



MULTIDISCIPLINARY EDUCATION

EMERGING PARADIGMS IN THE CONTEXT OF NEP 2020

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SWEDEN

**MULTIDISCIPLINARY EDUCATION: EMERGING PARADIGMS IN THE CONTEXT
OF NEP 2020**

*by: Prof. (Dr.) B. C. Swain, Dr. Rakheebrita Biswas, Dr. Bandana Sodi,
Dr. Pranay Pandey*

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RED UNICORN PUBLISHING LLC

Enbackgarden 7, Stockholm-arlanda
Stockholm, Sweden – Zip code: 190 45
Call: +46 761508180, 018-6672246
Email: info.redunicorn@europa.com
Website: www.redunicorn.se

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Cover page ©RED'SHINE Studios, Inc, 2025

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ISBN: 978-91-410-0178-7

ISBN-10: 91-4100-178-8

DOI: 10.25215/9141001788

DIP: 18.10.9141001788

Price: kr 150

First Edition: July, 2025

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Printed in Stockholm | Title ID: 9141001788



CONTENTS

SR.NO.	CHAPTER AND AUTHOR NAME	PAGE NO.
1	EPISTEMOLOGICAL SHIFTS IN INDIAN HIGHER EDUCATION: IMPLICATIONS OF THE NATIONAL EDUCATION POLICY 2020 <i>Prof. (Dr.) B. C. Swain, Dr. Pranay Pandey</i>	1
2	FROM MARGINS TO MAINSTREAM: MULTIDISCIPLINARY EDUCATION AS A TOOL FOR INCLUSION <i>Swapna Deb, Dr. Papiya Upadhyay</i>	10
3	NEP 2020 AND MULTIDISCIPLINARY EDUCATION: NEW PARADIGMS FOR EDUCATIONAL MANAGEMENT AND ADMINISTRATION <i>Dr. Sanjiv Kumar</i>	21
4	ENHANCING MULTIDISCIPLINARY PEDAGOGY THROUGH ICT AND BLENDED LEARNING IN CLASSROOM SITUATIONS <i>Dr. Pawan Kumar</i>	32
5	STARTUPS AND INNOVATION: TRANSFORMING THE LANDSCAPE OF HIGHER EDUCATION INSTITUTIONS <i>Dr. Ranita Banerjee</i>	42
6	INFLUENCE OF LIFE SKILLS AND COGNITIVE STYLES ON FUTURE EDUCATORS' TEACHING EFFECTIVENESS: EXAMINING FACTORS SHAPING INSTRUCTIONAL SUCCESS <i>Dr. C. Subbulakshmi, Dr. K. Vellaichamy</i>	53
7	EMPOWERING LEARNERS THROUGH CHOICE: ABC AND THE FUTURE OF MULTIDISCIPLINARY EDUCATION <i>Dr. Ananthaneni Madhuri</i>	63
8	USE OF ICT AND BLENDED LEARNING IN FACILITATING MULTIDISCIPLINARY EDUCATION <i>Usha Kumari, Dr. Shafeeqa Khurshid, Showkat Khurshid</i>	71

Chapter : 7

EMPOWERING LEARNERS THROUGH CHOICE: ABC AND THE FUTURE OF MULTIDISCIPLINARY EDUCATION

Dr. Ananthaneni Madhuri ¹

ISBN: 978-91-410-0178-7 | DOI: 10.25215/9141001788.07

Abstract:

The traditional model of higher education has long been defined by rigid disciplinary boundaries and limited flexibility for students. With the introduction of the Academic Bank of Credits (ABC) as part of the National Education Policy 2020 in India, a significant transformation is taking place that reimagines the way learners engage with academic institutions. This chapter examines the ABC framework and how it empowers learners by enabling the accumulation, storage, and transfer of credits across different institutions and subject areas. By allowing students to design a customized academic journey, the ABC promotes innovation, supports holistic personal and professional development, and aligns educational experiences with the changing needs of society and the job market. The chapter also critically explores the practical challenges of implementing ABC, such as ensuring adequate digital infrastructure, regulatory consistency, and faculty readiness, while emphasizing its potential to create a robust and multidisciplinary learning ecosystem.

Keywords: *Academic Bank of Credits, Multidisciplinary Learning, Credit Mobility, Student-Centric Education, Higher Education Reform, Flexible Curriculum*

Introduction:

The field of higher education is experiencing a profound transformation in response to the evolving needs of a knowledge-driven global economy. In India, the National

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Education Policy 2020 introduced a forward-looking reform in the form of the Academic Bank of Credits, which significantly redefines how students interact with academic programs and institutions. By enabling the collection, storage, and transfer of academic credits across a wide range of institutions and subject areas, the ABC provides learners with greater freedom to shape their own educational journeys. This approach moves beyond traditional academic structures that often restrict flexibility and cross-disciplinary engagement. Instead, it supports a student-centered and multidisciplinary model of learning that values flexibility, autonomy, and diverse educational experiences. The Academic Bank of Credits is therefore not only a technical innovation but also a conceptual shift toward a more inclusive and adaptable system of higher education.

