

CHALLENGING CHANGE

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Founder Principal,
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Does a Teacher See Value in Teacher Training?

■ RASHMI MARIAN FURTADO

Senior Editor, TeacherTribe.world



Teachers are often questioned on how good they are in teaching and if they are truly committed to the profession. Most often than not, these questions are asked by the parents. It can be very unnerving and difficult to not react.

The answer most institution heads have to such questions is to showcase the achievements of their institutions and teachers. Another common response is teacher training and teacher development programs

Each board has its own recommendation for teacher training. They also have a reasoning behind the same. Many schools and teachers go through teacher training today just to fulfil the recommendation of the respective boards. But for a moment let's forget about what the respective boards say about teacher training. Let's think back at the time when the boards did not give any specifics about teacher training. Even when the boards did not say much about it, teacher training existed. All of this is to facilitate continuous development for teachers. Does this mean that we teachers enjoy all the training and development sessions we go through? Let's be honest, WE DON'T.

Like many educators, I have had the good fortune of being a teacher and also a trainer and a facilitator. Having seen both sides of the coin, I believe professional development for teachers is vital. Let's look at training from a neutral perspective. Every single profession today requires training and development both at the initial stages and to up-skill oneself. At corporates, even the senior executives have to go through training and sometimes

tests after the training, every year. The soldiers in the armed forces have to train regularly. Every single profession today has to go through training and development.

As the requirement and demand of the consumer increases, the service provider must upskill and train harder. Don't we teachers push the students to do better? Haven't we told them, 'You have to do better' or 'You can be better'? Why then is the rule not applicable to us? If a training module is selected in the right manner, it can be extremely valuable for us teachers. I would like to believe that all of us have gone through training sessions that are very interesting and useful and others where we are struggling to pay attention. So, what can we teachers do to ensure that we make the best of the training sessions that we are a part of? How do we see value in teacher training?

Self-evaluation is one of the most valuable outcomes of teacher training. Let's face it, self-evaluation is not something we like much. It makes us aware of our weaknesses. If you ask me, knowledge of our weakness is the best thing that can happen to us, as it is the path to self-development.

Our weaknesses are in fact our opportunity areas and they **become an important part of our professional development plan**. As against the common notion that the teaching profession is stagnant in terms of progression in career, us teachers can use the opportunity areas to upskill and upgrade ourselves. This in turn will lead to career progression.

Certifications that we teachers receive is of great value. All of us teachers understand the value of certifications for our profession. All the stakeholders involved in what we do need to trust us. Gaining qualifications and certifications is one way to build that much required trust.

Learning new teaching methodologies and tricks of the trade is a huge

advantage of teacher training. At any training program there may be aspects we are already aware of but, there will also be new information that we can learn. This new information like teaching methodologies and tricks of the trade enhance our knowledge and can be used in the classrooms.

Peer learning is an important part of classroom learning. As teachers, we have seen this in action with our students. This is exactly what happens in the teacher training sessions as well. Teacher training programs are great platforms to interact with each other and enjoy the peer learning that takes place.

Teacher training facilitates sharing and problem solving. Often, we feel lonely in our problems and the issues we face. Teacher training programs is a platform where problems can be shared and invariably one will receive multiple solutions. This is possible because some teacher present in the program would have faced similar problem.

It is up to us on how we want to make use of the platforms and programs that are provided to us. We tell our students that they have to put in an effort in the classroom. The same applies to us too. **Teacher training helps us chart out a professional development plan for ourselves.** We teachers have to put in the effort and participate in the teacher training programs for our self-development.



