

The figure of the independent learner: on governing by personalization and debt

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Taking the European Credit and Transfer System as its departure point, this article describes the (mis)fortunes of the figure of the independent learner. This figure is conceptualized by analyzing the expectations of the European learning space that is enacted in discourses, instruments and practices. The independent learner is a de-institutionalized learner who is permanently in need of qualifications, calculations and mobility, and what takes shape is a ‘governing through personalization and debt. Key components of today’s European learning space are no longer disciplinary norms (with inspection) and administrative rules (with sanctions), but personalizing profiles (with feedback). Understanding current forms of governing is of importance in order to perceive that what is appreciated today in terms of liberation and independence is in fact the inscription of the student in new forms of governing. The analysis concludes by raising the question of where university pedagogy begins and governing education should hold off.

Keywords: education policy; governmentality; Europe; personalisation; debt; discourse

1 Introduction

The point of departure for this article is a specific teaching scenario where educational policy can be acutely felt. It is the end of September, the first session of a course at a university somewhere in Europe. The professor spends more than an hour introducing the main topic of the course and the new teaching approach that he and his colleagues developed. He explains that he will organize the course as a public experiment combining individual and collective work, partly based on peer-to-peer learning, and with an open-ended structure that allows students to create their own study materials collectively. At the end of the introduction, one of the 100 students raises his hand, introduces himself as a student representative, and asks the following question: ‘Professor, you are aware that the way you have organized your course this year deviates from what is specified in the ECTS file?’ After the professor nods ‘yes’, the student continues: ‘You are aware that you are taking a risk. If one of the students decides to make an official complaint, for instance, after the examinations, you will be in big trouble’.

This scenario clearly demonstrates that European policies play a tangible role in today’s higher education courses. ECTS refers to the *European Credit Transfer and Accumulation System*, and if universities carry the ECTS label, then all courses and

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programs are to be designed based on the ECTS standards. The standards are meant to create transparency and comparability across European higher education institutions. ECTS is considered to be one of the main instruments for creating what is called the *European Higher Education Area* and more generally, the *European Area of Lifelong Learning* (European Commission, 2001). The aim of this article is to arrive at a descriptive analysis of, first, the figure of the student who is supposed to move around in these areas and, second, the mode of governing students that takes shape here.

The first, empirical objective is to analyze present-day discourses and instruments to make the figure of the student visible. The figure of the student, to adopt Foucauldian terms, refers to the form of self-government promoted at the European level and at the level of its member states. This figure is not to be found out there, but—and this is the approach adopted in this article—must be conceptualized by critically analyzing the policy instruments and related discourses making up the European learning space. This conceptualization will allow us to address the ‘mode of existence’ of the figure of the European student, drawing loosely on Latour (2012) for this expression. The second, theoretical objective of this article is to arrive at a conceptualization of the mode of governing of students taking shape today. This is in line with the growing body of literature that seeks to understand the specific modes of governing (beyond law making) through which Europeanization takes shape (see for example: Brøgger, 2019; Dale & Robertson, 2009; Lawn & Grek, 2012). The specific theoretical objective motivating this article is to demonstrate how the vocabulary of normalization, discipline and sovereign power introduced by Foucault (1997) to understand modern societies is today no longer useful. The key components today are no longer disciplinary norms (with inspections) and legal or administrative rules (with sanctions), but personal profiles (with feedback). Understanding current forms of governing and their mechanisms is of importance in order to perceive that what is today often described as liberation and independence (from rules and norms) is in fact the student’s inscription into new forms of governing.

In terms of materials, and in line with the focus on governing instruments and related discourses, this study draws on a selection of texts that accompany specific governing instruments and that articulate concrete education reform strategies: the recent ECTS users guide on the one hand, and the key commission papers on reforming education with the strategic focus on openness and the digital. This selection is complemented with practices in a particular member state (Belgium) in which these European instruments and policies have found their translation. In terms of writing, this article opts for an essayist style, as it is an attempt to sketch the figure of the student and the new mode of governing students through an interplay of discursive articulation and conceptual elaboration. The methodological principle is to conceptualize what is written and proposed in terms of, for instance, personalization, performance, feedback and debt in such a way that it brings to the foreground the implied form of governing and self-governing, as well as the power operations and the possible implications. The article is structured as follows. First, the context of the ECTS will be described in order to elucidate the shift from the institutional student to the independent learner. The next sections propose to conceptualize what is at stake for the independent learner in terms of ‘governing through personalization’ and ‘governing through debt’. The conclusion returns to the opening scenario of the article to ask to what extent the quoted student represents the figure of the independent learner.

