
RECOGNITION OF PRIOR LEARNING IN THE FINANCIAL REGULATORY ENVIRONMENT

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1. BACKGROUND AND PURPOSE FOR THE RESEARCH

The adoption and implementation of the Financial Advisory and Intermediary Services Act (FAIS), Act 37 of 2002, brought about a mind shift in the financial services industry regarding qualifications. The FAIS Act prescribes that financial services providers¹ must be competent to provide financial services to clients. Financial services providers (FSPs) can be natural (sole proprietor FSPs) or legal persons. When the financial services provider is a legal person, it is represented by natural persons who fulfill specific roles in terms of the legislation². These natural persons³ in the regulated environment need to meet competence⁴ requirements, which are further expanded on in the subordinate legislation, such as the Determination of Fit and Proper requirements for Financial Services Providers (Fit and Proper)⁵.

The role-players are found in various businesses and roles in the industry, ranging from the bank clerk to the agent of the insurance company, investment advisors, brokers and health care benefit advisors⁶. The competence requirements include that role-players in the regulatory ambit of the financial services industry must meet certain qualification requirements at entry into the industry, and then meet further qualification requirements, which are appropriate to the financial services industry, within a specified period of time⁷.

The FAIS Act was promulgated in 2002 and went into effect on 30 September 2004. Between 2002 and 2004 the financial services industry realised that there were significant numbers of people, within the financial services industry, who were either unable to provide proof of their scholastic qualifications or had left school without obtaining what was then a Standard Eight, Nine or 10 school-leaving certificate.

¹ Section 8 of the FAIS Act

² Hattingh *et al* *The FAIS Act Explained* (2010) at 1

³ Sole proprietor FSPs, Key Individuals and representatives

⁴ Section 8 and 13 of the FAIS Act

⁵ First published as Board Notice 91 of 2003. The latest version was published in Board Notice 106 of 2008.

⁶ Hattingh *et al* *The FAIS Act Explained* (2010) at 1

⁷ Section 5 of the Determination of Fit and Proper Requirements for Financial Services Providers, Board Notice 106 of 2008

This meant that people were unable to prove that they met the “entry level qualification” requirements required by the FAIS Act, although they had been functioning in the industry for many years.

A second problem was that people were unable or reluctant to enroll for formal qualifications that would meet the “appropriate qualification” requirements deemed to meet the competence requirement in relation to qualifications for role-players in the regulatory environment.

At this stage, 2002 to 2004 and even later, Recognition of Prior Learning (RPL) was used by many people in the training and development fields to attract such role-players in the financial services industry, promising that it would be an “easy” alternative to formal studies. The Financial Services Board is of the view that the promises made to people were in many instances over-optimistic, and that RPL is quite probably a “promise that did not deliver”. The regulator would not want to support a process that is not realistic and achievable for role-players.

The purpose of this research project was thus to establish (a) the extent to which RPL was used in the financial services industry as a result of the requirements of FAIS, (b) the success thereof and (c) whether the industry would use RPL again in the future.

2. RESEARCH METHODOLOGY

Research was conducted to investigate how RPL was used within the Banking, Insurance, Wealth Management, Health Services and Investment Management sectors of the financial services industry. The aim of the research was to establish to what extent RPL was used, what the successes and the failures were and whether these role players will use RPL again in future.

The primary sample consisted of the two SETAS⁸ active in the financial services industry, of whom two have been actively involved in the qualification process; seven medium to large banks; six large insurance companies; five large industry associations; and five large independent compliance practices.

⁸ Sector Education and Training Authorities

The secondary sample targeted 130 000 people who are either key individuals or representatives, which are the two regulated roles. The survey was made available to the key bodies, and was also made available on the FSB website for access by the individual role-players.

An interview questionnaire was sent to the primary sample. An online (web based) survey was made available to industry players, including the large banks and insurance companies, the two relevant SETAs, training providers, industry associations and their members, large independent compliance practices, and individual role-players, comprising the secondary sample.

3. RESULTS OF THE SURVEY CONDUCTED WITH THE PRIMARY SAMPLE

3.1 PART 1: GENERAL QUERIES ABOUT INVOLVEMENT WITH RPL

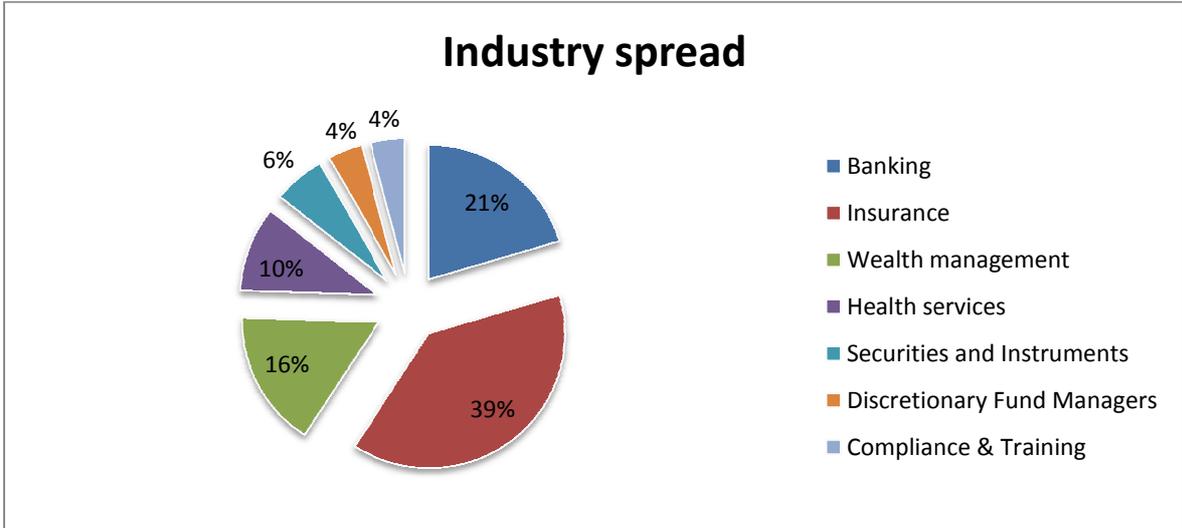
All respondents were requested to answer part one of the questionnaire.

3.1.1 RESPONDENTS

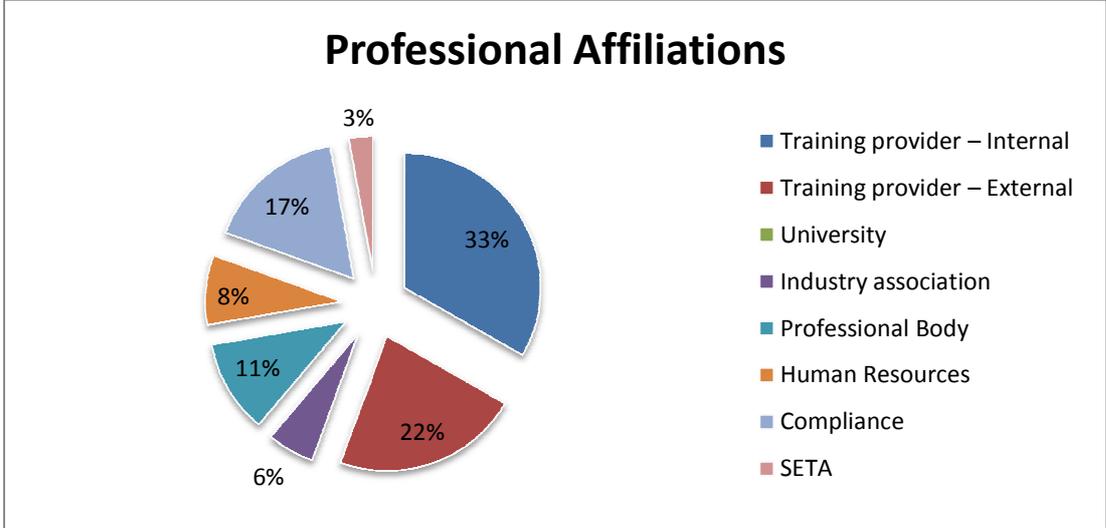
Thirty-five institutions and individuals were contacted and asked for their participation. One SETA declined to respond due to their own research projects on similar topics. Two people declined to comment as they felt their involvement in RPL had been too limited to add information of significant value. Thirty-two respondents were willing to provide written feedback on an interview schedule. The collated raw responses are attached as Annexure A.

3.1.1.1 GENERAL INFORMATION ABOUT THE RESPONDENTS

The respondents represented the banking, insurance, wealth management, health services, securities and instruments and discretionary fund management environment. The numbers reported in terms of representation does not match the number of respondents, as some respondents function within companies that cut across more than one type of financial service environment.



Their affiliations ranged from internal training providers to Compliance specialists. Most respondents represented training providers, then compliance, then professional bodies and industry associations, and one respondent represented a SETA.

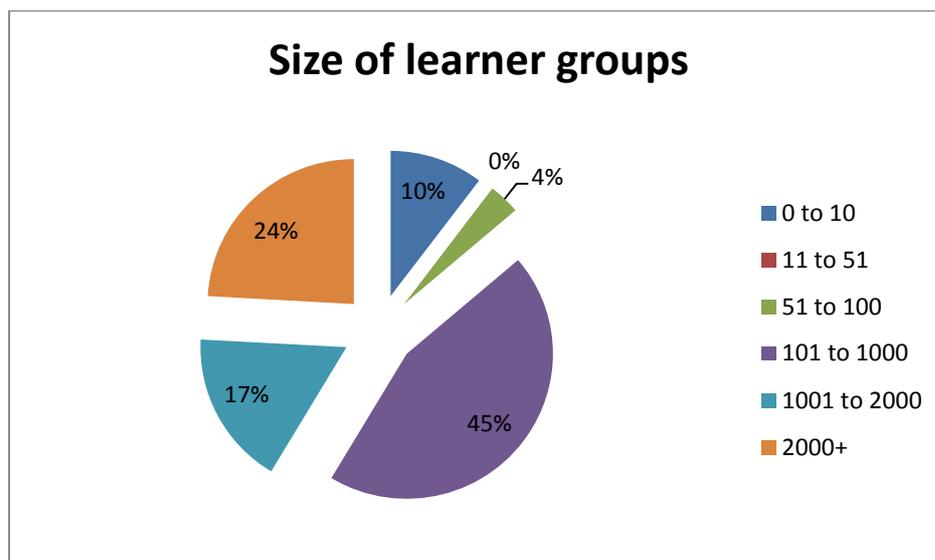


3.1.2 SPECIFIC INVOLVEMENT WITH RPL

Respondents were asked to describe their specific involvement with RPL in the financial services sector. The responses varied, but a common thread was that some institutions were involved in sourcing training providers who could provide RPL and learning interventions for their staff or clients, whilst other respondents were actually involved in the provision of RPL and learning interventions⁹.

Some of the responses highlight that the process was more complex than a mere provision of a learning intervention and support. Apart from the myriad complexities involved with the provision of learning interventions and RPL across a very diverse industry, providers were faced with the emotional reaction of the learner population. In industry there was a common understanding that the take-up of the learning interventions was a “grudge purchase”, as learners did not willingly engage in the process. The only reason why learners and organizations engaged in this exercise was because they had to meet the requirements of Fit and Proper if they wanted to remain in the industry¹⁰

Respondents were asked to indicate the number of learners for whom they managed or organize access to learning interventions using RPL:



As can be seen from the responses, the majority (45%) of the respondents were involved with learner groups ranging between 101 and 1000, and this was closely followed by respondents dealing with groups larger than 1000. Some respondents dealt with smaller groups, but the majority dealt with large groups.

⁹ Annexure A, pp 1- 5

¹⁰ Fit and Proper, BN 91 of 2003, BN 91 of 2006, BN 106 of 2008

3.1.3 QUALIFICATION REQUIREMENTS OF LEARNERS

It was clear that in the majority of instances (20) the needs were diverse, whereas one third (10) of the respondents indicated that they dealt with homogenous groups. Respondents indicated that the learning requirements varied from assisting people who did not have a Matric certificate¹¹ to learners who needed full qualifications or skills programmes at various levels.

This response reflects the diverse nature of the financial services industry, and the corresponding diversity of qualification requirements. The FAIS Act regulates advice and intermediary services rendered against defined financial product¹²s. The qualification requirements differ according to the complexities of the financial products, ranging from Standard Eight as an entry level qualification requirement for persons rendering services against products sold under long-term Insurance Category A¹³ to a relevant Bachelors degree or equivalent qualification for persons appointed for the Discretionary¹⁴ environment.

The majority of respondents (17) indicated that they did not assist person who did not meet the entry level qualification requirements in the period 2002 to 2004¹⁵.

Fourteen respondents indicated that they were required to assist person to meet the entry level qualification requirements during this period.

The responses were varied, indicating that numerous options were considered and used. One common thread referred to the INSETA/ IISA/UNISA¹⁶ once-off RPL examinations. This was widely used in the insurance industry. The respondents also indicated that they used various programmes to assist people to obtain the necessary skills programmes. The majority of providers and organizations focused on unit

¹¹ School leaving qualification, set as an entry level qualification requirement for many product category specific requirements.

¹² Act 37 of 2002, section 1

¹³ Predominantly funeral cover

¹⁴ Category II FSPs

¹⁵ The FAIS Act was promulgated in 2002. The draft Fit and Proper requirements were published in September 2002, and although the final version as only published in 2003, industry was able to identify what would be required and start mobilizing to meet the requirements before the Act went into effect on 30 September 2004.

¹⁶ INSETA and IISA (Insurance Institute of South Africa) arranged a once-off RPL exercise in 2004 where people in the insurance industry could write an examination through UNISA, and if they completed it successfully, were granted the credits against a skills programme. The examinations offered addressed a skills programme of 30 credits at level 4 or 30 credits at level 5.

standards based qualifications, as they could break it down into skills programmes. One institution offered pure RPL programmes, but due to the high costs involved (R 5000 per programme) very few people used this option¹⁷.

With reference to learners who entered the industry in 2008 and 2009, there was an interesting upwards trend in the requirements to assist people to obtain the relevant qualification. Twenty-seven respondents answered positively and five respondents answered no. This reflects the situation as understood in the industry, namely that more people met the entry level qualification requirements, but did not meet the requirement of an appropriate full qualification or skills programme.

The responses indicate that significant work was done on an individual (learner) level as well as at organizational level. The context of the financial services industry must be recognised at all times, wherein there is a large number of sole proprietor FSPs and then a smaller number of large corporate, but they “house” large numbers of representatives¹⁸. Planning was thus done at various levels, including compliance officers and external training providers who assisted both individuals and corporate clients, as well as internal training providers and compliance officers who conducted planning exercises for the organization, drilling down to individual level¹⁹.

