

 CREDIT ACCUMULATION AND TRANSFER SYSTEMS POLICY

**REVISED MARCH 2023**

# LIST OF ABBREVIATIONS AND ACRONYMS

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| CAT | Credit Accumulation and Transfer |
| CATS | Credit Accumulation and Transfer System |
| HEIs | Higher Education Institutions |
| NQF | National Qualifications Framework |
| QA | Quality Assurance |
| RPL | Recognition of Prior Learning |
| SADC | Southern African Development Community |
| ZAQA | Zambia Qualifications Authority |
| ZQF | Zambia Qualifications Framework |
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# DEFINITION OF KEY TERMS

**1.1** **Appropriate Authority:** As defined in the ZAQA Act No. 13 of 2011.

**1.2 Credit:** A quantity or volume of learning of a module, course or programme of study. It also covers recognition earned from verifiable non-formal and informal learning. It is awarded upon achievement of the defined learning outcomes at a specified level. The quantity of learning required for a module, course or programme is determined using notional hours.

**1.3 Credit Accumulation:** A process of acquiring credits for learning towards a qualification. It is premised on recognition and validation of units of learning.

**1.4 Credit Transfer:** The process by which credits are recognised to enable learners to progress in their studies without unnecessarily having to repeat material of levels of study already acquired, to transfer from one programme, course or module to another, and to gain further educational experience and qualifications.

**1.5 CATS:** A process to facilitate recognition and validation of credits and allow learners to move from one programme or institution to another without having to duplicate learning thereby facilitating lifelong learning and access to the workplace.

**1.6 Notional Hour/Notional Study Hour/Notional Learning Hour:** The total time deemed to be spent by a learner in all modes of learning in respect of a specified programme. Notional hour/notional study hour/notional learning hour is not limited to time-tabled teaching/lecturing hours in classrooms but rather includes attendance in classes, experiments in laboratories, supervised or unsupervised sessions, practical learning in workshops, independent study, and any other form of study undertaken by the learner.

**1.7** **Sub-framework**: As defined in the ZAQA Act No. 13 of 2011.

# INTRODUCTION

Credit Accumulation and Transfer System (CATS) is one way of validating and recognising learning through the recognition of credits. CATS is a form of RPL used to recognise and validate formal learning. Furthermore, it is used by HEIs to monitor, record and reward passage to facilitate movement between courses and institutions. The purpose of CAT is to provide for mobility of students without detriment to their chances of successfully completing their qualifications. CATS also provides for articulation across the sub-frameworks of the NQF in order to facilitate lifelong learning and access to the workplace. All types of learning may be considered for CATS. Through the CATS process, student achievements (accumulation of credits) can be recognised for studies undertaken at other institutions that have equivalence to similar studies.

* 1. **Background**

The Zambia Qualifications Authority Act No. 13 of 2011 was enacted by the Government of the Republic of Zambia to “*provide for the development and implementation of a national qualifications framework; establish the Zambia Qualifications Authority; provide measures to ensure that standards and registered \*qualifications are internationally comparable; and provide for matters connected with, or incidental to the foregoing.*

In order to achieve the objectives of the national qualifications framework, one of the functions of the Authority in Part 3 section 9(d) of the ZAQA Act No. 13 of 2011, among others is to:

*“Develop policy and criteria after consultation with the appropriate authorities for assessment, recognition of prior learning and credits accumulation and transfer”.*

This policy has been developed with reference to international norms and existing practices in education and training institutions in Zambia. All Appropriate Authorities are required to adhere to these guidelines when establishing their CATS. Appropriate Authorities and training providers shall formulate clear and flexible structures to facilitate easy implementation of the CATS that suits their needs.

The Credit Accumulation and Transfer System (CATS) is the process by which credits accumulated in one qualification or context of learning are counted (and transferred) towards completion of the requirements for another qualification, **minimising repeated formal learning**. CATS enables academic credit to be transferred between higher education institutions. Many courses carry CATS points, including those leading to an undergraduate or postgraduate award, as well as courses that can simply be taken for academic credit. Credit points may be transferred to other higher education institutions. An institution may accept and ‘count in’ transferred credit, but students have no automatic entitlement to this. Admissions decisions, including any exemption from part of a programme, will depend on the institution’s rules.

# 3.0 AIM

To promote and support articulation between qualifications within and across the NQF sub- frameworks.

# 4.0 OBJECTIVES OF CATS POLICY

4.1 To eliminate unnecessary duplication of learning by promoting the use of already gained credits

4.2 To harmonise recognition and application of credits nationally

4.3 To facilitates the development of transparent and objective processes both for the accumulation of credits within qualifications and for the transfer of credits within and between the Sub-Frameworks of the NQF.

4.4 To promote the development and implementation of CAT as an integral component

of qualification design within the NQF and its Sub-Frameworks.

# 5.0 RATIONALE

 These policy are to facilitate the development of CATS by Appropriate Authorities and training providers with a view to:

* + 1. Support effective learning pathways for the benefit of learners;
		2. Eliminate unnecessary duplication of learning; and

(iii) Promote the use of already gained credits.

