

CONCERNS ABOUT ACADEMIC BANK OF CREDIT (ABC) IN HIGHER EDUCATION INSTITUTIONS: PERSPECTIVES OF DEGREE COLLEGE TEACHERS

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Abstract:

The Academic Bank of Credit (ABC) in NEP India is a revolutionary initiative undertaken by the Indian government, which aims to revolutionize higher education in the country. The Academic Bank of Credit is a part of the National Education Policy (NEP) 2020, which aims to bring in a major transformation in the Indian education system. The ABC is a significant step about making higher education accessible and flexible for students in India. Starting from 2023, students seeking admission in universities across the country will be required to open a mandatory Academic Bank of Credit (ABC) account at abc.gov.in. The online generation of ABC accounts has already begun, but students have reportedly faced difficulties with the Aadhaar verification process during account creation.

The researcher came across literature which brought number of questions to be pondered over. The present study aims to find perspectives of degree college teachers about ABC in higher education institutions. For this purpose, investigator took sample of 100 Degree College Teachers of various aided, unaided, autonomous institutions of different disciplines in Thane and Mumbai region. For data collection questionnaire was prepared by researcher comprising three areas of ABC i.e., Benefits of ABC, Challenges while implementing ABC, Suggestions for ABC implementation with three options having response Agree, Uncertain, Disagree. It was found that degree college teachers vary in their views regarding the benefits, challenges which can arise while implementing ABC and suggestions. Similarly, the study revealed that there is no significant difference in Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables (Gender, stream, type of institution, teaching experience)

Key Words: *Academic Bank of Credit, Way of working, Expected outcomes on Indian education system.*

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Introduction:

The Academic Bank of Credits (ABC) was introduced in 2020 in India as part of the New Education Policy. The government's intention behind introducing this new program was to make education in the country more accessible and affordable. The ABC scheme aims to incentivize students to gain credit points by completing courses or activities in various disciplines. The earned credits can then be used to pursue higher education at any recognized institution.

Academic Bank of Credits (ABC):

Academic Bank of Credits is a virtual store that maintains data about the credits earned by students throughout their educational life. The Academic Bank of Credit (ABC) is a centralized digital repository of academic credits earned by students from various higher education institutions in India. It will act as a credit bank, where students can accumulate credits earned from multiple institutions and programs over their academic journey. These credits can be transferred across institutions and courses, allowing students to design their own educational pathways and careers.

How will the Academic Bank of Credit work?

The Academic Bank of Credit in NEP India will function as a centralized platform that will capture, store, and manage academic credits earned by students. Institutions will be required to submit the details of the courses, syllabi, and assessment criteria to the ABC portal. The portal will also allow students to access their academic records and credits earned from various institutions in a digital format.

Expected Outcome of the ABC on the Indian Education System

The impact and expected outcome of the introduction and implementation of Academic Bank of Credit in Indian Education system can be assessed on two aspects -student aspect and Institution aspect.

Students Aspect:

- Students can progress and complete a program through the ABC system with part-time enrolment and enjoy the privilege of multiple entry and exit.
- The students get an opportunity to experience learning from multiple institutional cultures and standards.
- Students get the privilege to customize their degree with the courses(subjects) according to their interest and industrial requirement.
- Courses offered through the online modes like National Schemes – SWAYAM, NPTEL, V-Lab, etc., shall also be considered for credit transfer and credit accumulation. This makes learning more flexible.
- However, since the credits earned under the ABC scheme are flexibly kept for a long duration in the interest of students, the validity of such credits earned will be to a maximum period of 7 years or as specified separately by ABC for different subject disciplines to allow the redemption of credits after the date of earning such credits.

Institutions Aspect:

- The implementation of the Academic Bank of Credit puts the institution on a competitive edge in terms of ensuring standard and quality education.
- HEIs should be subjected to the condition that they are accredited by NAAC or any other accrediting body like Sydney Accord, ABET etc with at least 'A' Grade irrespective of the program are only eligible to be registered under ABC scheme.
- In case their accreditation status goes below 'A' Grade at any point in time ABC membership shall cease to exist. However, the students enrolled before the change of accreditation status for a given set of courses could enjoy the facility of transfer of credit for the award of degree.

Significance of the study:

The ABC platform serves as a virtual database of academic credits earned by students stored online, and it will help ensure credit transfer, making it easier for students to switch across different streams and institutions for higher academics. Starting from 2023, students seeking admission in universities across the country will be required to open a mandatory Academic Bank of Credit (ABC) account at abc.gov.in.