2 The ECTS: from the institutional student to the independent learner

The *European Credit Transfer and Accumulation System* (ECTS) was instituted in 1989 through the European Erasmus student exchange program. The system's objective was to make studying in Europe more transparent and to enable student mobility across Europe by developing common standards for the transfer of credit for learning outcomes while studying abroad. Later on it fell under the Bologna Process (initiated in 1999) before finally becoming a central component in the creation of the *European Higher Education Area* (EHEA). This an international collaboration to enhance student and staff mobility and employability in and through higher education. As part of this collaboration, the transfer system also became an accumulation system of credits, used by many institutions in several countries as a tool to organize (or re-organize) their degree programs in line with what Brøgger (2019) has depicted as the 'outcome-based modular curriculum' found in the EU's strategy of 'governing through standardization'. The basic principle underlying the European credit system is to quantify the study process based on the amount of time needed to produce specific learning outcomes. However, ECTS's ambition goes much further. The system is now being promoted as a tool for the reorganization or reform of higher education programs, as well as for quality assurance.

The ECTS system prescribes, for instance, that designing a program starts with deciding the level of qualification. The next step in the program design process is developing the program profile into educational components, with learning outcomes and assessment criteria or strategies for each course. In addition to program design, the ECTS also suggests an adequate and permanent quality monitoring mechanism. Monitoring higher education programs, in view of an 'ongoing feedback culture' (European Union, 2015, p. 28), is thus about monitoring the credit allocation and implied workload), which comes down to optimizing the efficiency and effectiveness of the teaching and learning processes. Guiding principles are 'transparency', 'reliability', and 'flexibility', with the last referring to:

A flexible organization of learning, teaching and assessment activities, including flexibility in the timetable and more opportunities for independent learning is essential for accommodating different learning styles. (European Union, 2015, p. 26)

At this point, we have a first glimpse of the image of the student that the system has in mind. In the ECTS Users Guide, the student is baptized as the 'independent learner':

An independent learner may accumulate the credits required for the achievement of a qualification through a variety of learning modes. She/he may acquire the required knowledge, skills and competence in formal, non-formal and informal contexts: this can be the result of an intentional decision or the outcome of different learning activities over time. The learner may select educational components without immediate orientation towards a formal qualification. (European Union, 2015, p. 18)

In these discourses the focus on learning processes and activities rather than (or no longer) on institutions is evident. The independent learner resembles a kind of 'de-institutionalized' student.

This brief outline of the ECTS allows us to summarize some defining characteristics of the figure of the independent learner: qualification, calculation, and mobility.¹ First, the independent learner is someone in need of qualification(s). She wants all of her learning outcomes developed in formal, informal or non-formal trajectories to be recognized and validated, and she wants to be perceived as qualified.

What emerges in the European learning space, therefore, is a ‘politics of learning recognition and credibility’. The learner is in need of accessible and open assessment, validation and qualification systems, and of authority by accreditation agencies (Council of the European Union, 2012). While the learner’s mode of existence no longer depends solely on official institutions and public (accreditation) agencies, the learner is continually seeking authorization for fear of losing credibility. Second, the independent learner is an output-oriented and calculating figure (see also Brøgger & Staunes, 2016). This need corresponds to ECTS’s construction of a ‘time of equivalence’ based on workload per credit, which allows for calculating the future in terms of years, weeks, and 25–30 hours units. What takes shape is a ‘learning calculus’: the output orientation makes the learner experience her present in terms of productive learning opportunities and programs. This has a particular consequence. Independent learners claim the freedom to make their own learning calculations, but the variables of the learning calculus can always be manipulated and programs can be re-programmed. The learner’s challenge is to avoid being out of sync; she needs constant synchronization with programmed learning activities (see also Stiegler & Rossouw, 2011). Finally, the independent learner needs mobility. It is important to stress at this point that the figure of the learner is different from that of the student. A mobile mode of existence requires a specific form of navigation; instead of the map orientation that is typical for the fixed curricular space, what is needed are tools that allow for positioning oneself in the open learning environment. To formulate it in a more timely and probably also more accurate manner: the independent learner is in need of back-up and evidence. As an independent learner, one cannot live without leaving any traces, and as a consequence, one is on the move and nowhere, but at the same time always already somewhere. The independent learner’s mode of appearance makes disappearing difficult.

