

ED-TECH

Continued learning's new ABC: how ed-tech firms can ride this game-changing idea

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Synopsis

The concept of academic bank of credits (ABC), a recommendation of the New Education Policy (NEP), allows curriculum and academic flexibility for students through credit-based learning and multiple entry and exit points in their education journey. If a few creases are ironed out, ABC could transform higher education and continued education.

The **ed-tech** segment of **continued learning** has seen increased investment interest this year, as more people warmed up to the need to upskill. It's even a global trend, as the growth of companies such as **Coursera** and **MasterClass** shows. In India, the segment has seen a flurry of investments and deals across companies – Eruditus, Great Learning, TalentSprint, and others.



BY

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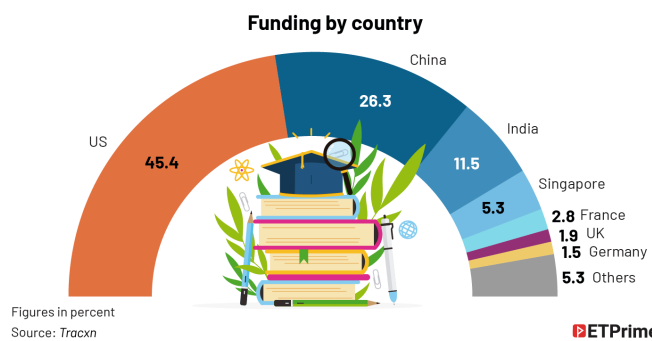
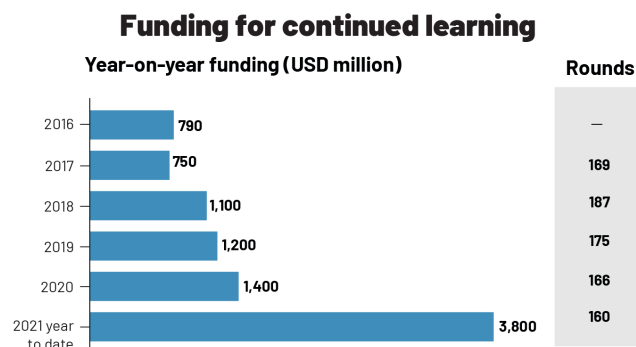
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After the online-learning boost over the last one and a half years, the segment has more tailwind now — academic bank of credits (ABC), one of the key recommendations of the New Education Policy (**NEP**), could be a game changer for higher education and continued education.

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The concept of ABC allows curriculum and academic flexibility for students, enabling them to learn anytime and anywhere by providing multiple entry and exit points in their education journey, say Aarushi Jain and Aniruddha Majumdar of law firm Nishith Desai Associates. ABC, which will enable recognition and transfer of credits across institutions, is akin to a learning bank account where students can accumulate credits for courses they undertake.