Review of Literature:

The Academic Bank of Credits (ABC) system empowers students to explore a diverse range of subjects beyond their core discipline, fostering holistic learning and enhancing critical thinking skills (Sharma, 2021; Tiwari, 2020). Drawing from global models such as the European Credit Transfer System (ECTS) and U.S. transfer frameworks, ABC can facilitate student mobility and ensure smooth credit recognition across institutions (Harrison & McNeill, 2021; Goldstein & Jha, 2021). However, its successful implementation relies heavily on robust digital infrastructure and addressing the digital divide, especially in rural and underserved areas (Bhatia & Iyer, 2022; Chopra, 2021). Institutional resistance, often driven by concerns over autonomy and financial implications, remains a significant challenge that requires collaborative efforts to overcome (Sharma, 2021; Tiwari, 2020). Furthermore, maintaining the credibility and effectiveness of ABC demands a strong accreditation framework and standardized curricula to ensure the quality and acceptance of credits across educational institutions (Poonam & Kumar, 2020).

Understanding the Academic Bank of Credits (ABC):

ABC is a digital repository that facilitates the storage and transfer of academic credits earned by students from recognized institutions. Operated under the aegis of the University Grants Commission (UGC), ABC enables students to accumulate credits across different time frames and institutions, leading to certificate, diploma, or degree qualifications based on cumulative learning.

(a) Credit Transferability: One of the most transformative features of the Academic Bank of Credits is the ability to transfer academic credits across recognized higher education institutions. In traditional systems, students often encountered significant barriers when attempting to change institutions or academic programs, which sometimes resulted in the loss of previously earned credits and academic progress. The ABC addresses this limitation by providing a secure digital platform that records and validates academic credits. These credits can then be accumulated and redeemed at any participating institution without losing their value. This feature empowers students with the freedom to move across institutions and regions while preserving the integrity of their academic work. It promotes student mobility and fosters a more flexible and inclusive educational landscape.

(b) Flexibility in Learning Trajectories: The Academic Bank of Credits introduces an essential element of flexibility into higher education, particularly benefiting learners with non-traditional academic paths. It allows students to pause their education due to personal, financial, or professional reasons and later resume their studies without any academic penalty. Through the ABC platform, all earned credits remain securely stored and accessible, enabling students to continue their academic journey from where they left off. This model supports modular learning, where education is not seen as a continuous, uninterrupted process but rather as an evolving journey that adapts to the learner's circumstances. It accommodates working professionals, adult learners, and those pursuing alternative careers, making higher education more responsive to individual needs.

(c) Multidisciplinary Access and Exploration: Another defining feature of the Academic Bank of Credits is its encouragement of multidisciplinary education. Under this system, students are not limited to enrolling only in courses within their core discipline. Instead, they are encouraged to explore a variety of subjects across different fields, allowing them to develop broader knowledge and a more comprehensive understanding of complex issues. For example, a student pursuing a degree in engineering can take elective courses in humanities or business studies and receive recognized credit for them. This cross-disciplinary exposure helps students acquire a diverse set of skills, fosters critical and creative thinking, and prepares them for careers that require adaptability and collaboration across domains. The system thus supports holistic education by promoting intellectual curiosity and integrative learning experiences.

Enabling Multidisciplinary Learning through ABC:

Multidisciplinary lies at the core of 21st-century education. ABC enhances this by –

(a) Breaking Disciplinary Boundaries: One of the most impactful features of the Academic Bank of Credits is its ability to dissolve traditional academic silos. In conventional higher education systems, students are typically restricted to courses within their core discipline, which limits their exposure to other fields of knowledge. The ABC system changes this dynamic by giving students the freedom to enroll in courses offered by various departments and institutions, regardless of their primary area of study. For example, a student pursuing a degree in engineering can choose to take electives in philosophy, literature, economics, or management. This interdisciplinary exposure enriches the learner's academic journey by encouraging broader thinking and helping students develop skills such as empathy, ethical reasoning, and strategic communication. These competencies are often overlooked in narrowly focused technical education but are essential in real-world contexts where complex problem-solving requires an understanding of both technological and human dimensions.

(b) Customized Curricula for Individual Aspirations: The ABC system promotes a shift from standardized education to learner-driven academic design. It allows students to curate their own academic path by selecting and accumulating credits from a diverse pool of subjects based on their personal interests, professional goals, and emerging opportunities. Rather than being confined to a rigid, pre-determined course structure, learners can integrate different streams to build a customized curriculum. For instance, a student interested in entrepreneurship may blend courses in computer science, marketing, finance, and behavioural psychology to gain a multifaceted understanding of how to start and manage a business in a technology-driven world. This personalized approach not only improves student engagement and satisfaction but also prepares them for careers that require versatility, creativity, and interdisciplinary knowledge. By valuing student choice and individual learning trajectories, the ABC empowers learners to take ownership of their educational development.

