Policy and Criteria for Credit Accumulation and Transfer within the National Qualifications Framework
(As amended, 2020)

Draft for public comment

Contents

Foreword

The National Qualifications Framework (NQF) Act, Act 67 of 2008, requires that the South African Qualifications Authority (SAQA) develops a *Policy for Credit Accumulation and Transfer within the National Qualifications Framework* (CAT Policy) after consultation with the three Quality Councils. The CAT Policy was approved and published in 2014.

It has become necessary to review the CAT Policy (2014) to, among other reasons, align it with the *Articulation Policy for the Post-school Education and Training System of South Africa* that was published in 2017 by the Department of Higher Education and Training (DHET). The *Articulation Policy* "establishes the overarching conceptual structure, principles and policy statements to support the implementation of credible approaches to articulation within the South African post-school education and training system" (DHET, 2017:2).

Further, it is necessary to add criteria to the CAT Policy (2014). The aim is to provide more clarity for the implementation of CAT, which is one of the tools that contribute to the facilitation of lifelong learning, articulation and flexible learning pathways in South Africa. This amended *Policy and Criteria for Credit Accumulation and Transfer within the National Qualifications Framework (CAT Policy and Criteria)* sets out the principles for the CAT system in the country and explains aspects of the operation of this system, as well as delineating the specific roles of SAQA, the Quality Councils, registered providers who are accredited to offer education and training and recognised professional bodies.

SAQA acknowledges the work that is being done by all NQF partners and stakeholders in implementing the *CAT Policy and Criteria* and further developing the CAT system in South Africa. This system is for the benefit of all lifelong learners and towards the implementation of an integrated, articulated, quality-assured NQF.

This *Policy and Criteria for Credit Accumulation and Transfer within the National Qualifications Framework (As amended, 2020)* comes into effect on the date of its publication in the Government Gazette.

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Policy for Credit Accumulation and Transfer within the National Qualifications Framework

Definitions

1. The following definitions are relevant to the *Policy and Criteria for Credit Accumulation and Transfer within the National Qualifications Framework*:
   a. "Articulation" means the process of forming systemic, specific and individual possibilities of connection between qualifications and/or part-qualifications to allow for the horizontal/ lateral, vertical and diagonal movement of learners through the formal education and training system and its linkages with the world of work:
      i. Horizontal articulation is articulation within and between NQF Sub-Frameworks, on the same NQF level;
      ii. Vertical articulation is articulation across NQF levels within an NQF Sub-Framework;
      iii. Diagonal articulation is articulation across NQF levels and across NQF Sub-Frameworks;
      iv. Systemic articulation is a 'joined up' system including qualifications, professional designations, policies and various other official elements that support learning and work pathways;
      v. Specific articulation means aligning qualifications through inter- or intra-institutional agreements such as memoranda of understanding, credit accumulation and transfer and other mechanisms;
      vi. Individual articulation refers to learners being supported in their learning and work pathways through flexible admission, curriculum, learning and teaching, and learner support systems such as the quality of qualifications and learning, career development services, and other mechanisms;
   b. "Assessment" means the process used to identify, gather and interpret information and evidence against the required competencies in a qualification, part-qualification, or professional designation in order to make a judgement about a learner's achievement;
   c. "Comparability" means the degree of similarity between two or more qualifications/ part-qualifications in terms of purpose, level, credits and learning outcomes in order to determine the extent of credit accumulation and/ or transfer within or between institutions. The matching of curricular properties should also be considered when comparability is determined;
   d. "Credit accumulation" means the totalling of relevant credits required to complete a qualification or a part-qualification;
   e. "Credit accumulation and transfer (CAT)" means the practice of accumulating credits from one or more cognate learning programmes in an institution, and transferring those credits to be recognised towards a qualification/ part-qualification in the same or a different institution;
   f. "Credit accumulation and transfer (CAT) system" means an arrangement whereby

