

DRAFT POLICY FOR CREDIT ACCUMULATION AND TRANSFER IN THE NSQF

CONTENTS

Introduction: The NSQF Notification and the purpose of the policy

The underlying concepts which give structure to credit systems

The underlying structure of the proposed NSQF credit system

Principles underpinning the proposed credit system

- NSQF credits points
- Credit accumulation
- Credit transfer
- Credit by design
- Credit accumulation and transfer processes

Proposed responsibilities for implementation of the credit system

- NSQC/NSDA
- regulatory bodies
- awarding bodies
- provider institutions

INTRODUCTION

The NSQF Notification and the purpose of the policy

This credit policy is intended to implement the decision of Cabinet Committee on Skill Development in its meeting held on 19th December, 2013 that a credit accumulation and transfer system would be integrated into the National Skill Qualification Framework (NSQF) to allow people to move between education, vocational training and work at different stages in their lives according to their needs and convenience.¹

The NSQF Notification states that, with the anticipated credit system: “It will be possible for a student to leave education domain, get some practical experience in industry and return to studies to gain qualifications to progress higher in his chosen career”.²

The NSQF Notification defines credit as ““recognition that a learner has successfully completed a prior course of learning, corresponding to a qualification at a given level.”³

This policy paper proposes a credit system which builds on the requirements of the NSQF and the National Qualifications Register – ie qualifications must be:

- based on outcomes of learning
- divided into units or other kinds of component part
- only awarded to individuals who can show that they have achieved the outcomes to the standards set for the qualifications
- open to formal, non-formal or informal (experiential) learning
- assessed in a form which is in line with national policy
- open to RPL processes as defined in national policy
- linked to at least one progression pathway to employment or further learning
- allocated to an NSQF level, using the NSQF level descriptors

The model is based on a combination of international practice and aspects of the credit systems created by the University Grants Commission (UGC)⁴ and by the All-India Council on Technical Education (AICTE) on behalf of the Ministry of Human Resources Development (MHRD).⁵ It is intended to establish a single national system inclusive of all forms of learning.

The purpose of this policy is to facilitate the development of credible, efficient and transparent credit accumulation and transfer processes within and between each education, training and skills sector in India. The model described in this policy paper is intended to provide a strong impetus for both credit accumulation and credit transfer across the NSQF.

¹ Ministry of Finance Notification, New Delhi, 27 December 2013. (Referred to elsewhere in this paper as the “NSQF Notification”.)

² NSQF Notification, p5.

³ NSQF Notification, 27 December 2013: p1

⁴ UGC Guidelines on adoption of choice based credit system, undated

⁵ Ministry of Human Resource Development (2014): Skills and Education Under NSQF

The objectives of this policy are to:

- a) support lifelong learning in India by embedding credit accumulation and credit transfer in the NSQF
- b) make credit accumulation and credit transfer integral to the design and use of qualifications in the National Qualifications Register
- c) provide a set of definitions and principles for credit accumulation and credit transfer
- d) specify the roles and functions of NSQC/NSDA, the Regulatory bodies, awarding bodies, education institutions and skills development providers in relation to credit accumulation and transfer
- e) support the development of a more diverse and differentiated post-school system by promoting the articulation of qualifications in different education, training, academic and occupational sectors
- f) make it easier for learners to achieve outcomes at different times and in different places, and to transfer between qualifications in different institutions or different sectors, without having to repeat learning

THE UNDERLYING CONCEPTS WHICH GIVE STRUCTURE TO CREDIT SYSTEMS

The policy is best understood by considering the most important ideas which underpin every credit accumulation and transfer policy and how they will apply in India. These are presented sequentially below, with an explanation of each important term following the paragraph in which it is introduced:

- **A credit point** is an award made to a learner in recognition of the achievement of particular learning outcomes. It gives a numerical value to the learning outcomes of qualifications and components of qualifications. It is a form of recognition of achievement. The outcomes for which the credit is awarded must be subject to valid, reliable and comparable assessment. No credits can be awarded if the learning outcomes are not achieved through learning programmes or through a Recognition of Prior Learning (RPL) process.

In some systems, credit is awarded without limit of time; in others credit is awarded for a fixed period of time following the award of the qualification/component which carried the credit.