The online generation of ABC accounts has already begun, but students have reportedly faced difficulties with the Aadhaar verification process during account creation. The researcher came across literature which raised number of questions to be pondered over. No doubt it has benefits for student community, but there are certain challenges which can be faced by institution, university in implementing in its real sense. Hence a need raised to study what are the concerns about ABC from teachers' point of view. As they are playing pivot role in implementation of ABC in higher education institutions.

Statement of the Problem:

Concerns about Academic Bank of Credit in Higher Education Institutions: Perspectives of Degree College Teachers

Objectives:

- To study the Perspectives of Degree College Teachers about ABC in higher education institutions with respect to:
 - ✓ Benefits of ABC
 - ✓ Challenges
 - ✓ Suggestions
- To compare the Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables (Gender, stream, type of institution, teaching experience)

Hypothesis:

- Degree college Teachers vary in the perspectives about ABC in higher education with respect to
 - ✓ Benefits of ABC
 - ✓ Challenges in implementation of ABC
 - ✓ Suggestions
- There is no significant difference in Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables (Gender, stream, type of institution, teaching experience)

Scope of the Study:

The study is limited to Degree College Teachers of various aided, unaided, autonomous institutions of different disciplines in Thane and Mumbai region.

Research Design:

- **Method used for the study:** The researcher used Survey method to study the Perspectives of Degree College Teachers about ABC in higher education institutions

- **Population:** The population of the present study comprised of Degree College Teachers of various aided, unaided, autonomous institutions of different disciplines in Thane and Mumbai region
- **Sample of the study:** Convenient random sampling method was used by the researcher.
- **Sample Size:** The sample for the present study comprised of 100-degree college teachers of various aided, unaided, autonomous institutions of different disciplines in Thane and Mumbai region
- **Tool used for the study:** A questionnaire (Google Form) having 21 statements under three areas of ABC i.e., **Benefits of ABC, Challenges while implementing ABC, Suggestions for ABC implementation** with three options having response **Agree, Uncertain, Disagree** was prepared. The Google form link was sent to degree college teachers in WhatsApp group and response was sought from the 100-degree colleges teachers.

Statistical techniques used:

The researcher used Percentage, ‘t’ and ‘f’ test for statistical analysis of the study.

Analysis and interpretation of data:

The collected data was tabulated, analysed, and presented in the following way;

- **Objective 1:** To study the Perspectives of Degree College Teachers about ABC in higher education institutions with respect to:
 - ✓ Benefits of ABC
 - ✓ Challenges
 - ✓ Suggestions

Table No. 1

Perspectives of Degree College Teachers about ABC in higher education institutions with respect to Benefits of ABC

Sr No	Statements (Benefits of ABC)	Agree	Uncertain	Disagree
1	The ABC provides greater flexibility in pursuing academic goals	85(85%)	0	15(15%)
2	The ABC database allows students to collect, store, and transfer credits earned through different streams	90(90%)	1(1%)	9(%)
3	ABC is providing students with the freedom to study across higher education institutions in India with an appropriate credit transfer mechanism.	87(87%)	0	13(13%)
4	The ABC system ensures that students have access to quality education, regardless of their location or circumstances	67(67%)	3(3%)	30(30%)
5	The ABC system enables multiple entry and exit.	78(78%)	19(19%)	3(3%)
6	ABC promotes the inter-disciplinary & multi disciplinary approach	80(80%)	18(18%)	2(2%)

Table No 2

Perspectives of Degree College Teachers about ABC in higher education institutions with respect to Challenges while implementing ABC

Sr No	Statements (Challenges while implementing ABC)	Agree	Uncertain	Disagree
7	ABC scheme will affect the organized systematic learning	41(41%)	38(38%)	21(21%)
8	The credit transfer from one university to other will be difficult.	36(36%)	33(33%)	31(31%)
9	There is no clarification in ABC regulations on how students would be selected if there are more than 20% seats available.	48(48%)	40(40%)	12(12%)
10	The student may find it difficulty in coping with the courses when transferred to other institution	57(57%)	25(25%)	18(18%)
11	The ABC system may be not feasible when the courses in a particular semester differs in other college /university	60(60%)	22(22%)	18(18%)
12	The ABC will not be effective as the content of the courses and syllabus of each college and university differs.	57(27%)	20(20%)	23(23%)
13	Transfer of credits from one college to other college (professional) may not be allowed.	34(34%)	33(33%)	33(33%)
14	Lack of proper Infrastructure, funding, manpower may create hindrance in implementing ABC	62(62%)	21(21%)	17(17%)
15	Every semester /year transfer of credits will be practically difficult.	54(54%)	23(23%)	23(23%)
16	ABC will be difficult for elective courses and practical programmes.	47(47%)	29(29%)	24(24%)
17	Maintaining credit records of each student is practically difficult.	36(36%)	30(30%)	34(34%)