the diverse features of both credit accumulation and credit transfer are combined to facilitate lifelong learning and access to the workplace;

g. "Credit matrix" means a system in which learning outcomes can be arranged and compared in levels of increased complexity based on agreed groupings of credits, such as in modules/ subjects or part-qualifications;

h. "Credit transfer" means the vertical, horizontal or diagonal relocation of credits towards a qualification or part-qualification on the same or different level, usually between different programmes, departments or institutions;

i. "Credits" means the amount of learning contained in a qualification or part-qualification whereby one (1) credit is equated to ten (10) notional hours of learning;

j. "Curriculum" means a statement of the training structure and expected methods of learning and teaching that underpin a qualification or part-qualification to facilitate a more general understanding of its implementation in an education system;

k. "Exclusionary practices" means systems and processes that are designed to limit the opportunities of specific individuals or groups of people seeking to access further learning or professional development even when they meet the legitimate criteria for admission or professional registration. Unfair exclusionary practices limit opportunities and is based on illegitimate criteria, including but not limited to population group, disability, gender and affordability, and may be contested;

l. "Learning programme" means a structured and purposeful set of learning experiences comprising modules/ subjects and other learning activities, which, together contribute towards the achievement of specified learning outcomes;

m. "Level descriptor" means a statement describing learning achievement at a particular level of the NQF that provides a broad indication of the types of learning outcomes and assessment criteria that are appropriate to a qualification/ part-qualification at that level;

n. "Lifelong learning" means learning that takes place in all contexts in life from a life-wide, life-deep and lifelong perspective. It includes learning behaviours and obtaining knowledge, understanding, attitudes, values and competencies for personal growth, social and economic well-being, democratic citizenship, cultural identity and employability;

o. "Minister" means the Minister of Higher Education, Science and Technology;

p. "National Qualifications Framework (NQF)" is a comprehensive system approved by the Minister for the classification, registration, publication and articulation of quality-assured national qualifications;

q. "Notional hours of learning" means the agreed estimate of the learning time that it would take an average learner to meet the defined outcomes, it includes consideration of contact time, research, completion of assignments, time spent in structured learning in the workplace, individual learning. Ten (10) notional hours equate to one (1) credit;

r. "NQF Act" means the South African National Qualifications Framework (NQF) Act No. 67 of 2008;

s. "Outcomes" means the contextually demonstrated end-products of specific learning

processes, which include knowledge, skills and values. Outcomes could be generic or specific;

t. "Part-qualification" means an assessed unit of learning that is registered as part of a qualification;

u. "Professional body" means any statutory or non-statutory body that sets professional standards and registers individual expert practitioners in an occupational field;

v. "Professional designation" means a title or status conferred by a professional body in recognition of a person's expertise and/ or right to practise in an occupational field;

w. "Provider" means an entity that offers any learning programme that leads to a qualification or part-qualification registered on the NQF;

x. "Qualification" means a registered national qualification consisting of a planned combination of learning outcomes which has a defined purpose or purposes, intended to provide qualifying learners with applied competence and a basis for further learning and which has been assessed in terms of exit level outcomes, registered on the NQF and certified and awarded by a recognised body;

y. "Recognition of Prior Learning (RPL)" means the principles and processes through which the prior knowledge and skills of a person are made visible, mediated and assessed for the purposes of alternative access and admission, recognition and certification, or further learning and development; and

z. "Workplace-based learning" means the exposure and interactions required to practise the integration of knowledge, skills and attitudes required in the workplace.

Preamble

2. This *Policy and Criteria for Credit Accumulation and Transfer within the National Qualifications Framework* (*CAT Policy and Criteria*) provides for the implementation of CAT within the context of the NQF Act No. 67 of 2008, and the *Articulation Policy for the Post-school Education and Training System of South Africa* published by the DHET in 2017.

3. This *CAT Policy and Criteria* is located within the broader context of the government's Human Resource Development Strategy, the National Skills Development Strategy, the White Paper for Post-School Education and Training (PSET), and other national strategies.

