

Possible Hindrances in the way of Building up Academic Bank of Credits

Dr. Chiluka Ramesh¹

Ms. K.Rajitha²

Mr. Y. Bhaskara Rao³

Mr. K.Ravi Kumar⁴

Dr. R Purna Chandra Rao⁵

¹Associate Professor, ECE, Malineni Lakshmaiah Women's Engineering College, Pulladigunta, Guntur-522017 (Andhra Pradesh).

²Assistant Professor, ECE, Malineni Lakshmaiah Women's Engineering College, Pulladigunta, Guntur-522017 (Andhra Pradesh).

³Associate Professor, ECE, Malineni Lakshmaiah Women's Engineering College, Pulladigunta, Guntur-522017 (Andhra Pradesh).

⁴Associate Professor, ECE, Malineni Lakshmaiah Women's Engineering College, Pulladigunta, Guntur-522017 (Andhra Pradesh).

⁵Professor and Dean, Malineni Lakshmaiah Women's Engineering College, Pulladigunta, Guntur- 522017 (Andhra Pradesh).

Abstract

The creation of an Academic Bank of Credits (ABC) signifies a noteworthy transition towards a higher education system that is more adaptable and student-focused. Several obstacles, however, may hinder the successful execution of this initiative. Principal barriers encompass deficiencies in technological infrastructure, opposition from administrative bodies, discrepancies in credit systems, absence of standardization, apprehensions regarding data privacy, and financial limitations. The inadequate technological framework in numerous establishments may not cater to the intricate requirements of an ABC, thereby necessitating substantial investments in IT enhancements and education. Resistance from administrative entities stems from the disturbance to conventional academic procedures and the perceived jeopardy to institutional self-governance. The array of credit systems prevalent among institutions further complicates the seamless transfer and aggregation of credits, characterized by differing definitions and credit valuations. The absence of uniformity in curricula and evaluations exacerbates this challenge, rendering it arduous to ensure parity and impartiality. Data privacy concerns are difficult, as the ABC would require robust mechanisms to protect highly sensitive student information against many breaches and misuse. Financial constraints also pose a significant challenge, as developing and maintaining an ABC demands continuous funding, which might strain budgets already tight in many educational institutions

Addressing these challenges requires a concerted effort involving policy reforms, technological enhancements, stakeholder engagement, and sustainable funding models. Only through such comprehensive strategies can the potential of an Academic Bank of Credits be fully realized, fostering greater flexibility and accessibility in higher education.

Keywords: Academic Bank of Credits, Higher Educational Institutions.

1. Introduction to National Educational Policy (NEP) 2020

India's National Education Policy (NEP) 2020, which aims to establish India as a global knowledge superpower, represents a radical change in the nation's approach to education. This policy covers several facets of education from elementary school through higher education and vocational training, taking the place of the former National Policy on Education of 1986. The National Education Policy (NEP) 2020 has recommended a revamp of the higher education scene in India to make education more student-centric and multi-disciplinary. A new initiative stemming from this

desire is an 'Academic Bank of Credits' (ABC) in higher education idea, which was notified recently by the University Grants Commission (UGC) for implementation [3].

Objectives & Features of NEP-2020

1) Holistic and Multidisciplinary Education:

- Emphasis on a multidisciplinary and holistic approach in both undergraduate and postgraduate programs.
- Introduction of flexible curricula, creative combinations of subjects, integration of vocational education, and multiple entry and exit points.

2) Early Childhood Care and Education (ECCE):

Universalization of ECCE, ensuring all children aged 3-6 years have access to free, safe, high-quality early childhood care and education by 2030.

3) School Education:

- Restructuring of the school curriculum and pedagogy into a 5+3+3+4 design, corresponding to the age groups 3-8 years (Foundational Stage), 8-11 years (Preparatory Stage), 11-14 years (Middle Stage), and 14-18 years (Secondary Stage).