 @rashmimfurtado

 @rashmimfurtado

 Rashmi Furtado

A natural writer, teacher and a passionate content creator, Rashmi has authored the Cu and Rio series and created the Keystones program on Values Education from Greycaps Knowledge Tribe. She is one of the founders of TeacherTribe.world. She is a sought after speaker at educational conferences, facilitator programs and for motivational talks to students at schools across India. She holds a Master's Degree from the prestigious NIT Suratkal where she also taught before joining Greycaps Knowledge Tribe. Rashmi is also a popular quiz host for schools, colleges and large corporate audiences. She has co-hosted the Tata Crucible quiz, Canara Bank National School Quiz, Travel Quest by Thomas Cook and QNOW it ALL? World Teachers Quiz.

The Impact of ChatGPT on Schools

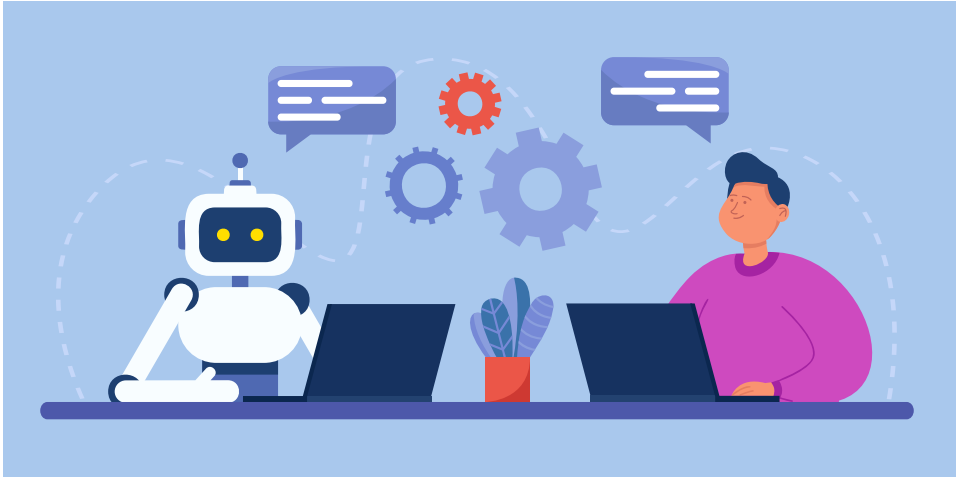
■ G. BALASUBRAMANIAN

G. Balasubramanian is a doyen of school education in India. He has held several positions of leadership at CBSE, including Director Academics. He was the brain behind the introduction of several innovations at CBSE, which included frontline curriculum, communicative approach to language teaching, Information Technology, alternatives to homework, etc. He is also an author, poet and a sought-after speaker at educational conferences world over. This article has been taken from G. Balasubramanian's LinkedIn Page.



During the last few interactions with school leaders and educators, fears were expressed by a few of them about the possible impact of ChatGPT on knowledge access, knowledge processing and assessment in the learning processes in schools. While one cannot totally reject their fears as unfounded, it is equally important to consider the periphery of its operation currently and effectivity in the knowledge universe and its possible growth dynamics in the next couple of years.

Native in its life, having been introduced just a few months back, it has indeed impacted many, both in the field of education and in other fields of activity; it has certainly raised some eyebrows. Some say 'wow' and a few others 'OMG'! Articulated by the Open AI, it is basically a chatbot (chat generated pre-trained transformer), responding meaningfully to our needs and demands on this platform by comprehensively processing and providing knowledge inputs using an unimaginable treasure house of resources it has at its disposal.



As of now, it appears as a versatile conversationalist, giving inputs of knowledge from various domains, can write programs and debug them; write an essay or a poetry; design a comic or a picture; write a fairy tale or a science thriller! And it can do much more! That raises the question whether it would replace many of the routine knowledge-based activities of a classroom or a place of an extended activity. I understand from many of the views expressed by experts in this field that it would be premature to come to any such conclusion, as it might take a long time (how long?) for the Chatbot to mature to be more authentic, credible and competent, so that it can be trusted as a non-negotiable document.