4. This *CAT Policy and Criteria* is an enabling policy that should be read together with the *Level Descriptors for the South African NQF*, SAQA's *National Policy for the Implementation of RPL* (as amended) and SAQA's National *Policy for Designing and Implementing Assessment for NQF Qualifications, Part-qualifications and Professional Designations*. The national *CAT Policy and Criteria*, RPL, and Assessment policies have been developed in an integrated and inter-related manner and draw on a common conceptual basis.

5. CAT provides for the recognition of credits previously obtained through meeting the relevant credit requirements towards a qualification or part-qualification registered on the NQF. These credits accumulated towards a qualification or part-qualification may be recognised as meeting part of the requirements towards another qualification or part-qualification. Decisions regarding the transfer of credit are made by registered providers who are accredited to offer education and training, in line with this *CAT Policy and Criteria* and the aligned Quality Council policies for CAT, once the necessary evaluations have been completed.

6. This *CAT Policy and Criteria* supports the objectives of the NQF that are designed to contribute to the full personal development of each learner and the social and economic development of the nation at large, and which:
   a. create a single integrated national framework for learning achievements;
   b. facilitate access to, and mobility and progression within, education, training and career paths;
   c. enhance the quality of education and training; and
   d. accelerate the redress of past unfair discrimination in education, training and employment opportunities.

7. The South African NQF is a comprehensive system approved by the Minister for the classification, registration, publication and articulation of quality-assured national qualifications and part-qualifications. It was established under the SAQA Act No. 58 of 1995 and continued under the NQF Act No. 67 of 2008.

8. The integrated NQF, overseen by SAQA, comprises three co-ordinated Sub-Frameworks, each overseen by a Quality Council:
   a. Higher Education Qualifications Sub-Framework (HEQSF) overseen by the Council on Higher Education (CHE);
   b. General and Further Education and Training Qualifications Sub-Framework (GFETQSF) overseen by Umalusi; and
   c. Occupational Qualifications Sub-Framework (OQSF) overseen by the Quality Council for Trades and Occupations (QCTO).

9. In implementing this *CAT Policy and Criteria*, SAQA and the Quality Councils must seek to achieve the objectives of the NQF by:
   a. developing, fostering and maintaining an integrated and transparent national framework for the recognition of learning achievements;
   b. ensuring that South African qualifications meet appropriate criteria, determined by the Minister as contemplated in Section 8 of the NQF Act No. 67 of 2008, and are internationally comparable; and
   c. ensuring that South African qualifications are of an acceptable quality.

Scope

10. This *CAT Policy and Criteria* applies to:
    a. Department of Basic Education (DBE), Provincial Education Departments and Department of Higher Education and Training (DHET);
    b. SAQA, the Quality Councils, public and private higher and basic education institutions and skills development providers, public and private Technical and Vocational Education Training (TVET) Colleges, Community Education and Training (CET) Colleges, assessment bodies, recognised professional bodies; and
    c. all qualifications and part-qualifications registered on the NQF.

Purpose

11. This *CAT Policy and Criteria*:
    a. locates CAT in the policies and practices for learning pathways and articulation;
    b. applies to credits awarded towards qualifications and part-qualifications registered on the NQF and offered by registered providers who are accredited to offer education and training in South Africa;
    c. provides for the development and implementation of CAT as an integral component of the design of qualifications and part-qualifications;
    d. facilitates the development of credible, efficient and transparent processes for CAT within and between the Sub-Frameworks of the NQF;
    e. brings arrangements for CAT into a single differentiated system, and has implications for progression within and between qualifications and part-qualifications; and
    f. intends to benefit individuals seeking to progress between qualifications and part-qualifications on the NQF, and between these qualifications and part-qualifications and the world of work.

