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ACADEMIC BANK OF CREDITS: A GAME CHANGER FOR HIGHER EDUCATION IN INDIA – A CRITICAL ANALYSIS

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ABSTRACT

The Academic Bank of Credits is an online repository that houses the credit records that each student has accrued over their educational journey. Students will be able to access their accounts and be presented with several alternatives for enrolling in and withdrawing from schools and universities. Throughout the duration of higher Education, there will be "multiple exits" and "multiple entries," and credits will be transferred through the ABC without any problems.

At any given time, ABC can be regarded as a reliable source to check a student's credit history. Therefore, the idea behind ABC serves as motivation to increase faculty productivity and assist students in adopting a multidisciplinary learning style. It reflects its commitment to enhancing academic mobility and flexibility.

National Education Policy (NEP) 2020 recommends the establishment of an Academic Bank of Credit (ABC), which would digitally store the academic Credits earned from various recognized HEIs so that the degrees from HEIs can be awarded considering credits earned. The major functions of ABC are registration of HEIs under the ABC scheme and opening, closure and validation of academic accounts of students, credit verification, credit accumulation, Credit transfer/redemption of students and promotion of the ABC among the stakeholders. This article highlights the ABC s in Higher Education.

KEYWORDS: *ABC, Education, India, System, Higher, Qualification, Credit, Learning, Students.*

INTRODUCTION

The Academic Bank of Credits (ABC) is a revolutionary concept introduced by the National Education Policy (NEP) 2020, aimed at transforming the higher education system in India. The ABC is a virtual storehouse that allows students to earn, accumulate, and transfer credits from various institutions and programs, providing them with the flexibility to pursue their academic goals in a more autonomous and personalized manner. This innovative approach enables students to take ownership of their learning, pace their studies, and make informed choices about their academic pathways. By recognizing and validating credits earned through diverse learning experiences, including online courses, vocational training, and work-based learning, the ABC promotes inclusivity, equity, and accessibility in higher education. Moreover, the ABC facilitates seamless credit transfer and articulation between institutions, enabling students to transition smoothly between programs and institutions, and reducing the likelihood of credit loss. By leveraging technology and data analytics, the ABC also provides insights into student learning outcomes, skills, and competencies, enabling educators and policymakers to make informed decisions about curriculum design, pedagogy, and education policy. Overall, the Academic Bank of Credits has the potential to democratize access to higher education, promote learner autonomy, and enhance the overall quality and relevance of the higher education system in India.

REVIEW OF LITERATURE

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. Arnove & Margaret Sutton (2001) 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.

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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 THE STUDY

- ➢ To promote the child-centric education
- ➢ To emphasize the learner-friendly teaching approaches
- ➢ To follow an interdisciplinary approach
- ➢ To allow students to opt for the courses of their choice
- ➢ To opt for the best teachers for the chosen subject
- ➢ Help students to study according to their own pace
- ➢ To Promote interdisciplinary and lifelong learning.

