



Academic bank of credits: an initiative for the flexibility in india's higher education system

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Abstract

UGC is established to maintain the quality of education in Higher Educational institutions. To Ensure quality it introduces various schemes from time to time. To bring transformational changes in the Education system UGC has introduced the Academic Bank of Credits. Where learners are free from Clutches of rigidity of Indian education. The main purpose of establishing an Academic bank of credits is to promote student-centric Education, a learner-friendly teaching approach with multiple entries and multiple exits in education. Mr. Narendra Modi Prime Minister of India has unveiled the Academic Bank of Credit for the nation on July 29th, 2020. Now Academic Bank of Credits is a gazette notified regulation for the higher educational Institutions of India to join for multiple entries and multiple exits of students in various institutions. Present conceptual paper through's light on the concept of Academic Bank of Credits, its Objective, functions, process, and advantages of the academic bank of credits in Higher educational Institutions.

Keywords: Academic Bank of credit, higher education, credit transfer, student-centric, national education policy 2020 (nep 2020), higher educational institutions

Introduction

ABC is an online entity to be established and managed by the ministry of education. It will function much Like a commercial bank with students as account-holders to whom the bank provides services, including Credit accumulation, credit transfer, credit redemption through the opening, closure and validation of Accounts. Students who pursue education as freelancers can also accumulate credits. These credits can be Deposited to student accounts. After the accumulation of credits, a student can redeem these in order to get Any academic degree. It works on the principle of MEME as well as "anytime learning, anywhere learning, And any level learning". It can facilitate the integration of campuses by creating student mobility within the University system. ABC can also help integrate skills into a credit-based system by providing a credit Recognition mechanism. It will, however, not give awards, degrees or certificates. Opening an account with ABC is not mandatory. Under the ABC, a student can earn a degree from any HEI, with multiple entry and exit options. Instead of Spending three years in one college, a student can seamlessly switch over from one college to another one. In order to earn a degree, a student will now require to hold a certain number of credits under his or her Account. The UGC has notified 'The University Grants Commission (Establishment of Academic Bank of Credits in Higher Education) Regulations, 2021' in the Gazette of India on July 28, 2021. In its circular dated January 12, 2022, the UGC had informed that an amendment has been made on December 28, 2021 in the Regulation. In the original regulation, the UGC had made it compulsory for HEIs that received 'A' grade from the National Assessment and Accreditation Council (NAAC) or fall in the top 100 National Institutions Ranking Framework (NIRF) rankings, to register for ABC. But after the amendment, any college or University, irrespective of their NAAC or NIRF ranking, are allowed to participate in the ABC scheme. It Has also brought IITs,

IIMs and institutes of national importance under this scheme as well.

The ABC platform will provide students (having a Digi Locker account) with the opportunity to register for A unique ABC ID, an interactive dashboard to see their credit accumulation, and options to begin a choice-Based credit transfer mechanism. The ABC platform is a virtual repository or credit database built along the Lines of the National Academic Depository, created and maintained by the Ministry of Electronics and Information Technology, that would "store" the credit scores obtained by students in an online platform. Students will have their own accounts, each with their own ABC ID, as well as a dashboard where they can Track their credit accumulation, transfer requests, and credit history. Students can also perform credit transfer Initiation requests and a follow-up view request status effectively, just like in a traditional bank. In a nutshell, The ABC will make it easier to recognise, transfer, and redeem credits.

Review of Literature

A few researches were conducted in the area of ABC. The review of literature reveals the following ones.

- Robert P.Mc. Caffery (1980) published an article "Degree credits, academic learning, and job Mobility for adult students through field experience". This article is related to working adult students and their experimental learning modes. It concludes that like younger students adult working Learners also learn from job situations. However, the problems of both differ and are unique.
- Terrence C. Mason, Robert F. Armove & Margaret Sutton (2001) ^[6] Published an article on "Credits, Curriculum, and control in higher education: Cross-national perspectives" They conducted their Studies in three countries Indonesia, Nicaragua, and Vietnam. They studied the use of academic Credits and

monitoring the performance of the students linked with policies and institutions Associated with the capital market-driven economic system. Their study revealed that there is a Linkage between higher and vocational education and countries' economic and political systems, Standardization, efficiency and technocracy of the country, and control of the curriculum.

- Results reveal that academic credits transformed the university into a narrowly focussed institution Meant for utilitarian value rather than an institution of universal pursuit for knowledge.
- Taiji Hotta (2019) worked on "The Development of "Asian Academic Credits" as an Aligned Credit Transfer System in Asian Higher Education" This article analyses 24 Asian countries and territories and their current trends in credit-related governmental regulations in the universities. It says that AAC or the Asian Academic credit system can play a Vital Role in higher education provided its Given flexibility, Regionality, and innovative learning environment in Asian countries.
- Bird, Kelli A., Castleman, Benjamin L., Fischer, Brett, Skinner, Benjamin T. (2020) "Who Should Re-enrol in College? The Academic and Labour Market Profile of Adults with Substantial College Credits but No Degree" This research focuses on the adults who lost a job because they do not have Degrees but have credits. The researcher provided the details of academic, employment, and of Earning trajectory o some college but not degree students (SCND). It focussed on the re-enrolment and completion of course intervention.