Table No 3

Perspectives of Degree College Teachers about ABC in higher education institutions with respect to Suggestions for ABC implementation

Sr No	Statements (Suggestions for ABC implementation)	Agree	Uncertain	Disagree
18	Uniform admission policy across the country may help in transfer of credits.	89(89%)	11(11%)	0
19	ABC requires choice-based credit system to be implemented effectively in all the universities.	84.8 (84.8%)	13.2 (13.2%)	2(2%)
20	Transfer of credits should be allowed only in final year	49.5 (49.5%)	22.2 (22.2%)	28.3 (28.3%)
21	ABC requires HEI (Higher Education Institutions) to set up transparent assessment system and uniformity across the universities.	88(88%)	10(10%)	2(2%)

Objective 2: To compare the Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables (Gender, stream, type of institution, teaching experience)

Hypothesis 2: There is no significant difference in Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables (Gender, stream, type of institution, teaching experience)

Table No. 4

Comparison of Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables N=100

Sr.No	Demographic variables	Variables	N	Mean	t/F	Remark
1	Gender	Male	24	52.71	0.30	Not Significant
		Female	76	52.25		
2	Stream	Arts	21	51.38	0.65	Not Significant
		Commerce	20	53.75		
		Science	8	50.75		
		Others	51	52.47		
3	Type of Institution	Aided	39	52.48	0.06	Not Significant
		Unaided	50	52.45		
		Autonomous	11	51.72		
4	Teaching Experience	Less than 5 years	19	51.68	0.51	Not Significant
		More than 5 years	81	52.52		

Interpretation:

The above Table 4 reveals-

For the demographic variable gender, teaching experience obtained ‘t’ value is 0.30, 0.51 respectively which is less than tabulated ‘t’ value. So, there is no significant difference.

The obtained ‘F’ value for demographic variable stream, type of institution is 0.65, 0.06 respectively; it is less than tabulated ‘F’. Therefore, there is no significant difference.

Hence the hypothesis stating that there is no significant difference in Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables (Gender, stream, type of institution, teaching experience) is accepted.

Findings:

The findings obtained from the present research were;

- **Findings related to Perspectives of Degree College Teachers about ABC in higher education institutions with respect to Benefits of ABC**
 - ✓ Majority of degree college teachers agree that the ABC provides greater flexibility in pursuing academic goals, and the ABC database allows students to collect, store, and transfer credits earned through



different streams where ABC is providing students with the freedom to study across higher education institutions in India with an appropriate credit transfer mechanism along with promoting the inter-disciplinary & multi-disciplinary approach,

• **Findings related to Perspectives of Degree College Teachers about ABC in higher education institutions with respect to Challenges while implementing ABC.**

- ✓ Majority of degree college teachers agreed that the student may find it difficulty in coping with the courses when transferred to other institution, as well as the ABC system may be not feasible when the courses in a particular semester differs in other college /university as well as the lack of proper Infrastructure, funding, manpower may create hindrance in implementing ABC
- ✓ Average number of degree college teachers that ABC scheme will affect the organised systematic learning, also the credit transfer from one university to other will be difficult along with that there is no clarification in ABC regulations on how students would be selected if there are more than 20% seats available even ABC will not be effective as the content of the courses and syllabus of each college and university differs and the transfer of credits from one college to other college (professional) may not be allowed and every semester /year transfer of credits will be practically difficult for elective courses and practical programmes maintaining and credit records of each student is practically difficult

• **Findings related to Perspectives of Degree College Teachers about ABC in higher education institutions with respect to Suggestions for ABC implementation**

- ✓ Majority of degree college teachers agree that Uniform admission policy across the country may help in transfer of credits, which requires choice-based credit system to be implemented effectively in all the universities, which requires HEI (Higher Education Institutions) to set up transparent assessment system and uniformity across the universities

• **Findings related to Hypothesis**

- ✓ There is no significant difference in Perspectives of Degree College Teachers about ABC in higher education institutions as per background variables (Gender, stream, type of institution, teaching experience) is accepted.

Conclusion:

The study concluded that the benefits, challenges of this system have yet to be determined because it is still in its infancy in our national context. However, one important aspect of this change is that it is aimed at completely transforming our educational system into a flexible system offering variety of courses aligned with jobs of the future. For this proper roadmap and framework is to be prepared so that challenges can be turned into opportunities and it will be implemented in its real sense.

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