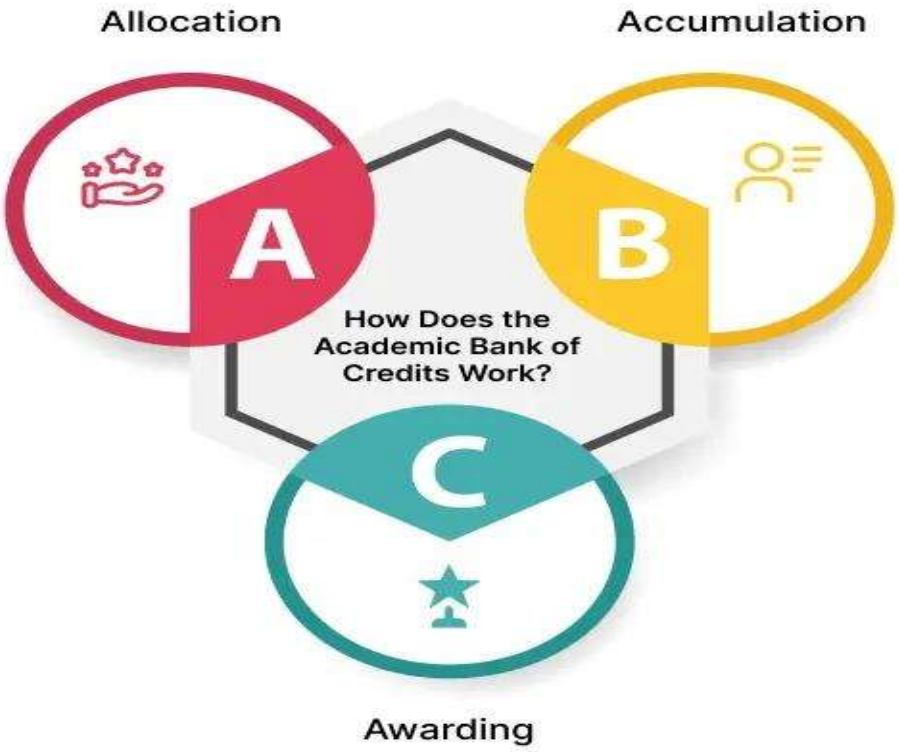
RESEARCH METHODOLOGY

As it is an exploratory study, the research paper is primarily dependent on secondary data that was gathered from many Journals, periodicals, and publications. The needs of the study's objectives are taken into consideration when using a descriptive study. The study made considerable use of secondary data.

Academic Bank of Credits (ABCs)

The Academic Bank of Credits (ABC) is a pioneering initiative aimed at transforming the higher education landscape in India. It is a virtual repository that stores academic credits earned by students from various recognized institutions, providing them with the flexibility to accumulate, transfer, and redeem credits throughout their academic journey. The ABC enables students to take ownership of their learning, pace their studies, and make informed choices about their academic pathways. By recognizing and validating credits earned through diverse learning experiences, including online courses, vocational training, and work-based learning, the ABC promotes inclusivity, equity, and accessibility in higher education. Moreover, the ABC facilitates seamless credit transfer and articulation between institutions, reducing the likelihood of credit loss and enabling students to transition smoothly between programs and institutions. With the ABC, students can also track their progress, reflect on their learning, and make informed decisions about their future academic and professional pursuits. By leveraging technology and data analytics, the ABC provides insights into student learning outcomes, skills, and competencies, enabling educators and policymakers to make informed decisions about curriculum design, pedagogy, and education policy. Ultimately, the Academic Bank of Credits has the potential to democratize access to higher education, promote learner autonomy, and enhance the overall quality and relevance of the higher education system in India.

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How does Academic Bank of Credits work?

Step 1: Student Enrollment

- Students enroll in a recognized higher education institution (HEI) in India.
- The HEI is responsible for creating a unique Academic Bank of Credits (ABC) account for each student.

Step 2: Credit Accumulation

- Students earn credits by completing courses, programs, or other learning experiences offered by the HEI.
- The credits earned are stored in the student's ABC account.

Step 3: Credit Validation

- The HEI validates the credits earned by the student and updates the ABC account accordingly.
- The validation process ensures that the credits earned are authentic and meet the required standards.

Step 4: Credit Transfer

- Students can transfer their credits from one HEI to another, subject to the receiving institution's credit transfer policies.
- The ABC facilitates seamless credit transfer, reducing the likelihood of credit loss.

Step 5: Credit Redemption

- Students can redeem their accumulated credits to earn degrees, diplomas, or certificates from recognized HEIs.
- The ABC ensures that the redeemed credits are valid and recognized by the awarding institution.

Step 6: Credit Tracking and Monitoring

- The ABC provides a platform for students to track their credit accumulation, transfer, and redemption.
- Students can monitor their progress, reflect on their learning, and make informed decisions about their future academic and professional pursuits.

