



EXPLORING THE BENEFITS OF ACADEMIC BANK OF CREDIT (ABC) FOR THE 21ST CENTURY LEARNER

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ABSTRACT The National Educational Policy 2020 is a dynamic, progressive and modern framework of education which aims at achieving full human potential among the learners. It aims at providing equal and equitable opportunities, inclusive education to all learners, making them global in outlook yet armed with traditional values. The Academic Bank of Credits proposed under the New Policy of Education, an online repository of credits accumulated by the learner, to be looked after by the University Grants Commission, promises to provide academic flexibility to the students. It will pupils studying at higher educational levels to accumulate credit points by moving across various academic levels such as certificate, diploma, post graduate diploma, graduate and post graduate degree programs, enjoying multiple exit and entry points and having the facility to continue life-long learning. However, there are certain challenges such as risk of dilution, loss of academic rigor, possible adverse impact on the educators, presence of digital divide, lack of digital knowledge and skills among students. However, despite foresight of possible challenges and probable issues, ABC holds great promise for the academic fraternity by laying the path for a flexible, student-centric academic journey where the learner is not forced to study the prescribed traditional courses instead he gets to choose a course in accordance with his interests, needs and passion, learning them from institutions of his choice and at self-pace. Thus, the ABC will help to prepare world class learners with global skills and traditional values, which are hallmarks of the present generation of learners.

KEYWORDS : Academic Bank of Credits, Academic flexibility, Credit transfer, Student-centric

INTRODUCTION

On 29th July, 2021, the Nation witnessed the National Education Policy (NEP) 2020 complete its first year. Its vision is to transform the educational landscape of India by preparing human resource having a global, scientific, value-rich outlook who epitomize the appropriate mix of tradition with modernity. It is a student-friendly framework announced in recent times.

Various transformative and student centric measures were announced to mark the event. One of these initiatives is the implementation of the Academic Bank of Credit (ABC), to provide academic freedom to learners by allowing multiple entry-exit options. It is a progressive move to allow students to choose their own programs. The National Education Policy 2020 which is aimed at promoting inclusiveness in education mentions about the creation of an ABC as follows:

"An Academic Bank of Credit (ABC) shall be established which would digitally store the academic credits earned from various recognized HEIs so that the degrees from an HEI can be awarded taking into account credits earned." (NEP, 2020, pt.no.11.9, p. 37).

The public notice issued by the University Grants Commission (UGC) dated 11th December, 2019 stated the National Academic Credit Bank (NAC-Bank) would be a virtual/digital/online entity, managed by the UGC to store and accumulate credits acquired by students as they move across the academic system. The accumulated credit points will help to fulfill the criteria required towards requirements of the partial fulfillment of a degree program. According to a report published in The Hindu (2021) the ABC will be implemented in around 290 institutions for students from the current academic session of 2021-22. Among the Higher Educational Institutions which are participating under the credit transfer scheme, are those institutions which feature in the top hundred ranking institutions of the National Institutional Ranking Framework (NIRF) and also those which have acquired grade 'A' under the National Assessment and Accreditation Council (Jebaraj, 2021).

Understanding the Academic Bank of Credit (ABC)

ABC is one of the most discussed and eagerly awaited initiative under the new NEP 2020. According to Deka (2021) following are the key features of ABC:

- ❖ It is similar to a bank account which is unique and individualistic in nature. Each student will have his/her own account where the credits earned by him/her will get deposited and stored.
- ❖ This account of credits will function in a virtual form, and each student (account holder) will be provided with a unique ID to access the same.
- ❖ This initiative is in conjunction with the option of transfer of credits wherein a student can acquire up to 50% credits from outside the college/institution/university where he/she is enrolled

for pursuing a degree or diploma.

- ❖ The learners can obtain credit points from the Higher Education Institutions (HEIs) registered under this scheme and from SWAYAM, which is a repository of online courses offered as MOOCs. Thus, ABC model supports the blended mode of learning, which is a combination of online and face to face mode of learning.
- ❖ It will permit students to exit from higher education programs and rejoin the same later, based on their choice, need, availability and resources. The ABC model will allow the student to take an academic break without losing the credits earned and rejoin within a stipulated time period, thereby heralding an era of change due to use of modern technologies in the educational sector.
- ❖ The validity of these credits accumulated by the students will be decided as per norms and guidelines issued by the University Grants Commission (UGC) from time to time.

Therefore, students who enroll for courses under SWAYAM, NPTEL, registered HEIs offering skill courses in form of certificate, diploma, graduate and postgraduate programs are eligible to obtain credits which will be transferred and deposited in their ABC. It will therefore provide academic flexibility to the students through its innovative credit accumulation ability similar to a savings bank account where we save and store our hard-earned money. Such initiatives will allow institutions to give their students to pursue a myriad of courses as per their choice and interest such as music, dance, drama, animation along with engineering and medical courses. The students will have the power to earn minor degrees while pursuing major programs and exit and enter the course as per their choice (Jebaraj, 2021).

Benefit of ABC for learners

The transformation and progressive outlook brought by ABC promises numerous benefits to the learners such as (Ojha, 2021; Jebaraj, 2021):

- ❖ It offers multiple entry and exit option to the learner.
- ❖ 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.

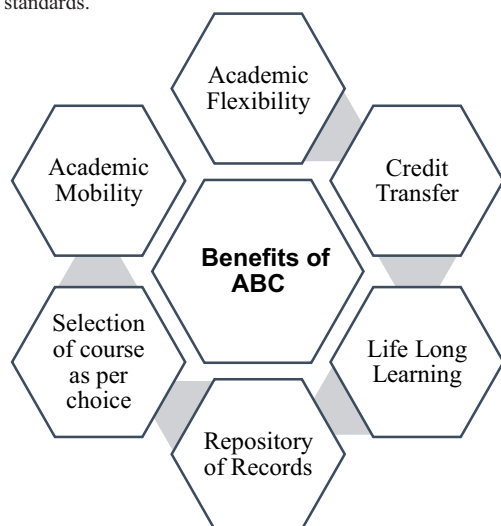


Figure-Benefits of ABC for learners

Exploring some challenges in ABC implementation

It is reported that some individual's and academic bodies are opposing the ABC on the following grounds (Deka, 2021):

- ❖ ABC model is feared to be the cause of dilution of the academic degrees in times to come, by adversely impacting the rigor and intensity of all academic programs and courses.
- ❖ Initiatives like the ABC are made in accordance with the current trend of online/virtual and blended modes of learning which are technology based. Such measures tend to overlook the existing digital divide in the country, the lack of infrastructure to fully support all learners to transition from face to face mode to online mode, lack of access to digital and ICT tools, based on equality; lack of affordability, and lack of skills and awareness among learners regarding digital tools.
- ❖ It is foreseen by some to have a negative impact on educators by leading to 'fluctuating workloads' which may result in loss of jobs, poor pay and even increased contractual employment.

CONCLUSION

The Academic Bank of Credit is based on a modern virtual model which allows learners to accumulate and store their academic credits similar to storing money in a bank account. The implementation of the ABC will help learners to gather the minimum required credits towards partial fulfillment 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 life long 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 its immense potential in preparing world-class 21st century learners.

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