4) Equitable and Inclusive Education:

- Special attention to socially and economically disadvantaged groups
- Gender inclusion fund and special education zones for disadvantaged regions and groups

5) Higher Education:

- Establishment of a Higher Education Commission of India (HECI) to regulate higher education institutions, excluding medical and legal education.
- Focus on research and innovation with the establishment of the National Research Foundation (NRF)

6) Vocational Education:

Integration of vocational education programs into mainstream education in a phased manner by 2025

7) Teacher Education and Training

- Rigorous teacher training programs and continuous professional development.
- Introduction of a four-year integrated B.Ed. degree as a minimum qualification for teachers by 2030

8) Technology in Education:

- Leveraging technology for improving educational access and quality
- Establishment of National Educational Technology Forum (NETF) to provide a platform for the exchange of ideas on technology deployment

9) Assessment and Accreditation

Shift from summative to formative assessment, promoting regular and comprehensive evaluation

10) Internationalization

- Encouragement of top global universities to open campuses in India
- Facilitating student and faculty mobility and collaboration with international institutions

2. Implementation Challenges of NEP 2020

- ***Infrastructure and Resource Constraints:***

Ensuring the necessary infrastructure, particularly in rural and remote areas.

- ***Training and Capacity Building:***

Adequate training for educators and administrative staff to adapt to new pedagogical and administrative processes.

- ***Standardization and Quality Assurance:***

Developing robust mechanisms for maintaining standards and quality across diverse educational institutions.

- ***Funding:***

Securing sustainable funding for the extensive reforms proposed, especially in public education sectors.

3. Academic Bank of Credits

The Academic Bank of Credits (ABC) is an innovative educational initiative designed to facilitate flexible and learner-centric higher education in India [7]. Every student in India is required to register for APAAR/ABC ID - a unique 12-digit code to digitally store, manage, and access all their academic credits, including degrees, diplomas, certificates, training details, and co-curricular accomplishments. This ID functions as a digital identity for the student in the realm of education [1]. It was introduced under the National Education Policy (NEP) 2020 to enhance student mobility, academic flexibility, and lifelong learning. Now that Prime Minister Narendra Modi has rolled out ABC for implementation from the coming academic session, it has become imperative to understand how it will work and democratise our learning system[4].

Government of India, Under National Education Policy-2020, intends to enable students across the nation with the “Academic Bank of Credits” (ABC) system for fulfilling their thirst for knowledge by providing academic flexibility to pick and modify their educational paths, link diverse disciplines, and; assist them in acquiring the proper foundations and building blocks for their ambitions[5].

Here's how it works:

A. Core Principles and Functions of Academic Bank of Credits

1) *Credit Accumulation:*

Students can earn academic credits by completing courses from various recognized higher

education institutions (HEIs). These institutions could include universities, colleges, and other educational bodies accredited by relevant authorities

2) Credit Storage

The credits earned are digitally stored in an online repository managed by the Academic Bank of Credits. Each student has a unique ABC account linked to their Aadhaar number where their credits are accumulated[8].

3) Credit Transfer

Students can transfer their accumulated credits between different HEIs. This feature enables learners to pursue courses across different institutions without losing the credits they have already earned

4) Credit Redemption:

Students can redeem their accumulated credits for the award of degrees, diplomas, or certificates. The redemption happens according to the academic policies of the institution where the student seeks the final credential

5) Lifelong Learning:

The ABC facilitates lifelong learning by allowing students to take breaks in their education and resume it later without losing the credits earned previously. This flexibility supports working professionals and individuals seeking continuous education. [9]

B. Operational Mechanism of Academic Bank of Credits

1) Enrollment in ABC

Students and HEIs must register with the ABC system. Students receive a unique ABC ID, while institutions get registered as credit-awarding bodies

2) Course Completion and Credit Allocation:

Upon completing a course, the HEI allocates the corresponding credits to the student's ABC account. These credits are verified and stored digitally

3) Inter-Institutional Collaboration

HEIs collaborate under the ABC framework to recognize and accept credits earned from other registered institutions, facilitating seamless academic transitions for students

4) Regulations and Standards

The University Grants Commission (UGC) and other relevant bodies provide guidelines and regulations for credit allocation, transfer, and redemption to maintain academic standards and integrity.

C. Benefits of Academic Bank of Credits

1)Flexibility

Students have the freedom to design their own academic pathways, combining courses from different institutions based on their interests and career goals.

2) Increased Access

The ABC system broadens access to quality education by allowing students to take courses from a variety of institutions, including online platforms

3) Continuity and Mobility

It supports academic continuity and geographic mobility, enabling students to move across regions and institutions without disrupting their education

4) Skill Development

By allowing the accumulation of credits from diverse courses, the ABC promotes multidisciplinary learning and skill development, aligning with modern workforce requirements.