Key Features

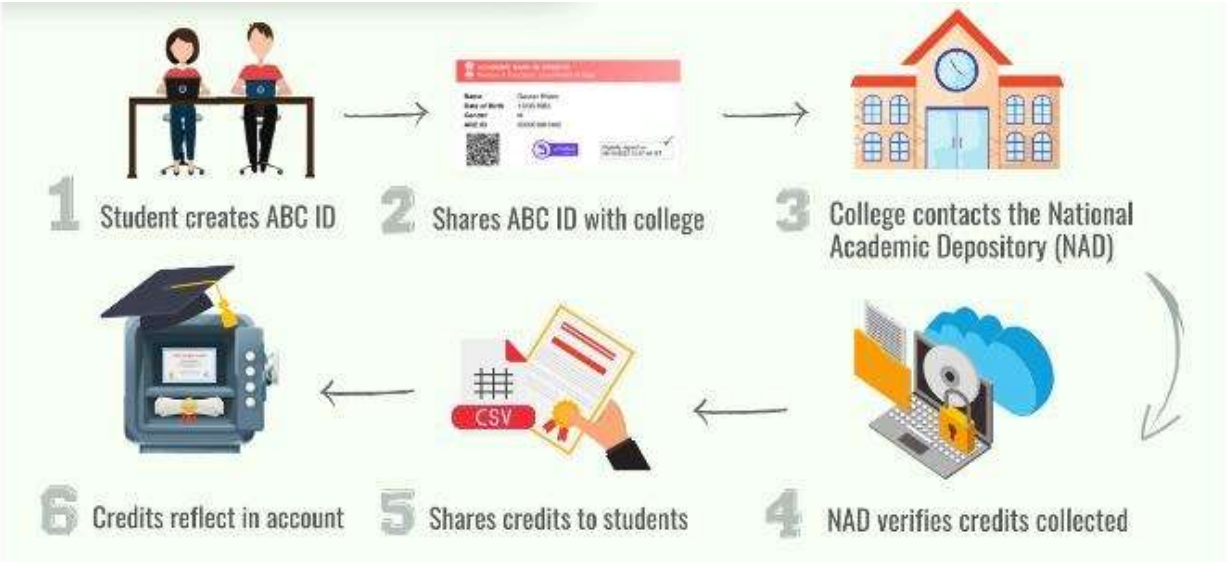
- Unique ABC account for each student
- Secure and authenticated credit storage and transfer

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- Seamless credit transfer between HEIs
- Credit validation and verification
- Student-centric credit tracking and monitoring
- Integration with existing academic systems and databases

By providing a centralized and secure platform for credit accumulation, transfer, and redemption, the Academic Bank of Credits aims to enhance student mobility, flexibility, and employability, while promoting a more inclusive and accessible higher education system in India.





Functions of Academic Bank of Credits

1. **Credit Accumulation:** Stores credits earned by students from various recognized institutions, including higher education institutions, vocational training providers, and online course providers.
2. **Credit Validation:** Validates the credits earned by students to ensure their authenticity and relevance.
3. **Credit Transfer:** Facilitates seamless credit transfer between institutions, enabling students to switch programs or institutions without losing credits.

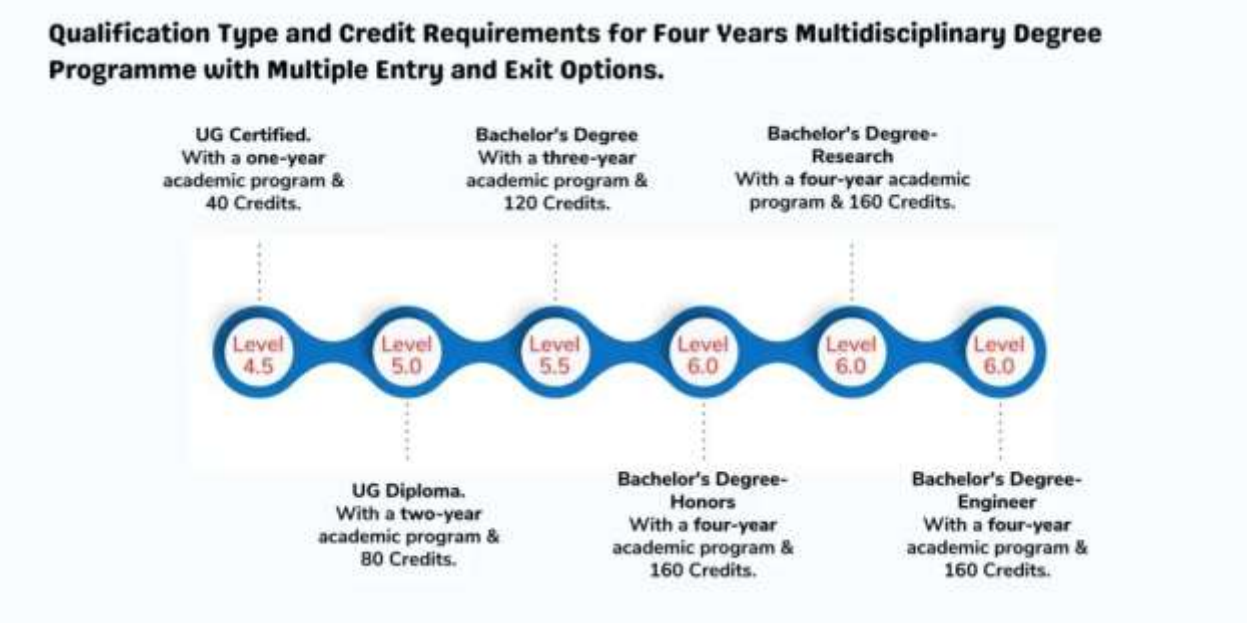
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4. **Credit Redemption:** Allows students to redeem their accumulated credits to earn degrees, diplomas, or certificates from recognized institutions.
5. **Credit Tracking and Monitoring:** Provides a platform for students to track their credit accumulation, transfer, and redemption, enabling them to monitor their progress and make informed decisions.
6. **Student Profile Management:** Maintains a comprehensive student profile, including their academic history, skills, and competencies.
7. **Institutional Collaboration:** Facilitates collaboration between institutions, enabling them to share resources, expertise, and best practices.
8. **Quality Assurance:** Ensures that credits earned by students meet the required standards of quality, relevance, and authenticity.
9. **Data Analytics and Insights:** Provides data analytics and insights to institutions, policymakers, and other stakeholders, enabling them to make informed decisions about education policy, curriculum design, and pedagogy.
10. **Student Support Services:** Offers student support services, including academic advising, career counseling, and mentorship, to help students achieve their academic and professional goals.