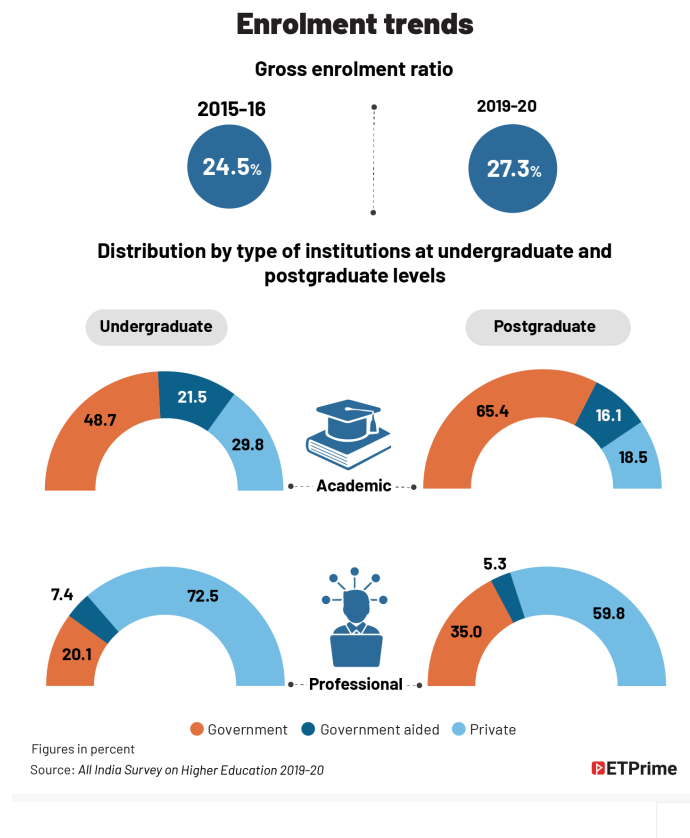


“ABC will act as the body empowered by the central government or UGC (University Grants Commission) to provide authenticated records of credits earned by students from registered higher-education institutions (HEI). Nevertheless, the regulations clarify that the ABC will not encroach upon the statutory powers of HEIs to award degrees and other academic qualifications,” says Jain.

But why was such a mechanism needed in the first place?

A cycle of enrolment, jobs, and cost

Higher-education enrolment rates are around 27%. Not just that, even for those who complete college, employability levels are questionable. Moreover, the cost of education only makes the choices for students harder. In such circumstances, how can ABC make a difference?



“The credit transfer system has been prevalent in western countries for many years. India has come late on this, but at a good time,” says Ayush Bansal, co-founder of career-counselling firm iDreamCareer. “With the gross enrolment ratio in higher education around 23% and increasing every year, there was a massive need for a system in place where students can have multiple entry and exit options and interdisciplinary learning from multiple universities and course providers.”

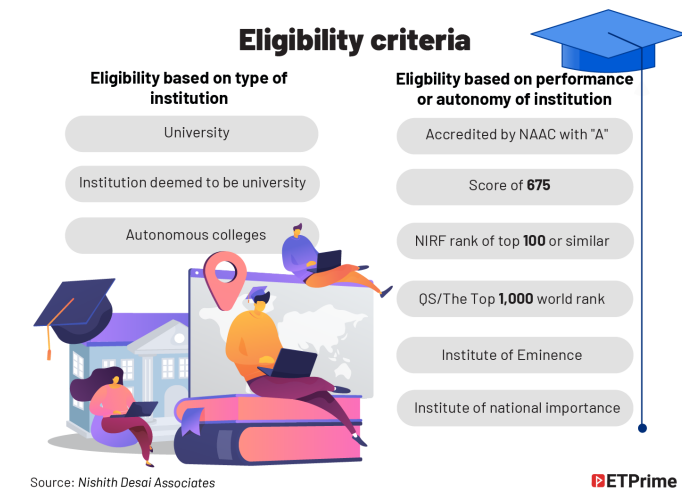
Bansal adds that the ABC system will be of great help to students from low-income families, as it will offer them a chance to learn skills while earning a livelihood. “From a student queries point of view, this was a structure followed in B Voc courses already,” he says. B Voc stands for “bachelor of vocation”, a course that provides skills needed for a particular trade.

Methods and impact

Explaining the processes involved, Jain and Majumdar say students can deposit, transfer, and redeem credits

through different courses, including MOOCs (massive open online courses). The flexibility and the system of multiple entry and exit points allows them to pick up diplomas and degree certificates, resulting in better synchronisation with vocational education.

The system is based on the principle of dual eligibility. For an institution to be part of the ABC scheme, they need to fulfil the specified criteria and also get required statutory approvals. The strict eligibility criteria are expected to keep a check on quality.



The coverage is also extensive — from courses aligned with the University Grants Commission (UGC), All India Council for Technical Education (AICTE), and National Council for Teacher Education (NCTE) to online courses from universities, and platforms such as Swayam, National Programme on Technology Enhanced Learning (NPTEL), and the Ministry of Education’s Virtual Labs.

The vast coverage encompasses various modes of learning and methods of assessment. Credits from skill courses are also included. Students need to get 50% of the credits from the institution that will be providing the certificate and in the core subjects.

The credits can be redeemed up to a maximum period of seven years, and once redeemed cannot be used for additional certificates. The institutions can choose to offer a set of courses, specifically for the ABC scheme.

However, Jain says, given that each HEI may prescribe its own requirements, it is important to ensure that HEIs come together to decide on common factors and requirements. “Otherwise, it will be difficult for

students to ascertain HEIs where they can continue a specific course or redeem credits earned by them in a separate HEI.”