Given the fact that the day may not be too far, some inadequacies reported by users in the recent past do give us some respite. While it appears as a human replacement to process knowledge by an AI system, it has not gained currency yet as a logically sound reporter. It cannot adequately compensate currently to the creative faculties of the human brain, including contextuality, innovation, responding to perceptions and a few more. Leaving behind logic, the powerful emotive responses of a human system need to be understood by the machine and it would take a long time. It may or may not do so; and learning is an emotional experience to some extent!

In a learning situation in the school environment, it might be a gravitation for sometime providing thrill, joy, comfort and a sense of satisfaction to both the learner and the teacher. It might be an informal support to a few linear functions carried out in classrooms, making teachers think twice before they could transact in the classroom or might create some roadblocks in assessment which could be difficult to handle.



While some of its advantages for self-learning and self-directed learning cannot be set aside, any fear of it replacing the learning patterns in classrooms may not be valid right now. As of now, the course of its growth is unpredictable. Hence, we need to wait to make judgments.

What are the possible changes in a classroom in the emerging scenario?

1. Data/content transfer from the print or screens to the learner would no longer be relevant; teachers might have to design their pedagogies to provide higher order thinking skills, challenges to creative and innovative mindsets.
2. The learning environment in schools should move to collaborative learning, peer learning and brainstorming, thus taking the burden of learning from conditioned classrooms.

3. The design of questions/the mode of assessments have to become innovative, broad-based, challenging using some faculties of intuition. Linear assessment patterns celebrating rote will be extinct!

No one can stop technological evolution. We need to become more inclusive, accommodating all types of technology that supports learning.

4. Problem solving, decision making, project designs and execution, conflict management, crisis management and other similar approaches would re-engineer the classroom. Teacher preparedness would need more investment of time and energy!

No one can stop technological evolution. We need to become more inclusive, accommodating all types of technology that supports learning. The role of the teacher in envisioning, designing and executing these changes would be a lesson to learn. There is indeed scope for new pedagogies to evolve! Possibly, it would force all the stakeholders in education to open their third eye to curricular architecture and delivery! ■

CHALLENGING CHANGE

■ GEETA DIKSHIT

Founder Principal | National Public School, Kengeri

The most scrupulous leader, Geeta Dikshit is a true personification of leadership as she believes in assimilating a powerful value system in the students along with focusing on their academic and co-curricular excellence. For the overall development of the students, she has worked hard to open varied promenades for trailing perfection in talent areas, like Visual & Performing Arts, Sports & Games, and Life Skills, etc.



Geeta Dikshit's steadfast approach towards the progress of NPSK and her consistent efforts to provide the best education and learning opportunities to the 21st century learner was certainly the distinctive factor that stands the upshot of unanimous inputs of all the stakeholders of National Public School, Kengeri.

1. How is the school prepared for the academic year, to factor NEP 2020 in the plans?

Besides the pandemic, the year 2020 will be remembered for ushering in the New Education Policy in India, after about a gap of 34 years. If implemented in its entirety, there will be paradigm shift in the approach of education system. It is undoubtedly an initiative to meet the challenges of 21st century knowledge community. In spite of carrying multiple positive and child centric steps, implementation of NEP 2020 is

bound to face hurdles, hiccups and misunderstanding. CHANGE is challenging but possible. All stakeholders and education fraternity have to join their hands to cooperate and endeavour together in execution of the policy.

Being a top brand Bengaluru school, National Public School (NPS) has dived into this voyage of change and ready to initiate this journey with children in a phased manner. To bring in any change in the system, it is very important to change the thought process of the front-line leaders who will take it forward. Hence, capacity building programs for the teachers is in process. NEP 2020 focuses on innovative methods such as multi-disciplinary learning, experiential learning and technology enabled learning. The school is taking up such projects and methodology to bring in change in the conventional methods.

Another focus of NEP 2020 is focus on promoting skill education through inclusion of vocational education. The school brings in AI courses like Robotics or Coding, Skill Course like Financial Literacy, Gardening, First Aid, etc., for primary and middle school children. Moreover, NPS Kengeri would parallelly educate parents and children on NEP 2020 through various online and offline orientation programs.