Objectives of Academic Bank of Credits

- To promote student centricity with learner-friendly Approaches in higher education across the country and Promote a more inter-disciplinary approach in higher Education.
- To enable students to select the best courses or Combination of courses to suit their aptitude and quest for Knowledge.
- To permit students to choose a pace for their Studies along with the associated logistics and costs.
- To allow students to tailor their degrees or make Specific modifications or specializations rather than Undergoing the rigid, regularly prescribed degree or courses of a single university or autonomous college.
- To enable multiple entry-multiple exit for students to complete their degrees as per their time preferences, providing mobility across various disciplines and HEIs for Degree or Diploma or Post Graduate Diploma or Certificate Programme or Course work for the Ph.D. programme.
- To support, procedurally, the teaching-learning Activities to happen in a distributed and blended manner Through integration across campuses or universities or Autonomous colleges with increased mobility.
- To facilitate lifelong learning amongst all, i.e., Formal and informal students from both full-time and part-Time modes.
- To satisfy the students' quest for knowledge, Freedom to choose and change their academic directions, connect different domains of knowledge and help them Acquire

the right foundations and building blocks to pursue Their life goals.

Benefit of ABC for learners

The transformation and progressive outlook brought by ABC promises numerous benefits to the learners such as:

- It provides the option of transfer of earned credits to the learners on pursuing courses of their choice and interest.
- It helps the learners enjoy academic flexibility and freedom.
- It is a step towards promoting inclusion of all learners.
- It will enable students to study and engage in a course/s based on their interest, need and choice.
- It will help in the transfer, accumulation, and redemption of credits.
- It gives freedom to learners to choose institutions of their choice.
- It will help learners to select the pace and timing of the course as per their need.
- It promotes student-centric and friendly approach in the higher educational levels of our academic system.
- It encourages the learner to pursue and work towards earning their degree as per their chosen time preferences.
- It will support students to choose courses of certain specializations instead of undergoing the traditional prescribed Courses.
- It supports student mobility across specializations and levels of courses such as certificate, diploma, degree and Post-graduation.
- It supports Life Long Learning (LLL).
- It will support continued education among adult learners, and drop-outs seeking additional training, skill Development alongside pursuing an academic degree.
- It will act as an academic repository which will be the storehouse of all digital academic transcripts and records Issued by a recognized organization and institution.
- It is like an 'open educational system' which will facilitate the recognition and inclusion of diverse learners and Diverse learning experiences gained at home and school.
- It will further lead to the progression of the Indian educational system providing it a global transformational outlook and producing global, self - achieving learners matching world standards.

How ABC works

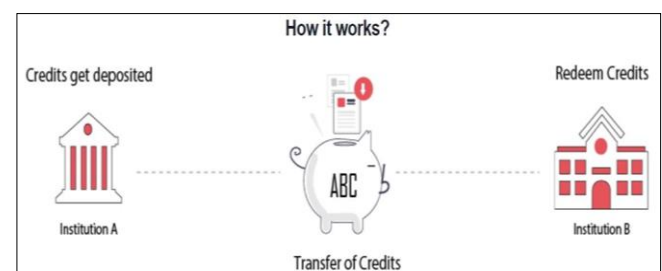


Fig 1

For example, if a B.A student studies in one college, he or she can change college after one year. He or she Can join the same course after a break. Until then, the credits the

student earned in that one year will be Maintained in their ABC account and it can be used when the student re-joins the same course in any other College. While 50 per cent of the course is made up of the core subjects the student has enrolled in, the other 50 per cent is made up of electives chosen by them. These electives can be pursued from any institution Across the country, through online or offline or both. The final degree is to be awarded by the university in Which the student has enrolled for his major subject.

A credit value is assigned to a course that counts toward the completion of a program's credential. A Programme is designed in such a way that it includes a pool of courses from the various course categories, Such as Core courses, Core electives, and so on. All such courses will be assigned credits, which indicate the Amount of time in hours that should be allotted to complete the course. ABC gives the student the freedom to complete such courses from any institution of his choice at any time when the course is available.

To expand the ABC program's reach, all higher education institutions are urged to implement the following Steps immediately:

The institutions must register on ABC's official website. Furthermore, they need to publish data on student credits earned during or after the academic year. To actively promote students in opening Academic Bank accounts on the ABC portal, the institutions should Inform them of the ABC feature. The institution should also include a hyperlink to the ABC URL on the homepage of its website. Additionally, they must designate nodal officers to carry out ABC and update their websites with relevant Information.