**5.0 SCOPE OF THE POLICY**

The CATS policy shall apply to:

(i) ZQF Levels 1 to 6 in the Trades and Occupations sub framework; and

(ii) ZQF Level 6 in the General and Further Education and Training sub framework;

(iii) ZQF Levels 6 to 10 in the Higher Education sub framework.

#  BENEFITS OF CREDIT ACCUMULATION AND TRANSFER (CAT)

The following are some of the benefits of CAT:

* 1. **Benefits of CAT to learners**
		1. Eliminates unjustifiable barriers to learning and minimises the need for any repetition of learning already achieved.
		2. Recognises the learning outcomes and allows the accumulation of credits earned for such learning.
		3. Permits learners to move in and out of formal education and to engage in workplace training with the understanding that credit previously earned will be taken into account in future learning.
		4. Provides flexibility to learners allowing them to study at times and places to suit their life pattern and personal circumstances, thereby providing more opportunities for lifelong learning.
		5. Enables learners to attune their expectations more realistically and map out their study plans accordingly. Learners will better understand the value of what they are studying/have studied and how it fits into the framework of qualifications.
	2. **Benefits of CAT to institutions**
		1. Enables institutions to attract new pools of learners and previously dormant learners to rejoin the education system.
		2. Encourages a more holistic approach to qualification planning and development and better communication between individual institutions and across sectors.
		3. Encourages inter-institutional cooperation in programme design and delivery.

#  FORMULATION AND DEVELOPMENT OF CATS

The following are the key issues to be considered in the formulation and development of a Credit Accumulation and Transfer System:

* 1. **Credit Rating**
		1. Credit rating is determining a numerical value of a programme, course or module. It involves an evaluation of intended learning outcomes, minimum body of knowledge and the assessment of the programme, course or module. Credits provide a basis for determining comparability of learning among programmes.
		2. In this policy, the notional hours shall be used because they are applicable to different modes of delivery, including open and distance learning, on-line and blended modes. The following are some of the principles that govern the notional hours:
			1. 10 notional hours shall be worth one credit.
			2. The notional hours for a given programme comprise all the learning activities of the student, inclusive of contact time, private study, research, assignment writing and assessment.
			3. Depending on the learning institution, terms or semester systems may be used to accumulate course/module credit. Institutions that use terms have a system where students complete three sets of classes, as part of the academic year while institutions that use semester units divide classes into two sets of classes for the academic year. Regardless of the system being used, study hours can be translated into the number of credits.
			4. For the notional hour approach to work effectively, all student learning activities should be taken into account. In order to achieve this, Appropriate Authorities and training providers shall work out the number of credits that should be allocated to all learning activities such as lectures, tutorials, practical work, seminars, projects, field work, assignments, self-directed study and continuous assessment.
			5. In order to assign appropriate credits to learning, the following assumptions shall apply:
				1. An average student accumulates in a minimum of 1200 hours of work per year.
				2. Translated into credits, a one-year programme of 1200 notional study hours is equivalent to 120 credits.
	2. **Key Principles of CATS**

The following are the principles underpinning CATS:

* + 1. **Principle 1:** *CATS should be formulated with a view to promoting learner mobility across sectors, levels and types of qualifications by eliminating duplication of learning.*
1. The primary aim of a CATS is to support effective learning pathways for the benefit of learners by eliminating unnecessary duplication of learning and promoting the use of credit that learners have gained from learning already undertaken.
2. This will ensure more efficient use of personal and institutional resources. Learners should not be requested to repeat learning if the prior learning could be duly recognised as equivalent and counted towards further learning.
	* 1. **Principle 2:** *Systems and procedures developed in institutions to support CAT should be transparent, fair, flexible and easy to use.*
3. The transparency of the operation systems and procedures is of fundamental importance to promote stakeholder confidence in CAT and appropriate authorities managing sub-frameworks shall assess in their monitoring activities.
4. The provision of clear information to learners on well-defined and agreed articulation and progression routes will enable them to plan their educational pathways with confidence. By specifying articulation pathways, institutions will help to manage learners’ expectations with regard to progression opportunities.
5. Institutions should provide clear, reliable and easy to use information on their CATS and procedures. Any restriction and limits on transfer of credit, such as the ‘shelf-life’ of credits (if any) and ceiling of transfer should be specified, along with the implications for progression, grading or final award classification. Information on formal articulation and credit transfer agreements between institutions should also be included. In addition, information on the criteria for selection, the number of credits to be awarded, and additional programme requirements, if there are any, should be provided.
6. Given the multiplicity of institutions, programmes and learners, it is unlikely that individual components in one programme will be identical in all respect to components in another programme. In order to simplify procedures and to ensure maximum benefit for learners, institutions should adopt a flexible approach to the recognition of credits.
7. Institutions should consider adopting a recognition approach based on a review of learning outcomes, rather than seeking perfect equivalence between two qualifications or programmes.
8. The CATS and procedures should be easy to understand and use, both on the part of the learner and the institution, especially staff tasked with implementation. The system should not be onerous and any institution implementing its own CATS and procedures should ensure that the operation of the CATS will not cause undue difficulties for learners or excessive workload for staff.
	* 1. **Principle 3:** *Decisions regarding credit transfer should be timely, academically defensible and equitable, and based on learning outcomes.*
9. Decisions on credit transfer should be taken and communicated to applicants within a specified time-frame, to avoid delaying a qualifying learner’s access to a programme of study.
10. Decisions made concerning credit transfer should be evidence-based and equitable. They should be academically defensible and consistently applied. Where the institution concerned considers it appropriate to do so, the institution should be prepared to review its decisions and advise the learners accordingly.
11. Credits at the appropriate level can be accumulated and counted towards a qualification. In determining the eligibility of credits for recognition and transfer towards a new qualification, receiving institutions should satisfy themselves that the associated learning outcomes attained are comparable to the required outcomes of the new programme.
	* 1. **Principle 4:** *Credit awarded in recognition of prior non-formal and informal learning is of equal standing to credit awarded through other forms of learning.*
12. All accredited and verified learning (including formal, non-formal and informal learning) should be eligible for consideration for credit award. Receiving institutions should recognise learning achieved by a learner at any time and in any context on an equal basis, provided that the learning outcomes have been appropriately assessed and matched with the requirements of the qualification applied for.
13. Qualifications attained through RPL mechanisms are outcome-based and the assessment agencies authorised to award qualifications based on RPL should have undergone rigorous accreditation by the relevant Quality Assurance Body. Such qualifications are recognised under the ZQF and should therefore be of parity value for consideration of credit award.
	* 1. **Principle 5:** *In line with the concept of institutional autonomy, CAT shall not affect the authority of a receiving institution to make decisions about the admission of learners. There is a distinction between the separate processes of admission and credit transfer.*
14. The CATS should facilitate the recognition of credit for entry into a qualification (that is, admission to a programme) as well as recognition of credit towards the award of a qualification (that is, granting course exemption from part of the qualification).
15. While an open and transparent CATS will facilitate learners’ progression, it does not guarantee admission of any learner to a programme. Under this principle, admission is a matter for the receiving institution.
	* 1. **Principle 6:** *Credit recognition and credit transfer should not undermine the academic rigour or integrity of the qualification into which the learner is accepted.*
16. Institutions must ensure that recognising the credit earned by a learner towards the completion of a programme does not adversely affect the integrity and quality of their qualifications.
17. The fact that a learner has achieved credits or has completed a qualification at a lower level does not necessarily mean that he/she will be successful in study at a higher level. Receiving institutions have a duty to consider the ability of an individual learner to complete a qualification successfully.
18. In implementing any system or procedures for CAT, institutions will need to determine the maximum amount of credit which can be transferred (or the minimum amount of study which must be undertaken at the awarding institution to be eligible for an award). It is observed that institutions commonly accept the transfer of credit from other institutions up to a ceiling of 50% of the total credits required for the award of a qualification.
	* 1. **Principle 7:** *Institutional commitment and cooperation must be adhered to for the optimal functionality of CATS.*
19. The institutional CATS should be adopted by the relevant decision making body of the institution and its implementation fully supported and appropriately resourced.
20. Articulation agreements between institutions should protect and preserve the academic standards of each institution as well as the integrity of their qualifications.
21. Formal articulation agreements between institutions with regard to credit transfer arrangements can simplify the operation and improve the efficacy of CAT. Agreements should be documented and promulgated and be subject to regular review and update as the programmes evolve and develop over time.
22. Institutional collaboration at the design stage should ensure appropriate dovetailing of curriculum content and learning outcomes and facilitate maximum credit recognition and transfer.
	* 1. **Principle 8:** *CATS and procedures should be subject to rigorous quality assurance measures.*
23. Credit transfer arrangements and articulation agreements should be subject to normal Quality Assurance (QA) arrangements at the time of programme validation and registration. Issues surrounding credit accumulation and transfer should form part of regular internal programme review and collaborating partners should hold regular meetings to ensure continued alignment between their programmes.
24. Institutions may consider building up a database of CAT activities, including statistical information on the number and origin of learners to whom credit transfer has been granted, as well as on their performance in comparison to other learners with normal entry. Feedback from stakeholders should be sought with a view to sharing good practice and addressing issues that may have arisen.
25. Receiving institutions should have confidence that the credits awarded in a ZQF recognised qualification are quality assured and rigorously assessed by the appropriate quality assurance authorities.
26. Implementation of CAT should be kept under regular review by the institutions and the relevant QA bodies managing the sub frameworks to ensure that it is functioning effectively.

# 8.0 FEATURES TO ENHANCE THE CREDIBILITY OF THE CATS

The following features will enhance the credibility of the CATS:

 **8.1 Academic Integrity:** In deciding the admission of a learner and transfer of credit, the institution shall have due regard to the academic integrity and standard of the learning programmes involved.