2. As a result of the introduction of NEP 2020, will the focus of schools, at large, change?

Each child is unique, everyone carries one's own special identity and potential which has to be honed, shaped and groomed so as to improve the inherent potential of the child in the best possible manner. To bring in such learning environment in schools, it demands not only change in the infrastructure but also complete transformation in the mindset of teaching community, parents and society. This transformation in the education system is a challenging task but possible with the cooperation of all stakeholders.

It is the responsibility of school leaders and management to make a very conscious and thoughtful planning before introducing any transformation, because unconscious and insensitive steps will do more harm than good. This transformation will definitely be a gradual but a consistent process to achieve the goals expected in NEP 2020. The impact of this crucial reform will be evident in the coming decade as considerably enhanced demographic dividend due to a young proactive, literate, skilled, adaptable and globally competent working population.

3. As a starter, what are the Top 3 areas under NEP 2020 that you wish to focus on, as a leader?

- As a school leader, I would prefer to enhance the quality and efficiency of teachers through different training programs, professional training and mentoring program as this effort will help them update their knowledge and also modify it as expected in NEP 2020.
- My next focus would be to strengthen Formative Stages, i.e. children of the age groups 3-8, by including a variety of activities based on language, cognitive and socio-economic development to avoid learning gaps and learning deficiency among kids. To be precise, I would focus on holistic and healthy development of the kids during formative stages.
- Laying more emphasis on experiential learning, multidisciplinary projects and skill-oriented modules for middle stage and secondary stage children. Introducing reforms in assessment pattern would also be an area of my focus this academic year.

4. NEP 2020 underlines the need for teacher engagement and teacher training. How and why do you think this is important for schools and teachers?

Teaching is an intellectually and ethically demanding profession. Teachers play a pivotal role in the education system. Apart from

knowledge, teachers are required to have particular qualities that enables them to work with children with care, energy, rigour, patience and humour. Hence, training of teachers and teacher engagement in education reforms is inevitable. With the expansion of social media, getting information is no longer a task, even a student can get it with the click of a cursor.


A teacher's role is more important and crucial nowadays and only a skilled teacher can keep her class informative and captivating for her students. Therefore, teachers need resource- rich, motivating environment and continuous opportunities for professional learning but at the same time, teachers must feel a sense of pride in belonging to a vibrant and close-knit professional group.

5. What are the challenges that teachers face, in a post COVID era of schools?

The pandemic has done severe damage to all sectors of the society. But it has done more harm to the lives of the children. In this post covid era teachers face multiple challenges. After a complete closure of schools for more than two years, children are back to schools. Children especially below age group of 10 -12 years are finding it tough to be regular to school as they have become emotionally unstable and physically sensitive. A huge learning gap is created among a majority of students. Educated parents are aware and cooperating school fraternity, teachers are taking this multifaceted challenge in a very supportive manner but still the damage is huge and needs more time to heal.

6. How do you motivate your teachers and fellow educators? Any advise or quote you would like to share?

It is a fact that even the most important and demanding skills of today's world will be superseded in next 3-4 years and new skills and courses will



replace it. With the advancement of technology and introduction of AI, world is changing very fast. To keep pace with the world, we should keep updating ourselves every day. Since we are in the education sector and nurturing future citizen of the nation, we can't afford to be slow or old fashioned. Locally rooted and globally competent citizens are the demand of the time. In this technology driven world it is also equally essential that we never lose sight of inculcating values and life skills into our students. Students of today are the promising architects of the future of our country. Therefore, they have to be strong enough to handle pressure, stress and struggle during their journey towards excellence. To sum up, I urge the teaching community to be passionate, committed and emotionally charged.