It is also useful to note that at corporate level more than one solution was used at the same time, ranging from assisting people to complete qualifications they had already embarked upon, to offering skills programmes through both internal and external training providers, and using specific institutions to offer full qualifications²⁰

3.1.4 THE EXTENT TO WHICH RPL WAS USED TO ASSIST LEARNERS BETWEEN 2004 AND 2009

The responses indicate an interesting trend in the use of RPL to assist people to obtain the relevant appropriate qualification. The two groups, 2004 to 2007 and then 2008 to 2009, reflect the people who entered the FAIS environment initially (2004 to 2007) and then the second group of entrants (2008 to 2009). The first group needed to meet the requirements of first BN 91 of 2003, and then BN 91 of 2006. The second group needed to meet the requirements of BN 91 of 2006. Both these groups currently must meet the requirements as detailed in section 10 of BN 106 of 2008, and fall within the “transitional

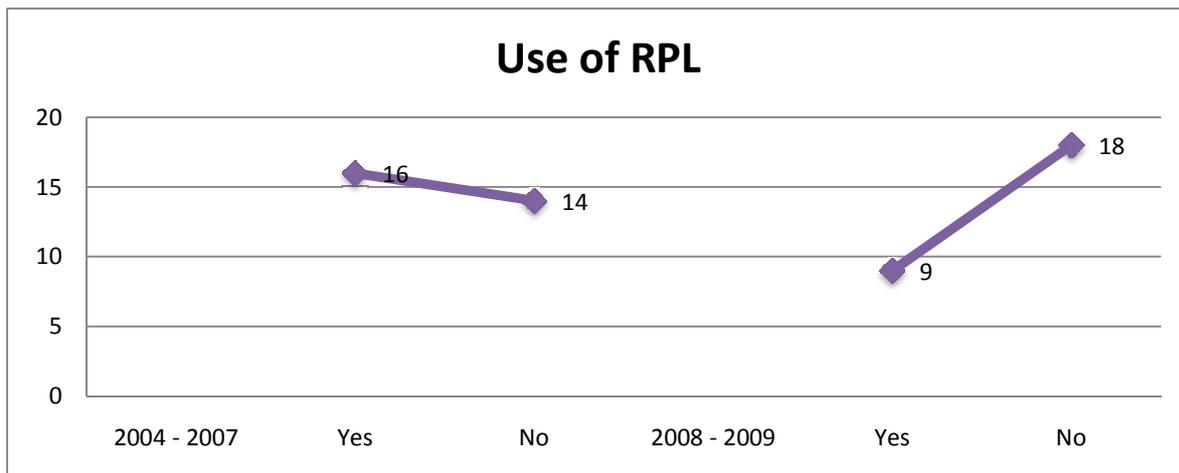
¹⁷ Annexure A

¹⁸ Of the approximate 12 100 authorised FSPs, about 5 536 are sole proprietor FSPs. There are less than 56 FSPs with more than 300 representatives, but they actually “house” more people affected by the FAIS Act than all the sole proprietors do. See Annexure 4.

¹⁹ Annexure A

²⁰ Annexure A

arrangement” requirements. They represent the only group of people who can choose to either obtain a skills programme that meets the requirements of content, level and credits as prescribed for the various financial product categories, or a relevant qualification. Various deadlines for obtaining this skills programme or qualifications apply, therefore they are identified in terms of the period within which they entered the FAIS environment. As from 2010 all new entrants into the FAIS environment must obtain a relevant qualification, and they do not have the option to obtain a skills programme²¹.



The responses were evenly divided between successful and not successful. The reasons cited for success included comments about the fact that it suited older candidates well, and that the language used was more accessible to second language learners. It also seems as if the scenarios and case studies used for RPL were more realistic and people could identify with it.

The reasons cited for not successful use varies. One respondent indicated that the specific training provider²² selected could not support the learners in the process. Other comments highlight the fact that RPL requires a significant investment of time and energy on the part of the learner, and this was difficult to manage²³. This could relate back to earlier comments that indicate the emotional resistance of learners. It could be extrapolated that learners who already have an emotional resistance to the process could be uncooperative if the process itself is then cumbersome.

One respondent commented on the expense of the process as an inhibiting factor, but this was contradicted by another response that indicated that it was cheaper than traditional training programmes.

²¹ BN 106 of 2010, section 10

²² The name of the provider was withheld

²³ Annexure A

Some of the corporate respondents indicated that they used RPL in a limited fashion, to lessen the impact of the work required for individuals. They arranged with academic institutions to recognise certain programmes already completed by the individuals against the specific qualification enrolled for.

A number of respondents indicated that plagiarism and copying of answers in portfolios of evidence was problematic. This required them to put in place checks and balances to ensure they were receiving portfolios that could be attributed to one person only²⁴. Other responses refer to lack of commitment on the part of the learner. Lack of support by the SETAs is also mentioned as a barrier to successful implementation. The issue of logistics and extra management work by the companies that employed the learners were also raised. This refers back to earlier comments about logistical impact.

The majority of respondents indicated that they would use RPL again, and many indicated that they were still using it. However, it must be noted that many respondents mentioned that it worked better for learners with more experience in the industry, and that it required good support structures. SETA requirements that made it difficult to implement, such as an insistence on formative assessments rather than an understanding of holistic assessment approaches were also cited as difficulties. An interesting point is that RPL works well for learners who dislike writing examinations. The time and effort required for RPL processes were raised more than once. The time and effort involved from a company to assist its learners, as well as the costs involved were cited as reasons why companies would not embark on a RPL process again.

3.1.5 OTHER ISSUES RAISED

The logistical challenges are raised again as an important factor. Other factors highlighted include the requirement that there should be clear guidelines for how the RPL process works; good learner support; highly skilled and qualified assessors; and SETAs that understand RPL and support the process. It seems from some of the responses that training providers feel that SETAs do not understand RPL and insist on processes and requirements that do not support the SAQA guidelines on RPL.

²⁴ Contraventions of this nature would not only have consequences in terms of the requirements of the institutions, SAQA and the SETAs, but would also lead to regulatory action in terms of the FAIS Act. Section 8 of FAIS and section 2 of Fit and Proper address the requirements of honesty and integrity, which is a tenet of the FAIS Act. People found guilty of plagiarism would contravene the requirements of honesty and integrity and can be “debarred” in terms of sections 14 and 14A of the FAIS act, prohibiting them from rendering financial services.

3.2 PART 2: INVOLVEMENT WITH A TRAINING PROVIDER

Respondents were requested to answer questions in part 2 only if they were directly involved with an internal or external training provider.

3.2.1 SPECIFIC INVOLVEMENT WITH OFFERING RPL

Two respondents indicated they did not offer it themselves, but engaged with other training providers and universities who did offer it. A number of respondents indicated that they experienced severe difficulty with the SETA to obtain approval to offer programmes via RPL, to the extent that one respondent indicated they did not try to obtain the approval anymore.

One respondent provided a detailed process for how they approach RPL, and gave very clear indications of what is required in the process.

A lack of assessors was cited as one of the reasons why RPL was not offered anymore. The nature of the learner population is also cited, where the learner population is young and does not have experience suitable to RPL activities. Other providers indicated that RPL is offered, but that a standardised summative assessment is used and not a Portfolio of Evidence, as this makes the process expensive. The administrative and logistical requirements were also cited as reasons why it was not offered anymore.

3.2.2 HOW SUCCESSFUL IS RPL IN SOUTH AFRICA?

The majority of respondents indicated that RPL was not as successful as it could be. The lack of SETA understanding was mentioned more than once as one of the reasons. Another reason was that learners were not sufficiently prepared or interested to participate fully. The structure of RPL and the processes required were cited as major reasons for less successful endeavours.

Several factors were mentioned as contributing to successful RPL processes. Again they listed good processes, a thorough understanding of RPL by the training provider, assessor and the SETA. Funding and access to it is important. Learner understanding and commitment is crucial. Access to assessors with specialist knowledge and expertise is important to the success.

3.2.3 WHAT ARE THE MAIN IMPEDIMENTS TO SUCCESSFUL IMPLEMENTATION OF RPL?

Responses address a number of areas, relating to learners, providers, assessors and SETAs. In relation to learners issues such as copying from one another, lack of commitment, lack of preparation and not understanding the process and work involved are listed. Issues relating to providers include unethical behavior and unqualified providers²⁵. Assessors are mentioned often, with issues ranging from lack of enough assessors, not suitably qualified or experienced assessors, assessors who do not understand the process and assessors who underestimate the requirements. The involved and cumbersome processes are also mentioned a number of times.

A number of respondents are highly critical of the national processes and approach to RPL. The SETAs are mentioned again, highlighting the fact that SETA staff does not always understand the industry they serve or RPL processes. SAQA is also criticized for not providing sufficient guidance. The South African approach to RPL is based on international requirements and do not take the South African context sufficiently into account. The RPL requirements for higher education is imposed on a further education and training (FETC) environment. The cost of RPL processes is also cited as a major impediment.

3.2.4 THE MOST IMPORTANT ISSUES/ FACTORS FOR THE SUCCESSFUL IMPLEMENTATION OF RPL

Respondents were requested to provide five factors for successful implementation. Although the responses were varied, responses can be grouped as follows:

- 1 Clear guidelines and uncomplicated RPL processes
- 2 Clear and sustainable assessment processes
- 3 Good candidate selection processes and buy-in from candidates
- 4 SETA support and understanding
- 5 Realistic pricing and access to funding
- 6 Access to good, skilled assessors
- 7 Learner support and guidance
- 8 Good administration

3.2.5 WHAT DIFFERENTIATES THE SUCCESSFUL RPL CANDIDATE FROM THE UNSUCCESSFUL RPL CANDIDATE?

A number of responses were received, but one factor was mentioned often, namely the motivation of the learner. The learner who is committed is more likely to succeed. The learner who has a good

²⁵ Reference to insufficient industry knowledge and expertise

support network at home and at work is also more successful. It is clear from the responses that learner support is critical, but the most important factors are inherent to the person. This includes self-esteem, drive, dedication and a willingness to learn and commit.

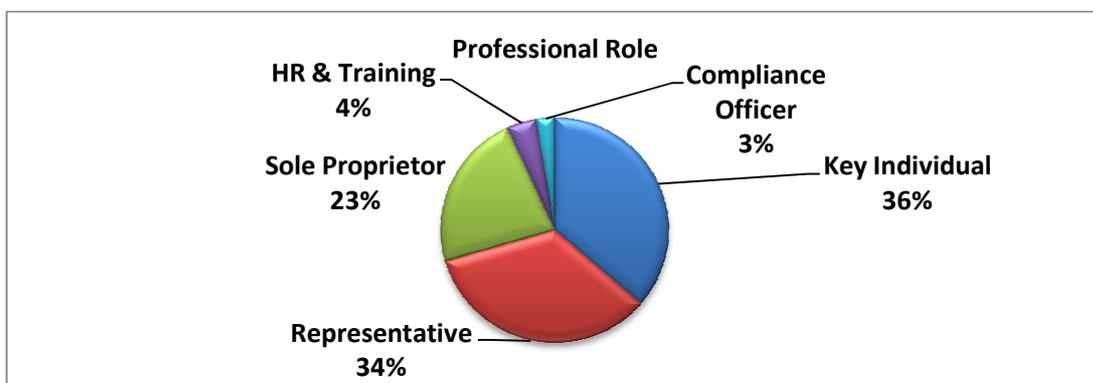
The final comments from the respondents mentioned access to assessors and good guidance for simple processes to follow. The cost of RPL was again mentioned.

4. RESULTS OF THE SURVEY CONDUCTED WITH THE PRIMARY SAMPLE

A survey was hosted on the FSB website²⁶ from September 2010 to 7 December 2010. 190 people completed this survey.

4.1 PROFILE OF THE RESPONDENTS

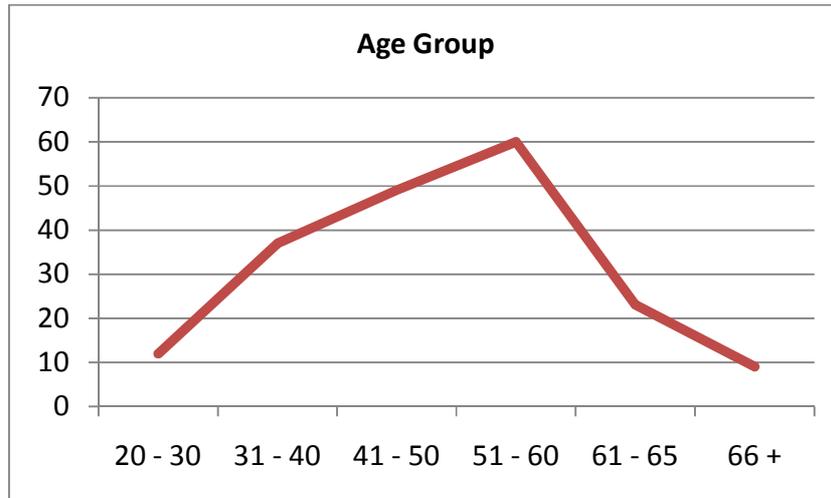
The majority of the respondents were individuals within the financial services industry in a regulatory role i.e. key individual, representative and sole proprietor with very limited participation from HR and Training and Compliance Officers.²⁷



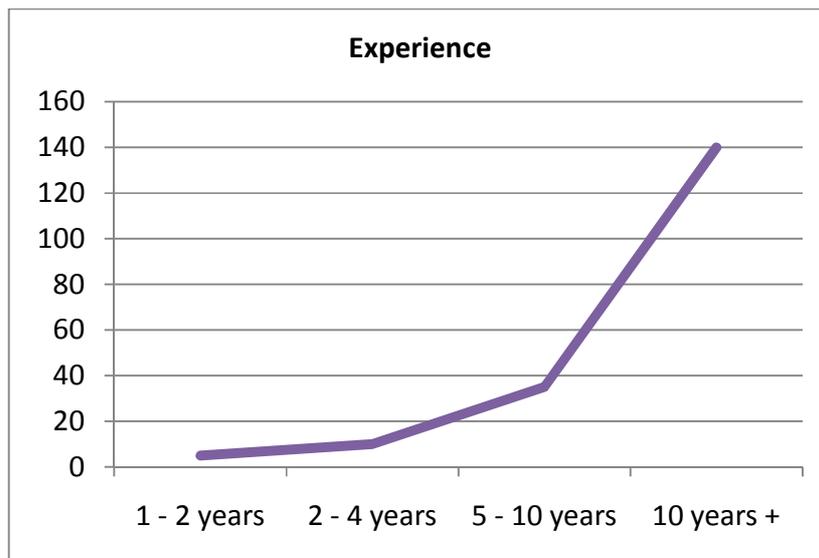
The participants were older with the majority of the individuals falling into the 51 to 60 years of age range.

²⁶ www.fsb.co.za

²⁷ Annexure B



As the participants were older it also makes sense that they had more industry experience with the majority of the individuals having in excess of 10 years experience. The majority of participants were male.