 **8.2 A Fair and Flexible Approach:** The diversity of institutions, programmes and learners will make it impractical to look for perfect equivalence between two programmes. A fair and flexible approach to the recognition of credits between programmes will be more realistic and practical.

 **8.3 Quality Assurance (QA):** To ensure the credibility of the award, the CATS should be subjected to rigorous QA measures both internally and externally.

# 9.0 IMPLEMENTATION OF CATS

The main stages involved in the implementation of a CATS are depicted in *Figure 1*:

**Stage 5:** Documentation and record keeping

**Stage 1:** Establishing an administrative structure for the CATS

**Stage 2:** Providing information to learners

**Stage 4:** Decision making and approval of qualifications

**Stage 3:** Processing applications for credit transfer

*Figure 1: The main stages in the implementation of a CATS*

**9.1 CAT Implementation Stages**

In general, the operation of a CATS will involve the following stages:

**9.1 Stage 1: Establishing an Administrative Structure for the CATS**

* + - 1. A clear structure shall be established for the administration and implementation of CAT. The roles and duties of staff members responsible for processing CAT applications should be clearly defined. Where it is considered necessary, a special committee or panel may be set up to deal with the assessment and decision-making processes.
			2. Where it is considered appropriate, there should be separation of responsibility between those responsible for the assessment and those responsible for approval of the applications. Administrative support should be provided to staff holding different positions in the structure.

**9.2 Stage 2: Providing Information to Learners**

 (i) Institutions should provide information to learners to help them to understand the CAT arrangements implemented in the organisations, including the following:

* + - * 1. How the CATS operates to assist learners in seeking credit transfer.
				2. Opportunities for articulation from a specific programme offered by the institution to another programme offered by the same or other institution. Credit transfer agreements reached between institutions, if any, should be included.

(ii) The information should be clearly set out and made easily accessible to learners on relevant application forms and prospectus of learning programmes.

**9.3 Stage 3: Processing Applications for Credit Transfer**

(i) Assessment of the application should be carried out by a staff member or unit designated for the task. It should be emphasised that credit assessment and recognition involve professional judgement, and therefore the persons responsible for assessing the applications should have knowledge in the subject of the learning programme involved and also experience in processing CAT applications. The involvement of a second staff member in the examination of the application and the documentary evidence is common and advisable, especially in complex cases.

(ii) The assessment should be based on the information provided by the applicants. Besides, blanket approval of credit transfer from a certain programme under, for instance, an agreement between two institutions may be considered.

For other individual cases, recommendations on the approval or non-approval of the applications should be made on a case-by- case basis.

* + - 1. In assessing the relevance of a qualification and the associated programme undertaken by the applicant for the purpose of credit transfer, the following factors are considered relevant:

 **9.3.1 NQF Level**

* + - * 1. The NQF level of a qualification is benchmarked against the Level Descriptors of the NQF in terms of the standards attained under different domains (knowledge, skills and competence). Receiving institutions should have confidence in NQF- recognised qualifications.
				2. The overall NQF level of a qualification is indicative of the level of complexity of the programme associated with the qualification and will be useful for assessing whether the learning achieved from the programme should be accepted for credit transfer to a receiving programme.
				3. In general, institutions are ready to accept a credit transfer application if the programme completed is at the same level as or of higher level than the receiving programme. Acceptance of a programme of a lower level for credit transfer may be possible in some circumstances, but the receiving institution should evaluate the ability of the learner to complete the receiving programme and the potential impact on the academic integrity and standard of the receiving programme.

 **9.3.2 Assessment of Learning Outcomes**

 (i) Credits are awarded to learners not because of the time they have spent on completion of the programme, but because learners have been assessed as having achieved the learning outcomes specified for the programme.

(ii)The receiving institution should ascertain that the learning outcomes achieved by the applicant in a previous programme are comparable to those of the receiving programme for which credit recognition is sought. Institutions should note that, given the multiplicity of institutions and programmes available in the education and training sector, a perfect match between the relevant content of the two programmes for credit transfer is unlikely. Institutions are encouraged to adopt a fair recognition approach to the recognition of learning outcomes. It is observed that institutions commonly accept that two courses/modules are of a substantial degree of comparability if there is at least 70% match, and hence should be accepted for credit transfer.

(iii) Where it is not practicable to conduct direct mapping of the relevant content of two programmes, institutions could adopt the fair recognition approach and review the learning outcomes of the programmes based on a broad comparison of the knowledge, skills and competencies expected to be achieved in the programmes.

(iv) The performance of students in a programme may be assessed using different methodologies by different institutions, e.g. continuous assessment, mid-term and final examinations, project or research work and interviews. Different but stringent assessment methodologies can reflect the validity and credibility of the attainment of learning outcomes by the learners.

(v) Where necessary, the institution may conduct interviews with the applicants to ascertain their learning experience for the consideration of credit transfer. A panel involving experts or external members may be formed to conduct the assessment, if required.

 **9.3.3 Programme Duration and Credit**

(i) The duration of a programme and its credit value give an indication on the learning quantity and breadth of the learning programme, which is useful information for assessing credit transfer applications.