- The **credit value** of a qualification/component of a qualification is the total number of credit points allocated to it. The basis for calculating credit value is the unit of credit used in the credit system.
- **A component of a qualification** is a set of knowledge, skills, and aptitudes, expressed in assessable outcomes, which constitute a coherent part of a qualification. The nature of the components in the qualification will vary from sector to sector: they may be blocks of learning such as academic subjects, theory classes, projects or internships, modules/units or national occupational standards. Where there is a credit system, each component is given a framework level and a credit value. In most credit systems, the credit value is based on notional learning time. Credit points are normally awarded at a level – so “X credits points at Y level.
- **The unit of credit** is the standard measurement used in calculating credit value. The most common means of calculating credit (and the means referred to in the NSQF Notification) is notional learning time. A common unit of credit used in qualification frameworks around the world is 1 credit = 10 notional learning hours.

The unit of credit usually represents the smallest amount of credit which can be awarded – ie the smallest qualification/component recognised in the system is a 1-unit qualification/component. This is often accompanied by the rule that no half credits can be awarded.

- **Notional learning time** is the nominal duration of learning by a typical learner to complete a qualification or a component of a qualification. It is usually calculated in notional hours of learning – the time needed to achieve the outcomes of the qualification/component. The time specified is “notional” because it is a guide and not a requirement of the qualification. If an awarding body states that a qualification normally takes 240 hours to complete that does not mean that learners must prove that they have spent 240 hours learning. To be awarded the credit points, they must prove that they have achieved the learning outcomes of the

qualification, but they may have taken 200 hours or 280 hours or have undergone an RPL/assessment-on-demand process.

- Recognition of prior learning (RPL) is the process for recognising knowledge and skills and aptitudes that have come from previous formal, non-formal and informal learning. RPL can be used to re-enter learning or to contribute towards a programme of learning or progress in their career. Through RPL it may be possible to make a claim for NSQF credit points.
- Assessment-on-demand means assessment undertaken without having followed a specific course of learning.
- Learning activities which can count towards total notional learning time include:⁶
 - formal learning, including classes, training sessions, coaching, seminars and tutorials
 - practice and learning on the job - gaining, applying and refining skills in the workplace
 - doing practical work in laboratories or other locations
 - expected private study, revision and remedial work
 - work-based activities which lead to assessment
 - undertaking all forms of assessment
- **Credit framework** (sometimes “credit matrix”) usually refers to a table of the credit values typically associated with the design of programmes leading to the main qualifications within a sector, especially general and higher education. For each qualification (type of qualification) in the framework, the minimum total credits required and/or the acceptable range of total credits are usually given, together with the minimum number of credits which must be at the level of the award.
- **Credit accumulation** is the process by which learners build up credits towards a qualification awarded by a particular awarding body. Credit accumulation practices aim to extend flexibility in provision and allow learners to discontinue learning towards a qualification at one time, having completed one or more of the components of the qualification, and then start again at a later time and/or in a different institution, carrying forward the previously achieved component(s). The establishment of a credit accumulation system requires awarding bodies to be able to record and track the achievement of components of qualifications over time. The credit value of a component of a qualification is really its credit accumulation value and cannot be different in different qualifications offered by the same awarding body.
- **Credit transfer** is a process whereby a qualification and/or a component of a qualification awarded by one awarding body (Qualification A) is given a credit transfer value which allows it to count towards a qualification awarded by another awarding body (Qualification B). The transfer of credit points from one qualification or learning program into another helps to minimise duplication of learning. This credit transfer value will take account of the credit accumulation value of Qualification A, but will be based on the contribution which the outcomes of Qualification A can make towards the achievement of Qualification B. The credit transfer value of Qualification A in relation to Qualification B may be different from its credit

⁶ This list is from p12 of the NSQF Notification, 27 December 2013.

transfer value for other qualifications. The credit transfer value may be less than the credit accumulation value.

- **Credit by design** refers to the use of credit in the design of
 - a single qualification or a suite of related qualifications in the portfolio of a single awarding body to make credit accumulation easy
 - related qualifications in the portfolios two or more awarding bodies to make credit transfer easy

Credit by design may relate to the overall design of the qualification or to the design of individual components, or both. For example, in designing a qualification an awarding body could decide that holders of the qualifications should achieve a certain number of credits at a certain framework level in a particular discipline or skill set, but to design in flexibility about which of a number of available components can count towards the qualification. It may also be possible for two or more awarding body to collaborate with each other to ensure that components of qualifications in their portfolios are interchangeable. This is a kind of articulation.