4.2 QUALIFICATIONS

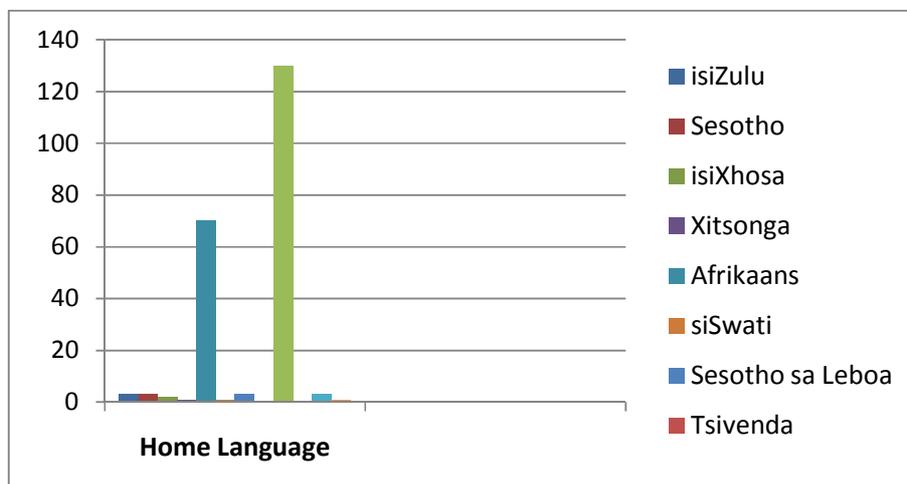
The responses indicate that the majority of the participants entered into the financial services industry with only a Matric certificate or an equivalent, but once in the industry they continued their studies to obtain an additional qualification(s). It is interesting to note that the majority of the participants made

use of skills programmes to further their studies, which is an indication that the FAIS Act had a significant impact on the industry in terms of obtaining further qualifications post matric.²⁸

Highest qualification before you joined the industry		Highest qualification at this stage	
St 8 or equivalent	6	St 8 or equivalent	1
St 9 or equivalent	11	St 9 or equivalent	0
St 10 or equivalent	83	St 10 or equivalent	8
Post-school certificate	15	Post-school certificate	12
Post-school diploma	33	Post-school diploma	15
Degree	34	Degree	35
Other	8	Skills programme of 30 credits at level 4	12
		Skills programme of 60 credits at level 4	43
		Skills programme of 60 credits at level 5	34
		Skills programme of 60 credits at level 6	30

4.3 HOME LANGUAGE

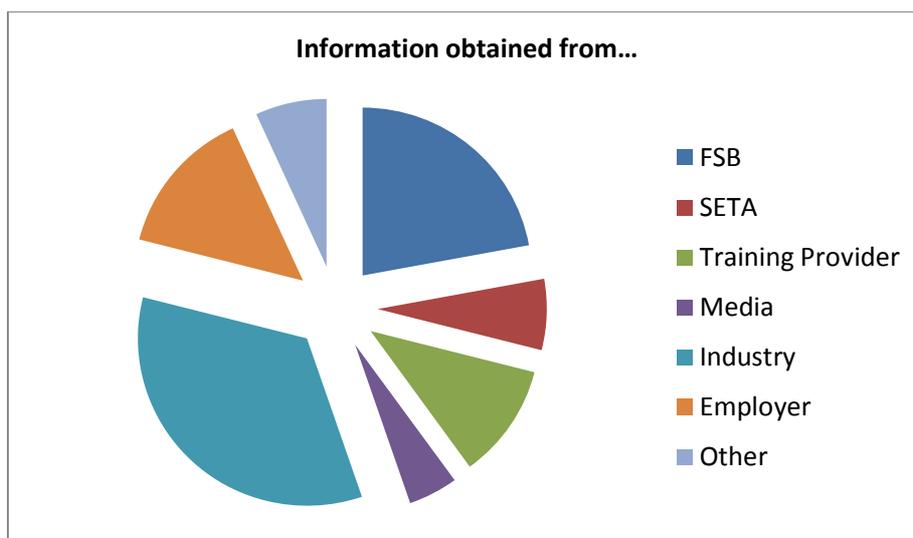
The responses indicated that the majority of participants were English and Afrikaans speaking.



²⁸ One of the main objectives of the FAIS legislation is to professionalise the financial services industry, and part of this process is to require the industry to obtain further qualifications as part of the Fit and Proper requirements.

4.4. KNOWLEDGE ABOUT RPL

The responses indicate that the majority of the participants heard about RPL in the industry (word of mouth) as well as from the FSB.²⁹ The responses indicate that the sources of information that was the least utilized were the SETA and the media. It is a concern that the relevant SETAs do not play a more prominent role in communicating information regarding RPL to the financial services sector, especially in view of the fact that the financial services industry had made use of RPL to a large extent and requires the support and guidance from the relevant SETAs.

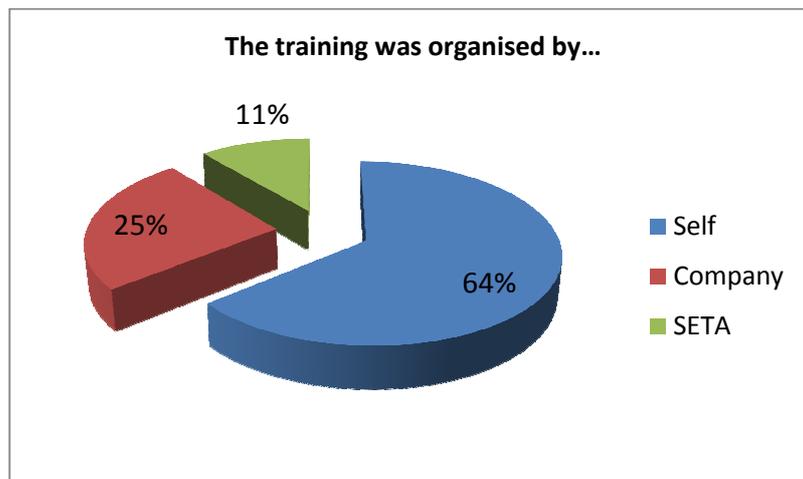


Responses indicated that 51.5% of the participants made use of RPL to obtain a qualification or a skills programme, and 43.6% indicated that it was easy to understand the requirements to follow the RPL route. It is alarming that only 39% of the participants found it easy to obtain a training provider that offered RPL as a method to obtain a qualification. The relevant SETAs can play a much more predominant role in assisting the industry in identifying accredited and reputable training providers to assist with RPL.

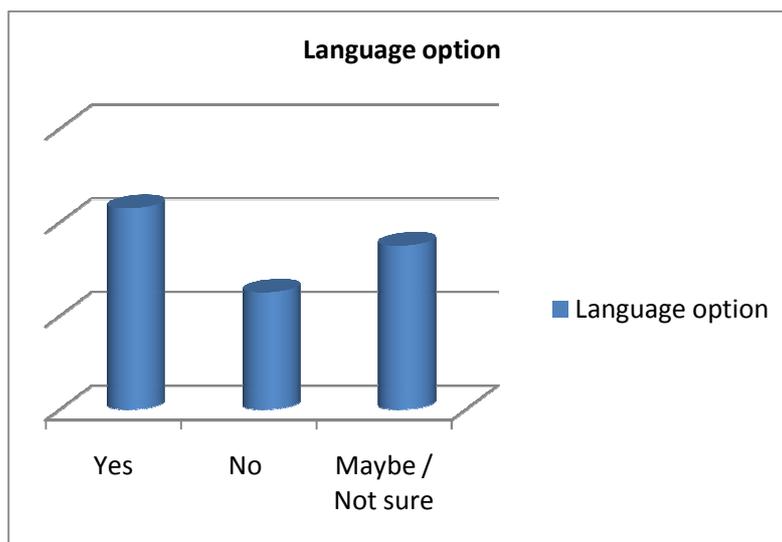
The majority of the industry arranged RPL training themselves with only 11% of the training arranged by the SETA. Taking into consideration that there are 5536 sole proprietors out of the 12 100 authorised FSPs³⁰, it makes sense that they would make their own arrangements for training. This highlights the need for accurate and easily accessible information regarding RPL and training providers, and the important role that the SETA can play to support and assist the industry.

²⁹ As a result of the FAIS legislation and the Fit and Proper requirements the FSB received many queries from individuals and organizations in the financial services industry regarding which providers to use to obtain further qualifications and what methods to use. The FSB do not promote any specific providers but provided as far as possible information regarding RPL.

³⁰ See Annexure 4



The responses indicated that 46% of participants were able to choose the language in which they completed the RPL process, 36% were unable to choose the language and 18% did not know whether they could make a choice regarding the language of the RPL programme.

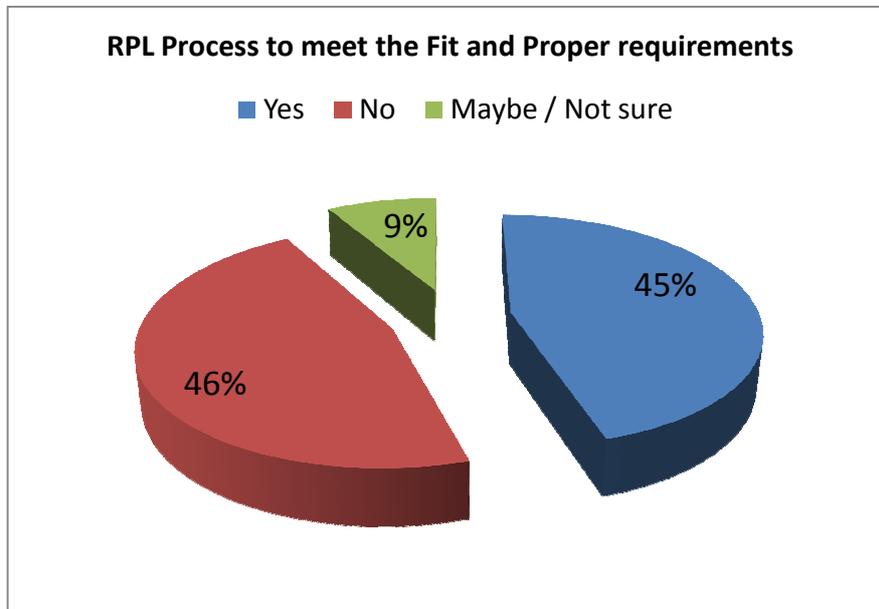


Of the participants that were able to choose the language in which they completed the RPL programme 57% were unable to choose the language of their choice, with 37% being able to choose English and 6% being able to choose Afrikaans.

The response to whether the RPL process took longer to complete than a normal training intervention resulted in varied responses with the majority of the participants being unsure whether RPL takes longer.

There is also an indication that participants did not enter into RPL programmes to obtain the entry level requirements to enter the financial services industry, but that they used the RPL programmes to obtain

further qualifications. It is interesting to note that they did not obtain further qualifications only for the purposes of meeting the FAIS Fit and Proper requirements as 46% of respondents indicated that they did not enter into the RPL process to obtain a qualification as required by the FAIS Fit and Proper requirements.



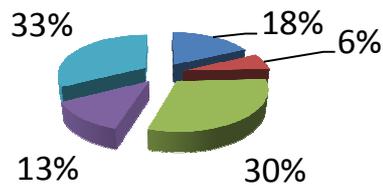
Support during the RPL process seem to be a problem as 34.2% of the respondents indicated that they did not receive support and guidance from the training provider concerned, and another 22.1% were unsure about the support they received.

65.7% of the respondents completed the RPL process successfully. Taking into consideration that most of the participants were between 51 and 60 years old with an excess of 10 years experience, it may indicate that RPL is a more successful process for more mature learners.

The responses indicate that various methods of assessment are used during the RPL process. A combination of assignments, portfolios of evidence and examinations is the most predominant method of assessment, with writing examinations and submitting assignments only (excluding POE) being the second most popular method of assessment.

What did you have to do to complete the RPL programme?

- Only write exams
- Only complete assignments
- Assignments and exams
- POE only
- Combination of POE, assignments and exams

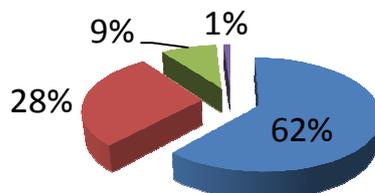


It is interesting to note that most participants made use of independent training providers to assist them with the RPL process (47.8%) which indicates that independent training providers require significant support from SETAs due to the important role they play in implementing RPL. 33.7% of participants made use of industry associations and 18% made use of Universities.

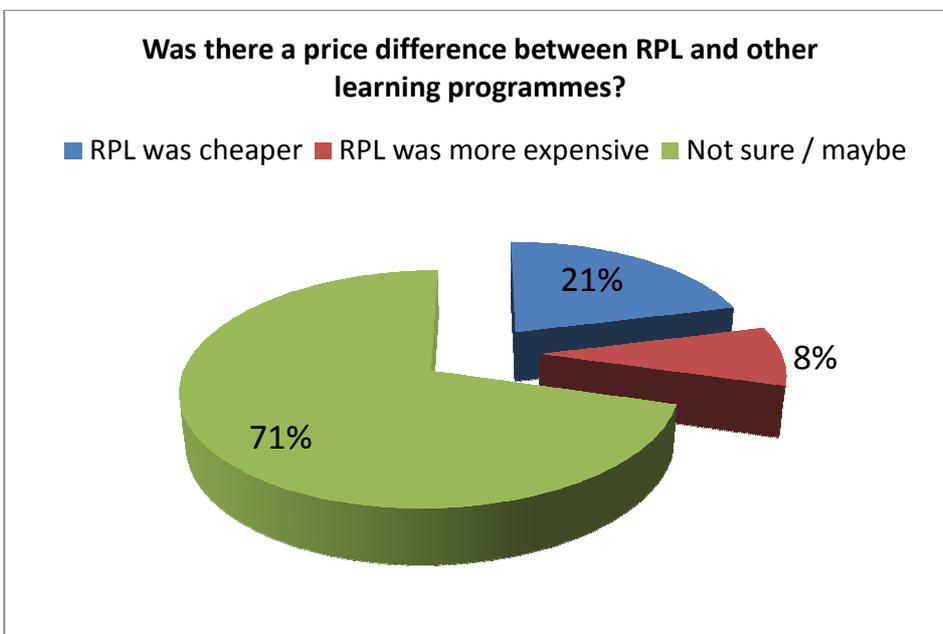
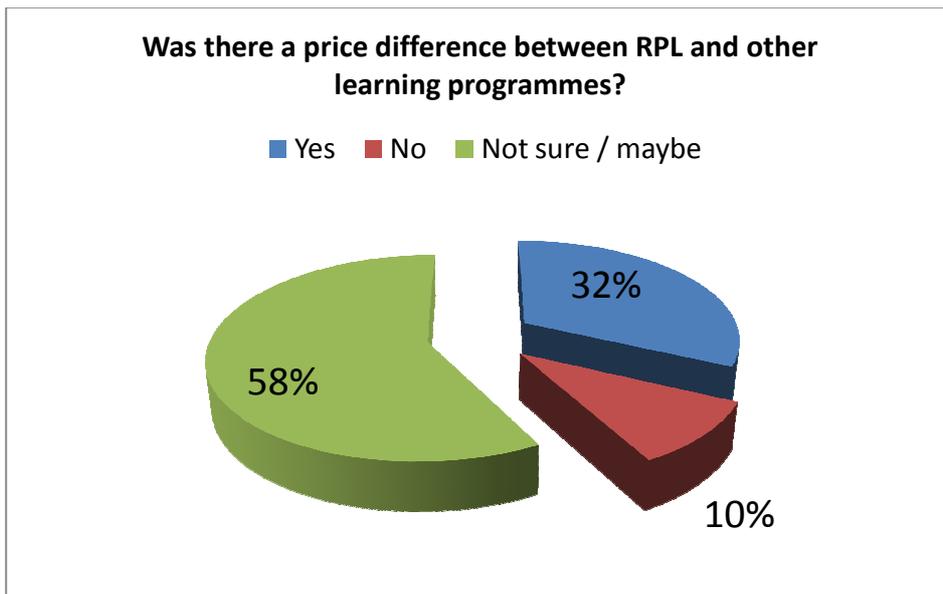
The responses indicate that an overwhelming 62% of participants paid for RPL themselves which indicates the importance of reasonable pricing for RPL. Only 1% received funding from the SETA which is evidence that more can be done to provide financial support to learners who are interested in using RPL as a method of furthering their studies.

Who paid for RPL?

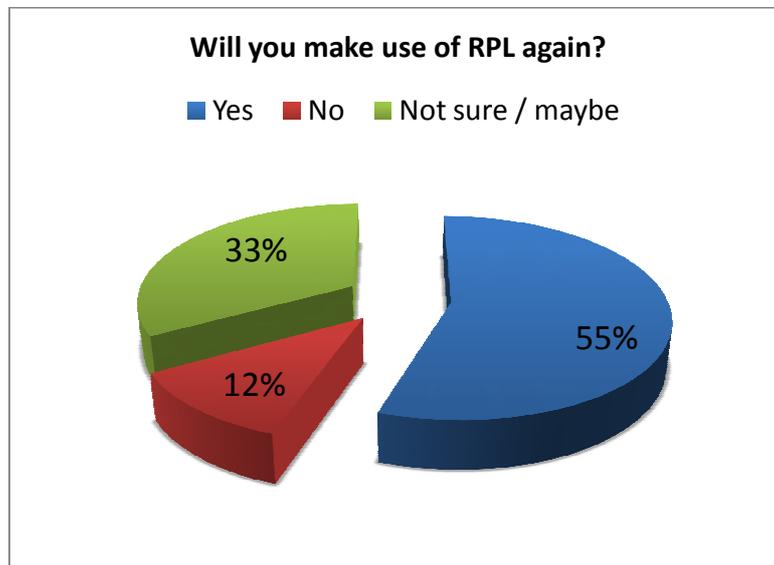
- I paid myself
- My employer paid for everything
- The cost was shared between myself and my employer
- Received funding from the SETA



The responses indicate that people did not necessarily enroll for RPL because of the pricing. The majority of participants did not know whether there is a price difference between standard learning programmes and RPL. The reason why they did not know the difference is unclear. This may highlight the need for more transparent pricing options to ensure that learners are better informed about pricing and what they are paying for.