(ii) The adoption of the credit as a common currency for measuring the quantity of learning of a programme effectively facilitates the comparison of two programmes for credit recognition and transfer.

 **9.3.4 Syllabus and Curriculum of Associated Programme**

(i) In addition to the transcript, the syllabus and the curriculum content should also be considered to understand the learning outcomes expected to be achieved in the programme.

(ii) It should be noted that all credits earned from an accredited institution shall be transferable. Depending on the shelf-life of the subject knowledge, receiving institutions may recognise learning achieved by a learner at any time or a certain period of time, provided that the learning outcomes have been appropriately assessed and matched with the requirements of the qualification applied for. For the purpose of credit transfer, assessed qualifications obtained through non-formal and informal learning channels should be given equal standing to qualifications obtained through formal education.

(iii) The procedures for application for credit transfer may vary among institutions or even individual departments within the same institution. It is in the interest of the institutions and learners that the procedures should, as far as possible, be standardised and streamlined.

(iv) Standardised application forms, in paper and electronic formats, should be provided to applicants together with clear guidance notes, which should contain any information that may be considered useful by the applicants and even internal staff of the institutions, including:

Application procedures.

The purposes for applying for credit transfer and related requirements.

Required supporting documents.

Fees and refund arrangements, if any.

Estimated time required for processing the application.

Details of the contact person(s) for enquiry.

(v) Institutions should give advice on the types of documentary evidence which may be required to support an application. In respect of a recognised qualification already obtained by the applicant, the certificate and other supporting documents such as transcript, course outlines, curriculum and outcome statements, will be useful. In respect of credits acquired through non-formal and informal learning, evidence including the statement of achievement from awarding bodies, licenses issued by relevant authorities, certificates of international awards or reference letters from employers, will be useful to demonstrate the learning achieved and standard attained.

(vi) The awarding institution has the responsibility to assist its graduates in obtaining the necessary documentation to support further progression. Graduates who wish to apply for credit transfer on the basis of a completed programme should directly approach the institution concerned for the supply of documentation, certification and other assistance to facilitate their application for credit transfer to a programme offered by another institution.

**9.4 Stage 4: Decision Making and Approval of Applications**

(i) The staff member(s) responsible for assessing applications for credit transfer should make reference to set principles and procedures to ensure consistency before making a recommendation to the relevant authority for approval.

(ii) The approval authority may make decisions on an application for credit transfer in one or more of the following ways:

* + - * 1. **Credit transfer and Articulation to Receiving Programme:** An application for credit transfer may be accepted based on the learning achieved in a previously completed programme.

The total credit requirement in the receiving programme may be reduced in block, e.g. a Diploma holder may be allowed to enter the senior year of a Bachelor’s degree programme (block credits).

* + - * 1. **Course Exemption:** An applicant may be exempted from taking a specific course or module of a programme based on the learning achieved in previous studies.

(iii) Institutions should consider setting a maximum (“ceiling”) for the number of credits that may be granted to an applicant to safeguard the academic integrity and standard of their programmes. It is observed that institutions commonly accept the transfer of credits from previous studies up to a ceiling of 50% of the total credits required for completion of a programme.

(iv) Notwithstanding the above, there are cases in which more than 50% of the total credits required may be granted. The ceiling for credit transfer may be more flexibly determined where the transfer is from programmes offered by the same institution and where the contents of the courses/modules involved dovetail with each other by design.

(v) The use of different credit units does not prevent the recognition of previous learning achieved by learners for articulation to another qualification. Institutions should assess and validate the learning outcomes achieved by the learner on a case by case basis, with reference to their CATS and established norms. Where a different credit unit is adopted, institutions may make reference to the conversion formula established between the different credit currencies.

(vi) Upon completion of the assessment and approval process, the institution should promptly notify or notify in a timely manner the applicant of the result of the application in writing.

 The notification, in letter or electronic form, should state the decision in respect of the application and the effect of the credit transfer on the programme to be enrolled (e.g. number of credits to be transferred, courses to be exempted, additional courses required for graduation, fees reduced and expiry date of the transfer).

(vii) It is good management practice that for non-approval cases, the institution should give reasons for the decisions.

(viii) An applicant reserves the right to appeal against the decision of the institution using the appropriate institutional procedure.

**9.5 Stage 5: Documentation and Record Keeping**

Credit transfer decisions and justifications for the decisions should be properly recorded and documented by institutions for future reference. Credit transfer decisions, including the credits granted and courses exempted should be reflected in the learner’s transcript.

# 10.0 REVIEW OF CATS IMPLEMENTATION

10.1 The implementation of CATS should be subject to regular reviews at various stages and at various levels of the organisation, to ensure that it remains effective and up-to date.

10.2 As part of the review procedures, the performance and progress of students who have been granted credit transfer to a receiving programme should be monitored and evaluated to ensure they are capable of completing the programme. Relevant information should also be documented by institutions for future reference.

10.3 Regular meetings between partners in credit transfer agreements should be held to ensure continued alignment between articulating programmes.