Challenges of Academic Bank of Credits

1) Standardization

Ensuring uniform standards for credit allocation and transfer across various institutions is complex and requires robust regulatory frameworks

2) Technological Infrastructure

Developing and maintaining a secure, efficient digital platform for storing and managing credits is crucial

3) Institutional Collaboration

Achieving seamless collaboration and mutual recognition of credits among a large number of HEIs can be challenging

Credit Management and Credit redemption

The students could accumulate the credits by pursuing the courses from any of the registered institution or university departments, and on successful completion of the course, the credits will get transferred to his Credit Bank Account. A student who wishes to do a graduation/certification program is required to accumulate the required credits for all the credential courses certified for that program. When the student reaches the required level of credits for all the courses for a program, he could redeem it to get a degree from the registered University / Institutions from where he has completed a minimum of 50% of the course [6].

D. Transformation Initiatives for building up Academic Bank of Credits

The government has brought the IITs, IIMs and other Institutions of National Importance (INIs) under the Academic Bank of Credit (ABC) framework, which allows students to pursue up to 50 per cent of a course from institutions other than the one with which they are enrolled[2].

The Academic Bank of Credits is a transformative initiative aimed at enhancing the flexibility, accessibility, and quality of higher education in India by leveraging technology and fostering inter-institutional cooperation

Building up an Academic Bank of Credits (ABC) is a complex endeavor that involves numerous challenges and hindrances. Here are some potential obstacles:

1. Technological Infrastructure:

- **Compatibility:** Different educational institutions use various technologies and platforms. Ensuring compatibility and integration with the ABC system can be challenging.
- **Security:** Protecting the data from cyber threats is crucial. Ensuring robust cybersecurity measures is essential to prevent data breaches.
- **Scalability:** The system must handle large volumes of data and users, necessitating scalable infrastructure.

2. Standardization and Uniformity:

- **Credit Equivalence:** Different institutions may have varied methods for assigning credits. Standardizing these to ensure uniformity across institutions is a significant challenge.
- **Curriculum Differences:** The variations in curricula across institutions make it difficult to create a universally applicable credit system.

3. Regulatory and Policy Issues:

- **Compliance:** Ensuring compliance with national and regional education regulations can be complex.
- **Accreditation:** Different accrediting bodies may have varying standards and requirements, complicating the process.

4. Institutional Resistance:

- **Autonomy Concerns:** Institutions may resist participation due to concerns over losing autonomy in their academic processes.
- **Acceptance:** Gaining acceptance from faculty and administrators who are accustomed to traditional systems can be challenging.

5. Administrative Challenges:

- **Coordination:** Effective coordination among various stakeholders, including educational institutions, government bodies, and accrediting agencies, is essential but difficult.

6. Financial Constraints:

- **Funding:** Establishing and maintaining the ABC system requires substantial financial investment.
- **Cost of Participation:** Institutions may face additional costs for integrating their systems with the ABC.

7. Awareness and Training:

- **Awareness Campaigns:** Ensuring that students, faculty, and administrators are aware of the ABC and its benefits is essential.
- **Training:** Providing adequate training to all stakeholders on how to use the system effectively.

8. Data Management:

- **Accuracy:** Ensuring the accuracy of the data entered into the ABC system is critical.
- **Privacy:** Maintaining the privacy of student data in accordance with laws and regulations (such as GDPR) is a significant concern.

9. Student Mobility:

- **Transferability:** Ensuring that credits are easily transferable between institutions and recognized across different education systems is a complex task.
- **Support Systems:** Providing support to students to navigate the credit transfer process is essential.

10. Cultural Barriers:

- **Acceptance of Change:** Cultural resistance to changing traditional methods of academic credit systems can be a hindrance.
- **Perception of Quality:** There may be concerns about the quality and rigor of courses when credits are transferred between institutions.

Addressing these challenges requires a coordinated effort from educational institutions, policymakers, technology providers, and other stakeholders. Collaborative efforts and careful planning can help overcome these obstacles and successfully implement an effective Academic Bank of Credits.

