

NATIONAL EDUCATION POLICY: 2020- CHALLENGES AND OPPORTUNITIES FOR HIGHER EDUCATIONAL INSTITUTION

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UNDERSTANDING THE FUNDAMENTALS AND FUNCTIONING OF ACADEMIC BANK CREDIT FOR HIGHER EDUCATIONAL INSTITUTIONS

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Abstract

Academic Bank of Credits (ABC) is a virtual/digital storehouse that contains the information of the credits earned by individual students throughout their learning journey. It will enable students to open their accounts and give multiple options for entering and leaving colleges or universities. There will be “multiple exits” & “multiple entries” points during the higher education tenure & credits will be transferred through the ABC seamlessly. The credits earned by students will be valid for seven years. However, the validity of credits is subject to change depending on the type of courses or disciplines. In such instances, ABC will provide the details of the exceptions to students. Even if a student takes a break or is not able to continue their education, they may redeem the earned credits in the future within the time limit of seven years. While some HEIs have already registered for this scheme, it will also be important for more HEIs to register themselves so that students can actually take benefit for it. A concerted approach of HEIs for transfers, and award of credits may also be helpful for students seeking transfers or pursuing different courses from the ones offered by the registered HEIs. All in all, the ABC scheme is a highly facilitative and enabling– both HEIs and students can explore hitherto unexplored options and combinations of subjects which would lead to a truly holistic learning experience.

Keywords: *Academic Bank of Credit (ABC), Higher Educational Institutions (HEIs), National Education Policy, Credit Transfer, Online and Offline Courses.*

Introduction

The University Grants Commission (UGC), one of the statutory organizations, is a key player in maintaining the quality of education across Indian institutions. Right from evaluating teaching-learning practices to bringing innovations in the field of education, UGC introduces various schemes from time to time for quality assurance. Continuing the chain of building transformative educational setup, UGC has introduced the “Academic Bank of Credits” (ABC). It helps faculty to manage & check the credits earned by students. Prime Minister Narendra Modi introduced the National Education Policy (NEP 2020) and the Academic Bank of Credits is a vital part of the policy.

Concept of Academic Bank of Credits (ABC)

Academic Bank of Credits (ABC) is a virtual/digital storehouse that contains the information of the credits earned by individual students throughout their learning journey. It

will enable students to open their accounts and give multiple options for entering and leaving colleges or universities. There will be “multiple exits” & “multiple entries” points during the higher education tenure & credits will be transferred through the ABC seamlessly. ABC can be considered as an authentic reference to check the credit record of any student at any given point in time. Thus, the concept of ABC is fuel to boost the efficiency of faculty and help students embrace a multi-disciplinary educational approach. The idea is to make students “skillful professionals” and help their overall growth. In a crux, the Academic Bank of Credits will be a game-changer in transforming Indian education to a great extent. Any kind of credit evaluation & verification will be carried out by the Academic Credit Bank at regular intervals. If students want to transfer the credits, they need to approach the ABC for further process. It will help in regulating the processes with ultimate authenticity.

Types of Courses

Online & offline – both types of courses are included in the scheme. Some of the important ones include National Schemes such as– NPTEL, SWAYAM, V-LAB, etc. Thus, the ABC will cover almost all types of courses including distance learning courses to help students of every possible stream.

Credit’s Validity

The credits earned by students will be valid for seven years. However, the validity of credits is subject to change depending on the type of courses or disciplines. In such instances, ABC will provide the details of the exceptions to students. Even if a student takes a break or is not able to continue their education, they may redeem the earned credits in the future within the time limit of seven years.

Expected Impact of ABC on Educational System

The UGC expects a positive impact that will be brought via the practice of the ABC in the upcoming years. HEIs who participate in the scheme will be highly benefited due to the smooth management of credits. The inter-disciplinary & multi-disciplinary approach is the need of the hour. With the Academic Credit Bank, HEIs will be able to help students learn subjects of their choice and become “skill-oriented” graduates. The ABC authority will be entrusted with responsibilities such as opening, closing and verifying the individual academic credits earned by education institutions. These institutions will store, transfer and, redeem such credits. These credits will be promoted as and when required among its stakeholders.

Now UGC has developed a draft National Higher Education Qualifications Framework (NHEQF). This NHEQF should be in sync with the National Skills Qualifications Framework so as to facilitate the integration of vocational education into Higher Education and prescribe the facilitative norms regarding various related issues like credit transfer and equivalence etc.

The Higher Education qualifications leading to a Degree, Diploma and Certificates shall also be described by NHEQF in terms of set learning outcomes; recently UGC has put out draft

NHEQF in public domain for suggestions and feedback.