# 11.0 KEY CONSIDERATIONS FOR COLLABORATIONS AND PARTNERSHIPS ON CAT IMPLEMENTATION

11.1 Given the diversification of the education and training landscape and following the spirit of lifelong learning to provide progression pathways for learners, institutions are encouraged to collaborate, and where possible, enter into partnership with other institutions to enable learners to move from one programme to another both within and beyond their current institution, and, where possible, without having to duplicate learning.

11.2 To uphold the integrity and the standards of the qualifications (including those of the receiving institution), institutions should evaluate the educational objectives, values and pedagogies adopted by partner organisations to ensure that the programmes from/into which the learner’s credits are transferred are of good quality and standard. A written agreement setting out the objectives of collaboration and details of the transfer arrangements between the two parties will be useful.

11.3 Partnerships can take the form of bilateral or multilateral agreements between local and non-local institutions. To safeguard the interests of the partners and their students, institutions may consider obtaining legal advice before entering into a written and legally binding agreement.

11.4 The CATS and principles support “vertical” credit transfer, that is, the transfer of credit from a lower qualification to a higher one. Similarly, the system and principles can be applied to “horizontal” transfer between institutions.

11.5 Institutions intending to enter into collaboration with other organisations may take note of the following:

1. **Selection of Partners:** The mission, policies and commitment of partner organisations are important considerations to ensure a good match. The capacity to fulfil the obligations under the partnership agreement should also be evaluated.

Direct communication with the senior management and the relevant programme directors will be useful to ascertain mutual understanding and to build trust between the parties.

1. **Administrative, Financial and Legal Considerations:** Institutions and partner organisations should define their respective rights, duties and obligations, and clarify administration aspects including co-ordination, communication and procedural matters for the implementation of the CAT arrangements. Financial viability and sustainability of the collaboration should also be considered.
2. **Approval and Launch:** The collaboration agreement should be authorised by the board of the institutions and the partner organisations. It is always advisable to organise publicity and promotional activities about the collaboration, both internally and externally, so that the collaboration can be made known to target learners.

# 12.0 APPROVAL RULES

The recognition of credits for transfer between qualifications shall be determined by:

 9.1 the nature of the qualifications;

 9.2 the relationship between the qualifications;

 9.3 complexity of the modules in question;

 9.4 the extent/comparison/identicality of the specific subject outcomes; and

 9.5 the nature of the assessments used

# 13.0 GOOD PRACTICES IN CAT

In order to achieve the objectives of a CATS, quality assurance of CAT practices, procedures and processes is vital. Quality Assurance protects the integrity of the CAT processes and their outcomes.

 **13.1 CAT at Programme Development Stage**

 13.1.1 CAT implementation is most effective if credit transfer arrangements are

 considered at the initial stage of programme development, when the programme aims, learning outcomes and content are being devised. Where it is intended to provide an articulation pathway to a programme of a partner organisation, the institutions involved should agree on the objectives and the intended learning outcome of the relevant programmes. The collaboration will ensure seamless articulation for the learners from one programme to another. The collaboration will provide assurance to learners on the progression pathway and save resources of the receiving institutions.

 13.1.2 Communication between partners at the programme development stage is important, as it allows a more thorough examination and exchange of views in respect of the programme objectives, better dovetailing of the curriculum content and learning outcomes, and effective credit transfer arrangements to facilitate maximum credit recognition and transfer.

 **13.2 Support to Applicants**

 13.2.1 Institutions should consider providing advisory services to individual applicants who wish to find out whether their previous learning would be eligible for credit transfer. The services should cover advice on the articulation pathways and choices of programme available from within and outside the institution.

Clear guidance should be given to applicants on the requirements and procedures, including when and how the application is to be made, the time- scale for informing applicants of the decision, the refund arrangements and the support systems in place.

 13.2.2 Information on learning pathways may be provided to learners at various stages, that is, newly enrolled learners, progressing learners and graduates. The information should be transparent, easy to access and presented in an easily comprehensible way.

 13.2.3 The provision of support for learners applying for credit transfer is primarily the responsibility of the receiving institution. However, support may also be needed from the originating institution particularly with regard to the provision of a detailed transcript and syllabus information.

 13.2.4 It is essential to provide timely feedback on decisions. Where there are questions from a learner on a credit transfer decision, the institution concerned should be prepared to respond to the enquiry of the learner.

 **13.3 Support to Learners**

Learners admitted to a receiving programme with credit transfer may have difficulties in adjusting to the new environment which may affect their academic performance. To help the transition of learners, adequate support from institutions is highly recommended.

 **13.4 Guidance to Staff**

 13.4.1 Staff involved in the implementation of CAT are required to make professional judgements in assessing CAT applications. Institutions should arrange suitable training on the concept and principles of CAT, including understanding the outcome-based approach in teaching and learning; and the use of learning outcomes and other criteria in matching the relevant content of programmes.

 13.4.2 Institutions should provide staff members with guidelines on CAT explaining the system, and regulations governing the requirements and conditions for granting of credits.