Principles for CAT

12. This *CAT Policy and Criteria* is based on the following principles, elaborated below, which will guide the CAT-related work of all organisations and institutions responsible for developing, quality assuring and/or offering qualifications and/or part-qualifications on the NQF:
    a. transparency;
    b. articulation by design;
    c. access to credit accumulation, the recognition of credit, and credit transfer;
    d. quality comparison based on credible methods; and
    e. Not meeting CAT requirements or supplementary work needed to address gaps

Transparency

13. Rules, regulations and any register of precedents which inform, influence or govern

decisions taken in respect to CAT must:
a. be valid, fair, reliable and transparent;
b. be publicly available and made known to learners prior to enrolment.

Articulation by design

14. Possibilities for articulation pathways, including within and between the NQF Sub-Frameworks, and between the NQF Sub-Frameworks and the world of work, must be included in the design and purposes of new qualifications and part-qualifications.

Access to credit accumulation, the recognition of credit, and credit transfer

15. All institutions must actively facilitate credit transfer and the bridging of theory and/or practice to enable access at appropriate points to the qualifications/part-qualifications that they offer.
    a. To recognise and transfer credit:
        i. the recognition of credit in a CAT process may only be considered for credits previously awarded towards a qualification or part-qualification registered on the NQF and offered by a registered and accredited provider in South Africa;
        ii. the maximum percentage of credits that will be recognised and transferred is provided for in the policies of the Quality Councils concerned;
        iii. the comparison mapping must indicate a minimum of 80% overlap between the content and outcomes of the module/subject for which credits have been awarded, and the module/ subject for which CAT is being granted; or
        iv. the content and outcomes:
            a) must have been recognised through a pre-existing agreement, or
            b) may be decided by the authority responsible for the qualification/ part-qualification into which credit is being transferred.

Quality comparison based on credible methods

16. Quality comparisons:
    a. must enable adequate comparison mapping and are dependent on the availability of the necessary information on the accumulated credits;
    b. are based on credible methods that determine the extent to which the curriculum content and outcomes match, as guided by the NQF Level Descriptors;
    c. take into account the purpose, level and credits of each qualification/ part-qualification as well as the broader application of the qualification/ part-qualification within the context for which it was designed; and
    d. consider the degree of similarity between the content and outcomes for which credits have been awarded towards, and those in the qualifications/ part-

qualifications sought, to ensure that learners have the necessary knowledge and backgrounds to be successful in further learning.

Not meeting CAT requirements or supplementary work needed to address gaps

17. Where the comparison process finds overlaps of less than 80% between the content and outcomes for which credits have been awarded, as compared to the modules/ subjects for which CAT is sought, the relevant authority:
    a. may choose to not recognise any credit accumulated, and must provide advice and guidance on other learning pathway possibilities for the candidate, or
    b. may require the learner to do supplementary work before credits are recognised. Supplementary work must be determined in a fair, consistent and transparent manner, using credible methods. Guidance for, and/or access to, the supplementary work must be provided.

Criteria for CAT

18. The CAT Criteria elaborated below sets out the requirements for achieving the principles elaborated in the previous Section:
    a. Criteria for transparency in CAT;
    b. Criteria for designing articulation to enable progression in general, and access to CAT in particular;
    c. Criteria for quality CAT processes; and
    d. Criteria when requirements are not met and for supplementary work to address gaps after CAT processes.

Criteria for transparency in CAT

19. Registered providers who are accredited to offer education and training must develop institutional rules for CAT that are aligned to SAQA's *CAT Policy and Criteria* and the aligned policies and criteria of the Quality Councils, that also take into account precedents, and:
    a. are valid, fair, reliable and transparent; and
    b. are available via the entity website, career advice office and elsewhere as applicable, prior to enrolment.