This proposed NHEQF draft is an instrument for the development, classification and recognition of qualifications along the set continuum of 10 levels. The first to fourth level is meant for school education and 5 to 10 levels are for higher education. The Draft has fixed the number of credits required at various levels on a given continuum. On the basis of semesters and years for those who are looking for exit at various levels at undergraduate level or so on.

The undergraduate programme with only certificate will need 40 credits, the Diploma after two years will require 80 credits, three year 6 semesters degree need 120 credits and 4 year degree with 8 semesters, honours or research work need 160 credits Master Degree programs with only one year based on two semester, or after obtaining bachelors 40 credits. Now JK Higher Education has initiated exercise to start Honors Degrees, vocational courses in colleges in sync with NEP.

All the student should get counselling and colleges need to update and upgrade digital awareness, and should connect with various digital platforms like SWAYAM, NPTEL, V-Lab and Digital lockers. All the colleges need to get various job oriented courses to give the students ample choice.

Significance of the ABC

The ABC is a system of education that enlarges the scope of students' academic choices. It gives them the freedom to pursue a multi-disciplinary approach to graduation.

Students can drop out of their institute from any year or any semester and exchange the credits earned so far with a certificate or diploma if they are eligible for it.

Students may redeem their credits and re-join the same institute or another institute to complete their education whenever they want.

It will enable students to save time from waste if they decide to drop off the course or institute.

It will prevent coercive practices by some institutions to keep students enrolled against their will to earn money.

An Academic Bank of Credits will be set up where students can deposit, transfer and redeem credits earned through a variety of courses, including MOOCs

Flexibility for students to experience diverse learning

Students to have multiple entry and exit points in higher education, resulting in certificate, diploma, degree etc

Synchronisation proposed for general and vocational / skill education

Continuing with the trend of fast-paced educational reforms, the University Grants Commission ("UGC") recently notified the UGC Establishment and Operation of Academic Bank of Credits in Higher Education) Regulations, 2021 ("Regulations"). The Regulations inter alia provide for the establishment of an Academic Bank of Credits ("ABC") which will facilitate the recognition and transfer of credits earned by students, amongst various Higher Education Institutions ("HEI").

The aim of the Regulations is to enable students to “choose their own learning path to attain a Degree or Diploma or Post Graduate diploma or academic qualification, working on the principle of multiple entry-multiple exit (“MEE”) as well as any-time, any-where, and any-level learning”. To supplement these Regulations, the UGC has also released guidelines on the implementation of MEE in Academic Programmes offered in HEIs (“Guidelines”).

The Regulations and Guidelines are revolutionary in the context of how higher education in India has conventionally operated. The Regulations introduce learning flexibility and a system of earning and redeeming credits which, albeit prevalent in several other countries, evaded India.

Key Highlights of the Regulations

The ABC will be a national-level online facility established by the UGC with the approval of the Central Government. Its aim will be to promote flexibility of curriculum framework and interdisciplinary or multidisciplinary academic mobility of students across HEIs in India.

It will be established on the lines of the National Academic Depository (“NAD”) which stores a student’s academic documents, and will have a website providing all details of the ABC scheme and its operational mechanism for the use of all stakeholders of higher education.

It is proposed to function similar to a commercial bank with students as account-holders. The ABC will provide services such as credit accumulation, credit transfer, and credit redemption through the opening, closure and validation of academic bank accounts (“ABA”).

Students who pursue education as freelancers can also accumulate credits which can be deposited to student accounts.

Upon collection of a degree, diploma or certificate, these credits will be debited / deleted from the bank account. This will help a student to avail MEE options in HEIs, based on preference, convenience or necessity, and opt for a tailor-made degree and flexi-learning models.

The ABC will act as the body empowered by the Central Government / UGC to provide authenticated records of credits earned by students from registered HEIs. Nevertheless, the Regulations clarify that the ABC will not encroach upon the statutory powers of HEIs to award degrees and other academic qualifications.

Objectives

- To promote student centricity with learner-friendly approach in higher education;
- To promote a more inter-disciplinary approach;
- To enable students to select the best courses to suit their aptitude and quest for knowledge;
- To permit students to choose a pace and associated logistics and costs for their studies;
- To allow students to tailor their degrees or make specific specialisations;
- To enable MEE for students to complete their degrees as per their time preferences, providing mobility across various disciplines and HEIs for degree, diploma or

certificate programme or course work for the Ph.D. programme;

- To facilitate lifelong learning amongst all, including informal students;
- To help students acquire the right foundations and building blocks to pursue their life goals;
- To curtail dropouts and improve Gross Enrolment Ratio.