These short sketches suffice to argue that in his/her claims for independence, the de-institutionalized learner seems to be confronted with new dependencies: the promoted learning space allows for broadened recognition, yet at the same time depends on authorization; it makes output calculation possible, though itself is programmed and calculated; and it allows for personal mobility, albeit through constant tracking. This link between independence and dependence can be regarded as a present-day articulation of what Foucault (1982) termed the double bind between individualization and totalization, and between becoming a (self-governing) individual and at the same time being part of a totality (that can be governed). The Foucauldian vocabulary of normalization, disciplinary power and individualization, however, does not suffice to describe the independent learner’s current condition. The next two sections are an attempt at a more up-to-date conceptualization: first, governing through personalization, and second, governing through debt.

3 Governing by personalization

Without wanting to make any epochal statements, a transformation can nonetheless be noticed from the individualized student to the personalized learner. Indeed, the independent learner is increasingly being treated, and asked to consider herself, as a *person*. The European Commission’s statement on *Opening up education* offers a clue:

Today’s learners expect more personalization, collaboration and better links between formal and informal learning, much of it being possible through digital-supported learning ... Open

technologies allow All individuals to learn, Anywhere, Anytime, through Any device, with the support of Anyone. (European Commission, 2013, pp. 2–3)

The struggle is not about transforming the university or any other institutional arrangement. The point of departure is the recognition of the personal needs and wants of each individual, and the adaptation of the infrastructures, timetables, methods and forms of support to ‘the person’ of the individual. Deploying teaching strategies for differentiation to compensate for the normalizing side effects of a standardized curriculum is seen as insufficient (Bray & McClaskey, 2015). Teaching must be customized, even to the point of allowing the learner to become the co-designer of her own learning pathways (Hartley, 2008; Mincu, 2012). There is the temptation to welcome personalization as the ultimate emancipatory act needed to liberate students from the normalizing educational system (Bray & McClaskey, 2015). This view tends to overlook, however, that a mode of governing through personalization is currently taking shape. The focus in the following sections will be on four related developments.

3.1 *Staging and performance*

The figure of the independent learner correlates with a particular personalizing pedagogy. The Communication from the European Commission (2013) on *Opening Up Education* is clear:

A stronger use of learning experiences, combining face-to-face and online (blended learning), can increase student's motivation and the efficacy of learning ... Technology also allows for new ways of learning and assessing, focusing more on what the learner is capable of doing rather than on the mere acquisition of information or on what the learner is capable of repeating. (p. 5)

The suggested pedagogy requires the learner to objectify the self in terms of unique ‘interests, talents, passions, and aspirations’ (Bray & McClaskey, 2013, p. 3), and to take them as the point of departure for the design of self-directed learning trajectories. Part of the pedagogic arrangement is a mode of self-reflection that makes the learner’s self-intelligible in terms of personalizing characteristics. The figure of the learning person, however, should not be regarded as what is out there when all barriers and imposed norms are removed, but rather what takes shape through particular arrangements.

The personalizing pedagogy operates through profiles related to, for instance, learning styles, brain functioning, types of prior knowledge, talents or feelings of well-being. This profiling and staging construct the personalizing needs or wants to be taken into account, either by the learner herself as part of self-directed learning or by others in view of customization of service. The appearance of the person on stage recalls the original Latin word *persona* that referred to a mask, and more specifically, to the character or role of the actor on stage. For the learner to become a person, she must become a kind of actor or needs a public face in order to be recognized. And confronted by this audience—or by oneself as one’s own audience—the ‘inner life’ turns into a performance. This operation is similar to creating profiles on social media, and the mechanism of making these profiles real through the (likes of an) audience, as long as there is an audience. These profiles, and the created stages, bring the person of the independent learner to life.