 13.4.2 Institutions should provide adequate staffing and financial resources to enable the relevant staff to process CAT applications effectively and efficiently.

 **13.5 Central Database on CAT Activities**

 13.5.1 Credit transfer statistics, including number, origin of learners to whom credit transfer has been granted and performance of the learners, should be

 properly recorded for analysis and review for improvement of the CATS .

 13.5.2 Institutions are encouraged to establish a database of precedent cases of credit recognition and transfer. The database will serve as a useful reference for the approval authority to ensure consistency in granting credit transfer. With reference to precedent cases, learners may also make better informed choices on their progression pathways.

 **13.6 Quality Assurance**

 13.6.1 Learning Institutions shall implement the following measures to assure quality:

1. **Document CAT Processes:** rules and guidelines on how to compare learning outcomes, notional hours, content and competences should be clearly documented.
2. **Establish Internal Quality Committees:** to regulate adherence of the CATS to requirements.
3. **Develop Articulation and Access Procedures:** progression within sub-frameworks should be clearly outlined.

 13.6.2 CAT issues should form part of the regular internal programme review processes and collaborating partners should communicate regularly to ensure continued alignment between articulating programmes.

 13.6.3 Feedback from teaching staff and learners with credit transfer should be obtained by means of surveys, student-staff consultation meetings, staff questionnaires, staff sharing sessions and any other appropriate means to assess the effectiveness of the CATS.

 13.6.4 As part of the regular programme review, institutions should include in programme review documents reports on CAT implementation together with statistical data, analysis and evaluation. Issues identified from the review should be dealt with promptly at the appropriate level.

# 14.0 MONITORING AND REVIEW

Arrangements for the regular monitoring and review of policies and procedures for the CATS should be clearly established. Such arrangements shall be set within established institutional frameworks for quality assurance, management and enhancement.

 14.1 Regular review of policies and practices will enable the awarding or quality assurance body to assure itself, learners, partner organisations and stakeholders of the quality of its approach towards the CATS and the maintenance of academic standards.

 14.2 The assurance of quality and standards shall be included in an institution's general procedures.

 14.3 ZAQA shall conduct audits to monitor implementation and adherence to CATS by Appropriate Authorities managing institutional policies in their sub-frameworks.

# 15.0 COMPLAINTS AND APPEALS

 15.1 A learner shall have a right to appeal following established procedures.

 15.2 The Appropriate Authorities, Awarding Bodies shall handle complaints and appeals arising from the CATS process as the need may arise.

15.3 Complaints about the CATS process by learners or any stakeholder shall be lodged within three months of the initial decision by the relevant body and concluded within three months from the date of receipt by Awarding body.

15.4 All complaints and appeals shall be directed to the Appropriate Authorities managing the sub-frameworks.

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# 16.0 FEES AND CHARGES FOR RPL

Fees and Charges for processing of CAT shall be determined by the Appropriate Authorities and awarding bodies.

## 17.0 POLICY REVIEW

This policy shall be reviewed after five (5) years from official date of publication or as need arises following predetermined guidelines.

# GLOSSARY OF TERMS

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| **Term** | **Meaning in the Context of the ZQF** |
| **A** |
| **Access** | The right of qualified candidates to apply for and to be consideredfor admission. |
| **Appropriate Authority** | As defined in the ZAQA Act No. 13 of 2011. |
| **Assessment** | The sum of methods and processes used to evaluate theattainments (knowledge, know-how, skills and competencies) of an individual and leading to a certification. |
| **Articulation** | Refers to the existence of linkages between qualifications indifferent sectors, often with a guarantee of credit transfer. |
| **Award** | Is a formal recognition conferred to a learner who has acquired astandard of knowledge, skill or competence |
| **Awarding Body** | A body issuing qualifications formally recognising the achievements of an individual, following a standard assessmentprocedure. |

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| **B** |
| **Block Credit** | Credits received by a learner for a completed qualification in arelated subject area, in the form of a “block” of unspecified credits, towards the programme requirements for graduation. Learners to whom block credit has been granted will usually be required to complete a defined “top-up” list of modules or courses to complete graduation requirements. |

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| **C** |
| **Certificate** | A document stating that a learner has earned a qualification from an accredited institution or an awarding body.A qualification from an accredited institution at Levels 1 to 5 ofthe ZQF. |
| **Certification** | A process of formally validating knowledge, know-how, skills and competencies acquired by an individual, following a standardassessment procedure. |
| **Competence** | Proven ability to use knowledge, skills, personal, social and methodological abilities in work or study situations and inprofessional and/or personal development. |
| **Continuous Assessment** | Assessment conducted on an on-going basis as part of a learningprogramme and which contributes to the final mark. |
| **Course** | A complete study programme or a single component of a studyprogramme. |
| **Course Exemption** | An exemption refers to the waiving of the requirement to complete a particular course on the basis of a learner having completed anequivalent course. This means that the learner does not need to take |

