

POLICY ON CREDIT ACCUMULATION AND TRANSFER (CAT)

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REVISION HISTORY

Date	Summary of changes	Version

FOREWORD BY THE CHIEF EXECUTIVE OFFICER

In adopting the national credit and qualifications framework (NCQF), Botswana hopes, among other things, to achieve an efficient system of lifelong learning education and training that recognises and tracks all learning achievements (formal, informal and non-formal) and provides regional and international recognition of qualifications acquired through the Botswana education and training (E&T) system.

The main objective of CAT is to facilitate greater learner mobility in Botswana, providing a framework for establishing credit transfer arrangements and expanding opportunities for mobility for citizens, not only between various qualifications and institutions, but also between countries, education levels and sub-frameworks.

Among the many functions of maintaining the NCQF, the Botswana Qualifications Authority (BQA) is also mandated by the BQA Act No. 24 of 2013, section 4, (2f) to, among other things, develop policy and criteria for the Credit Accumulation and Transfer (CAT) Policy.

One of the primary reasons for adopting a national credit and qualification framework is the perceived need for learners to accumulate and transfer credits. A qualifications framework enables learners to register on a national learner database, which recognises and records their learning progress at a national level. It allows for clear articulation (horizontal and vertical) between qualifications because credits are accumulated at the various qualification framework levels. It is indeed pleasing to have in our education and training system a feature that will ultimately enhance articulation both between the education subsystems and within these systems.

A system like the CAT should encourage individuals to grow in learning over time through various credit-bearing programmes in different contexts. Candidates will enjoy the confidence that it is in principle possible to combine their accumulated credits into accepted qualifications or part qualifications, which are recognisable in a global context.

It is highly likely but understandable that implementing CAT may experience some challenges stemming from the fact that there are issues in differing forms of International and legacy qualifications or part qualifications from non-credit-based environments, as well as the currency and or proportion of credits accumulated to transfer for the award of a qualification. Nevertheless,

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there is no doubt that appropriate structures will be put in place to ensure that considerations for currency of credits and informed judgment about credit rating or exemptions are made.

Among the many benefits of establishing and implementing a CAT system in the education and training system is ensuring that all achievements outside educational institutions, primarily on-the-job and self-directed learning, can be formally recognised and valued. I therefore see this policy having the desired impact on the education and training system, ensuring that opportunities for individuals to progress from one qualification to another in the qualifications framework are increased.

It is delightful to know that adopting a CAT system and implementing this policy could mean that a learner who has achieved a vocational qualification as an electrician, for example, could accumulate and transfer credits that will allow him or her to progress to a qualification for electrical engineering in higher education.

This policy is a guiding framework to provide the rules of action for the implementation of the CAT system, in terms of the roles and responsibilities of all key stakeholders, the uniqueness of the operations of subsystems and the general operation of the system. I urge all those involved in this important undertaking, stakeholders and communities of trust, to work together intently for the effective implementation of this policy. This will go a long way in the further development of the system and consequently benefit lifelong learners and the nation at large.

I wish to acknowledge valuable input made by BQA technical and reference teams, steering committees, including individuals and organisations, internal and external, in the drafting of this policy.

I thank you.

Boitumelo Watlhaga (Acting CEO)

Date

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PREAMBLE

Botswana Qualifications Authority (BQA) is a statutory body under the Ministry of Higher Education (MoHE). It was established through the Botswana Qualifications Authority Act, 2013. Through this Act, BQA is mandated to provide for and maintain a National Credit and Qualifications Framework (NCQF) and to coordinate the quality assurance system for education, training, and skills development. In fulfilling this mandate, BQA has developed the Credit Accumulation and Transfer (CAT) Policy to facilitate learner mobility, lifelong learning, and the recognition of diverse learning achievements across all sectors of the education and training system.

This policy provides a structured framework for the accumulation and transfer of credits within and across qualifications, institutions, and sub-frameworks, namely General Education (GE), Technical and Vocational Education and Training (TVET), and Higher Education (HE). It promotes transparency, consistency, and fairness in credit recognition and transfer decisions, ensuring that learners can progress seamlessly through various learning pathways.