- **Articulation** is the process of forming connections between qualifications or components of qualifications, normally at the design or review stage, to make it easier for learners to progress from one qualification to another. Horizontal articulation would be achieved by ensuring that two (or more) qualifications at the same level have similar structures and that the outcomes and assessment criteria in two comparable components at the same level are identical, or similar enough to be interchangeable. Vertical articulation would be achieved by ensuring that two (or more) qualifications at the contiguous levels have similar structures and that the outcomes and assessment criteria in two comparable components at different levels are mirror each other but require different levels of the relevant knowledge, skills or aptitudes. Equal credit value should be ascribed to similar learning outcomes at the same level. Agreements on articulation of qualifications, or of programmes leading to qualifications, often include provisions on support for learners making the transfer, including bridging courses.
- **Bridging courses** will be required for some learners who are given credit for prior learning. These might be to top up core skills, to acquire necessary background knowledge about a subject, discipline or sector, to acquire specific background aptitudes, such as health and safety in work, or study skills, research skills or essay writing skills in higher education. Bridging courses are normally provided by the body/institution which awards transferred credit.

THE UNDERLYING STRUCTURE OF THE PROPOSED NSQF CREDIT SYSTEM

The **NSQF credit system** will be a set of principles and responsibilities and processes which are followed by the regulatory bodies, awarding bodies and provider institutions associated with the NSQF to award and utilise credit points in designing and awarding of qualifications. It is designed to be inclusive of all forms of learning and all types of qualifications in the National Qualifications Register.

In the NSQF system, an **awarding body**⁷ is the body which is ultimately responsible for the quality of a qualification and ensuring that no unjustified or fraudulent certificates are issued for the qualification. It is normally the body which creates qualifications using analysis, research and consultation with the potential users and providers of the qualification. They will set the credit value of the qualification and its components. Awarding bodies set norms for assessment and monitor and review all assessment. In some cases, qualifications may be awarded jointly. In this case there must be a clear agreement how the responsibilities for awarding are shared between the bodies concerned.

Following the NSQF Notification, NSQF credit points will be based on notional learning time and will give a numerical **credit value** to qualifications and components of qualifications based on the notional time required by a typical candidate for that qualification to achieve the learning outcomes. All qualifications in the National Qualifications Register will have a credit value stated in the Qualification File and approved by the National Skill Qualification Committee.

The **unit of credit** in the NSQF and the rules regarding its use will be decided by agreement between the main stakeholders, including UGC, AICTE, MHRD, the National Council on Vocational Training (NCVT) and representatives of the Sector Skills Councils. (The unit of credit which seems to be most commonly used with national qualifications frameworks which include all kinds of qualification is 1 credit for 10 notional learning hours⁸. The unit of credit for an NSQF system proposed by UGC and the MHRD is 1 credit for each notional learning hour.)

Agreements will also have to be reached on:

- a minimum credit value in the NSQF (eg if the unit of credit is based on 10 notional learning hours, the minimum credit value might be 1 credit; but if the unit of credit is based on 1 notional learning hour, the minimum credit value might be 10 credits).
- whether fractions of credits can be awarded
- whether credit should have a period of currency and if so how long should it last.

Awarding bodies for qualifications in the NQR will be expected to set up **credit accumulation** processes to extend flexibility in provision and give learners more options for completing qualifications. They will have to have systems for recording and tracking the achievement of components of qualifications over time.

Awarding bodies and regulatory bodies for qualifications in the NQR will be expected to establish

⁷ May be called “a certifying body” or “a certifying institution”.

⁸ For example in Malta, New Zealand, South Africa, all UK credit frameworks.

norms for **credit transfer** and to take active steps to determine where progression pathways between education and training sectors and/or occupational sectors are needed and to design and/or negotiate formal and informal articulation agreements, bridging courses and means of supporting learners wishing to transfer credit.

Articulation norms will be established within a national framework established by the National Skill Qualifications Committee (NSQC) in consultation with the regulatory bodies. They will set the parameters for articulation agreements and the scope for credit transfer between different types of qualification in line with this policy.

PRINCIPLES UNDERPINNING THE PROPOSED CREDIT SYSTEM

NSQF credits points:

- are awarded for the achievement of learning outcomes which are subject to quality assured assessment
- are based on notional learning time – the credit unit is 1 credit per (number to be agreed) notional hours of learning
- are awarded at a level – eg “10 credit points at NSQF level 5”
- are not awarded for attendance or experience
- are not linked to grading for NSQF purposes

Credit accumulation

- The credit accumulation value of a qualification or component is fixed. It does not change according to the place, pace or mode of learning.
- The number of NSQF credit points allocated to a component of a qualification is determined by learning time, independently of the perceived importance or centrality of that component in the qualification.
- Awarding bodies must use processes for operating credit accumulation that are transparent and open to scrutiny.