3.2 *Monitoring and feedback*

What needs attention is how the personalized student is different, in Foucauldian (1977) terms, from the figure of the normalized individual who is disciplined by norms and who is a possible case for endless inspection, as well as from the figure of the juridical subject who submits to rules and laws and is exposed to jurisdiction or administrative sanctions. Rules, norms and profiles imply each some sort of standard in the sense of presenting models for conduct and judgment, but their mode of operation is different. Drawing again on Foucault (1977): while rules correlate with actions and ask for submission and sanction, norms correlate with (bodily) behavior and invoke discipline and inspection. One's (performance) profile seems to correlate with a way of being that necessitates monitoring and feedback. Personalization therefore depends on the use of particular power techniques and modes of subjection. Sense of direction and sense of self are not derived from what counts as a common standard in a given group or society (norms) or to externally imposed and prescribed commands or prohibitions (rules), but from feedback on and recognition of performances(profiles); hence, the need to profile and to monitor one's performance. This was precisely phrased by Wiener (1950/1989, pp. 30, 24), one of the pioneers of cybernetics, when he described feedback as 'the property of being able to adjust future conduct by past performance' and argued that agencies are needed that 'perform the function of tell-tales or monitors – that is, of instruments that indicate a performance'. Feedback in this context should not be considered as merely a supportive technique for learning. In the world of the independent learner, feedback becomes a mode of exercising power. It is worth recalling in this context Wiener's (1959/1989) remark that applause is the first, basic form of feedback.

The image of applause is helpful to elucidate more precisely the power of feedback. Feedback is actually turned into a mode of power when applause decides on who and what one is and wants to become. Today, this power finds its paradigmatic articulation in certain versions of 360° feedback, with their ideal of finding a perfect match between how one evaluates oneself and how others evaluate you. This ideal is symbolized at the point where the need for recognition is satisfied by merging the gaze of others with your own gaze, which often comes down to looking at yourself (performing) through the eyes of others. In other words, what emerges is, in one way or another, the desire for recognition. In this condition, lack of feedback result in being lost, or simply, in being no one (see also Bucher, 2018). This is probably similar to updating your profile on social media for the sole purpose of eliciting a reaction. These signs of recognition literally bring profiles to life. The personalized learner is not just lost but literally nobody without feedback and without recognition.

It is important to stress at this point the specific social life of the personalized learner. This learner starts to operate independently from social and institutional norms and rules. But only focusing on this independency ignores the personalized learner's new dependencies. Being concerned with normality ('I want to be normal') implied the existence of a society or group holding common standards to judge behaviors (see also Ewald, 1990). What correlates with the 'I want to be recognized' are the social networks or platforms that allow for instant and constant feedback. The learner's social habitat is no longer a kind of normalized sociality but, drawing on Bucher (2018), a 'programmed sociality'. Code, algorithms and software create a

sociality made up of feeds and trends, and with relationships of influencing and following.

3.3 Profiling and algorithms

The permanent monitoring of the lives of independent learners requires specific data gathering and processing, since learning is increasingly an ICT-mediated activity. This is a key point in the European initiative *Opening up Education*:

Through learning analytics, new and more learner-centered teaching methods can emerge since the evolution of learners who use ICT regularly can be closely monitored: teachers may know the exact learning outcomes of each individual and identify needs for additional support depending on each individual's learning style. (European Commission, 2013, p. 5)

Being a frequent user of learning technologies, the independent learner leaves very useful traces, in pedagogic terms. Learning analytics and its codes and algorithms allow for constructing learner profiles, for modelling (successful) learning trajectories based on learner profiles and for all sort of evidence-based pedagogic interventions. Drawing on Williamson (2014), learning analytics –

create ‘smart’ pedagogic systems, or what might be termed database pedagogies ... These database pedagogies can include automated messages which provide brief and simple nudges or fully automated intelligent tutoring systems. Learning analytics promises the socio-algorithmic production of data-based personalized pedagogies. (p. 98)

Learning analytics (and its automated design) seems to replace the role of educational experts (and their norms) as well as administrations (and their rules). The implied tracking devices involve a mode of ‘algorithmic governing’ (Rouvroy, 2011; Williamson, 2014) with the creation of direct linkages between data, visualization and governing as a key mechanism. What these automated linkages do is create control boards and dashboards that can steer a moving machine while it is moving and a learning process as it occurs, in order to keep the system and the learner on track. The cost for the personalized, independent learner is that her highly personal choices, considerations and even hesitations are always already taken into account for her by others. Even her learning mistakes leave traces and become potentially productive. What is constructed are ‘algorithmic identities’ that ‘allow for a “free”, but constantly conditioned user’ (Cheney-Lippold, 2011, p. 178). This condition comes very close to the experience of the Google user finding herself reflected in the always already personalized search results (Feuz, Fuller, & Stalder 2011). Being traced and tracked while moving around in customized environments, the learner always finds or confronts herself. Recognition, and even the feeling of *déjà vu*, is the consequence of living a personal life on stage.