The CAT Policy is grounded in the principles of comparability, articulation, and quality assurance, and is closely aligned with the Recognition of Prior Learning (RPL) and Outcomes-Based Assessment (OBA) frameworks. It supports the development of credit based and modularised qualifications, standardised qualification descriptors, and communities of trust among stakeholders to foster confidence in the integrity of credit transfer arrangements.

Through this policy, BQA reaffirms its commitment to promoting inclusive, flexible, and learner-centred education and training system that fosters a seamless transition and progression of learners' achievements between ETPs and qualification both nationally and internationally. For successful implementation of this policy, it should be read in conjunction with the RPL and Assessment policies.

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1.0 ACCRONYMS AND ABBREVIATIONS

BQA	Botswana Qualifications Authority
BTEP	Botswana Tertiary Education Programme
CAT	Credit Accumulation and Transfer
GE	General Education
HE	Higher Education
LLL	Lifelong Learning
LO	Learning Outcome
MoHE	Ministry of Higher Education
MTTC	Madirelo Training and Testing Centre
NCQF	National Credit and Qualifications Framework
NQF	National and Qualifications Framework
RPL	Recognition of prior learning
TVET	Technical Vocational Education and Training

2.0 GLOSSARY OF TERMS

- 2.1 **“Advanced standing”** means the status granted to a learner for admission to studies at a higher level than the learner’s prior formal learning would have allowed and includes exemption where applicable.
- 2.2 **“Articulation”** means facilitating the progress and mobility of learners within and across each of the three Sub-Frameworks and to the world of work, which is achieved by the intentional design of the structure and content of qualifications.
- 2.3 **“BQA Act”** means Botswana Qualifications Act, 2013
- 2.4 **“Community of Trust”** means a group of individuals or organisations bound by mutual respect, shared values, and a commitment to honesty, transparency, and ethical behaviour. Trust is cultivated through consistent actions, open communication, and accountability.
- 2.5 **“Comparability”** means the degree of similarity between two qualifications in terms of purpose, level, credits and learning outcomes 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.

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- 2.6 **“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.
- 2.7 **“Credit accumulation”** means the totalling of relevant credits required to complete a qualification or a part-qualification.
- 2.8 **“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 or part-qualifications.
- 2.9 **“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.
- 2.10 **“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.
- 2.11 **“Curriculum”** in the context of this Policy means the requirements for learner achievement of a qualification or part-qualification in terms of knowledge, skills, and, where relevant, also work experience.
- 2.12 **“Exclusionary practices”** means systems and processes that are designed to limit fairly the opportunities of specific individuals or groupings of individuals to gain access to further learning or professional recognition when they do not meet legitimate criteria for admission or professional registration. Unfair exclusionary practices limit opportunities based on illegitimate criteria, such as race, gender and affordability and may be contested.
- 2.13 **“Formal learning”** means learning that occurs in an organised and structured education and training environment and that is explicitly designated as such. Formal learning leads to the awarding of a qualification or part-qualification registered on the NQF.
- 2.14 **“Learning programme”** means a purposeful and structured set of learning experiences that leads to a qualification
- 2.15 **“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 at that level.
- 2.16 **“Lifelong learning”** means learning that takes place in all contexts in life from a life-wide, life-deep and lifelong perspective. It includes learning behaviors and obtaining

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knowledge, understanding, attitudes, values and competencies for personal growth, social and economic well-being, democratic citizenship, cultural identity and employability.

- 2.17 **“National Credit and Qualifications Framework (NCQF)”** means an instrument developed under section 4 (2) (d) for the classification of qualifications according to a set of criteria for specified levels of learning achieved.
- 2.18 **“Notional hours of learning”** comprises the total amount of time it would take an average learner to meet the outcomes defined in a learning experience and includes, inter alia, face-to-face contact time, time spent in structured learning in the workplace, time for completing assignments and research, and time spent in assessment processes.
- 2.19 **“Part-qualification”** means an assessed unit of learning that is registered as part of a qualification.
- 2.20 **“Professional body”** means any expert practitioners in an occupational field, and includes an occupational body.
- 2.21 **“Professional designation”** means a title or status conferred by a professional body in recognition of a person’s expertise and/ or right to practice in an occupational field.
- 2.22 **“Provider”** means a body that offers any education programme or trade and occupational learning programme that leads to a qualification or part-qualification registered on the NQF.
- 2.23 **“Qualification”** means a registered national qualification.
- 2.24 **“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.
- 2.25 **“Workplace-based learning”** means the exposure and interactions required to practice the integration of knowledge, skills and attitudes required in the workplace.