Criteria for designing articulation to enable progression in general and access to CAT in particular

20. Progression pathways/articulation must be developed during the design of new qualifications/part-qualifications for registration on the NQF, so as to support the implementation of CAT when the qualifications/ part-qualifications are implemented:
    a. systemic articulation must be ensured by basing qualification and part-qualification development and implementation on NQF legislation and policy;

b.   specific articulation must be based on formal agreements within the education and training system, within and between two or more education and training sub-systems, within and between specific institutional types, and within and between the NQF Sub-Frameworks, according to NQF policy, principles, criteria and guidelines; and

c.   efforts must be made to support individual learning pathways by optimising diverse flexible admission and progression processes.

21. The provision for CAT must therefore take place at multiple levels:
   a.   in the design and development of qualifications and part-qualifications for registration on the NQF;
   b.   in the context of formal agreements:
      i.   within and across the NQF Sub-Frameworks, or
      ii.   within and between registered providers who are accredited to offer education and training; and
   c.   where no formal agreements exist, provision should be made to enable learners who require CAT, to access it.

22. Credit transfer may be used towards:
   a.   the same qualification or part-qualification in a different institution; or
   b.   a different qualification or part-qualification in the same or a different institution.

23. Credit transfer can therefore take place:
   a.   on the same NQF level or across NQF levels;
   b.   in the same NQF Sub-Framework or across different NQF Sub-Frameworks;
   c.   across departments in the same institution or across departments and different institutions;
   d.   within a learning programme or across learning programmes, as applicable.

Criteria for quality CAT processes

24. Credit within the context of the NQF must measure the volume and level of learning required within the context of a qualification or part-qualification. Credit must be quantified as the number of notional study hours required for achieving the learning outcomes of a qualification or part-qualification at a specific NQF level as described in the NQF Level Descriptors. One credit must equal ten (10) notional hours of learning.

25. In CAT processes, the NQF Level Descriptors must be used to develop credit matrices that express the knowledge, skills, competences and other relevant learning outcomes that enable individuals to transition from one qualification/ part-qualification, institution and/or NQF Sub-Framework, to another.

Criteria when requirements are not met and for supplementary work to address gaps after CAT processes

26. Where the CAT comparison process finds overlaps of less than 80% between the content and outcomes of modules/ subjects for which credit has been awarded, and that of the modules/ subjects for which credit is sought, the relevant authority may:
    a. choose not to recognise any credit accumulated. In such cases, the entity must provide advice to guide learners to diverse learning pathway possibilities that could enable progression; or
    b. design supplementary work for the candidate to do in order for the recognition of the credits sought; or
    c. arrange for the candidate to do supplementary work elsewhere before credits are recognised.

27. Supplementary work must be determined in a fair, consistent and transparent manner, using credible methods by the registered providers who are accredited to offer education and training in one of the NQF Sub-Framework contexts in the country.
    a. Where an arrangement for supplementary work is established, this arrangement must be governed by a formal agreement.

Responsibilities for implementing CAT

28. The development and implementation of CAT is the joint responsibility of the DHET, the DBE, SAQA, the Quality Councils and all registered providers who are accredited to offer education and training.

29. Responsibilities of the DHET and DBE are to:
    a. provide an enabling legislative and planning environment for CAT;
    b. ensure that CAT principles and opportunities are taken into account when designing and developing qualifications; and
    c. where they carry responsibility, ensure the development and implementation at institutional level, of policy and criteria for CAT, is aligned with the DHET Articulation policy, and CAT policies of SAQA and the Quality Councils.

30. Responsibilities of SAQA are to:
    a. ensure that the *CAT Policy and Criteria* has been applied in qualifications and part-qualifications submitted to SAQA for registration on the NQF;
    b. co-ordinate the Sub-Frameworks of the NQF, to ensure the alignment of Sub-Framework policies on CAT, to enable articulation across the system;
    c. provide leadership to the Quality Councils in terms of CAT processes and practices to ensure that an integrated and articulated education and training system is continued and maintained;

d. support the development of collaborative partnerships across the NQF Sub-Frameworks to develop an enabling environment for CAT and the progression of lifelong learners in general;

e. advise the Quality Councils and professional bodies regarding potential and actual transgressions relating to the CAT policies of SAQA and the Quality Councils;

f. conduct/ oversee research to improve CAT in collaboration with the Quality Councils,

g. provide annual reports to the Minister after consultation with the Quality Councils regarding implementing CAT across the education and training system.