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|  | that particular course. Some institutions may require learners to whom course exemption is granted to take other course(s) to meetthe credit requirement of the study programme. |
| **Credit Currency** | A means of credit exchange |
| **Curriculum** | A comprehensive description of a study programme, which includes learning objectives or intended learning outcomes, contents and assessment procedures, as well as arrangements for training teachersand trainers. |
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| **D** |
| **Descriptors** | Specifications of generic standards or intended learning outcomes (aset of criteria defining the knowledge, skills and competencies required). |
| **Distance Learning** | Instructional delivery that does not constrain the learner to be physically present in the same location as the instructor. |

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| **E** |
| **Equivalence** | The recognition by a competent authority that a study programme or qualifications awarded by different institutions meet the standardsof a certain level on the Zambia Qualifications Framework. |

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| **F** |
| **Formal Learning** | Learning that occurs in an organised or structured environment and is explicitly designated as learning in terms of objective, time and resources, and leading to certification. |

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| **H** |  |
| **Horizontal Credit****Transfer** | Involves the transfer of credit for a qualification at the same levelwithin or across institutions. |

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| **I** |  |
| **Informal Learning** | Learning resulting from daily activities related to work. It is not organised or structured in terms of objectives, time or learningsupport. |
| **Institution** | In this policy, an institution refers to any organisation that provides formal, non-formal or informal learning, including universities, colleges, general education institutions, professional training providers, enterprises and companies. |

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| **K** |
| **Knowledge** | The outcome of assimilation of information through learning. It is the body of facts, principles, theories and practices that is related to a field of study or work. |

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| **L** |
| **Learner** | An individual engaged in a learning process (formal, non-formalor informal) regardless of the context of learning. |
| **Learning** | The acquisition or modification of information, knowledge,understanding, attitudes, values, skills, competencies or behaviours through experience, practice, study or instruction. |
| **Learning Outcomes** | The totality of information, knowledge, understanding, attitudes, values, skills, competencies or behaviours an individual is expected to master upon successful completion of an educationprogramme. |
| **Level** | A threshold standard of achievement in a QualificationsFramework. |
| **Level Descriptors** | Specifications of generic standards or intended learning outcomes with regard to a certain level on the Zambia QualificationsFramework. |
| **Lifelong Learning** | All learning activities undertaken throughout life, with the objective of improving knowledge, skills and/or qualifications forpersonal, social and/or professional reasons. |

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| **M** |
| **Module** | A course or part of a course in the context of a modular programme.A module may be taken singularly or combined with other modules. |
| **Minimum Body of Knowledge** | What is agreed by specialists in the field to be the minimum that a programme should cover in order for that programme to be accepted as one that is equivalent to similar programmes inreputable institutions. |

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| **N** |
| **National** | Pertaining to the Republic of Zambia. |
| **National Qualification** | A nationally recognised qualification. |
| **National Qualifications****Framework** | A national system for the classification of qualifications accordingto a set of criteria and levels of learning achieved. |
| **Non-formal Learning** | Learning that takes place in a formal setting (e.g. workplace training) but does not lead to a formally accredited qualification. |

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| **O** |
| **Occupation** | A set of jobs whose main tasks and duties are characterised by ahigh degree of similarity. |

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| **P** |
| **Programme** | A set of inter-related studies leading to a qualification and consists of a number of courses/modules. Some institutions may refer to aprogramme as a course of study. |
| **Profession** | An occupation, which characterises and corresponds to a specificsector. |

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| **Q** |
| **Qualification** | An award granted for successful completion of a programme of study and is the formal outcome of an assessment and validation process which is obtained when a competent body determines that an individual has achieved pre-determined learning outcomes topredetermined standards. |
| **Qualifications Framework** | An instrument for the development and classification of qualifications according to a set of criteria and levels of learningachieved. |
| **Quality** | Inherent or distinctive characteristics or properties of a processdenoting degree of achievement or excellence. |
| **Quality Assurance** | The process by which an institution maintains the quality of itsprovision through planned and systematic methods and actions. |

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| **R** |
| **Recognition** | The process of granting official status to skills and competencies either through the award of certificates or through the grant of equivalencies, including the acknowledgement of the value ofskills and competencies by economic or social stakeholders. |
| **Recognition of Prior Learning** | A process by which individuals can claim and gain recognition towards qualifications on the Zambia Qualifications Framework based on demonstrated learning that has occurred at some time inthe past. |
| **Registration** | The process of granting official status to a qualification. |
| **S** |
| **Sector** | A definition of an economic activity. |
| **Skill** | The knowledge and experience needed to perform a specific taskor job. |
| **Stakeholder** | A person or organisation that has legitimate interest in a concept,programme, project or entity. |

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| **T** |
| **Training** | Systematic instruction and programmes of activities and learningfor the purpose of acquiring skills for particular occupations. |
| **Training Provider** | An organisation or premises by or at which regular instruction leading to a qualification is provided or from which suchinstruction emanates, whether by distance learning or otherwise. |

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| **V** |
| **Validation** | The process of assessing and recognising conformity or compliancewith established standards. |
| **Vertical Credit Transfer** | Involves the transfer of credit from a lower qualification to ahigher one within or across institutions. |