3.0 POLICY STATEMENT

Botswana Qualifications Authority is committed to empowering, guiding and working with ETPs as the lead organisation in the framework development and maintenance for CAT in Botswana. It authorises and will support ETPs in enacting the roles set out in this policy. All accredited ETPs are expected to satisfy BQA's requirements regarding CAT.

4.0 PURPOSE

The purpose of the policy is to guide the implementation of the CAT system across all sectors of the education and training system within the context of the Botswana Qualifications Authority Act. It points the way to the unfolding of CAT practices in the country's educational system that will be developmental in nature and also linked to Lifelong Learning. The policy sets out the broad conditions and expectations for effective implementation of CAT. It underlines transparency in credit recognition and transfer decision-making processes across the education system. It encourages, amongst others, the establishment of communities of Trust to enhance credibility, reliability and accessibility amongst different role players.

5.0 SCOPE

5.1 The policy on CAT provides for the role of BQA in coordinating the development of CAT policies and practices across the three sub frameworks (GE, TVET and HE) of the NCQF in consultation with key stakeholders

5.2 The policy applies to:

- 5.2.1 Botswana Examinations Council and other awarding bodies, education and training providers, workplaces, professional bodies and learners.
- 5.2.2 All qualifications and part qualifications registered on the NCQF.
- 5.2.3 Although the terminology used in this policy is not sector-specific, the pedagogic and epistemological differences of the sub-frameworks should be taken into consideration when interpreting it.

6.0 POLICY OBJECTIVES

- 6.1 To establish a common understanding of CAT and associated principles within the context of lifelong learning and the NCQF in Botswana.
- 6.2 To guide the development of institutional-level CAT policies and processes across all sectors of the education and training system in Botswana.
- 6.3 To provide a basis for the development and implementation of CAT systems and practices across all levels of the education and training system in Botswana.
- 6.4 To provide a framework for the monitoring and evaluation of CAT practices within the education and training system.
- 6.5 To outline the roles of key stakeholders, including regulatory and awarding bodies, public and private providers, employers and other practitioners in the implementation of CATS across all sectors of the education and training system.
- 6.6 Transparency in credit recognition and transfer decision-making processes across the education system is critical for supporting and promoting learning pathways.

7.0 KEY POLICY PRINCIPLES FOR CAT

- 7.1 Credit transfer should apply across all levels of education and training and across the sub-sectors of the education and training system.
- 7.2 Credit transfer processes should be in line with the NCQF level and qualifications descriptors and apply across national borders.
- 7.3 Credit transfer decisions must be fair, consistent, and justifiable and open to appeal, review or scrutiny.
- 7.4 Credit transfer decisions should be made in a timely manner to facilitate learner access to new programmes of study.
- 7.5 Credit transfer processes should be consistent with the quality and standards of qualifications.
- 7.6 Credit awarded in recognition of prior learning or current competence is equivalent to credit awarded through regular assessment and should be transportable and transferable.
- 7.7 Qualifications, courses and programme development and design should promote and facilitate credit recognition and transfer.

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- 7.8 Credit transfer and recognition should be able to operate across all three subsystems, and institutional-level policies, processes, and procedures must be formulated to support this.
- 7.9 Information on articulation of programmes and qualifications should be made public for potential applicants to be clear about available credit transfer opportunities and associated requirements, processes and procedures.
- 7.10 There must be collaboration and consultation between the subsectors of the education system to formulate arrangements for credit recognition and transfer between General Education (GE) and Technical Vocational Education and Training (TVET) and between TVET and Higher Education (HE).