31. Responsibilities of the Quality Councils are to:
   a. adhere to the principles, criteria and responsibilities as outlined in this *CAT Policy and Criteria*;
   b. develop policy and criteria for CAT for use in their Sub-Framework contexts, that are aligned to SAQA's *CAT Policy and Criteria* and address unfair practices;
   c. develop and share guidelines for all aspects of CAT;
   d. work with registered providers who are accredited to offer education and training to ensure that they implement CAT in consistent ways and develop the capacity needed to do so;
   e. monitor CAT practices of registered providers who are accredited to offer education and training in their NQF Sub-Framework contexts;
   f. report annually to SAQA in the prescribed format, on CAT implementation

32. Responsibilities of registered providers, who are accredited to offer education and training, are to:
   a. adhere to the principles, criteria and responsibilities as outlined in this *CAT Policy and Criteria* as well as the aligned NQF Sub-Framework policies and criteria for CAT;
   b. develop, promote and implement institutional policy and criteria for CAT and articulation that are aligned with the DHET Articulation policy, and the aligned CAT policies of SAQA and the Quality Councils;
   c. ensure that institutional policies for assessment, moderation, the recording of results, and RPL, are aligned to institutional policies for CAT;
   d. demonstrate through regular internal and external quality reviews, including those done by the Quality Councils, that institutional policies and practices for CAT support this *CAT Policy and Criteria* and the relevant aligned NQF Sub-Framework policies and criteria;
   e. where relevant, establish inter-institutional and/or intra-institutional partnerships and formal arrangements through which the vertical, horizontal or diagonal articulation between qualifications and part-qualifications can take place, on the basis of parity of esteem and collaborate to ensure the quality delivery and assessment needed to enable CAT;
   f. undertake collaborative approaches to curriculum development within and across registered providers, who are accredited to offer education and training, to advance

CAT, including aligning curricula in cognate fields, taking into account the purposes of the qualifications/ part-qualifications involved and the types of knowledge, skills and competencies required;

g. provide career advice services that include advice on different learning-and-work pathways/ articulation routes;

h. put in place mechanisms to monitor and avoid unfair exclusionary practices relating to CAT;

i. assist learners seeking to transition into the certifying institution, as well as those who need to transition out of the institution, by making the necessary information available, in a way that is enabling for the learner and not harmful to the entity: a balance must be found in order to provide this information; and

j. maintain records that are compatible with the National Learners' Records Database (NLRD) and other relevant government information management systems, and submit the relevant data in the formats required.

33. Responsibilities of recognised professional bodies are to:

a. participate in partnerships with Quality Councils and registered providers, who are accredited to offer education and training, to recognise and promote CAT;

b. provide career advice that includes advice on learning-and-work pathways/ articulation routes; and

c. where applicable, participate in, and adhere to, processes set up by SAQA and the Quality Councils to monitor unfair exclusionary practices related to CAT.

Implementation and review

34. This *Policy and Criteria for Credit Accumulation and Transfer within the National Qualifications Framework (As Amended, 2020):*

a. comes into effect on the date of its publication in the Government Gazette; and

b. will be reviewed procedurally after five years or earlier if necessary.

List of acronyms

CAT	Credit Accumulation and Transfer
CHE	Council on Higher Education
GFETQSF	General and Further Education and Training Qualifications Sub-Framework
HEQSF	Higher Education Qualifications Sub-Framework
NLRD	National Learners' Records Database
NQF	National Qualifications Framework
OQSF	Occupational Qualifications Sub-Framework
QCTO	Quality Council for Trades and Occupations
DBE	Department of Basic Education
DHET	Department of Higher Education and Training
RPL	Recognition of Prior Learning
SAQA	South African Qualifications Authority