By performing these functions, the Academic Bank of Credits aims to promote student mobility, flexibility, and employability, while enhancing the overall quality and relevance of the higher education system in India.

Credit Requirements and Qualification types for Multidisciplinary degrees with multiple Entry/ Exit Options:

The multidisciplinary degree programs with multiple entry/exit options require a flexible and adaptable credit framework that accommodates diverse student needs and goals. Typically, these programs comprise a combination of core, elective, and specialization courses that enable students to earn credits in a range of disciplines. The credit requirements for these programs vary, but generally, students can earn a Certificate of Completion with 30-40 credits, a Diploma with 60-80 credits, an Advanced Diploma with 120-160 credits, a Bachelor's Degree with 180-240 credits, and a Master's Degree with 90-120 credits post-bachelor's. These programs offer multiple entry/exit options, allowing students to enter with a certificate or diploma from a recognized institution, or with relevant work experience or vocational training. Students can exit the program with a certificate, diploma, or degree, or with a specialization or minor in a specific area of study. For instance, a student enrolled in a multidisciplinary program in Data Science and Business Analytics can earn a Certificate of Completion in Data Science with 30 credits, or a Bachelor's Degree in Data Science and Business Analytics with 180 credits. Similarly, a student enrolled in a multidisciplinary program in Sustainable Development and Environmental Management can earn a Diploma in Sustainable Development with 60 credits, or a Master's Degree in Sustainable Development and Environmental Management with 90 credits post-bachelor's. This flexible credit framework enables students to tailor their academic journey to their individual needs and goals, while also providing a comprehensive and interdisciplinary education that prepares them for complex, real-world challenges.



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The Impact of ABC on the Higher Education System

The Academic Bank of Credits (ABC) is expected to have a significant impact on the higher education system in India. Here are some potential implications:

Positive Impacts

1. Increased Flexibility: ABC allows students to earn credits from multiple institutions, providing them with the flexibility to create their own academic pathways.
2. Improved Student Mobility: With ABC, students can transfer credits between institutions, reducing the likelihood of credit loss and enabling them to pursue their academic goals without interruption.
3. Enhanced Employability: By providing students with the opportunity to acquire skills and competencies from multiple institutions, ABC can enhance their employability and career prospects.
4. Increased Accessibility: ABC can increase access to higher education for students from diverse backgrounds, including those from rural or disadvantaged areas.
5. Better Academic Planning: ABC enables students to plan their academic journey more effectively, allowing them to make informed decisions about their course selection and career goals.