8.0 BACKGROUND

8.1 Policy/Legal Framework

- 8.1.1 The Government of Botswana has chosen a path of educational reform that will promote, among other things, lifelong learning. It is this goal that has motivated the establishment of a national credit and qualifications framework (NCQF), the introduction and implementation of recognition of Prior Learning (RPL) and the establishment of a credit accumulation and transfer (CAT) system. Much of this will be facilitated by the adoption of a national qualification framework.
- 8.1.2 The Botswana Qualifications Authority (BQA) is mandated by the BQA Act No. 24 of 2013, section 4 (1) (f), to develop policy and criteria for Credit Accumulation and Transfer (CAT), which forms part of BQA's overarching quality assurance role. It will fit within the regulations as part of the criteria for registration and programme accreditation. This policy will be the first published response to this mandate. It is based on extensive conceptual development regarding CAT prior to the formation of the BQA. CAT is also called for or endorsed in most of Botswana's major education and policy or strategy documents, being twinned with RPL and linked to the quest for a national ethos of LLL. The NCQF will provide a firm foundation for the policy.
- 8.1.3 The Cardno Report (A study to establish the national qualifications framework 2006), perceived that the NCQF would be a static framework unless it allows and recognises movement between the levels upwards, laterally and

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sometimes downwards. Hence, recommended to develop a credit system to accompany the NCQF. The NCQF needs a credit system to assist stakeholders in making decisions on learning pathways, assessing levels of learning and providing valid statements of achievement.

8.1.4 The credit accumulation and transfer policy is predicated on quality assurance requirements under the BQA Act 2013 and applies within the BNVQF context. The implementation of the principles and operational strategies, as well as the achievement of objectives and outcomes, is the responsibility of the relevant education and training provider and will be undertaken as part of their official registration and accreditation quality assurance roles.

8.1.5 There is no formal CAT within the education and training system in Botswana. As a result, practices around CAT are ad hoc and informal.

For example:

- a) For professional programmes such as Accounting, the credits can be banked and accumulated.
- b) In Botswana Open University, if learners want to enter with a diploma, they can enter at the second-year level, but the curriculum is still not credit-based.
- c) MTTC trade testing applies some recognition for prior achievements (e.g. students can accumulate from Trade test C to B), but there is no credit-based curriculum in place.

8.1.6 The development of credit transfer and articulation provision in Botswana is still evolving. Pockets of credit transfer arrangements are observable at some ETPs at TVET and HE levels. Essentially, there are potentially diverse credit allocation schemes in use or being developed for the University of Botswana, BQA (BNVQF), BTEP courses and programmes and the Adult Basic Education Programme (ABEP). Though these provisions are not based on any agreed system, they do form the starting point from which a credit accumulation and transfer system could be built.

8.2 Notwithstanding the differences in credit allocation schemes, a common credit system is much easier to accommodate than different credit schemes in a single education and training system. Ideally, a user-friendly education and training environment

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should allow learners to accumulate credits within an institution (credit accumulation) and then transfer these credits to other institutions (credit accumulation and transfer).

- 8.3 Going forward, the intended practice is to have in place systems that have credit-based qualifications, a common credit system, a standardised way of naming qualifications, accurate level descriptors for NQF levels, a form of modularised curriculum where multiple entry and exit points are possible and a pedagogy that recognises prior learning experiences.

9.0 RESPONSIBILITIES

9.1 Botswana Qualifications Authority

- 9.1.1 BQA is mandated to ensure that registered and accredited education and training providers, including workplaces, develop systems for the implementation of CAT.
- 9.1.2 Establish cross-sector structures to facilitate the development and implementation of criteria and guidelines for credit recognition and transfer between the subsectors of the education and training system.
- 9.1.3 Develop criteria and guidelines on programme and qualification design to promote cross-sector qualification linkages and facilitate credit transfer between the subsectors of the education and training system.
- 9.1.4 Undertake periodic review of criteria and standards for programme and qualification design as well as development of unit or training standards for TVET to ensure adequate provision for credit recognition and transfer.
- 9.1.5 Carry out periodic review of the Credit Accumulation and Transfer Policy in consultation with the three sub-sectors (GE, TVET and HE) of the education and training system to ensure that the policy adequately provides for credit recognition and transfer across the sub-sectors and all levels of the education and training system.
- 9.1.6 Develop and implement criteria for the development of unit or training standards for TVET so that the standards can be used as a basis for establishing content and outcome equivalences with learning units or modules for GE or HE qualifications for credit recognition and transfer purposes.