(c) Building a Collaborative Academic Ecosystem: The implementation of the ABC also encourages academic institutions to collaborate in innovative ways. Since credits earned at one institution

can be transferred and recognized by another, universities and colleges are increasingly motivated to design courses that are compatible and complementary. This has led to the development of cross-listed and jointly delivered programs that span multiple institutions, thereby creating a shared academic space. Institutions are also exploring partnerships for offering online courses, joint degrees, and interdisciplinary research opportunities. This spirit of collaboration enhances academic quality by fostering knowledge exchange, promoting the use of best practices, and broadening access to educational resources for all students. Additionally, such a networked model of education helps bridge gaps between urban and rural institutions, private and public universities, and traditional and emerging fields of study. In the long term, it contributes to a robust and dynamic academic ecosystem that reflects the complexity and interconnectedness of today's global challenges.

Challenges and Considerations:

Despite its promise, the ABC system faces several challenges –

(a) Digital Divide: One of the primary challenges is the digital divide, which refers to the uneven access to technology between urban and rural areas. While many urban areas boast high-speed internet and widespread access to digital devices, rural regions often face limitations in terms of both infrastructure and connectivity. This disparity creates a significant barrier for students in rural areas who may lack the necessary tools to engage fully with the ABC system. Without reliable access to the internet or appropriate digital devices, students are at risk of being excluded from opportunities offered by ABC. Additionally, the lack of digital literacy among both students and faculty in these areas further exacerbates the challenge. Bridging this digital divide requires focused efforts to improve infrastructure in underserved areas, provide affordable devices, and enhance digital literacy programs across institutions, ensuring that all students, regardless of location, can benefit from the ABC framework.

(b) Institutional Resistance: Another challenge is institutional resistance to adopting credit-sharing mechanisms. Many universities and colleges, particularly those with strong reputations and competitive identities, may be hesitant to fully engage with the ABC system. These institutions may fear that allowing students to accumulate credits from multiple sources could undermine their academic autonomy or reduce

their control over the educational journey. Additionally, some institutions may worry about potential financial implications, such as the loss of students or resources if learners choose to take courses from other universities. To address this resistance, it is crucial to foster collaboration and emphasize the long-term benefits of a more flexible, student-centered approach to education. Educators, administrators, and policymakers need to work together to create incentives that encourage institutions to participate in the ABC system, ensuring that it is seen not as a threat but as an opportunity to enhance educational offerings and increase institutional prestige through collaboration.

(c) Regulatory and Quality Assurance: The standardization of curricula and ensuring credit equivalence across institutions present a significant challenge for the ABC system. For credit transfers to be meaningful, it is essential to ensure that the credits earned at one institution are equivalent in terms of learning outcomes, content quality, and academic rigor to those earned at another institution. However, aligning curricula across diverse institutions with varying academic standards, teaching methods, and course structures can be complex. This challenge is compounded by the need for quality assurance measures that guarantee a consistent academic experience for all students, regardless of where they earn their credits. Developing a common framework for credit equivalence, ensuring a uniform approach to assessments, and setting clear guidelines for curriculum design are all essential steps to ensure that the ABC system functions smoothly and maintains high academic standards. In addition, robust accreditation processes must be in place to verify that institutions offering courses under the ABC system meet the required educational quality benchmarks.

Future of ABC in Indian Higher Education:

The ABC system is more than a credit bank; it is a catalyst for a learner-driven, multidisciplinary, and future-ready education system. As ABC gains traction, it is likely to –

(a) Encourage Lifelong Learning: The Academic Bank of Credits system facilitates lifelong learning by allowing learners to return to education at any stage of their career to update or expand their skill sets. In today's rapidly changing job market, continuous learning is essential to staying relevant. With the flexibility offered by ABC, individuals can choose to pursue additional courses, certifications, or

qualifications without the constraints of a traditional educational timeline. This empowers learners to enhance their professional competencies and adapt to new career demands, ensuring that education remains a dynamic, lifelong pursuit.

(b) Promote Industry-Academia Linkages: ABC also promotes industry-academia linkages by enabling the integration of industry-relevant courses into the curriculum. Since students can select courses from a broad range of disciplines and institutions, it becomes easier for universities to collaborate with industry partners to offer up-to-date, specialized training that aligns with market needs. Industry professionals can help design courses that are aligned with current trends, ensuring that students acquire the skills required by employers. This synergy not only makes academic programs more practical and relevant but also enhances the employability of graduates by equipping them with the latest industry insights and skills.

(c) Support Internationalization: Finally, ABC has the potential to support internationalization in higher education. By offering credit transferability across institutions, both within India and internationally, ABC creates opportunities for students to engage with global academic systems. Eventually, ABC can align with international credit frameworks, allowing students to pursue education that is recognized globally. This cross-border education mobility enables students to experience diverse academic cultures, gain international exposure, and enhance their qualifications, which ultimately broadens their global career prospects.

Conclusion:

The Academic Bank of Credits embodies the spirit of educational democratization. By placing learners at the center and promoting multidisciplinary engagement, ABC paves the way for a more flexible, inclusive, and innovative academic environment. While implementation hurdles remain, the long-term gains of this reform have the potential to reshape Indian higher education into a globally competitive and learner-responsive system.

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