The response to whether participants will use RPL again was positive with the majority indicating that they will use RPL again.



5. CONCLUSION

There are definite correlations between the responses from the two sample groups. Older participants were often those that found the most benefit from RPL processes, as it recognises their experience and knowledge.

Of the participants that were able to choose the language in which they completed the RPL programme 57% were unable to choose the language of their choice, with 37% being able to choose English and 6% being able to choose Afrikaans. There are thus restrictions in terms of RPL, but although people could not exercise a wide range of choices regarding their language preference, the fact that RPL was mostly conducted in less "academic" language did make it more accessible to learners. This is an important factor when one takes into consideration that most RPL candidates were older and did not have an academic track record.

Support during the RPL process seem to be a problem as 34.2% of the respondents indicated that they did not receive support and guidance from the training provider concerned, and another 22.1% were unsure about the support they received. When this is seen against the feedback from the primary sample, it is a concern. The primary sample emphasized that support for learners were crucial to the

success of the RPL process, yet the feedback from individuals indicates that they received very limited support.

The responses indicate that people did not necessarily enroll for RPL because of the pricing. The majority of participants did not know whether there is a price difference between standard learning programmes and RPL. The reason why they did not know the difference is unclear. This may highlight the need for more transparent pricing options to ensure that learners are better informed about pricing and what they are paying for. The responses indicate that an overwhelming 62% of participants paid for RPL themselves which indicates the importance of reasonable pricing for RPL. Only 1% received funding from the SETA which is evidence that more can be done to provide financial support to learners who are interested in using RPL as a method of furthering their studies. Access to funding or even knowledge about funding also seems to be limited, and it may be an area for the SETAs to consider in the future.

The response to whether participants will use RPL again was positive with the majority (55%) indicating that they will use RPL again.

According to the primary sample RPL worked well for learners who dislike writing examinations. This is interesting because the methods of assessment used for RPL were predominantly exams – i.e. the responses indicate that various methods of assessment are used during the RPL process. A combination of assignments, portfolios of evidence and examinations is the most predominant method of assessment (33%), with writing examinations and submitting assignments only (excluding POE) being the second most popular method of assessment (30%).

It is interesting to note that most participants made use of independent training providers to assist them with the RPL process (47.8%) which indicates that independent training providers require significant support from SETAs due to the important role they play in implementing RPL. If one looks at the feedback from the primary sample it is clear that training providers (both internal and external) feel frustrated with the SETA processes, and actually experience that the SETAs make it hard for them to provide services such as RPL. Similar sentiments of frustration were expressed about SAQA and Higher Education in particular. This could be a definite area for the SETAs, SAQA and other role-players such as the Departments of Education to address.

The results of the research are thus that RPL was used and is still being used within the financial services industry for the purpose of meeting the FAIS requirements. The use of RPL provided mixed results – in some instances it worked well, and in others it did not. 55% of respondents will use RPL again, which is more positive than negative; however there are a number of areas that need further work for this to be sustainable.

6. BIBLIOGRAPHY

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ANNEXURE A: COLLATED RESPONSES FROM PRIMARY SAMPLE

32 responses received

Basic information about industry representation:		Responses:			
Industry	Banking	10			
	Insurance	19			
	Wealth management	8			
	Health services	5			
	Securities and Instruments	3			
	Category 2 and 2A	2			
	Category III				
	Other – please specify	2			
		Compliance, Training and Education for the above			
Profession/ Affiliation	Training provider – Internal	12			
	Training provider – External	8			
	University				
	Industry association	2			
	Professional Body	4			
	Human Resources	3			
	Compliance	6			
	SETA	1			
May we list you as a respondent in the bibliography of the research paper?		Yes	24	No	2

QUESTIONS POSED AND RESPONSES

PART 1: SPECIFIC INVOLVEMENT WITH RPL

1. PLEASE EXPLAIN WHAT YOUR INVOLVEMENT WAS WITH THE ORGANIZING/ PROVIDING OF ACCESS TO QUALIFICATIONS TO KEY INDIVIDUALS, REPRESENTATIVES, OR SOLE PROPRIETOR IN THE FINANCIAL SERVICES INDUSTRY:

1. We have not been involved with organizing or providing access to qualifications in the financial services industry.
2. Planning, arranging & monitoring of staff registration, progress, achievement
3. We developed and rolled out the qualification NQF Level 4 and 6 in terms of a learnership and skills programme NQF level 4 30 credits

4. Company X is an in house training provider accredited with INSETA providing learner ships, skills programs, facilitation, assessment, moderation, material development and RPL for people involved in providing advice in financial services at NQF levels 3,4 &5:
 - a. Brokers
 - b. Representatives
 - c. Key individuals and FSP
 - d. Various financial services specialists
 - e. Internal Administration staff
 - f. Call Centre Staff
5. Used PROVIDER A to develop material and tools for reading and self study, research, facilitation of training, assessment, moderation and verification of this training using the INSETA model while conforming with those of BANKSETA and FASSET, for skills programs based on UNIT STANDARDS which would lead to FAIS credits and eventually a SETA qualification once the rules of combination were met.
6. All Company X programs can be completed through study and assessment for new learners in the industry and RPL (Recognition of Prior Learning for those with extensive experience and high levels of existing competence.
7. I am the MD of Moonstone Compliance as well as the MD of Moonstone Intellectual Capital. Moonstone Intellectual Capital provides training to KI and representatives in terms of the requirements as determined in the Fit and Proper Determinations
8. I am employed by a big corporate and we had to look at the different options provided by different learning providers to establish what will work the best for our Reps and KI's. I was not involved in the original discussions and decisions but became part of it during the last few years.
9. As Compliance Officer
10. I was Campus manager for FNB in the Western Cape. It was my responsibility to arrange all of these.
11. PROVIDER A is an independent training provider accredited with INSETA providing learner ships, skills programs, facilitation, assessment, moderation, material development and RPL for people involved in providing advice in financial services at NQF levels 3,4,5,6 and 7:
 - a. Brokers
 - b. Representatives
 - c. Key individuals and FSP
 - d. Various financial services specialists
12. I provide this service to companies and individuals in financial services and my clients include but would not be limited to:
 - a. ABSA
 - b. AON
 - c. Alexander Forbes
 - d. BOE
 - e. Discovery
 - f. FNB

- g. FPI
 - h. IEMAS
 - i. IMFUNDO
 - j. IOB
 - k. IISA
 - l. Mayibuye
 - m. Momentum
 - n. Nedbank
 - o. Oasis
 - p. Old Mutual
 - q. Prior Learning
 - r. Sanlam
13. Developed material and tools for reading and self study, research, facilitation of training, assessment, moderation and verification of this training using the INSETA model while conforming with those of BANKSETA and FASSET, for skills programs based on UNIT STANDARDS which would lead to FAIS credits and eventually a SETA qualification once the rules of combination were met.
 14. All PROVIDER A programs can be completed through study and assessment for new learners in the industry and RPL (Recognition of Prior Learning) for those with extensive experience and high levels of existing competence.
 15. I was the coordinator of the RPL programme towards a full qualification on Wealth Management NQF Level 4. The marks, provider's comments and requests were communicated through me, as the coordinator.
 16. Sourcing providers
 17. Project managing the qualification & accreditation process
 18. Recommending appropriate Colleges/accredited training institutions as choices, writing training material, providing training independently and under contract, advising members of Insurance Institute East Rand as well as Sole Proprietors and other FSP's with regard to what they needed and providing explanatory support. Training FSP's staff and Key Individuals for whom I act as Compliance Officer
 19. Assisting Sole Proprietors and their staff in identifying existing qualifications and needs
 20. As a Training Consultant within Bank B, I would arrange and/or schedule training for Representatives within our Business Unit. I keep records of the training completed and provide information to all stakeholders regarding inter alia, qualifications / learning that needs to take place to ensure the Fit & Proper status of the Representatives
 21. I advise key individuals and representatives within the approx. 220 FSPs for whom Company B is their appointed compliance officer on all qualification Fit & Proper matters. I also do the same for corporates such as Old Mutual, Santam and Alexander Forbes plus numerous other KIs and reps around SA.
 22. With very few exceptions (perhaps 2 or 3) all our efforts were restricted to our own employees and we did not provide access to qualifications to persons outside of our Company:
 - a. We developed training and assessment material in both personal lines and

commercial insurance, presented this to our employees in a formal workshop environment and supervised formative and summative assessment. We then assessed and moderated work submitted and arranged verification via INSETA. The model that we developed for training our staff towards achievement of credits was publicly praised by INSETA at a meeting of providers.

- b. As an alternative to the above option of achieving compliance, we funded the study material and exam fees of those employees who wished to study via the Insurance Institute of SA and other tertiary institutions. This was in the form of a study loan that was written off on completion of the diploma. In addition the successful employees were given taxable awards (e.g. R600 per subject) on passing exams.
23. Bank A Bank did a RPL process with some Key Individuals; they worked closely with the University of the Free State. We also negotiated RPL for the subject: Banking Law for the representatives who did the Deposits less than 12 months skills programme (L3 12 credits)
24. Providing training material (e-learning platform)
25. Sourcing appropriate external training providers by checking – accreditation / credibility, vetting training material. Creating partnership approach in meeting business needs towards FAIS AND REGULATORY requirements.
26. Understanding, applying and guiding business on BOARD NOTICES.
27. Part of a Distribution Training Manager responsibility is the up skilling of staff and sourcing of external providers where required to meet pending or upcoming legislative requirements.
28. The internal Training & Development Department mainly focuses on providing staff with business related skills and knowledge to enable them to perform better on the job. We pride ourselves in being an Accredited Training Provider with INSQA and complying fully with all relevant Skills Legislation. We currently have 27 unit standard aligned courses that fully meet the approval of the INSETA.
29. The Certificate in Long/Short Term Insurance has been on offer to our employees through IISA initially and later through INTEC and the Academy of Learning. Both these certificate courses are registered skills programs that offer employees 30-35 credits towards a National Certificate in Long Term Insurance. All leadership programs on offer at Clientele are registered with the INSETA as Skills Programs. Included in our social responsibility approach, we offer unemployed matriculants (mainly disabled), an opportunity to participate in a fully funded learnership that provides them upon completion with a National Certificate in Financial Services.
30. Furthermore, career guidance is offered to all employees to provide them with information regarding new study fields and advice them on subjects to register for. The Organisation has a Bursary Scheme in place for all permanent employees.
31. As an RPL provider we were approached by a few large insurance companies initially. They had heard about RPL and they saw it as a way to achieve the FAIS Fit and Proper requirements with less time out of the workplace and at a lower cost. We set up the RPL tools for ST insurance initially and piloted at two short term insurance companies. The results were encouraging but it was clear that the RPL model suggested by SAQA did not

work well in this sector where learners were RPL-ing for a qualification that they did not want to get (in many cases) , that they felt coerced into achieving and which, if they were NYC, they would lose their jobs. Anger levels were high (usually directed at the RPL adviser) and they clearly went through the full grief cycle as they grappled with the facts that they had to do this. Over time people became more resigned to the fact that they had to do this but the anger, resentment and lack of commitment remained. Those who were able to overcome this did well and all acknowledged that they learnt a lot BUT the process was not easy.

32. I facilitated by linking Providers with Individuals searching for particular solutions.
33. Independent Moderator
34. We specialize in the Motor Industry and formed our company basically on request from a number of Motor Dealers that did not really understanding the FAIS/FICA legislation and were paying out monies to attend various courses which were merely ‘information’ sessions. The company has grown on a referral basis.
35. As a Training Provider, we were involved in doing proper analyses of previous credits/qualifications, preparing individuals for assessments, providing assessments, assessing & moderation. Also providing additional assistance for those individuals that were found not yet competent (NYC) in the assessments.
36. Arrange for learners to participate in the RPL process
37. Provide the RPL process for learners
38. Initiated Fit and Proper training for front-end staff via an accredited third party supplier
39. Involvement was internal to the FSP, identifying any KI’s or representatives that may require RPL to meet minimum qualification criteria. External involvement was to attempt to influence the regulations on minimum qualifications via IMASA as it was at the time.
40. None - all KI’s and Reps at the time were qualified with postgraduate degrees as NQF level 7 well within the required NQF level 6

2. FOR HOW MANY PEOPLE DID YOU HAVE TO MANAGE/ ORGANIZE ACCESS TO SUCH LEARNING?

Learner numbers	Number of respondents	Learner numbers	Number of respondents
0 – 10	3	11 – 50	0
51 – 100	1	101 – 1000	13
1 000 – 2 000	5	2 000+	7

3. DID THEY ALL NEED TO MEET THE SAME QUALIFICATION REQUIREMENTS?

Yes	10	No	20
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1. Group 1 was Cat C and needed credits at level 5 - Wealth Management SAQA 23973 / 57608 / 66611
2. 60 credits (2 responses)
3. Complete full qualification (3 responses)
4. Various specialties
5. Life Insurance
6. Investments
7. Wealth Management
8. Employee benefits
9. Health
10. Group 2 was for Cat B and needed credits at level 4 SAQA 57917 / 46849
11. 30 credits
12. Life insurance and Wealth Management
13. Group 3 were preparing for FPI exams
14. Group 4 were aiming at the Banking Qualification SAQA 61589
15. There are a number that do not have a full Matric certificate in terms of requirements and others that are new entrants into the industry. Those that have been involved for some time, whilst we encourage a full qualification, are quite happy to stop at the minimum requirement level

4. DID YOU HAVE TO ASSIST PEOPLE BETWEEN 2002 AND 2004 WHO DID NOT MEET THE ENTRY LEVEL QUALIFICATION REQUIREMENTS?

Yes	14	No	17
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5. IF YES, WHAT DID YOU DO? PLEASE EXPLAIN WHAT OPTIONS YOU CONSIDERED, AND WHAT YOU DECIDED TO DO, AS WELL AS THE REASONS FOR YOUR CHOICE

1. Communicated options per individual identified by audits. RFP exams, Academy of Financial Markets, Momentum RPL, Internal Firststrand training, Milpark
2. Company X was involved in the SGB (Standards Generating Body) developing unit standards for the financial planning industry and we encouraged staff to participate in the exams to gain credits as early as possible.
3. In house training and workshops were used to help learners prepare for the various examinations being run at that time as well as developed the material for level 5 wealth management as the company focus was level 5 and aimed at the CAST C , Retail Pensions, CIS and Investments and health.
4. Arranged for all our clients to register as FSP's and further 30 credit training
5. Arranged extra training sessions to complete the course.