Credit transfer

- The credit transfer value of a qualification will ensure that a learner can move from one qualification or learning programme to another without having to repeat any assessed and certificated learning.
- The receiving institution or the awarding body for the qualification into which credit will be transferred will decide how many credit points can be transferred.
- Credit transfer will be awarded within national and sectoral norms.
- The credit transfer decision will depend upon the nature/content of the learning for which the credit has been awarded and the requirements of the program into which transfer is being sought.
- The processes involved in making these decisions must be transparent, within any existing legal constraints, open to appeals and open to external scrutiny.
- The key focus of credit transfer decisions should be on the benefit to the learner and on support for effective learning pathways.

Credit by design

- The design of qualifications in the NSQF should facilitate and promote credit accumulation, credit for prior informal and non-formal learning, and the transfer of credit.
- Those responsible for designing qualifications and learning programs should identify opportunities to build in or negotiate for credit transfer wherever possible.

Communication

- All qualifications in the National Qualifications Register will show the level and credit value of the qualification and the components of the qualification.
- Certificates issued for qualifications in the NSQF should include the NSQF level and credit value of the qualification

PROPOSED RESPONSIBILITIES FOR IMPLEMENTATION OF THE CREDIT SYSTEM

Responsibilities of NSQC/NSDA:

- Develop national policy, norms and criteria for credit accumulation and transfer after consultation with the regulators and awarding bodies.
- Develop national guidelines for credit accumulation and transfer, including inter-institutional collaboration and cross-sector qualifications linkages, after consultation with the regulators and awarding bodies.
- Support the development of collaborative partnerships within and between sectors.
- Publicise/communicate agreements reached on credit transfer
- Monitor and review the implementation of the NSQF credit system.
- Establish and manage an adjudication process to deal with practices which breach the principles of the NSQF credit accumulation and transfer system.
- Undertake/oversee research to improve the use of CAT in collaboration with the regulatory bodies.

Responsibilities of regulatory bodies

- Adhere to the principles and responsibilities as outlined in this policy.
- Formalise norms for the use of credit within their sectors.
- Build capacity in the use of credit in their sectors and promote good practice.
- Work with awarding bodies to establish effective credit accumulation systems
- Guide and encourage the development of articulation agreements within their sectors.
- Collaborate with the other regulatory bodies to ensure that effective credit transfer takes place within and across the different sectors of education and training.
- Promote the collaborative development of qualification and curriculum pathways between different institutional types to promote credit accumulation and credit transfer.
- Develop linkages for articulation and progression to promote credit transfer within their sectors, including:
 - formation of consortia of linked bodies
 - formal articulation agreements
 - coordinated quality assurance systems
 - alignment of qualifications in common fields
 - bridging programmes
- Publicise/communicate agreements reached on credit transfer
- Develop and implement arrangements for monitoring and evaluating credit transfer arrangements – eg by tracking the success of learners awarded credit transfer.

Responsibilities of awarding bodies

- Implement the principles and responsibilities as outlined in this policy to ensure equity and inclusiveness in pathways which give access to their qualifications and secure progression on from their qualifications.
- Set up systems to manage credit accumulation in their qualifications and credit transfer into their qualifications.
- Build the use of credit into the design processes for their qualifications.
- Seek out opportunities for articulation agreements with other awarding bodies in their sectors and in other sectors

- Specify the number or range of credits and the levels at which these credits must be for specific types/titles of qualification which they award.
- Initiate and participate in partnerships with other awarding bodies to implement and promote credit transfer.
- Collaborate with other awarding bodies to ensure that effective credit transfer takes place within and across the different sectors of education and training.
- Develop linkages for articulation and progression to promote credit transfer including:
 - formation of consortia of linked providers
 - coordinated assessment/quality assurance systems
 - alignment of outcomes and assessment criteria in common fields
 - bridging programmes
- Publicise/communicate agreements reached on credit transfer
- Develop and implement arrangements for monitoring and evaluating credit accumulation and transfer arrangements in their qualifications.

Responsibilities of provider institutions

- Implement the principles and responsibilities as outlined in this policy to ensure equity and inclusiveness in access to their qualifications.
- Develop/participate in linkages/networks of providers to promote the NSQF credit system.
- Develop and implement arrangements for monitoring and evaluating credit accumulation and transfer arrangements in the qualifications they offer.

This paper has been produced with the assistance of the European Union. The contents are the sole responsibility of the India- EU Skills Development Project and can in no way be taken to reflect the views of the European Union.