The Impact of ABC on the Educational System

The introduction of the Academic Bank of Credits (ABC) has significantly enhanced the Educational system, primarily by instilling quality assurance and standardization in higher Education. This ensures that courses meet the requisite standards and enjoy recognition across Diverse institutions. Consequently, the impact of ABC implementation has been resoundingly Positive, manifesting in amplified accessibility, heightened quality, and a culture of continuous Learning.

In response, higher education institutions (HEIs) have been prompted to prioritize ongoing Enhancements in delivering quality education. Both universities and autonomous or affiliated Colleges are compelled to engage in periodic accreditation processes, fostering a commitment to Consistent improvement.

The hallmark of ABC lies in providing students with unprecedented flexibility. Through Multiple entry and exit points, learners are empowered to navigate their educational journey According to their pace and preferences. This flexibility extends to the extensive array of Academic courses available, presenting students with a multitude of choices tailored to their Interests and aspirations. The unique feature of allowing students to withdraw at any juncture while offering the option to Claim earned credits in the form of certificates, diplomas, or degrees underscores the Adaptability and learner-centric approach embedded within the ABC framework. This ensures That students retain agency over their educational pursuits, facilitating a seamless integration of Learning and achievement recognition within the academic ecosystem.

Advantages of Academic Bank of Credits

Academic Bank of Credit gives importance to the student's needs, interests, and opportunities Hence it is learner-

friendly which encourages multi-disciplinary holistic education. It provides flexibility to the curriculum for interdisciplinary and multi-disciplinary courses for the students to pursue education According to their interests, abilities, and opportunities with flexibility and mobility in higher educational Institutions. For this purpose, ABC provides a credit transfer facility to get their degrees. This eliminates Year loss or semester loss of the students.

The mechanism of the degree-granting system differs from state to state. When a student wants to move to other institutions he has to fulfill certain formalities, phase problems in getting degrees.ABC Concept in NEP 2020 makes this process flexible by standardizing credits and developing uniformity in HEI. Most of the HEI's are following an age-old curriculum, without modifying it for changing Societal needs. Hence ABC opens a platform for all HEI to restructure their curriculum and update It.ABC provides an opportunity to integrate all HEI.

ABC is a move towards internalization and globalization of the higher education system to make Them more global institutes. It reduces dropout rates as student mobility becomes easier. And enhances the gross enrolment ratio in HIE and grows as a developed nation by representing sustainable Development.

Challenges of Academic Bank of Credits

UGC has made it mandatory for all the higher educational institutions to join ABC without Their consent. Whether all the central universities, state universities, autonomous institutions, the private University would like to be a part of ABC or not is a debatable topic. Will all the HIE be able to restructure all the courses of various programs according to the Recommendations of NPE2020 is also a concern. Credits allotted for different courses, the flexibility of Multiple entry and exit, expenditure incurred in the process, funding, and support from the higher Commission of India, need to sort out before implementation. Coordination between the National Higher Education Regularity council, National accreditation council, Higher education grants council, and General educational council also plays a very important role in implementing ABC. Critics expressed That this NPE 2020 will pave the way to foreign universities to enter our country and promote Privatization and commercialization of education in the name of a global curriculum. Let us hope that this ABC in NEP 2020 will bring revolutionary changes, transparency in Higher education facilitating Quality and freedom to the students and enhance joyful learning.

Conclusion

The Indian higher education system though very vibrant, poised for growth and expansive still has very large Scope for improvement. Even if we were to compare the Indian education system with global educators, we see a dearth Wherein Indian institutions are not figured amongst the top rated in the world. Through a movement to the national credit Transfer system there will definitely be a possibility of being one amongst the globally recognized portals of higher education. The present research brings to notice the actual status of National Education Policy-2020^[3] along with the place of Academic Bank Credit in it. It proposes a multi-disciplinary bachelor's degree in an undergraduate programme with multiple exit options which help India to transform its education system by 2040. The professional

and vocational areas covered in this Innovative policy create skills amongst the learners. As a result of this, job opportunities are increased. There is a shift from Getting education for the sake of education to Getting education for the sake of creating job opportunities. The student is Made a free bird on the horizon of a multi-disciplinary bachelor's degree with multiple exit options. This could happen only Because of the provision of the Academic Bank of Credits (ABC). The New Education Policy underlines the need for online and offline courses already included in the National Schemes. After all, instilling skills amongst students would be the aim Of Higher Education. The skilled graduates are becoming a real asset to our nation.

The implementation of the ABC will help learners to gather the minimum required credits towards partial fulfilment of a Program based on the selection of courses, departments, institutions and timings of their choice and need. It sets the tone for the creation of society which produces human resource of global standards and believes in lifelong learning. It is Imperative to implement the ABC initiative proposed by the UGC with care. It is equally important to sensitize educators, Curriculum planners, administrators and students about its immense potential in preparing world-class 21st century learners.

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