4. Responsibilization and personal injustice

Governing through personalization, finally, implies the responsabilization of the learner. A key aspect of personalized pedagogic arrangements is the transfer of the locus of control to the learner herself. This means that the entire responsibility for the success of learning and for achieving outcomes lays in the hands of learner, but also

for her possible failure. If the person enjoys customized support, there is barely anything left outside her world that can be called upon to explain things that go wrong. For the independent learner there seems nothing or no-one to blame, but one-self. Governing through personalization may lead at this point to specific (internal) reactions of acceptance and resignation, but probably also to (external) appeals on behalf of *personal* injustice.

In the social life world of the personalized learner, norms or rules increasingly become perceived as oppressing. This sense of oppression speaks for itself, since norms and rules are instruments of uniformization that, in principle, do not take into account the needs and wants of individuals. The independent learner verbalizes her opposition probably not as ‘I want to be treated as a normal individual’, but as ‘I want to be treated as an exceptional person’. The assumption of uniformity and equality in laws or administrative regulations always imposes an injustice on individuals who start to give priority to the recognition of their personal needs over shared rights and duties. This might explain an increase in the number of appeals against administrative decisions or judgments in the name of *personal* injustice.

It is important to stress, however, that what is ultimately at stake in these ethico-juridical appeals is often not to find legal justice. The motivation probably is not ‘I want to be treated equally’, but ‘I want to be treated differently’. What actually happens is that the independent learner puts herself in the position of the other and asks for recognition of her otherness. The demand for doing justice to a person thus often draws debates and disputes into an ethical or moral register (Pykett, 2009). The independent learner starts to act the self-proclaimed other: someone who draws attention to and asks for justice to be done to her otherness, but always on stage and increasingly as part of a programmed sociality. With their toolbox of rules and norms, administrators or educational experts are ill-equipped to do justice to this personal interpellation and to the otherness of the independent learner. The independent learner is probably foremost in need of a personal coach and counselor.

4 Governing by debt

To further conceptualize the governing relations in the European learning space, the focus shifts in this section to the (political) economy. Instead of discussing the already often criticized tendency of education to be oriented towards competitiveness and utility (see, for instance, Blacker, 2013; Olssen & Peters, 2005; Robertson, 2006), less notable economic components in governing the independent learner will be highlighted: acceleration, speculation, and debt.

4.1 Acceleration and accidents

The concern with cost efficiency, effectiveness and education’s economic return is not new. But with the assembly of the learning space based on credit allocation and accumulation, measured workload and output-oriented learning activities, learning itself is becoming a productive activity. The learning calculus and the economic calculus increasingly coincide when learning itself is framed as performing a set of output-oriented and measured activities. In this condition, time spent while learning can turn into a target of ‘capitalization’: reducing the time for achieving output or generating more output in less time (Rosa, 2003, p. 89). For the independent learner,

the concern moves in two directions: externally, to the time-efficient chain between learning and society, and internally, to time-efficient learning processes.

For the first concern, the mode of reasoning in the European initiative *Rethinking Education: Investing in Skills for Better Socio-economic Outcomes* is telling:

Education and training can only contribute to growth and job-creation if learning is focused on the knowledge, skills and competences to be acquired by students (learning outcomes) through the learning process, rather than on completing a specific stage or on time spent in school. (European Commission, 2012, p. 7)

Institutional arrangements are now questioned for not being flexible enough and for slowing things down when not offering direct evidence of each person's actual learning outcomes. These European discourses stress the need for a fast, that is, a direct and immediate, connection between the learning outcomes and the inputs for social-economic development. The second concern is about the time (and cost) efficiency, or performativity, of productive learning processes themselves: faster learning activities and trajectories or more credit accumulation in less time.