9.2 Education and Training Providers

- 9.2.1 Develop and implement CAT policies, processes and procedures that conform to the objectives and principles of this policy as a condition of registration and accreditation.
- 9.2.2 Identify qualifications or parts of qualifications with the same or similar level descriptors and learning outcomes and define criteria and processes for credit recognition and transfer.
- 9.2.3 Ensure that quality assurance arrangements are explicit about requirements for recognition of credit from components of qualifications offered.
- 9.2.4 Establish Inter-institutional Technical Working Groups to develop criteria and guidelines for achieving articulation of specific programs of study within and across the subsectors to facilitate arrangements for credit recognition and transfer.
- 9.2.5 Disseminate information about cross-sector qualification linkages and associated credit recognition and transfer requirements and processes to learners as part of admission information services.

9.3 Professional Bodies

- 9.3.1 Comply with the CAT policy and support related promotional or advocacy initiatives to encourage their members, associates, education and training providers, workplace-training centres, and other stakeholders to promote CAT provision across all sectors of the education and training system.
- 9.3.2 Collaborate with Botswana Qualifications Authority, education and training providers, workplace training centres and other relevant stakeholders to support the implementation of CAT.

10.0 UNDERSTANDING CAT

- 10.1 Credit Accumulation and Transfer (CAT) is an important building block in any credit-based qualification system, and a vital instrument for LLL. CAT and RPL enable individuals to obtain official recognition through flexible learning pathways as envisaged in the Education and Training Sector Strategic Plan (ETSSP: 2015-2020).
- 10.2 Credit accumulation can occur over a period of time, towards a qualification.

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- 10.2.1 It is the totalling of relevant credits required to complete a qualification or part qualification. It gives learners the opportunity to register learning outcomes achieved in one programme at one date and have them counted towards the full programme at a later date.
- 10.2.2 Credit accumulation may occur within a programme of study, across an institution, between institutions within a single country or on an international basis. Where accumulation crosses a programme or institutional boundary, this is usually referred to as credit transfer.
- 10.2.3 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. It is a process whereby credit already achieved is recognised towards a different qualification.
- 10.2.4 Credit accumulation and transfer provides learners with agreed and consistent credits for qualifications or part qualifications based on identified equivalence in content and learning outcomes between matched qualifications. This may occur on a case-by-case basis between education and training providers, awarding bodies or as a structured agreement between two or more organisations or education and training providers.
- 10.2.5 CAT and RPL share family resemblances but are distinctly different from one another. CAT relates specifically to the standing and use of completed and officially recognised credits. Such credits may be contributed through a successful process of recognition of prior learning (RPL) but are more generally based on completed learning programmes or on particular elements of completed qualifications achieved in accredited ETPs.

10.3 Main features of a CAT system?

- 10.3.1 Common goals – which are mobility, flexibility, increased access and recognition of different forms of learning.
- 10.3.2 Statements of learning
- CAT systems operate by identifying the outcomes of a programme of learning, placing these outcomes at a level on an NQF and by giving them a weighting or numerical value which makes sense in terms of other programmes.

10.3.3 Learning outcomes and credits

In establishing a qualifications framework “measured” by the use of credits, it is beneficial to develop course programmes based on desired learning outcomes.

10.3.4 Modular system

Subject to debate, it must suffice to say that CAT systems are largely dependent, although not entirely, on the presence of a modular system for the purposes of credit accumulation and transfer.

10.3.5 Communities of trust

Making credit transfer and articulation arrangements work is all about trust and confidence. This trust is based on agreements between key players about the quality, standard and outcomes of qualifications. Confidence is increased by reducing uncertainty.

10.3.6 Level descriptors

The use of level descriptors that describe the depth and complexity of the learning that has taken place. Different systems use different numbers of levels, but these provide a basis for comparison.