Registration and Eligibility

The Regulations apply to universities, institutions deemed-to-be-universities and autonomous colleges. In order for an HEI to be part of the ABC scheme, the ABC has to register such HEIs as per the Regulations and ensure that ABAs are opened and credits are verified and transferred. Only such HEIs which fulfil the following criteria are eligible to be registered with the ABC under the Regulations:

- Accredited by either National Assessment and Accreditation Council with minimum 'A' Grade or by National Board of Accreditation for at least three programme(s) with a minimum score of 675 individually;
- ranked in top 100 by the National Institutional Ranking Framework (NIRF) or a similar Assessment and Accreditation body to be established by the Indian Government from time to time;
- appearing in top 1000 world ranking of Quacquarelli Symonds (QS)/ Times Higher Education (THE);
- recognised as an Institution of Eminence; or
- recognised as an Institution of National Importance.
- Additionally, the HEIs will be first required to obtain approval from their respective statutory authorities to apply for registration. Therefore, there is a fairly strict eligibility criteria which has been prescribed, which will both Ensure that the quality of HEIs offering flexible credits and MEE options is high; and There is a further incentive for HEIs to be accredited or highly ranked.

Functioning of the ABC

When a registered HEI awards credits to students, the ABC will deposit the same in the individual Academic Bank Account ("ABA") of the student. The validity of the credits will be as per UGC guidelines and norms. The credits will be credited directly from the HEI, and the ABC is not permitted to accept any documents from students.

ABC to be Inclusive of All Courses

ABC is meant to be all-encompassing in terms of types of education programmes. It includes all higher education programmes coming under the purview of the UGC, the All India Council for Technical Education, and the National Council for Teacher Education. Courses undergone by the students through the online modes through National Schemes like SWAYAM, NPTEL, V-Lab etc. or of any specified university, shall also be considered for credit transfer

and credit accumulation. ABC is also meant to be inclusive for all types of modes, and would include various existing and futuristic teaching-learning models. It may also include credits obtained in assessments for theory or practicals, if the same are offered as separate credit courses. Further, credits obtained under skill courses from registered HEIs which offer vocational degree, diploma or certificate programmes are also eligible for accrual and redemption of credits through the ABC.

In addition to the choice-based courses to be undertaken by the student as a part of the specific higher education programme in the HEI, students can also take additional courses of their aptitude, beyond the curriculum prescribed for the degree programme, and accrue credits in their respective ABA. HEIs have been given the flexibility to recognize such credits, even though they were earned for courses which weren't part of the prescribed course curriculum. HEIs can also take decisions with respect to the curriculum content, educational technologies to be used for the courses offered, course timing, continuous evaluation methods, attendance and novel methods of assessment.

Synchronisation of General Education with Vocational / Skill Training

The all-encompassing nature of the ABC scheme is furthered by the Guidelines which provide possible pathways for synchronisation for general education and vocational education. Given the demand of a skilled workforce in the economy, this is bound to provide a boost to vocational and skill training since the same can be combined with more conventional education. The Guidelines propose the following to achieve the end:

- Different qualification levels to be quality assured and include experiential learning
- Recognition of prior / parallel learning as credits for formal certification
- National Skills Qualification Framework (NSQF) to be detailed further for each discipline, vocation and profession for syncing with general education
- Indian standards to be aligned with standards set by International Labour Organisation
- Introduction of vocational education classes from grade 9 in secondary education
- In higher education, skilling to be integrated with NSQF-aligned vocational courses and bachelor degree in vocational studies.

Exit and Entry Possibilities for Students

The flexibility provided to students to earn credits is not absolute, however. Student must earn at least 50% of the credits from the HEI which will be awarding the degree / diploma / certificate. Further, a student must also earn the required number of credits in the core subject area necessary for the award of the degree / diploma / certificate, as specified by the HEI in which the student is enrolled. A detailed list of entry and exit options available to students has also been provided under the Guidelines, based on the various levels in higher education.

The registered HEI will have the authority to prescribe requirement of credits as well as essential components of study for award of any degree, diploma or certificate, or the course

work requirements for the Ph.D. programmes. Given that each individual HEI may prescribe its own requirements, it would be important to ensure that HEIs come together to decide on common factors and requirements. Otherwise, it would be difficult for students to ascertain HEIs where they can continue a specific course or redeem credits earned by them in a separate HEI.

Redemption of Credits

Credits earned and deposited with ABC shall be valid for the purpose of redemption to a degree or diploma or post graduate diploma or certificate, depending on the extent of study completed by the student. They need to be redeemed within the period specified by the credit awarding / credit accepting HEIs, but within a maximum time frame of 7 years. Even credits earned by students beyond the prescribed curriculum of their respective programme may be recognised towards grant of a certificate or diploma. The redemption of credits will be one-time and irrevocable, and once redeemed, the credits cannot be used for an additional degree, diploma or certificate.