4. Strategic Planning to overcome difficulties in building up an ABC

Overcoming the challenges and hindrances in building up an Academic Bank of Credits (ABC) requires a multifaceted approach involving technological, regulatory, institutional, and cultural strategies [10]. Here are some potential solutions:

Strategic planning to overcome difficulties in building up an Academic Bank of Credits (ABC) involves a comprehensive approach that addresses technological, regulatory, institutional, financial, and cultural aspects. Here's a detailed strategic plan:

a) Establish a Central Coordinating Body

- Form a task force or steering committee including representatives from educational institutions, accrediting bodies, government agencies, and technology providers.
- Define clear roles, responsibilities, and objectives for this body.
- Ensure the body is empowered to make decisions, coordinate activities, and oversee the implementation of the ABC.

b) Develop a Technological Framework

- **Compatibility and Integration:** Create a standardized API for seamless integration with existing institutional systems.
- **Security and Scalability:** Invest in robust cybersecurity measures and scalable cloud-based infrastructure.

- Pilot Programs: Launch pilot programs with selected institutions to test and refine the technological framework before full-scale implementation.

c) Standardize Credit Systems

- Credit Equivalence Framework: Work with accrediting bodies to develop a standardized framework for credit equivalence.
- Curriculum Alignment: Facilitate workshops and discussions to align curricula and create common standards across institutions.

d) Regulatory and Policy Alignment

- Compliance: Engage with regulatory bodies to ensure the ABC system complies with all relevant education laws and policies.
- Streamlined Accreditation: Develop streamlined accreditation processes for institutions participating in the ABC system.

e) Engage and Collaborate with Institutions

- Stakeholder Involvement: Involve faculty, administrators, and students in the planning and implementation phases to ensure their needs and concerns are addressed.
- Communication: Regularly communicate the benefits of the ABC system to all stakeholders through meetings, newsletters, and informational sessions.

f) Financial Planning and Resource Allocation

- Funding: Secure funding from government grants, private sector partnerships, and international organizations.
- Cost Management: Implement a phased rollout to manage costs effectively, starting with a few institutions and gradually expanding.
- Incentives: Provide financial incentives or subsidies for early adopters and institutions participating in the pilot programs.

g) Awareness and Training Programs

- Awareness Campaigns: Launch awareness campaigns using various media channels to inform stakeholders about the ABC system and its benefits.
- Training Programs: Develop and deliver training programs for administrators, faculty, and students. This can include online tutorials, workshops, and help desks.

h) Data Management and Privacy

- Data Accuracy: Implement stringent data validation processes to ensure the accuracy of data entered into the ABC system.
- Privacy Compliance: Develop and enforce data privacy policies in line with regulations like GDPR. Regularly audit data practices to ensure compliance.

i) Enhance Student Mobility

- **Transferability Guidelines:** Establish clear guidelines and processes for the transfer of credits between institutions.
- **Student Support:** Create support services, such as counseling and advisory units, to assist students in navigating the credit transfer process.

j) Address Cultural Barriers

- **Change Management:** Develop a change management strategy that includes communication, training, and support to help stakeholders adapt to the new system.
- **Quality Assurance:** Implement rigorous quality assurance mechanisms and communicate the high standards maintained by the ABC system to build trust and acceptance.

5. Implementation Timeline to overcome difficulties in building up an ABC

Phase 1: Initial Planning (0-6 months)

- Establish the central coordinating body.
- Secure initial funding and resources.
- Begin developing the technological framework and pilot programs.

Phase 2: Pilot Programs and Feedback (6-18 months)

- Launch pilot programs with selected institutions.
- Gather feedback and refine the system based on pilot program results.
- Develop standardization frameworks for credit equivalence and curriculum alignment.

Phase 3: Full-Scale Implementation (18-36 months)

- Roll out the ABC system to additional institutions in phases.
- Continue to provide training and support to all stakeholders.
- Regularly review and improve the system based on feedback and performance metrics.

Phase 4: Ongoing Support and Optimization (36+ months)

- Ensure continuous support and updates for the ABC system.
- Expand the system to include more institutions and possibly international partnerships.
- Maintain a focus on quality assurance, data privacy, and stakeholder engagement.

By following this strategic plan, the challenges and hindrances in building up an Academic Bank of Credits can be systematically addressed, leading to a successful and sustainable implementation.

6. Conclusion

In conclusion, addressing administrative challenges within the Academic Bank of Credits system

is crucial for ensuring a streamlined and efficient credit transfer process. Implementing standardized procedures and robust digital platforms can significantly enhance the system's functionality and user experience. ABC will promote flexibility, equity, quality, access, transparency and collaboration to improve the competitiveness and efficiency in India's higher education system.

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