Challenges and Concerns

1. Credit Transfer and Articulation: Ensuring seamless credit transfer and articulation between institutions can be a significant challenge.
2. Quality Assurance: Maintaining quality standards across institutions and programs can be difficult, particularly in the context of ABC.
3. Equity and Access: While ABC can increase accessibility, it may also exacerbate existing inequalities if some students have greater access to technology and resources.
4. Technical Infrastructure: Implementing and maintaining the technical infrastructure required to support ABC can be a significant challenge.
5. Faculty Development: Faculty members may require training and development to effectively integrate ABC into their teaching practices.

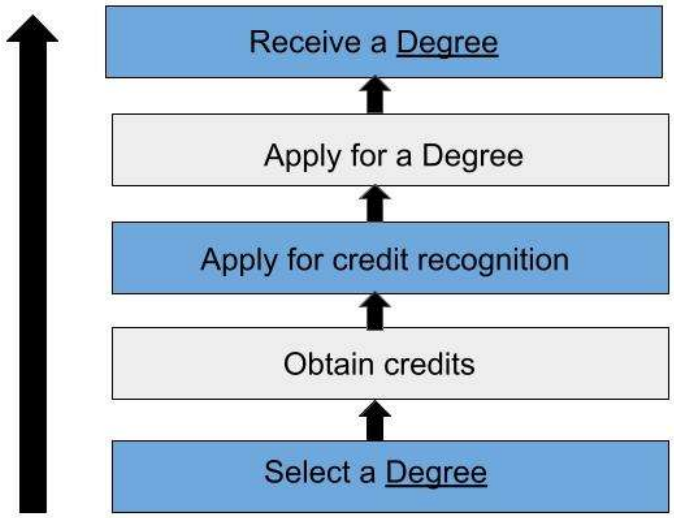
Future Directions

1. Scalability and Sustainability: Ensuring the scalability and sustainability of ABC will be crucial to its long-term success.
2. International Collaboration: Exploring opportunities for international collaboration and credit recognition can enhance the global relevance and recognition of ABC.
3. Continuous Quality Improvement: Regularly reviewing and refining the quality assurance processes and standards will be essential to maintaining the integrity and credibility of ABC.
4. Student Support Services: Providing student support services, such as academic advising and career counseling, will be critical to ensuring the success and well-being of students participating in ABC.
5. Research and Evaluation: Conducting ongoing research and evaluation will be necessary to assess the effectiveness and impact of ABC, identify areas for improvement, and inform future developments.

Benefits of ABC for Learners

The Academic Bank of Credits (ABC) offers a plethora of benefits for learners, revolutionizing the way they approach higher education. By providing flexibility and autonomy, learners can choose their own learning pathways, pace their studies, and make informed decisions about their academic goals. The ABC also facilitates increased mobility, enabling learners to transfer credits between institutions, reducing the likelihood of credit loss, and pursuing their academic goals without interruption. Furthermore, the ABC promotes personalized learning, allowing learners to accumulate credits from various institutions, creating a unique learning profile that reflects their interests, skills, and competencies. This, in turn, enhances their employability and career prospects, as they acquire skills and competencies that are aligned with industry needs. Additionally, the ABC supports lifelong learning, enabling learners to accumulate credits throughout their lives, and pursue continuous learning and professional development. The ABC also promotes accessibility and inclusivity, providing opportunities for learners from diverse backgrounds to access higher education and accumulate credits. Overall, the Academic Bank of Credits empowers learners to take ownership of their learning, making informed decisions about their academic and professional pursuits, and unlocking new opportunities for personal and professional growth.

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CONCLUSION

In conclusion, the Academic Bank of Credits (ABC) has the potential to transform the higher education system in India by providing students with flexibility, autonomy, and accessibility. By allowing students to earn, accumulate, and transfer credits from various institutions, the ABC can:

- Increase student mobility and reduce credit loss
- Enhance employability and career prospects
- Promote lifelong learning and professional development
- Foster inclusivity and accessibility in higher education
- Support the development of a more flexible and responsive higher education system

However, the successful implementation of the ABC will require:

- Standardization of credits and qualification types
- Development of quality assurance frameworks
- Investment in technical infrastructure and digital platforms
- Capacity building and training for educators and administrators
- Continuous monitoring and evaluation to ensure effectiveness and relevance

Overall, the Academic Bank of Credits has the potential to revolutionize the higher education system in India, and its successful implementation will require a collaborative effort from all stakeholders, including policymakers, educators, administrators, and industry partners.

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