Drawing on Virilio (2015), one could argue that acceleration becomes the driving force in the promoted learning spaces. This concern with acceleration is materialized, for instance, in measures of 'cumulative study efficiency' in credit-based learning programs (as discussed on the website of KU Leuven, for example). What is calculated, monitored and manipulated is personal or average time efficiency in credit accumulation (see also Brögger, 2019). The guideline for innovation is to make learning more time-efficient. Of course, time pressure has always been important in study and learning. The difference is that the calendar and clock that organized, for instance, the prescheduled curriculum, have been replaced by the spreadsheet and chronometer that monitor and measure learning tracks and personal performance. The external time standard and imposed pressure seem to change places with the internal dictate of speeding things up and the sense of urgency. Time pressure, as a result, becomes inherently part of learning. The challenge, in this condition, is no longer to meet the time standards and to graduate in time, but to constantly synchronize one's calculated learning life with the accelerating learning activities and to accumulate learning outcomes efficiently.

Governing the independent learner through acceleration has particular consequences. Virilio (2015) argues that 'if time is money, speed is power', and clarifies that, 'this power is entrusted to mathematical models'. This is indeed the case with learning analytics. Power is allocated elsewhere and often not clearly visible (as it was with the educational expert or administrator). What is visible is the ambition to build a learning space with fast tracks and fast learners, and with dashboards that navigate learners along or towards these tracks. The new algorithmic power makes us count, but it is not accountable and often remains invisible (Rouvroy, 2011). Virilio (1977/1968) also reminds us of another consequence. The logic of acceleration and the power of speed create their own downside: the accident or crash. The accident differs from risk (to be insured against) and from danger (to be protected from). The accident happens as the consequence of speed, and what is to be 'accepted'. Perhaps the student drop-out rate, often visualized prominently on education dashboards, has the non-status of recording accidents in today's accelerated learning spaces. In the culture of urgency, these drop-out figures represent bumps in the road, or *accidents de parcours*.

4.2 *Speculation and competencies*

The second component of the learning space economy is speculation: speculation about the value of learning outcomes and competency-oriented learning as a speculative enterprise.

Speculation is most obviously manifested in the eventual gap between the investment in human capital and the actual exchange value of one's capital and qualifications. This is the possible mismatch between the promise of liberated learning and brute economic reality. Blacker (2013) argues that today, facing the 'neoliberal endgame', this gap or mismatch is a fact, and we are actually witnessing the 'falling rates of learning'. Although higher education, more qualifications and increased credit accumulation are still promoted, the current labor market is not in need of more or better qualified people. This actually results, according to Blacker (2013), in the elimination of public schooling, because their qualifications are losing credibility. For Blacker, this is an exceptional condition; however, from the viewpoint of the independent learner, it seems to have become the normal condition. The independent learner has left the buildings of public institutions, and her new condition makes her fully aware that her learning outcomes need constant recognition.

This is probably also the reason why so many institutions subscribe to qualifications frameworks that objectify and recognize personal learning outcomes, as those developed in Open Badges. The critical argument of Open Badge providers, such as Pearson's Acclaim, complements the current European mode of reasoning (European Commission, 2013). Their critique includes statements such as: 'college grades are subjective—and can be a low quality indicator of real competence', and 'traditional accrediting agencies do not evaluate individual courses, and the current accreditation system is based on classroom hours, not competencies or outcomes' (Acclaim, 2013, pp. 4–5). No longer dependent on the indirect evidence provided in diplomas, the labor market is increasingly in a position where it can and must decide on the actual value of a person's accumulated learning outcomes. For the independent learner this liberation makes speculation important; it is about finding learning niches. The independent learner is permanently longing for personal recognition and credibility and speculates on sets of personal qualifications and badges with optimal exchange value.

The second, and very specific kind of speculation, plays out at the ground level of pedagogy. The orientation towards learning outcomes often goes hand in hand with competency-based or competency-oriented education. Competencies are defined as 'the proven ability to use knowledge, skills and personal, social and/or methodological abilities, in work or study situations and in professional and personal development' (European Union, 2015, p. 22). To arrive at the definition of competencies, one must begin from a set of activities in order to make an assumption about the 'underlying' abilities, knowledge and skills that are required to be able to perform these activities. Despite the realistic and utilitarian tone of the discourses on competencies, arriving at competencies calls for an idealistic and even speculative intellectual operation.