6. I was involved in the SGB (Standards Generating Body) developing unit standards for the financial planning industry as I was consulting to FPI on the competency requirements of a financial planner at the new levels created - RFP, AFP and CFP. Information from this research was included in the unit standards for level 4 and 5 wealth management and long term insurance.
7. Ran workshops to help learners prepare for the various examinations being run at that time as well as developed the material for level 5 wealth management as this was my focus due to this being a level 5 and aimed at the CAST C , Retail Pensions, CIS and Investments and health to complete the requirements of the wealth management qualification.
8. Assisted as a contractor to Bank C with the RPL 's for insurance staff (as registered assessor)
9. I started at Bank B in August 2004 and by that time, some staff members had already completed the FAIS once off assessment that was conducted by IISA and Unisa.
 - a. Assess entry level requirements as per Fit & Proper
 - b. Source names and contact info for potential training providers , including in this stage my knowledge and experience as a moderator and verifier in the insurance sector
 - c. I always provide at least three options for clients as to where they should go for training and provided many with a checklist of key questions to ask.
10. We encouraged the employees concerned to avail themselves of the exam offered by INSETA / IISA and so achieve 12 or 30 credits needed as entry to personal lines / commercial. These were mainly persons who had not matriculated, but others took part as well. Most of them were financed by the Company.
11. The representatives had to do a Skills programme for Deposits Less than 12 months. We did broadcasts of some of the modules required.
12. The learners were scattered throughout the country and it was the quickest way to convey knowledge to all of them.
13. Those who did not have matric, we got them to the bridging training via Damelin.
14. A handful of learners wanted to complete the Certificate course in Long Term Insurance but did not meet the requirement of having completed their Matric. These learners were given the opportunity to obtain a Senior Certificate through TECHNISA which is equivalent to a Business Matric and not an Academic Matric. In this case we had no other choice but to provide the learners with a way of obtaining their Senior Certificate. RPL could not have been applied.
15. I encountered 2 situations:
16. A Person did not have a Matric: this person could have completed a skills programme like the INSETA / Damelin ones for 30 credits and they would considered to have been Fit and Proper.
17. The Centre for RPL offered a RPL programme for NQF level 5. Not many people took up this option as it was expensive: +- R 5000 at that time.
18. n/a – 3 responses
19. We offered 30 credit RPL skills programmes, quality assured by INSETA.
20. Reason for this is that a lot of these people have been involved in the motor sector all

their lives and do not have any other options available to them. (Often a family business).

21. Trained them by means of an accredited provider over a 12 month period to meet the relevant Fit and Proper Criteria.

6. DID YOU HAVE TO ASSIST PEOPLE BETWEEN 2004 AND 2009 WHO DID NOT MEET THE FULL QUALIFICATION REQUIREMENTS?

Yes	27	No	5
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7. IF YES, WHAT DID YOU DO? PLEASE EXPLAIN WHAT OPTIONS YOU CONSIDERED, AND WHAT YOU DECIDED TO DO, AS WELL AS THE REASONS FOR YOUR CHOICE

1. Communicated options per individual identified by audits. RFP exams, Academy of Financial Markets, Momentum RPL, Internal Firststrand training, Milpark
2. By co-coordinating the activities around implementation of the Skills Programme mentioned above. Reasons for the choice is that the Skills programme met the minimum requirements of the FAIS legislation
 - a. Company X used various training providers to facilitate full training programs and learner ships for new learners in the industry with very little knowledge or experience for a range of skills programs which were designed to build into a full qualification for Wealth Management level 5, Long Term Insurance level 4 and Charter Learner ships at Level 3
 - b. Used PROVIDER A to facilitate shorter programs for learners who had been in the industry for some time but had gaps in their knowledge and skills. The facilitated programs were designed to help close these gaps and build into a full qualification for Wealth Management level 5 and Long term Level 4 to help create competent financial advisers.
 - c. Used PROVIDER A to conduct RPL (Recognition of Prior Learning) for highly experience and competent financial advisers to ascertain if they were competent in the full qualification for Wealth Management and Long term
 - d. Used various training providers to run learner ships for the level 3, 4 and 5 programs for new entrants into the industry
3. We identified what existing qualifications they had
4. We looked at their license categories and established what qualification/skills programme was the appropriate one
5. We looked all the possible solutions, Skills programme, full qualification and or including RPL if they qualified in terms of credits in skills programme as well as period in industry
6. We advised different available options and learner decided which option is the most appropriate of the advised options
7. We looked at the different programs offered and came to the conclusion that a full qualification would be done, since the qualification offered by Milpark (then Damelin) being the Certificate in Fin Planning met all our needs. All the modules/subjects offered

were relevant in the industry we operate in and we decided that it would professionalize our REPs if they attain a qualification. Many of our REPs had not studied in years and this was their 1st qualification after attaining matric. We had to assist them by providing training and assistance although it was considered distance learning.

8. Arranged in-house training and referred to a trainer
9. Helped them to get the necessary qualification.
10. We were 'scoped' to deliver all insurance qualifications at NQF 4 and NQF 5, but concentrated on those that were not properly addressed by the main training providers. We therefore concentrated on the FETC: Retail Insurance qualification, particularly for those in the motor and freight forwarding sectors.
11. We also delivered an RPL on behalf of Intec College, for the qualification National Certificate Risk Management
 - a. Facilitated full training programs for new learners in the industry with very little knowledge or experience for a range of skills programs which were designed to build into a full qualification for Wealth Management SAQA 23973 / 57608 / 66611 and create a competent financial adviser.
 - b. Facilitated shorter programs for learners who had been in the industry for some time and had gaps in their knowledge and skills. The facilitated programs were designed to help close these gaps and build into a full qualification for Wealth Management SAQA 23973 / 57608 / 66611 and create a competent financial adviser.
 - c. Conducted RPL (Recognition of Prior Learning) for highly experience and competent financial advisers to ascertain if they were competent in the full qualification for Wealth Management SAQA 23973 / 57608 / 66611 as a competent financial adviser.
 - d. Run learner ships for the level 4 and 5 programs for new entrants into the industry
12. We registered the candidates on the once off exams via UMFUNDO, due to the length of a skills programme being too long, time was running out. Before this measure was taken we had Facilitated programmes with INTEC and another FAST Track with INTEC to make sure there are enough alternatives of getting the required people fit and proper. We are currently also having 4 skills programme broken up into clusters for the 2009 group to obtain there qualification.
13. For candidates that had some credits but not a complete qualification, a credit mapping exercise was undertaken to establish what the gaps were in terms of outstanding credits. Once the gaps were identified providers who could offer skills programmes to close the gaps were sourced and candidates were placed on the relevant skills programmes. The candidates that met the RPL entrance requirements, were given the option of obtaining the qualification via RPL.
14. Considered experience and level of existing qualifications as well as financial position and language
15. Older people found RPL less intimidating (their educational experiences had taught them failure was a social disgrace and exams painful) so this was recommended

16. Second language people needed coaching in terminology for those who could only afford exam type study.
17. Examination type study was – to a large extent – better for younger people and also those who were new to the industry
18. The most demand for assistance was to put questions into understandable language use.
19. The greatest problem was the language of the material and, in some instances, impractical assessment criteria
20. The greatest obstacle was fear of exams
21. The selection of candidates by FSP's was based on affordability, meaning the upskilling of administrative assistants or new staff was hindered by affordability
22. The greatest challenge was explaining what "credits" were in relation to qualifications and sorting out miscommunications of requirements
23. At the time, the FAIS ACT required representative to attain appropriate 30 credits on NQF Level 4. Because we dealt only in Short Term Insurance (STI), we completed a skills programme of 30 credits of the National Certificate in STI. Thereafter, we completed a further skills programme of 30 credits. The idea was to complete the full qualification. Some staff completed the full qualification and others not. We are a Contact Centre and as such, we have a high attrition rate. Permanent staff we given the option of completing the qualification. All Temporary staff that was employed during this period was only employed after they completed the appropriate skills programme of 30 credits.
24. Assess and evaluate qualification/credits requirements as per Fit & Proper requirements and the applicable license subcategories of the client
25. Source names and contact info for potential training providers, including in this stage my knowledge and experience as a moderator and verifier in the insurance sector
26. Provide at least three options/recommendations and provide a checklist of key questions to ask training providers
27. See question 1 above. We offered assistance for reaching qualification via :
 - a. the training, formative assignment and summative assessment route to a unit standards qualification to those who preferred the more practical approach / those who did not like the idea of formal distance study and exams.
 - b. Distance learning and exams and assisted such employees financially with study and exam costs. In this regard a training assistant dealt with all bookings, ordering of study material and ensuring that the employees received material. Detailed records are maintained on training / study successes (or otherwise) and of financial awards made.
28. The representatives who did not meet the entry requirements were enrolled for the Certificate: Banking (Unisa)
29. Many representatives were not passing their Certificate in Banking at UNISA and we had to assist them with the skills programme option in order to have qualified representatives.
30. The representatives who pursued the Level 5 qualification went to Milpark Business School. Milpark RPL them for the subjects which they passed at UNISA.
31. Those staff that had the appropriate qualifications we exempted them based on the

Board Notices set criteria.

32. The remaining staff we got them to do formal skills programme (Unit Standard Based) and appropriate qualification which meets our business and product requirements “ Retail Insurance Level 4” via accredited training providers – Milpark / Sewells / ALCARI /INHLE - Skills Program and we used INHLE towards full qualifications.
33. Used the Intranet to source the appropriate service providers available, contacted and used the provider that could meet most of our requirements.
34. Students were offered to complete the National Certificate in Financial Services through a fully funded learnership. Unfortunately three of the learners did not pass Mathematics SG. We arranged additional classes for these individuals which required that a formal examination is written.
35. We did RPL because that was what we were asked to do by our clients. We then offered training to fill gaps where necessary.
36. Similar to Question 5:
37. In addition we had the level 6 RPL for Centre for RPL and University of the FREE State.
38. Moderation of portfolios - no direct input into how to approach the learning and assessment.
39. We offered 30 credit RPL skills programmes, quality assured by INSETA.
40. Reason for this is that a lot of these people have been involved in the motor sector all their lives and do not have any other options available to them. (Often a family business).
41. Created a series of purpose –built Learnerships covering the essential curriculum items.
42. Proper analysis of previous credits/qualifications in the industry.
43. Year experience in the industry, but strongly looking at each one’s job specifications.
 - a. If (a) & (b)*/ only (b)* candidate is allowed to go the RPL route, because of enough evidence that individual has the necessary background of industry.
 - b. If insufficient (a) and/or (b), individual is advised to attend workshop(s) or follow the correspondence route.
 - c. *Person must have enough experience in a vast amount of job specifications
44. Trained them by means of an accredited provider over a 12 month period to meet the relevant Fit and Proper Criteria. This was the most feasible option given the numbers that had to be compliant
45. N/A – 2 responses

8. DID YOU USE RPL TO ASSIST EITHER OF THESE TWO GROUPS?

2004 - 2007	Yes	16	No	14	2008 - 2009	Yes	9	No	18
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9. IN YOUR OPINION, HOW SUCCESSFUL WAS IT?

1. RPL programme of Company X was overall successful. Biggest reason for non-success was lack of individual commitment & basic abilities

2. Very successful with a pass rate of 87%
3. Our experience of RPL was highly successful - PROVIDER A and Company X ensured that the assessment process for the full program and RPL were identical - the only difference was that the RPL learner did not attend class, do the class work and home work - they only completed the formative and summative assessments.
4. We did not do RPL ourselves but associated with other providers that were doing RPL. The feedback we got was that it was successful.
5. Although we originally did not use any RPL programme we were forced to use this towards the end of 2009 – for our 2004 -2007 group. The reason being that we ran the risk that we would have lost a number of REPs had we not provided them with an alternative to the Cert in Fin Planning. We found that the Cert was above the capabilities of a number of REPs and if we did not offer it to them they would not be able to operate in the industry. In this regard we found the following to be issues: language and knowledge.
6. Wrong choice of trainer
7. In certain cases it worked well and in others it was unsuccessful. 50/50.
8. It was not a success, and the RPL concept was brought into disrepute
9. RPL if done correctly is highly successful - we ensured that the assessment process for the full program and RPL were identical - the only difference was that the RPL learner did not attend class, do the class work and home work - they only completed the formative and summative assessments.
10. In my opinion it was not that successful due to the high velocity of work involved and the lack of commitment from some learners. The contact sessions available were not enough and though the group consisted only of Key Individuals they still found it challenging.
11. RPL was very successful. The success rate was 100%.
12. RPL was the most successful for the older group as they felt it was more confidential and were able to provide actual daily examples and experiences to the learning process without potential social embarrassment
13. RPL is fairly often an advantage with people new to the industry as they have to do research and use their actual daily activities to base this in.
14. Many second language people had to have assistance to understand academic language (which did not always use industry jargon in the correct context) to get an understanding of the questions and learning material, but once grasped were able to meet requirements. Therefore RPL was a better avenue to qualification than distance study and exams
15. Staff employed during the period 2008 – 2009 – never worked within the Insurance industry previously, therefore there was no need for RPL to take place.
16. For those who went the RPL route (which would usually be people who did not want to or could not readily attend onsite training classes) I felt it was successful
17. It was very successful because it included actual case studies of scenarios and the sort of portfolios that our staff is expected to be able to deal with competently and with understanding. It was done on a “show me that you are competent” basis. The fact that they had to do practical assignments, as if in the real world, led to employees

learning a great deal too.

18. We only RPL'ed academic subjects within the qualifications for the representatives. We did not do workplace RPL, we had too many employees and not have enough assessors who were willing or able to perform workplace assessments.
19. If I could, YES, BUT I was not sure what criteria to use and nowhere in the Board Notices was guidance/direction given.
20. The success of RPL is mostly dependant on the caliber and experience of the learner.
21. Success of the program +- 85 – 95%
22. N/A – 6 responses
23. In my opinion it was successful because:
24. The cost was lower than traditional training
25. The competency results were as good (if not better in some cases) than traditional training
26. There was less time out of the workplace with RPL so the impact on the clients' business was not as noticeable
27. We had many successes with it.
28. The challenge for some individuals was the price.
29. Another challenge we encountered with the Level 6 RPL was that whilst some individuals passed and progressed into the Post Grad Diploma in Financial Planning, some individuals struggled with depth of insight required there, but all of our candidates passed the CFP programme.
30. EXTREMELY
31. Very successful. The individuals appreciated the fact that previous learning was taken into consideration.
 - a. RPL – only learning material & summative assessment – 50% Success rate
 - b. RPL – learning material, classroom intervention & summative assessment – 80% success rate

10. DID YOU EXPERIENCE ANY PROBLEMS? PLEASE ELABORATE

1. "Face time" guidance and group work is lacking in the process. Too much left to individual which again is driven by their own commitment
2. Yes, learners not going through the content prior to attending the training
3. Ensuring that the learners completed the portfolio correctly and uniformly covering all the assessment criteria and exit level outcomes required us to have a template that must be rigidly used or the various portfolios become very difficult to assess effectively or in a reasonable time frame. Just allowing the learner to show us what he knows without very clear guidelines and structure was a problem in the early portfolios.
4. It is also important to have various checks and balances to be able to see if the portfolio they have done in their own time is their own work and representative of their knowledge and skills. Having a summative that is closed book and conducted in a controlled environment provided this check and if the results were not congruent the use of oral assessments quickly cleared this matter up.
5. It was also important to get the learner to sign a declaration that the work in the

portfolio was their own and in their own words and again to have one assessor working on groups of learners to pick up plagiarism and copying.