While the details are being worked out, HEIs and ed-tech companies are working in continued learning are looking at the possibilities. Arjun Nair, co-founder of Great Learning, a platform that focuses on professional courses, says the ABC system is proactive and beneficial to students. “Earlier, higher-education choices were restrictive, as one had to choose a specialisation subject after high school. That was tough for many. Not just that, after Covid-19, many young people had to start earning and might have had to stop education. With this flexibility, they can return and complete their degree.”

Great Learning is working with academic partners to offer online courses, especially masters and postgraduate programmes. Nair believes that this will lead to a better gross enrolment ratio and improve accessibility and quality of such courses especially in areas such as technology, data science, cybersecurity, and digital marketing.

“More students might choose postgraduate programmes that offer choices in terms of timing and hybrid or online models. Over time, undergraduate programmes also will see a shift, especially if many employers start sponsoring them for their employees. It may take a year or two to get comfortable with the idea,” he says.

Lovi Raj Gupta, pro-vice-chancellor of Lovely Professional University, Punjab, says the credit-bank is a great solution for students who fall short of credits at a particular time. They can merge their credits and explore various educational frameworks to upgrade their skills.

Lovely Professional University is aligning its academics, pedagogy, and assessment with the NEP. It has implemented the provision to provide 40% of the credits through MOOCs, adds Gupta. “For MOOCs in proctored mode, we take the grades and credits directly. For the un-proctored mode, we have our own mechanism. In line with the NEP, 24 credits need to be added for NCC or NSS. We are looking at ways to implement that.”

The creases to iron out

According to Gupta, the biggest challenge in credit transfer would be in preparing for the volatility of multiple exit options, as learners might treat it as a liberal form of education and adopt a casual approach. "There need to be some stringent measures to let students hop from one education system to another and utilise their credits in a beneficial way rather than just accumulate multiple credits," says Gupta.

Bansal of iDreamCareer believes awareness has to be built among students around the new system. "I saw students confused and not having trust in the flexible structure of B Voc. I foresee similar confusion or adoption challenges in the credit-banking system. The government needs to do massive awareness and advocacy so that students correctly understand the process and trust the system."

Nair of Great Learning agrees, adding that perceptions about quality of distance learning have to be changed. "Using technology, you can now build in strong assessments for online learning using proctored environments and enhanced learning engagement. But implementing a system like this requires massive technological scale and platform work," he says. "Questions around how soon this can be rolled out and how credits across differently ranked universities can get recognition need to be ironed out."

Prashant Jain, CEO of Oswaal Books, which offers online courses, highlights the impact on students travelling abroad for higher studies. "Nearly 72,000 Indians have gone abroad to study in the first two months of 2021, following a massive drop in numbers in 2020. According to data from the Ministry of External Affairs, the pandemic resulted in a 55% drop in student travel abroad in 2020, with only around 260,000 students travelling abroad," he says. "These types of initiatives will help make education more vibrant and accessible."

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Akshay Chaturvedi, CEO and founder of Leverage Edu, says the ABC system not only offers students

employers start sponsoring them for their employees."

— *Arjun Nair, co-founder, Great Learning*

the flexibility to return to their studies, but also gives

them the confidence that it isn't a three-or four-year commitment anymore. Students can learn key modules that interest them, work in a job in that field after completing those modules, and come back later to resume their studies, complete other modules in the degree course, and earn the degree certification.

"However, as a study-abroad platform serving 3,000-plus Indian student queries every day, we would love to see the ABC-system universities work closely with global universities in transferring credits. We are seeing an uptick of over 20% in student queries seeking transfer options abroad into a second or later year in undergraduate studies. These questions are inevitable and will be asked more and more by a study abroad aspirant in the future," adds Chaturvedi.

He believes global adoption of the ABC system will not only help students earn international degrees on a smaller budget, but also help international collaboration among universities, elevating the standards of curriculum and academic practices.

The ABC mechanism can have a far-reaching impact on higher education and continued learning, and on students and their ability to learn with flexibility. The focus should be on implementing it efficiently, and soon, while addressing the questions that arise along the way.

(Graphics by Manali Ghosh)

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