Expectations from Registered HEI Course Requirements

Registered HEIs will be mandatorily required to admit students in individual courses, in addition to their full degree programmes. Further, HEIs will have the flexibility to offer a set of courses which are only for the purpose of the ABC scheme. Subject to the approval of any professional regulatory bodies, HEIs are also permitted to have additional / supernumerary seats for admitting students.

Amendments to Ordinances / Statutes

Since the ABC scheme will lead to a new form of recognition of credits and grant of degrees, diplomas, etc., registered HEIs have been empowered to amend their ordinances/statutes appropriately.

Fees

Registered HEIs have been given the flexibility to fix the course fee based on the number of credits of that course for which the student is enrolled.

Consequences of Violation of Regulations

In case of non-compliance with the Regulations, the UGC is empowered to withdraw the registration of the HEI with the ABC and may also cease to provide grants to such HEI. The Regulations do not prescribe any further consequences of violation.

Conclusion

What was promised under the National Education Policy in 2020, has now been delivered by the Indian Government within a year of release of NEP. With these Regulations, the

Government has truly broken the shackles of rigid course the Indian education system has been grappling with, which provided little room for any flexibility of experimentation in learning whatsoever. The Regulations open up tremendous opportunities for the students to experience multi-disciplinary learning. For example, the Covid-19 pandemic saw the numerous challenges regarding vaccine development, right from their research and development, to logistics of delivery to challenges of overcoming regulations and vaccine reluctance. A pharmaceutical researcher, therefore, can possibly pursue certain courses in supply chain management, psychology, sociology and even law, in order to think holistically, and not a siloed manner. This can be done without having to invest considerable time, money and effort into each individual field of education. Student can now combine varied courses as part of their main qualifying exam.

The fact that the Regulations encourage credits earned through different futuristic modes of learning, as well as skill-based courses, theory or practical, adds the cherry on the cake as students don't have to depend on rote learning or a fixated method of study to earn credits. The MEE options give students the flexibility to continue their learning journey over the years, and update their skill sets and qualifications based on credits accumulated by them. The Regulations and Guidelines are new, but revolutionary in nature. It will be important for the UGC to popularise the concept of credit transfers. The UGC has already called upon HEIs to implement the ABC scheme at the earliest, so that students can benefit from this commendable move by the UGC.

While some HEIs have already registered for this scheme, it will also be important for more HEIs to register themselves so that students can actually take benefit for it. A concerted approach of HEIs for transfers, and award of credits may also be helpful for students seeking transfers or pursuing different courses from the ones offered by the registered HEIs. All in all, the ABC scheme is a highly facilitative and enabling- both HEIs and students can explore hitherto unexplored options and combinations of subjects which would lead to a truly holistic learning experience

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A THEORETICAL ANALYSIS OF NATIONAL EDUCATIONAL POLICY 2020

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Abstract

The New Education Policy announced by Government of India (NEP 2020) was a welcoming change and fresh news amidst all the negativities surrounding the world due to the challenges posed by Covid-19 pandemic. The announcement of NEP 2020 was purely unexpected by many. The changes that NEP 2020 has recommended were something that many educationists never saw coming. Though the education policy has impacted school and college education equally, this article mainly focuses on NEP 2020 and its impact on Higher Education. This paper also outlines the Principles and Challenges of New Education Policy 2020.

Keywords: *New Education Policy, Government, Higher Education*

Introduction

The world is undergoing rapid changes in the knowledge landscape. With various dramatic scientific and technological advances, such as the rise of big data, machine learning, and artificial intelligence, many unskilled jobs worldwide may be taken over by machines, while the need for a skilled workforce, particularly involving mathematics, computer science, and data science, in conjunction with multidisciplinary abilities across the sciences, social sciences, and humanities, will be increasingly in greater demand. The growing emergence of epidemics and pandemics will also call for collaborative research in infectious disease management and development of vaccines and the resultant social issues heightens the need for multidisciplinary learning.

Education thus, must move towards less content, and more towards learning about how to think critically and solve problems, how to be creative and multidisciplinary, and how to innovate, adapt, and absorb new material in novel and changing fields. The curriculum must include basic arts, crafts, humanities, games, sports and fitness, languages, literature, culture, and values, in addition to science and mathematics, to develop all aspects and capabilities of learners; and make education more well-rounded, useful, and fulfilling to the learner. Education must build character, enable learners to be ethical, rational, compassionate, and caring, while at the same time prepare them for gainful, fulfilling employment.

New Education Policy 2020

The new education policy (NEP2020) must provide to all students, irrespective of their place of residence, a quality education system, with particular focus on historically marginalized, disadvantaged, and underrepresented groups. Education is a great leveler and is