6. In the early days we allowed the answers in the portfolios to be typed but changed this to hand written in terms of stop cutting and pasting of answers and ensuring that the work was done by the one learner.
7. Cannot comment
8. Yes, registration and actually obtaining information was not as easy as with our previous provider. We used Milpark in 2010 again for our 2008 – 2009 group – and found that the pass rate was not good only about 40%. Thus the programmes had to be repeated.
9. Till today no verification certificates issued by trainer. Have been using INSETA to assist
10. Commitment was not always there. Expect you to do the work
11. It was a nightmare. Inseta demanded that every assessment criterion was met within each Unit Standard. Despite the guidance notes published by SAQA, learners were required to do copious assignments that had nothing to do with their jobs.
12. Ensuring that the learners completed the portfolio correctly and uniformly covering all the assessment criteria and exit level outcomes required us to have a template that must be rigidly used or the various portfolios become very difficult to assess effectively or in a reasonable time frame. Just allowing the learner to show us what he knows without very clear guidelines and structure was a problem in the early portfolios.
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14. It was also important to get the learner to sign a declaration that the work in the portfolio was their own and in their own words and again to have one assessor working on groups of learners to pick up plagiarism and copying.
15. In the early days we allowed the answers in the portfolios to be typed but changed this to hand written in terms of stop cutting and pasting of answers and ensuring that the work was done by the one learner.
16. Many problems were experienced, but more from the logistic side, as the Key Individuals had a lot of additional pressure on production, taking them out to attend work sessions are difficult. Leaving them to work on their own on their assignments were a challenge not because of competency, but due to the work load already expected from them, submitting assignments were definitely not priority nr 1. The content was not difficult but required a lot of research work and case studies, and with some offices not having Internet this was also a hurdle to overcome.
17. None – 11 responses
18. Costs and misunderstanding of requirements were the greatest problem. The extensions to time frames as well as unfounded rumours meant that many believed the qualification requirements would fall away. Many people accepted the explanations that meant the least amount of study with unfortunate results, such as duplicated “credits” or relying on training given which did not have INSETA recognition..
19. Trainers who were not accredited or who did not meet the INSETA requirements caused

a lot of negative feeling

20. None at all, only benefits. Staff worked together in small groups to do the assignments, they learnt from each other, debated solutions and finally all took part compiling a written report and in making a verbal presentation, often to the Company MD who played the role of 'client'. Huge healthy competitive spirit.
21. The biggest problem was to receive proper Portfolios of Evidence (POE) against the unit standards which were RPL'ed.
22. Many:
 - a. They felt forced to do it – they were not willing participants in many cases so there was no embracing of the learning
 - b. Companies did not all support the learners equally (and within company different managers supported better or worse which created unfair benefits to some learners)
 - c. The SETA support was abysmal
 - d. Communication on what is available is not widely available. Sometimes I stumbled on what was available after trial and error with asking questions to network in the industry.
 - e. Perhaps this information should be available on the FSB's website or in a common web where users can easily find solutions.
23. The only problems that need to be highlighted are that the learners see the training as 'another' money making scheme and do not believe they need to be compliant. (No enforcement, so they will comply when somebody else gets into trouble first!!)
24. In terms of the RPL process – we **DO NOT** just send out material and expect a learner to know and understand assessment processes. So although our skills programmes are RPL based, each and every learner will attend a 2 or 3 day session first.
25. When it comes to understanding legislative requirements and actual reality this sector really needs guidance as it is not their core function. (only 2nd gross income)
26. Yes, even though an individual might have enough experience as explained in nr. 7 above and/or some previous credits/qualifications, he/she might still not show enough evidence of certain fields.
 - a. Proof of payments
 - b. Learner results were sent to learner and not to employer who enrolled and paid for the training.

11. WOULD YOU USE RPL AGAIN IF YOU HAD TO DO IT AGAIN? PLEASE ELABORATE

1. RPL is less structured than a set of outcomes tested in an exam environment for an alternate qualification. I would prefer to focus on formal qualification certification.
2. YES - this is a relevant and useful tool of the NQF and SAQA and provides a method of accurately ascertaining levels of competence without having people attending programs in which they are already competent.
3. Many of the learners stated that the RPL process and the research and reading required to complete the various exercises was demanding but provided some of the best "training" they had ever had.

4. Yes we will advise learners to do so. It offers a more informal less stressful solution to older more experienced advisors.
5. Yes, it worked well for the 2004 – 2007 group who did not have the capabilities to complete the qualification we enrolled them for. Thus as an alternative it is a good option. We also found that many sales people do not have the appetite to complete a full qualification – since it takes them a few years, while RPL programme can be finished quicker.
6. Yes if the learners are committed.
7. Yes. The idea of RPL is excellent, but we are presently facing similar problems. We wish to deliver an RPL for the loss adjusting industry, (qualification National Certificate: Loss Adjusting at NQF 5) but INSETA are demanding formative assessments for subjects inherent to the final task, which is the completion of a final recommendations report drawn up in the workplace. The concept of ‘inherency’ is something that that SAQA specifically mentioned in their RPL review documents stating that assessment must take cognizance of this, but this does not appear to be a consideration by INSETA.
8. YES - this is a relevant and useful tool of the NQF and SAQA and provides a method of accurately ascertaining levels of competence without having people attending programs in which they are already competent.
9. Many of the learners stated that the RPL process and the research and reading required to complete the various exercises was demanding but provided some of the best "training" they had ever had.
10. Under a different qualification for e.g. Human Resources, I would say that a RPL would be sufficient, but definitely not for a FAIS qualification. Not only is the work load high, but the understanding of the industry is still not the first priority with some financial advisors. We have had far more success with the implementation of the facilitated skills programmes, because the time is extended and the focus, as much as it is on achieving the qualification, it is also about understanding the reason FAIS was implemented, and how everything fits together in the financial industry.
11. Yes, the process was short relative to a full qualification. The individuals were competent and it was merely to ensure that they were appropriately accredited.
12. Yes, definitely. This is the best way for the experienced people who have true underwriting knowledge (true risk underwriting with an understanding of how to apply covers) of insurance and are needed to pass the knowledge onto new entrants. These people are generally exam averse
13. Unfortunately the cost of RPL is high and many of these people are choosing to leave the industry or go to admin posts to avoid examinations.
14. RPL has its merits. Having said that, RPL only works well for Learners that do not like to write exams. Most learners find it confusing and the volume of work that they have to submit is quite substantial. They need to take time to organize their portfolios in such a way that it makes sense to the Assessor and so that it is in a logical order. This does create a number of challenges to the Learner.
15. Yes, RPL is a very useful tool for those people who are already in employment and are not able to get away to attend training onsite.
16. Undoubtedly, even if it were not for credit-gaining purposes the practical “broking

school”, hands-on learning environment brings out the best in employees and forces a logical thought process.

17. We will RPL again if the process is more simplified and the POE’s don’t have to cover all the assessment criteria in detail.
18. I still think RPL is a wonderful concept; there is unfortunately not enough people with skills and knowledge to conduct it properly.
19. YES.
20. As 60 % of my staff have been up skilled via internal training department / Insurance Company such as Hollard on various products and processes they have the appropriate knowledge and skills, they should be RPL’d. Our current training process is:
 - a. We do a pre-test
 - b. Do formal training and,
 - c. Do a post-test to check understanding, thereafter
 - d. Check their application when documents are submitted and
 - e. Do random discussions with clients to check their understanding and correct selection of product(s).
21. Yes, RPL is fitting if one already has the understanding and know how.
22. Yes – we still do RPL. We are a dedicated RPL provider. We have refined the model to a point where it works (and we generally ignore the SETA as far as possible!)
23. Yes and No
 - a. Yes: for the individuals who are vastly experience and have kept up with learning on an informal basis that have haven’t counted for in a formal manner.
 - b. No: for individuals who are relatively new and see RPL as quick way to articulate to the CFP level. Insufficient experience does not provide depth and insight needed at NQF level 7. When Candidates struggle at this stage they become frustrated.
24. n/a – 5 responses
25. All our skills programmes are RPL based and I believe if managed and assessed correctly is very beneficial for those experienced in the financial services industry. The question boils down to the assessment tool design and implementation.
26. No. Too much administration (credit analysis) involved prior to workshops/assessments.
27. Individuals must still complete both the summative assessment (exam) and the formative assessment (workbook). No different from individuals registering without RPL consideration.
28. Yes, less time out of the field for participants. Participants should however be people with at least one year’s experience before attempting RPL. Participants should also be comfortable with self-learning

12. IS THERE ANYTHING ELSE YOU THINK IS IMPORTANT TO NOTE? PLEASE ELABORATE

1. RPL would be more effective if guided by face-to-face sessions with supervised workgroups. However if such time & resources are available then a formal qualification

would be better

- a. Learners must be well prepared for RPL and understand the process and what is expected of them
 - b. RPL tool must provide clear guidelines for the learner to follow and should guide the learner through the process without spoon feeding the learner
 - c. You MUST use highly competent assessors for these assessments as they need to have a deep understanding of the practical application of the subject matter. We usually insisted in a CFP or NQF 7 to assess a level 5 Wealth Management Qualification.
2. Learners must understand the need for this and want to do it.
 - a. Learners must be well prepared for RPL and understand the process and what is expected of them
 - b. RPL tool must provide clear guidelines for the learner to follow and should guide the learner through the process without spoon feeding the learner
 - c. You MUST use highly competent assessors for these assessments as they need to have a deep understanding of the practical application of the subject matter. We usually insisted in a CFP or NQF 7 to assess a level 5 Wealth Management Qualification.
 3. If the RPL would be structured in such a way that experience would be the main selection criteria it will serve to be more successful. The appointment date within the industry should be main criteria of how someone would be selected of enrolling with a RPL programme, due to knowledge already achieved. If a questionnaire should be done on the knowledge aspect of those who completed the once off exams the results will be horrific. Most of our financial advisors conveyed that they would not be able to explain in detail or even give feedback on what they have learned with this exercise, yet they did achieve the credits to be FAIS compliant.
 4. This is only an example of what is lacking in the industry and why most people are very sceptical about FAIS and requirements set to be achieved. Maybe it will also be worth looking at only having one or two recognized qualifications on each NQF level to close the gap more. The fast Track programmes of 3 days or more in my opinion should not be allowed as the knowledge of a skills programme (estimated time of 4 – 6 months) now have to be done in not even half of the time. How is this possible? The goal post that changes continuously regarding the determinations, also poses a problem, yet it is understandable if we look at some financial advisors still not having the best interest of the client in mind.
 5. It is a good thing to professionalize the industry, I would not want a doctor operating on me with the experience but with no qualification, the same with my finances and investments. Keeping the people motivated on the other hand to achieve their required credits with all the changes within the determinations, is not a walk in the park. Now keeping this in mind looking at the work ethic needed, to mention only one, to successfully complete a RPL programme, will this be sufficient for the future the industry is heading towards.
 6. No – 7 responses
 7. A constant question asked is whether there will be a change of goalposts in a couple of

years, whether the person or FSP should rather wait to see what changes are made in a year or so time.

8. The cost factor is an obstacle and headhunting of representatives who get qualifications means that many brokers are getting wary of bearing the cost of training as they know they will likely lose the staff member to larger companies as soon as the person gets a qualification and be unable to recoup the cost of training.
9. The INSETA subsidy system is not understood and is not used by smaller brokers to get subsidies for their training costs. A couple that I know of have submitted training plans but heard nothing further.
10. I have come across potential New Staff, who completed a learnership for the full FETC in Short Term Insurance that could not apply what they learnt in the workplace. The Certificate in Proficiency as previously rolled out by the IISA, was more beneficial to a New Recruit within the Insurance industry because the basics of Insurance was covered in this course. As a result of this, any Learner that completed this course, had the basics in place and could actually function effectively within our Business Unit.
11. With the onset of the FAIS Act, requiring a minimum of 30 credits, Training Providers, selected any combination of Unit Standards to make up the 30 Credits. At the end of this training, the Learner still did not understand what Short Term Insurance was all about.
12. I think that the “marketing” of RPL has not been well handled – a lot of people see this as a possible short-cut, which it is not. On the other side of the coin I think that some training providers expected far too much evidence with respect to RPL, so there was/is an element of it being over the top!
13. “Number of years in the industry” is irrelevant to qualification. There is no Grandfather / Grandmother dispensation. What you know and can do competently and reliably is what matters.
14. I believe if LEARNERS has completed the appropriate qualification in past say 2009 onwards they should not do the RE1 AND RE2 Exams – they should be RPL AND get them to do CDP. Keep a register and monitor the continuous development via Compliance and Training Department.
15. Although RPL is helpful the portfolios of evidence required and the multiple workshops necessary are onerous and not always practical when it comes to time constraints.
16. RPL is offered in various ways – it is my understanding that INSETA insist on a summative closed book exam. If this becomes industry practice then this process will definitely work provided checks are in place to ensure learners that register for RPL meet the entry unit standard/qualification requirements
17. As an FSP in securities and instruments, pre-existing legislation required academic qualifications for most representatives. It was therefore usual to require minimum qualifications prior to recruitment for most staff and certainly for discretionary portfolio managers, analysts, traders and sales people. The RPL does not easily translate into smaller organisations with less structured training programmes. The practical application of asset management skills does not easily substitute for formal academic training and knowledge.

PART 2: IF YOU ARE INVOLVED WITH A TRAINING PROVIDER, PLEASE DISCUSS THE FOLLOWING:

1. DO YOU OFFER RPL? IF YES, HOW DOES IT WORK? IF NO, PLEASE EXPLAIN WHY YOU DO NOT OFFER IT

1. Yes. The basic structure of the PoE is given to the learner to complete. Upon successful completion they complete a written 2 hour summative assessment
2. We did not offer RPL ourselves but went into association with other providers that did provide RPL options. We did not want to increase our staff and skill set at the time we made the decision.
3. We used the different colleges and Universities in the vicinity.
4. There is no point in drawing up RPL tools because INSETA make it extremely difficult for training providers to obtain approval and in any event the qualifications presently being delivered will reach their registration end dates soon and based on recent presentations by the QCTO, these qualifications will not be renewed.
5. We are trying to obtain approval from INSETA to deliver a RPL for the loss adjusting industry – see notes above, but to date have not been successful.
6. Yes we offer this as a part of our training offering and it works as follows:
 - a. 2. RPL - recognition of prior learning
 - b. RPL or recognition of prior learning is a core component of the SAQA process and we have been at the cutting edge of this new and often ignored concept in outcomes based education and training. This has resulted in us gaining extensive experience over the past few years in assessment and RPL.
 - c. We have been involved in the many RPL initiatives from INSETA to help advisers with experience to be able to convert this experience into credits towards qualification, which is needed in terms of the FAIS fit and proper requirements.
 - d. We designed the process for the 30 credit RPL tools for the College of Insurance which was accepted by INSETA and has been used extensively with their learners and were responsible for the content of the knowledge assessment and case studies in the RPL instrument used by various training providers for assessing the whole qualification.
 - e. We developed the tools, procedures and the network provided the facilitators, assessors and moderators for a very successful RPL project where we assessed in excess of 250 financial planners and brokers for 126 credits from the Level 5 Wealth Management Certificate for Company X representatives and brokers during 2007.
 - a. We offer RPL for all the skills programs developed or run by the network which are based on unit standards and result in US credits, as we believe that the option of being able to achieve part of all of the credits in a skills program should be available.
 - b. 2.1 Pre assessment
 - i. Our process is to conduct a pre-assessment to ascertain if:
 - ii. the delegate is a candidate for RPL
 - iii. needs to receive some assistance or training to be able to complete the requirements for the skills program

- should attend the full training for the program.

2.2 RPL - Portfolio of Evidence

Should the learner score high enough to be a candidate for RPL they would then attend a workshop which would either:

- Normal RPL - provide instruction on the completion of the portfolio of evidence with not input on the content
- Assisted RPL - provide instruction on the completion of the portfolio of evidence with extra days spent on input on the content or knowledge requirements for these unit standards which may be difficult or known to be problematic

They would then be given a period of time to complete the exercises in a practical case study which is designed to show competence in the outcomes of the unit standards being assessed.

They can use the case study or naturally occurring evidence to complete these tasks and show competence.

The would also be expected to provide evidence in this portfolio of:

- Research conducted
- Tools and systems used in the real world application of these competencies
- Documents and forms used
- Actual evidence of having completed this task in a real world situation

2.3 RPL Knowledge Assessment

On completion of the POE the learner will complete a knowledge test under exam conditions and the results of these knowledge test will form part of the RPL Portfolio of Evidence proving competence of the learner.