This operation is reminiscent of Habermas' (1981) quasi-transcendental reasoning that relies on 'contra-factual conditions': the presuppositions we must make for certain activities to be performed. In a similar way, the idea of competencies conceived of as abilities required for activities is an idealistic or quasi-transcendental presupposition. The relation between competencies and activities, or between the competent person and professional practice, is counterfactually pre-supposed.

Competency-oriented learning, for that reason, is a kind of learning that is oriented towards presuppositions; it requires speculation in the sense of hoping that competencies actually are useful and result in desired behavior. Perhaps this speculative reasoning explains why qualification frameworks and professional profiles often end up in detailed, abstract and endlessly differentiated architectures of competency lists (see also Cort, 2010). The relevance of these lists is a speculative presupposition. These lists are not by accident out of touch with reality.

4.3 Debt and keeping the promise alive

The last component of the learning space economy is the central principle of debt. This leads back to the credit system as the key component of the European learning space. The Belgian case (Flemish Community) is very useful for arriving at a description of how governing the independent learner through debt takes shape.

In the Belgian system of higher education, with higher education being to a large extent publicly funded, credit measurement is used simultaneously for subsidizing institutions. Every student receives a ‘backpack’ of ‘learning credits’ that equals 140 ECTS credits when enrolling at a Flemish university or institution for higher education (according to the European Commission’s Eurydice website as of *date of access*). Students buy themselves into courses with their learning credits (with the cost in credits measured based on ECTS), and if they successfully pass the course, they get the invested credits back. If not, they will lose them. The finance system based on credits was developed with two objectives in mind: make students more conscious of their study choices, but also give institutions incentives to monitor study efficiency, since institutions are (partly) financed based on their students’ amount of credits.

The Belgian system illustrates how learning becomes a matter of credit allocation with all the calculations, risk-taking (or avoiding) and speculation that ensues. But the case shows at the same time how the idea of credit operates at two levels: first, the credit refers to a set of learning outcomes (their worth being expressed in workload/invested time) that can be used to get or ‘buy’ an accredited diploma or degree, and second, the credit refers to an amount of money lent to get access to courses, programs or other learning pathways. Clearly, in systems with full student fees and student loans, the logic is similar: students need resources (in terms of financial credit) to start accumulating study credits to obtain a degree. This description highlights a common feature of the credit system as financial system and as learning accreditation system: debt.

The independent learner is first and foremost an indebted learner (see also Wozniak, 2017). Debt should not, however, be regarded as a possible side-effect but as the key element of economic life. Lazzarato (2012) argues in great detail about how debt is fundamental to economic life and precedes the often assumed symmetrical relation in economic exchange. Echoing the Nietzschean idea of man being an animal capable of making promises, Lazzarato explains that the relation between creditor and debtor is always based on a moral relation involving a promise of payment of some sorts. According to Lazzarato (2012):

The power of debt is described as if it were exercised neither through repression nor through ideology. The debtor is ‘free’, but his actions, his behavior, are confined to the limits defined by the debt he has entered into. (p. 31)

Before being able to exchange, credit is needed, and hence debt and the promise of repayment. Without going into further detail, this perspective illuminates the governing of the independent learner. The independent learner places herself in a debt relation to a creditor, and hence, the creditor is actually able to control the future decisions and future life of the independent learner.

Granting financial credit with the promise of repayment is only one, rather obvious, example of this mode of governing. Di Leo (2013) argues furthermore that this leads to a vicious circle in which learners get in debt when going after a diploma and need to have the diploma as a means to get out of debt. But the independent learner is also granted time credit, which results in the repayment promise of getting the learning credit or degree in time, and always with the risk of losing one's credit, or even one's credibility. Time and money, for the independent learner, are time and money on credit; the teaching and learning relationship is not a symmetrical relation of exchange between spending time and money on the one hand and getting rewards in return on the other hand. The independent learner is always in debt, dependent on creditors, and lives a life of promises. Similar to how a credit card transforms its user into a 'permanent debtor' (Lazzarato, 2012, p. 20), an educational credit system transforms the learner into a permanently indebted learner. Being in debt means that the learner is governed by her own promises to produce output or by the rules, plans or requirements imposed by the debtors—institutions, programs, or private lenders—to guarantee some sort of payback. In the end, the promise somehow comes down to fast or faster learning. The risk is losing one's credit, and this always also means losing one's credibility, which is one of the worst things to happen for the independent learner in need of recognition.

