tutorial support. Some learners have reported that e-mail responses from tutors are not as quick as they would like.

Learners who discontinue their studies by failing to complete lessons and submit coursework are contacted and offered an extension.

#### 4.4 Management of Quality (spot check)

The standards are judged to be:

Met  Partially Met  Not Met

##### Comments

There are appropriate procedures for obtaining learner feedback that make good use of comprehensive learner feedback forms. When there are a sufficient number of learners to make it viable, year on year analysis of learner achievement is carried out to enable trends to be identified.

The Technical Advisory body advises on course content and structure to ensure that it is current and relevant.

#### 4.5 Premises and Facilities – face-to-face component (supplementary inspection)

*The numbers below refer to the standards as presented in the ODBL scheme document and main full inspection report*

##### 19. The provider has secure possession of and access to its premises

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|------|--|---|-----------------------------|--|
| 19.1 | The provider has secure tenure on its premises.  | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> NA            |
| 19.2 | Where required, the provider has access to suitable external premises for academic or non-academic purposes of a temporary or occasional nature. | <input type="checkbox"/> Yes            | <input type="checkbox"/> No | <input checked="" type="checkbox"/> NA |

This standard is judged to be:

Met  Partially Met  Not Met

##### Comments

The Provider has secure tenure on the new premises through a long-term rental agreement.

##### 20. The premises provide a safe, secure and clean environment for learners and staff

- |      |  |   |                             |  |
|------|--|---|-----------------------------|--|
| 20.1 | Access to the premises is appropriately restricted and secured.  | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |  |
| 20.2 | The premises are maintained in an adequate state of repair, decoration and cleanliness.  | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |  |
| 20.3 | There are specific safety rules in areas of particular hazard (e.g. science laboratories), made readily available to learners, staff and visitors. | <input type="checkbox"/> Yes            | <input type="checkbox"/> No | <input checked="" type="checkbox"/> NA |
| 20.4 | General guidance on health and safety is made available to learners, staff and visitors.   | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |  |
| 20.5 | There is adequate signage inside and outside of the premises and notice boards for the display of general information.                             | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |  |
| 20.6 | There is adequate circulation space for the number of learners and staff accommodated, and a suitable area in which to receive visitors.           | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |  |

- |      |  |   |                             |
|------|--|---|-----------------------------|
| 20.7 | There are toilet facilities of an appropriate number and level of cleanliness. | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
| 20.8 | There is adequate heating and ventilation in all rooms.                        | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |

**This standard is judged to be:**  Met  Partially Met  Not Met

**Comments**

The facilities are gated ensuring secure access at all times.

The premises are well maintained with sufficient signage.

The toilet facilities are sufficient number and maintained in a clean state.

There is an adequate heating and ventilation throughout the premise.

**21. Training rooms and other learning areas are appropriate for the programmes offered**

- |      |  |                              |   |
|------|--|------------------------------|---|
| 21.1 | Training rooms and other learning areas provide adequate accommodation in size and number for the classes allocated to them.   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                             |
| 21.2 | Training rooms and/or any specialised learning areas (e.g. laboratories, workshops and studios) are equipped to a level which allows for the effective delivery of each programme. | <input type="checkbox"/> Yes | <input type="checkbox"/> No                             |
| 21.3 | There are facilities suitable for conducting the assessments required on each programme.   | <input type="checkbox"/> Yes | <input type="checkbox"/> No <input type="checkbox"/> NA |

**This standard is judged to be:**  Met  Partially Met  Not Met  NA

**Comments**

**4.6 Compliance Declaration**

**Declaration of compliance has been signed and dated.**  Yes  No

**PART C – SUMMARY OF STRENGTHS AND ACTION POINTS**

**STRENGTHS**

The Provider has been a pioneer in the development of training in the field and is able to draw upon substantial charitable support both financial and in kind. This continues to be given by financial and academic institutions.

The small team of employees are dedicated and loyal.

The Provider has a global reach and has educated learners from 114 different countries.

**ACTIONS REQUIRED**

The Provider must ensure that all e-mails from learners are answered in a timely manner.

High     Medium     Low

**RECOMMENDED AREAS FOR IMPROVEMENT *(to be reviewed at the next inspection)***

It is recommended that the Provider facilitates appropriate opportunities for learners to speak with other learners.

It is recommended that the timescale within which the courses are completed should be reviewed for learners with heavy work commitments to ensure that it is realistic.

It is recommended that the information about the BAC complaints policy in the study guide should be updated to include the contact details for BAC.

The course delivery should be reviewed in order to incorporate more engaging methods of delivery such as videos and case studies. More case studies should be included in the course materials when they are revised.

Pending delivery of the new VLE, which will include embedded videos and interactive teaching materials, the online video collection should be organised so that the videos link to specific modules and lessons on the VLE.

It is recommended that the study guide gives more examples of what constitutes plagiarism and that more consistent penalties are put in place when cases of plagiarism are identified.

**COMPLIANCE WITH STATUTORY REQUIREMENTS - FURTHER COMMENTS, IF APPLICABLE**