2.4 Moderation and Verification

This portfolio which is made up of the pre-assessment, the work place assignments and a knowledge test is assessed(by an accredited assessor who is an SME), moderated by an external moderator and then verified by the ETQA concerned.

Only then will the credits be uploaded onto the NLRD.

The learner who earns their credits through RPL will complete exactly the same assessment and follow the same moderation and verification as learners who attend the full training program. The qualifications issued by the SETA will be identical.

The RPL process would follow these steps.

- (a) Application to attend the program - application forms which show the existing credits held by learners are completed and processed to be completed and send through to RSC
- (b) If CV and experience show possible RPL candidate then they will be assessed in a multiple choice knowledge examination and if results are greater than 75% then RPL is suggested.
- (c) Once accepted for program payment for the program should be paid
- (d) On receipt of payment the material for learners is mailed as PDF documents.
- (e) Introduction to RPL and NQF
- (f) Portfolio of evidence for 138 credits to be completed and submitted to PROVIDER A for assessment. This is structured in 2 portfolios of 69 credits each designed to test the application of this knowledge in the real world environment
- (g) Notes and research compiled by PROVIDER A included in resource material for reading and provides guidance for further research using internet, books, magazines and in-house

resources - reading for the first section is sent and the balance is sent on request as needed by learner.

- (h) Completion of POE - deadline for this depend on urgency. 120 credits can be done in a week if extremely urgent and learners knowledge is very good and can extend to 3 months or more if more study and research is required to complete the POE .
- (i) Closed book knowledge assessments are completed under exam conditions once the POE is completed as a summative assessment.
- (j) Assessment of POE and summative or knowledge assessment by qualified assessor who is a subject matter expert.
- (k) The results of the POE and knowledge assessments are combined with to ascertain overall competence.
- (l) ASSESSEMENT REPORT is sent to the learners as a communication to advise - what credits they have completed and if they need to do any resubmissions of unit standards in which they were found to be NYC. This is not a statement of credit and is not intended to be sent to the FSB or company for FAIS accreditation. It is a communication with the learner to let them know what is happening and what they need to do, if anything, to complete this program.
- (m) Learners should resubmit if they want to complete further credits for unit standards in which they have been found NYC(Not Yet Competent)
- (n) These resubmission would be assessed and amended assessment report is sent out with the new results.
- (o) Assessed and completed POE is them moderated and put into the next INSETA verification scheduled. We conduct 25% moderation unless we notice - cheating, plagiarism, oral assessments used or complaint from the learner when we conduct a 100% moderation.
- (p) INSETA will verify these results after visiting our offices and auditing at least 10% sample and only once this is done can we issue the statements of credits required for FAIS accreditation.
- (q) Upload of all results of assessed and moderated portfolios and summative assessments onto the NLRD(National learner Data Base) must be done prior to the verification date and reports sent to INSETA
- (r) INSETA will use these upload reports to conduct a verification where INSETA will audit 10% of the training material and assessments and if they are happy we have followed the procedures and requirements for the skills program, NQF and SAQA they will give us permission to issue statement of credits for the unit standards completed. We may not send out any statement of credits prior to this authorisation.
- (s) PROVIDER A will then print the official statement of credits for all the learners who have completed credits in this program and will send through the statements of credits to all the learners who have paid the tuition fees in full. These people will have an official statement of credits issued by PROVIDER A The Knowledge Network which has been verified and authorised by INSETA to show as official credits on the NLRD.
- (t) If the full credits of 120 have been achieved and the learner has completed all the requirements in terms of the rules of combination INSETA will then issue a certificate for the full qualification.

2. DID YOU OFFER RPL IN THE PAST BUT NOT ANYMORE? IF YES, PLEASE EXPLAIN WHY YOU DO NOT OFFER IT ANYMORE.

- 1 Yes, we offer RPL. Candidates with the relevant RPL entrance requirements are offered RPL as a method of obtaining a relevant qualification.
- 2 Candidates that meet the entrance requirements in terms of technical insurance experience have to complete a portfolio of evidence, with evidence from the workplace, and write an exit level exam.
- 3 We are a Contact Centre and new Staff members are generally young with a maximum of about 2 years work experience – most of the time the experience was not gained within the Financial Services industry. In this instance, RPL is not an option.
- 4 There is also a lack of workplace assessors.
- 5 No
- 6 We are a training provider
- 7 Yes we do offer RPL – but to a very limited degree. Our usual approach is to assess, via examination of what is provided and by summative. Requirement for summative is high (75%). If not achieved, then learner must complete whole learning exercise.
- 8 Yes, RPL is used in instances where the individual has the knowledge and know how, and pending qualifications are required from the job in order for the individual to be deemed competent.
- 9 Yes – it works well. Our model is based on theoretical research in the financial services sector and it incorporates the work of Peter Senge. As we are an RPL provider accredited with a few ETQAs we also have had to incorporate all the various procedures.
- 10 n/a
- 11 Learners will complete a registration form (internet or faxed)
- 12 The learner information sheet gives us a clear understanding of existing qualification level/ number of years in the industry etc..
- 13 Learners will book for training courses – offered nationally on a monthly basis
- 14 Each course is worth 30 credits and is fully facilitated over a two 2 training session. Learners complete formative exercises in their workbook – designed to cover assessment criterion. They are given a POE to complete which is designed to cover the CCFO's and which has to be submitted within 6 weeks from date of training. Day 3 is the closed book, invigilated exam that is integrated and designed to cover the specific outcomes
- 15 We offer it, but not via a review of POE's but via a standardized assessment approach. RPL is a good idea but is expensive in the practice, because of the lack of a simple and agreed to methodology by the SETA. The granularity of the assessment criteria that have to be met is the chief problem, and the risk and effort associated with this. Global criteria – easy to meet. Granular criteria – difficult and expensive to meet.
 - 15.1 Proper analysis of previous credits/qualifications in the industry.
 - 15.2 Year experience in the industry, but strongly looking at each one's job specifications.
 - 15.3 If (a) & (b)*/ only (b)* candidate is allowed to go the RPL route, because of enough evidence that individual has the necessary background of industry.
 - 15.4 If insufficient (a) and/or (b), individual is advised to attend workshop(s) or follow the correspondence route.

- 15.5 *Person must have enough experience in a vast amount of job specifications
- 16 Yes, NQF 5:
 - 16.1 Learners must have 1 year's relevant work experience as entry requirement.
 - 16.2 Learners complete a pre-course workbook in preparation for the classroom intervention
 - 16.3 Learners complete a classroom workbook during a 5 day classroom intervention.
 - 16.4 Summative Assessments are done during the same 5 day classroom intervention.

2. DID YOU OFFER RPL IN THE PAST BUT NOT ANYMORE? IF YES, PLEASE EXPLAIN WHY YOU DO NOT OFFER IT ANYMORE.

- 1 Have still not finally decided as all current staff is past the minimum requirements. Our focus now is motivating all to complete the full qualification
- 2 We still advise some learners to consider the RPL route via our associates
- 3 The qualification National Certificate: Risk Management passed its registration end date so we stopped delivery.
- 4 N/A 7
- 5 No 4
- 6 We still do it
- 7 As our assessment practice evolves, it will be possible to do more and more RPL. We are creating frameworks that allow us to do it more cost-effectively as time goes by.
- 8 Yes. Too much administration (credit analysis) involved prior to workshops/assessments.
- 9 Individuals must still complete both the summative assessment (exam) and the formative assessment (workbook). No different from individuals registering without RPL consideration.

3. IN YOUR OPINION, HOW SUCCESSFUL IS RPL IN SOUTH AFRICA?

- 1 Average to poor
- 2 RPL was used with varying levels of success. The provider was perhaps the biggest key to either success or failure
- 3 Not successful because not applied properly.
- 4 Not very successful because the SETA's do not really understand the intricacies of the occupations within their sectors, and rely on the assessment criteria within the Unit Standards as the quality drivers for assessing RPL tools.
- 5 They should rather rely on professional bodies to guide them which they do not do. See our earlier comments re the RPL for loss adjusters which we designed in conjunction with the Institute of Loss Adjusters who wish to use the qualification as part of their membership criteria and designations.
- 6 Despite confirmation in writing by the Institute that the RPL tool developed more than satisfies their needs, INSETA will not approve it because every outcome has not been specifically addressed even though they are inherent outcomes necessary for the completion of the final assessment.
- 7 I think that RPL has sometimes been unsuccessful if the assessors and learners think that

- this is a different method of assessing that is an easy option. If the material and process is not highly structured you will end up with a huge mess of papers which will take forever to assess and I am not sure if it will be able to be assessed effectively.
- 8 Treat this RPL in exactly the same way as any other assessment and build in the same checks and balances and structure you would use in any other assessment or training or education.
 - 9 The Formative and Summative Assessments we use for RPL are identical to those we use in a normal assessment after formal class room or correspondence or computer based training. This means that we have a group of learners writing an examination as a summative assessment and the learners who attended a 20 or 30 days of training on a learner ship and the RPL candidate have completed identical assignments in the POE's and are writing exactly the same summative assessment.
 - 10 The only difference would be when we conduct an oral assessment due to special considerations or circumstances. But the oral and the written assessment are based on and assess exactly the same outcomes.
 - 11 RPL has not been as successful in SA as it could be.
 - 12 I don't think it has been very successful.
 - 13 As mentioned above it has its success stories and handled correctly it is a very useful mechanism for bridging the "paper" qualification gap.
 - 14 I would say that it is successful where learners are expected to actually show what they know and can do, in practical terms. It is not successful if based only on length of time in the industry.
 - 15 In our opinion RPL is a necessary requirement as it can do a lot to redress the wrongs of the past, in terms of recognition. But it is too highly favored by people looking for a short cut and thus not highly used.
 - 16 RPL in personal opinion is successful in the sense that it provides an experienced individual the opportunity to obtain a qualification where before the option did not exist.
 - 17 There are pockets of excellence. We have had good success but when I speak to the SETAs it is clear that there have been many 'horror' stories and misunderstanding is high.
 - 18 It is not as wide spread as it needs to be
 - 19 In my opinion RPL has not been successful in South Africa for a number of reasons:
 - 19.1 Reluctance of academic institutions to provide RPL linked to subject streams.
 - 19.2 The assessment process is not uniquely geared towards RPL, e.g. RPL portfolios need different preparation documents.
 - 19.3 Lack of understanding of what RPL actually entails, e.g. misperceptions about substituting a matric qualification.
 - 19.4 It is more profitable to offer full learning rather than only RPL assessment.
 - 19.5 The RPL process is time consuming and costly.
 - 20 In our selected sector and on the understanding I can only speak for ourselves – it has been successful. Well received and has produced some wonderful, sometimes surprising results. (i.e. We often have Learners who clearly are not interested in training and moan continuously on day one. By day three and especially once they have received their results – they are eager to register for the next course and progress towards a full qualification). It is really a wonderful way to re-introduce people to a self-development

- learning environment – provided as I mentioned above the assessment tools are properly designed, the programme is quality assured and a closed book exit exam exists
- 21 Patchy. Haven't heard any wow stories but have heard a number of tales of expense and inefficiency, as well as failure.
 - 22 Average to below average
 - 23 50% successful
 - 24 RPL is suitable for learners that are educationally self-driven with lots of experience

4. WHAT ARE THE MAIN SUCCESS FACTORS/ CONTRIBUTORS TO SUCCESSFUL IMPLEMENTATION OF RPL?

- 1 Individuals own commitment & active involvement of the RPL facilitator
- 2 Well structured programme
- 3 Understanding of the process and outcome by the candidate
- 4 Good guidelines on the requirements for the POE
- 5 More convenient for older, experienced candidates that do not do well under examination conditions
- 6 People who want to advance and need the qualification to do so.
- 7 There are three significant requirements as follows:
- 8 The RPL tools must be developed by a specialist in the field for which the qualification was designed to address.
- 9 The SETA's must make use of the industry's professional bodies or associations when assessing RPL tools so that the tasks undertaken within that specific field for which the qualification was designed are properly addressed.
- 10 The RPL delivery must be undertaken by a specialist in that specific industry field and not just an accredited training provider. It is suggested that the professional body or association should sanction the RPL provider.
- 11 I have mentioned them above.
- 12 Factors contributing to the successful implementation of RPL:
 - 12.1 Entry level requirements onto the RPL programme are clear
 - 12.2 Selection process in terms of the entrance requirements are adhered to
 - 12.3 Support is offered in terms of building the POE
 - 12.4 The qualification specific outcomes are structured and combined so as to avoid repetition and the process from becoming a checklist exercise.
- 13 Understanding of the RPL process and contextualizing it within the workplace
- 14 Sufficient expertise and therefore workplace assessors
- 15 Where it worked well you found very clear background information, instructions and evidence requirements and assessment requirements that made sense and were user friendly
- 16 It needs to be taken seriously and whilst years of genuine experience are certainly respected, only the ability to do the job properly will indicate successful prior learning.
- 17 High levels of knowledge and having actually worked in the positions required. Overviews and managerial knowledge is not enough depth
- 18 Verification of past hands on experience and know how. The full buy in by the individual.

- 19 Legal compliance
- 20 Access to funding (when SETAs will fund it)
- 21 Champions – one person who believes it can work makes it happen
 - 21.1 Learners’ range of experience
 - 21.2 Clear communication by training providers on the PRL process
 - 21.3 Specialist RPL assessment centres
- 22 The ease of access to enforced training
- 23 Can’t say, but we await with interest.
- 24 Proper communication between the individual & provider. The individual must know from the beginning what is expected from him/her.
 - 24.1 Learners with corresponding learning ability/style
 - 24.2 Suitable learning material
 - 24.3 Contact sessions

5. WHAT ARE THE MAIN IMPEDIMENTS TO SUCCESSFUL IMPLEMENTATION OF RPL?

- 1. Providers not acting 100% ethical
 - 1.1. Candidates copying from each other
 - 1.2. Candidates not understanding the process
 - 1.3. Providers (Assessors) do not understand the process
 - 1.4. The volume of “Proof of Evidence” is great and not always consistently applied
 - 1.5. Providing of sufficient evidence is not always possible
- 2. Knowledge to lead someone through it and give them the qualification/recognition they deserve and the willingness to complete it.
- 3. Lack of insurance knowledge by senior staff within INSETA, thus prohibiting the design of useable RPL tools
- 4. Lack of insurance qualified RPL providers
- 5. Lack of participation by the professional bodies/associations
- 6. Expense
 - 6.1. Learners and assessors thinking this is the easy option
 - 6.2. Using this for the wrong people who should be attending a facilitated or self study program
 - 6.3. Learners not prepared for the process
 - 6.4. Not enough structure to the assignments and work that makes up the POE
 - 6.5. Low level assessors who are not SME.
 - 6.6. No checks and balances and systems in place to pick up irregularities and keep the process on track
 - 6.7. Entry level requirements are not clear / adhered to
 - 6.8. Specific outcomes are not organized in terms of avoiding repetition and the process then becomes a very long and tedious process.
- 7. Lack of available resources within the workplace
- 8. Lack of understanding of the RPL process
- 9. The volume of paperwork, i.e. compilation of the portfolio of evidence