With the indebted learner, the culture in the European space of learning ultimately becomes a culture of promises. To the extent that making promises means closing off possibilities and options in the present and reducing the possible to repaying debts or alternative obligations (Lazzarato, 2012), the independent learner has no (open) future. The past debts make her always promise in the present what to do in the future. Governing through debt is probably the most fundamental dependency of the independent learner: being always in debt, the independent learner has no future. Her future is always already being planned, her future is a future of repayments, not only in financial terms, but in terms of particular output-oriented behavior and the promise to speed things up. This also means that the independent learner is easy to manipulate; the manipulation of time, of rates of return and recognition requirements, or of repayment conditions is always highly effective. While being immersed in the learning calculus, the independent learner is a figure who is highly sensitive to financial and other incentives. As a consequence, this learner will probably not ask for educational experts but welcome instead accountants and personal coaches who keep the promises alive.

5. Concluding thoughts

The European learning space, with ECTS as key component, has the objective to enhance lifelong learning and employability. The new hero of this space is the independent learner. This de-institutionalized learner is in permanent need of qualifications, calculations and mobility. Neither rules, sanction and administrators, nor norms, discipline and experts are required to govern this independent learner. The independent learner now depends on profiles, monitoring and feedback to become and

remain a person. Her need for recognition and authority is the effect and instrument of governing. Instead of normalization and administration, this mode of governing involves personalization. The personalized learner that takes shape through ECTS and related practices is also an economic figure. The European learning space creates the figure of the indebted learner who is obsessed with acceleration, who cannot but speculate and whose debts permanently colonize her future. Instead of concluding with an evaluation of these new modes of governing, it is probably more instructive to point at how the teaching scenario mentioned in the introduction was an attempt to resist these ECTS-related developments.

Is the student representative an exemplar of the new independent learner? Perhaps this is the wrong question to ask. It would be unfair and mistaken to compare the student representative with a figure. But the student's references to the predefined outcomes of the course, and to 'a person' who could appeal the professor's exam decisions do resemble characteristics of the figure described. However, the professor did not engage with the student's criticism, for there was a kind of irony at play: the reshaping of the course was itself partly a reaction against ECTS policies and the required personalization, outcome orientation and learning calculus. For that reason, a few sketches of how university pedagogy ended up in the teaching scene can serve as a conclusion.

The course was reshaped as a public experiment explicitly trying to work in line with the original, medieval meaning of university as *universitas studii* (Verger, 1992). The word university originates from *universitas*, referring to a kind of gathering or association. There were many different kinds of these associations, and for that reason the additional qualification *studii* was needed. The association was dedicated to study, and this implied the study of books. What is important to keep in mind is that when books entered the university (and no longer, for instance, the cathedral school), they became treated as texts that could be studied and discussed, and no longer as a kind of sacred revelation that was not directly accessible to lay people (Illich, 1991). This gathering materializes the time and space for public study, a small-scale process of finding common ground around texts, but also around ideas and even corpses. Reshaping the course as a public experiment, the professor wanted to reconnect with these old university practices.

The term experiment was used to stress that the study outcomes or outputs are not and cannot be defined in advance. As a consequence, the audience was not addressed as group of output-oriented, independent learners, but as students invited to learn through experimentation, and to accept being exposed to what is not yet known. The professor wanted it to be public, with public referring to at least three things: the issues discussed in the course should be a matter of public concern, all students would have to collaborate and contribute in order to create collective or common study material, and a kind of public methodology should allow for something or someone from outside to contradict or challenge what was said and written. The ambition was to create a scene for collective thinking and studying by allowing that 'there could always be something more important' that interrupts, and thus 'slows down', ways of looking, speaking and writing (Stengers, 2005). Neither teacher-centered nor student-centered, the course was centered instead around public issues. Based on neither personal nor group work, the course was a collective, commoning process; students were highly dependent on each other. The course had goals, yet no predefined outcomes and outputs. Instead of speeding things up and asking students for promised and repayments, it was slowing them down and inviting students to expose and risk themselves. Instead of promoting independency, detachment and personal calculation,

there was the pedagogic attempt to create new dependencies and attachments to matters of public concern. Whether this university pedagogy was successful and actually succeeded in landing somewhere, is another story. But it raises at least the fundamental question about the (pedagogic) limits of governing, that is, the question of where ought university pedagogy begin while governing be put on hold.

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