10.3.7 Quality assurance systems

Quality assurance of assessed learning through the existence of national and institutional quality management systems.

10.4 Potential Benefits of CAT

The benefits of CAT include among other things, the following:

10.4.1 CAT encourages flexibility. This means being able to combine formally recognised credits achieved in different contexts and programmes into different qualifications. Such flexibility allows for learning pathways that are responsive to changing individual career paths, to changing needs in society and economy, and to new or emerging fields of knowledge or skill.

10.4.2 CAT serves the interests of mobility and progression, specifically offering access to new or different learning pathways. It is essential in a system that strives for articulation across the education and training sectors.

10.4.3 For individuals and ETPs, it offers economies by avoiding the unnecessary repetition of completed work, and it may reduce the frustration of satisfying

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legacy requirements that have no relation to the knowledge or competence being sought.

- 10.4.4 CAT can be designed to encourage flexible curriculum and qualifications that are purposeful and coherent, and that respect the reasonable demands and boundaries of specific disciplines without sacrificing quality.

11.0 RULES FOR THE IMPLEMENTATION OF CAT

- 11.1 Detailed principles, rules, procedures and practices for CAT are set out in the implementation guidelines for CAT. These emphasise the need for transparency and due process.
- 11.2 The approach of the policy to limits regarding currency and accumulation is not prescriptive but requires that ETPs give careful attention to these issues when compiling their own CAT policies. As indicated already, BQA and ETPs must exercise the responsibilities outlined. However, the individual candidate is also responsible for taking the initiative, making an application and contributing to the sourcing of evidence to support CAT.

12.0 THE ROLE OF COMMUNITIES OF TRUST

- 12.1 CAT cannot work well without communities of trust among ETPs, regulators and national authorities. Without trust there is a likelihood of contention about comparability of credits from ETP to ETP and from one programme to another – even when these are highly specified on the NCQF.
- 12.2 Communities of trust need to be nurtured by deliberate action. Such action requires thoroughgoing communication, advocacy and regular, purposeful encounters among all the stakeholders regarding CAT policy and practices. The objectives in building communities of trust include sharing good practices and fostering a growing understanding of the qualities required by CAT. All stakeholders are expected to take active roles in cultivating a culture of trust regarding CAT.

13.0 IMPLEMENTATION STRATEGY

The success of this policy depends on developing a comprehensive implementation strategy and committing to the principles mentioned herein, particularly the needs of the learner.

14.0 DATA PROTECTION

14.1 BQA's Data Protection Policy, issued under the mandate of the BQA Board, underscores the Authority's unwavering commitment to maintaining the highest standards of integrity, accountability, and regulatory adherence.

14.2 The policy ensures protection of natural persons regarding the processing of personal data, free flow of personal data in the provision of services, protect fundamental rights and freedoms of natural persons insofar as they relate to privacy and the protection of personal data.

15.0 MONITORING AND EVALUATION

The implementation of the CAT Policy will be monitored to ensure effective credit transfer and accumulation across institutions. Key aspects include:

- **Institutional Compliance:** Level of adherence to BQA guidelines.
- **Credit Transfer Outcomes:** Number and percentage of successful credit transfers.
- **Learner Experience:** Satisfaction and progression of learners using CAT.
- **Data Sources:** Data will be collected through institutional reports, learner feedback, and audits. Findings will inform periodic reviews of the policy and support continuous improvement of credit transfer processes.

16.0 POLICY REVIEW

This policy shall be reviewed in consultation with relevant stakeholders at least every three (3) years. The review shall entail benchmarking with and referencing other NQF systems to ensure regional and international alignment and comparability.

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17.0 APPROVAL

This policy was approved by the Board and signed on behalf by:

DESIGNATION	NAME	SIGNATURE	DATE
Chief Executive Officer (Acting)	Ms. Boitumelo Watlhaga		18/11/25
Quality Assurance and Framework Maintenance Committee Chairperson	Prof. Richie Moalosi		18/11/25
Board Chairperson	Mr. Gabaake Gabaake		18/11/85

BOTSWANA
Qualifications Authority