10. Workplaces focus on their core business, RPL is costly in terms of the resources required for the successful implementation thereof.
11. Confusion as to exactly what RPL is all about and excess evidence requirements
12. Attitude of the learner. "Do you know how long I've been in the industry?" "Forget it, you won't teach me anything". "Why do I have to do this? I have run a business for years". "I've had no PI claims". "What a waste of time."
13. Unchecked expectations and incorrect assessment instruments
14. Time constraints and commitment by the individual.
15. Lack of understanding (assessors, SETAs, employers, learners)
16. SETAs ignorance
17. Lack of SAQA guidance
18. Models developed in HET being used without question in the vocational space
19. Structure of the qualifications and unit standards
 - 19.1. Preconceived ideas about how RPL works
 - 19.2. Insufficient financial resources
 - 19.3. Lack of support in the workplace
 - 19.4. Perceptions about the value of RPL
20. This is a repeat again (I'm sorry) – Entry level of learner MUST meet the unit standard/qualification requirements. The assessment tools must be well designed and process well implemented. I am of the opinion that a facilitated session gives a very clear guidance of what is expected, where to find information to research etc. and gives the Learner someone to 'cling' to for guidance.
21. Assessment compliance must be aligned with SA conditions and not derived from tertiary educational models or first world economies. (The irony is that RPL is cheaper in HE than it is in the FETC/ US based qualification band.) The educational authorities need to take the lead and provide compliance guidelines that are simple, cheap, and risk-free, or no-one will have an appetite. Assessment bureaucracy currently too convoluted – US's, ETQA's, risk, cost. The cost of quality through the SETA ETQA system is the primary reason for the failure of the Unit Standard based Vocational Qualification system. (The QCTO initiative is perhaps showing signs of falling into a similar trap - complexity, under-resourcing, focus too narrow). POE's have become labyrinthine and massively expensive to construct and assess. Purist educational thinking has dominated practical market considerations in the implementation of the NQF through the SETA's, with paralyzing consequences.
 - 21.1. Poor communication/understanding
 - 21.2. No assistance/help
 - 21.3. Learning style suitability
 - 21.4. No assistance to learners

6. PLEASE LIST THE FIVE MOST IMPORTANT ISSUES/ FACTORS FOR THE SUCCESSFUL IMPLEMENTATION OF RPL?

1. Candidates should understand the process
2. The process must be simplified.
3. Limit the number of providers of RPL

4. Unit Standards should be aligned with training modules of other training providers
5. Pre-assessment and selection of candidates should be stricter to control the level of skill and knowledge of candidates to be more consistent.
6. Knowledge from the lecturer as a guide.
7. Understanding the ability of the learner.
8. Knowing what the learner needs.
9. Motivation from the learner
10. Need from the learner
11. There are three 'drivers'. These are -
12. Participation by the professional bodies/associations in the developing of the RPL tools and the approving of RPL providers
13. Acceptance by the SETA's that RPL must be driven by the industry, not the Seta's
14. Realistic pricing
15. a. Structured tools and instruments
16. b. Highly competent assessors and facilitators who can recognize competence in a wide range of scenarios
17. c. Good preparation of the learners
18. d. Support and feed back to learners of results and resubmissions from assessors during the process
19. e. Understanding of the ETQA process and requirements of the quality assurance body in your SETA
20. Selecting an accredited, reputable provider
21. Clear selection criteria for candidates
22. Support is offered in terms of building the POE
23. RPL is supported as an initiative by the seta.
24. Correct application of and user friendly RPL tools (e.g. POE or observation checklist)
25. Don't know
26. Absolute clarity regarding the purpose of RPL
27. Clear and user friendly policy guidelines
28. Clear and user friendly instructions to candidates
29. Appropriate and applicable evidence requirements
30. Appropriate and applicable assessment and moderation processes
31. Understanding of why the qualification is necessary and what the purpose of FAIS is.
32. Acceptance that all who give advice to the insuring public have to be seen to be acknowledged as competent and therefore legally authorized to provide financial services advice.
33. Recognition that public trust will come from representatives and KI's being able to prove that that they have been found competent. The days of consumers trusting blindly are all but over and the law will get rid of palookas.
34. The prior learning must be there, in place, for it to be recognized. Twenty-five years of doing homeloan insurance does not make me a short term expert who is OK to insure damage to a bulldozer, business interruption for tyre manufacturer or legal liability for a helicopter owner.

35. The learner must be willing to undertake assessment to show what he / she knows and can do, in accordance with SAQA requirements
36. Pre Assessment
37. Input for the RPL Assessor
38. Communication
39. Honesty
40. Realistic checks on what is still needed.
41. Commitment – Time – past experience – knowledge.
42. Clear stakeholder expectations
43. Learner support
44. Learner motivation to succeed
45. Well designed assessment tools
46. SETAs who understand and don't impede with artificial rules
47. Communication about the process
48. Uncomplicated access to RPL
49. Financial means
50. Workplace support
51. Specialist RPL providers
52. Proper qualifying criteria before Learner registers (pay money)
53. Well designed assessment tools (that cover all SO's/AC's and CCFO's)
54. Facilitated sessions offering guidance and support
55. A life line that encourages learners who appear to give up
56. A closed book summative exam
57. Development of a body of knowledge and professional practice could be fostered by the establishment of communities of practice and knowledge management around RPL. (So far nothing.) A creative approach to problem resolution in emerging markets, with a keen eye on cost and practicality would be a good starting point
58. A more inclusive approach to working with providers and harnessing their entrepreneurial perspectives, as they must deal with these issues practically, day-in and day-out.
59. Any solution must be practical and low-cost. This would be driven by -
60. Light-touch compliance = clear policy and efficient administration– e.g. the FSB could take a stance on grandfathering and make it simple to administer, rather than making it contingent on the SETA's etc. which adds time, cost, complexity, and risk. In SA we tend to regulate beyond our economic capacity to administer and police effectively, and under-estimate adverse practical effects of courses of action. (For example, the RE's may have an "unanticipated" consequence – an exclusionary effect on English second language users, which one presumes was not the intention. This emerging market reality is going to add cost, inefficiency, and risk.)
61. Competent, responsive and committed regulators (SETA/DOE/DHET/ others) with a service ethic are essential(one hears many stories). Dysfunctional, slow, or inefficient regulators of course exacerbate the challenges associated with high-compliance environments, and can potentially paralyze the system in meaningless administration and maladministration. This emerging market reality further emphasizes the need for light touch compliance – SA does

not have a USA-style bureaucratic machinery to put laws into effect, and we must as a country live within our means.

62. Public funding through the SETA's would be an enabler. It must however be used in a creative way as an industry enabler, and not for projects that only partially meet industry requirements.
63. Pragmatism must trump idealism.
64. Commitment from both the individual, company & provider
65. Proper feedback
66. Assistance from companies and providers
67. Classroom intervention
68. Coaching
69. Work experience
70. Ability to communicate and learn
71. Dedicated administrator to such project

7. WHAT DIFFERENTIATES THE SUCCESSFUL RPL CANDIDATE FROM THE UNSUCCESSFUL RPL CANDIDATE?

1. Individual drive, computer access and existing level of self study skills
2. The ability of candidates to provide evidence of their actions that they are required to provide proof on.
3. Admin abilities of some candidates are better and they seem to be getting better results and this does not necessarily indicate the required level of knowledge of the candidate
4. Motivation, direction and need for the qualification.
5. The differentiation should be the quality of the evidence provided in the PoE, primarily obtained from the workplace. Sadly this is not the case, and success arises from the quality of formative and summative assessment. This is the main reason why RPL has not been successful in the insurance industry – see notes earlier.
6. Motivation - they must want to do this as it is a huge amount of work done on their own.
7. Selection - they must be competent already - we are simply going to confirm and document this competence. If this is not the case then RPL is not the way to go rather consider a short course or a full training program to develop the competence.
8. Successful RPL candidates meet the requirements in terms of the minimum number of years of relevant technical insurance experience.
9. Level of maturity and commitment
10. Support provided to the Learner
11. As in most cases the willingness to apply oneself to the task/challenge at hand is a definite discriminator
12. Successful: One who is willing to undergo the process cheerfully and whole-heartedly
13. Unsuccessful: One who doesn't see a reason for doing it, complains, is late with assignments and the work is clearly a rush job, done with little or no commitment.
14. A willingness to participate in the process and an ability to complete the process
15. Commitment, support and drive.
16. Self motivation

17. Good self esteem (believes can do this)
18. Good support network (home and work)
19. Able to access evidence (level in company – power base, etc.)
20. An open mind
21. Willingness to revisit their learning and experience
22. Self-belief
23. We have a 97% successful rate – the learners that are unsuccessful either leave the industry or and just too lazy to complete their POE
24. Patience and doggedness. Would be surprised if it were competence.
25. Commitment
26. Knowledge
27. Experience
28. Ability to communicate (written)
29. Ability to learn on own
30. To reflect learning/knowledge in writing

8. IS THERE ANYTHING ELSE YOU WOULD LIKE TO MENTION?

1. The availability of skilled assessors is a concern for the larger successful implementation of RPL.
2. We need to get to the point where an Higher Institution can give someone the qualification if they can show their competence in a specific field.
3. No, but thanks for allowing us to participate in this survey – we feel strongly about RPL and would like it to feature prominently in the insurance industry’s education armoury
4. No 5 responses
5. I would like to see a simple guide to RPL that cuts through the so-called OBE jargon and makes it clear to all and sundry that RPL has a place in the world of training but it also has limitations.
6. In our model, as explained above, it is an ideal opportunity to put experienced people in a small group with “inexperienced people”. They teach each other. E.g., older and younger by industry years or city and platteland, thus different approaches and size / complexity of accounts.
7. RPL is an excellent process but requires 50% more input than the simple and current assessment process. It is thus more expensive in admin time and assessment requirements which often do not make it a viable process.
8. Once again, a repeat (I’m sorry) – but RPL will and does work BUT I do believe it must be closely monitored and controlled by a recognised quality assurance body. Just to ensure that a successful learner is able to uphold the integrity of the financial services industry and the professionalism that FAIS intends to promote does in fact happen.

ANNEXURE B: RESPONSES FROM THE SURVEY HOSTED ON THE FSB WEBSITE FROM 1 SEPTEMBER 2010 TO 7 DECEMBER 2010.

PART 1: QUESTIONS ABOUT THE PERSON

1	Are you a:	Key Individual	Representative	Sole Proprietor	HR/Training	Compliance Officer	
		69	65	43	8	5	
2	How long have you been in the industry?	1 - 2 years		2-4 years	5 - 10 years	More than 10 years	
		5		10	35	140	
3	Age group	20 - 30	31 - 40	41- 50	51 - 60	61 - 65	66 and older
		12	37	49	60	23	9
4	Gender	Male				Female	
		124				66	

PART 2: QUESTIONS ABOUT QUALIFICATIONS HELD

5	Highest qualification before you joined the industry	St 8 or equivalent	St 9 or equivalent	St 10 or equivalent	Post-school certificate	Post-school diploma	Degree	Other			
		6	11	83	15	33	34	8			
6	Highest qualification at this stage	St 8 or equivalent	St 9 or equivalent	St 10 or equivalent	Post-school certificate	Post-school diploma	Degree	Skills programme of 30 credits at level 4	Skills programme of 60 credits at level 4	Skills programme of 60 credits at level 5	Skills programme of 60 credits at level 6
		1	0	8	12	15	35	12	43	34	30

PART 3: QUESTIONS ABOUT HOME LANGUAGE

7	What is your home language?	isiZulu	Sesotho	IsiXhosa	Xitsonga	Afrikaans	siSwati	Sesotho sa Leboa	Tshivenda	English	isiNdebele	Setswana	Other
		3	3	2	1	70	1	3	0	103	0	3	1

PART 4: KNOWLEDGE ABOUT RPL

8	Where did you hear about RPL?	FSB	SETA	Training Provider	Media	Industry	Employer	Other						
		42	13	21	9	65	27	13						
9	Did you use a RPL process to obtain a qualification/ skills programme?	Yes	No	Maybe/Not Sure										
		98	76	16										
10	Was it easy to understand the requirements to follow the RPL route?	Yes	No	Maybe/Not Sure										
		83	72	35										
11	Was it easy to find training providers who offer RPL as a method to obtain a qualification?	Yes	No	Maybe/Not Sure										
		75	74	41										
12	I organized the training via	Searching for it myself	My company organized it	The SETA organized it										
		126	50	14										
13	Could you choose between registering for RPL or registering as an ordinary student?	Yes	No	Maybe/Not Sure										
		85	48	57										
14	Could you choose the language you wanted to use for the programme?	Yes	No	Maybe/Not sure										
		89	67	34										
15	If yes to the previous question, please select the appropriate option	isiZulu	Sesotho	IsiXhosa	Xitsonga	Afrikaans	siSwati	Sesotho sa Leboa	Tshivenda	English	isiNdebele	Setswana	Other	n/a
		0	0	0	0	11	0	0	0	70	0	0	0	0
16	Was there a difference in time in choosing the RPL option?	Yes	No	Maybe/Not sure										

			59	39	92
17	If yes to the previous question, please select the appropriate option	RPL took longer	RPL was faster	n/a	
			13	41	136
18	Did you use the RPL process to obtain the entry level skills programme instead of a Matric certificate?	Yes	No	Maybe/Not Sure	
			30	148	12
19	Did you use the RPL process to obtain a skills programme for the purpose of meeting the "full" qualification requirements, e.g. 60 credits?	Yes	No	Maybe/Not Sure	
			86	88	16
20	Did the training provider give you enough support and guidance?	Yes	No	Maybe/Not Sure	
			83	65	42
21	Were you able to complete the RPL process successfully?	Yes	No		
			125	65	
22	If you said no to the previous question, please select the appropriate option:	I am busy completing it	I stopped with it and have started something else	I am not doing anything at the moment	
		8	7	21	
23	What did you have to do to complete the programme?	Only write exams	Only complete	Write exams and submit assignments	Complete a Portfolio of Evidence only
		34	12	58	24
24	I used a	University	Industry association	Independent training provider	
		35	64	91	
25	Who paid for the process?	I paid for everything	My employer paid for everything	The costs were shared between my employer and I	I received funding from the SETA
		117	54	17	2
26	Was there a price difference between choosing RPL or enrolling as a new student with no prior knowledge?	Yes	No	Maybe/Not Sure	
		61	19	110	

		RPL was cheaper	RPL was more expensive	n/a
27	If yes to the previous question, please select the appropriate option	40	16	134
28	Would you use the RPL option again?	Yes	No	Maybe/Not sure
		105	22	63

ANNEXURE 3: LIST OF RESPONDENTS

The following respondents gave us permission to list them:

Annette Bredenkamp, FirstRand

Ben Tonkin, FNB Insurance Brokers (Pty) Ltd

Charmaine Snyman-Behrens, Clientele Limited

Dave Pietersen, I E Administrators CC

Debbie Costopoulos, Alcari 233 CC

Derek Shirley, Cornerstone Performance Solutions

Dr. Des Leatt, Independent Education & Training Consultant and approved Compliance Officer in the financial sector

Elsabé Brunyee Assupol Life/Isambulela Learning Company

FNB Financial

Gawie de la Bat, formerly at First National Bank

Henry Pistorius, Ubank

Hjalmar Bekker, Moonstone Information Refinery

Hollard Insurance

Jeanette Hobson, Momentum

Dr Karen Deller, Prior Learning Centre

Leane Breedt, Head: PSG Konsult Academy

Lynelle Meiring, Sanlam Sky Solutions

Matty Becker, ABSA Insurance and Financial Advisers

Naren Vassan, WesBank – Division of First Rand Bank

Nasrat Edoos SirKissoon, SANLAM

Peter Veal, Intelligent Compliance and Education (Pty) Ltd

Ray Strodl, Ray Strodl Consulting

Ronel Bezuidenhout, AVBOB

Sam Nkosi, Standard Bank

Sharon Slater, Skills Unplugged

Sonja Pedall, TriAlpha Investment Management (Pty) Ltd

Soré Cloete, Old Mutual

Sue Liebenberg, SDK Compliance Consultants

Yasmin Singh, ABSA Bank

ANNEXURE 4: REPORT ON FSP SIZES, PROVIDED BY THE FINANCIAL SERVICES BOARD

HEADING	FAIS Totals			
Authorised FSP	Key Individuals	Representatives	Key Individuals linked to Authorised FSP	Representatives linked to Authorised FSP
12100	21191	156749	13766	139338
	Sole Proprietor FSPs	FSPs with more than 300 representatives		
	5536	56		