YOUR PROFESSION MAY NOT BE LUCRATIVE FINANCIALLY BUT YOUR REWARDS ARE THE MOST MEANINGFUL ONE AS YOU CONTRIBUTE IN THE MAKING OF A LIFE. ■

Setting Our Priorities Right

■ S. Indira Narayan

Educator

S. Indira Narayan is an educationist with more than 35 years of rich experience in the teaching field. She has held multiple portfolios. She has been associated with St. Ann's High School, ICSE, ISC, Secunderabad, for over three decades, teaching English language and English literature for classes 10, 11 and 12. The last portfolio she held was as Academic Coordinator, St. Ann's High School, at Kompally Hyderabad, under the same management.



Indira Narayan has conducted numerous workshops for school teachers and continues to do so. She is also interested in writing and blogs regularly on - <http://vinplaksha.wordpress.com/>

Little minds with small problems that seem big. Paradoxical? Yes, that is the fact which is usually not given much importance. Little children have their own little problems which may seem big and upsetting to them. Parents generally tend to brush them aside and try to quell their fears with words. Teachers may tend to overlook them. Unattended fears often manifest in behavioural problems; big or small.

Let me narrate 3 different 'little problems,' of three little girls of class 1 and 2. A class 2 student was very unwilling to enter the portals of the school in the mornings. Her mother had to coax her to attend classes, the teacher had to use her speaking skills to get her to enter the classroom. Teary eyed, the little girl did so, all the while saying that she wanted to go

home with her mother. As the academic coordinator, I advised the mother to leave the child and go. When this scene happened more than once, I sat with the child and spoke to her. The reason for the unwillingness to attend school was - she wanted to stay at home to play with her newborn brother! Facing another kind of a 'problem,' was this other little girl who wanted to stay at home to play with the new puppy her parents brought for her! Convincing?

A class 1 student would enter school holding her elder sister's hand. Once inside the school, she would attempt to disengage her hand and run towards the exit gate. She was often counselled not to do so. One day, when the security guard at the gate was helping some other child, this little girl managed to get out of the school gate. The guard was alert and quick enough to catch the girl and bring her inside the school. The child began to cry. On talking to her about this, here is what surfaced: Her mother was a working lady who would get home after 6 pm. Once back, she had to attend to the domestic chores, children's home work, etc. After all this, the mother would 'relax,' watching TV till about 10.30 to 11 pm. The little girl would sit by her side and watch TV. The result of this was that she would wake up late in the morning and everything would get delayed. 'Don't you like to come to school?' she was asked. Her reply was very simple, 'I will come if the school could start at 10.30 am! How do you like that?'

The first conclusion would be that she is fond of watching TV and was possibly getting addicted to it. But I see this as the reason- The child misses her mother a lot and she is very attached to her. She sees that her mother is always busy and has little time to 'spend with her.' Sitting next to her mother till late is not because she wanted to watch TV, but because she just wanted to be next to her mother. Had the mother made this observation, she should have either given up watching TV or she could have patted her daughter to sleep and then sat in front of the TV. Don't you think so?

Undergoing these ‘small’ problems had become a block in these girls’ minds. Troubled as they were, they could not concentrate in class, frequently restless, disturbing other children in the bargain. **If only parents and teachers can give time, pause and reflect on situations like these, they would be helping an individual to grow a healthy mind and body.** Parents and teachers could sit with the child and patiently explain that attending school is important and that they could still find time to fulfil their ‘little desires’. Spending quality time is the art required.

In the stream called daily routine that pushes us from one task to another, with the one thought that a task has to be done and the clock respected, we tend to miss out these little signals. This is not an excuse to be accepted. Setting priorities is imperative for all parents who wish to help their children to do their best. Sacrifices have to be made, at least till such time that their children are big enough to attend to their daily needs, pack their bags for school, books, stationary et.al., for the following school day after ascertaining that their homework has been done, and such.

Quality time is giving our children our undivided attention, keeping aside all other tasks we may have, making them know that this time is exclusively for them. This creates an opportune ‘connect’ time which binds relationships.

Exchange of day to day routine is a good way to know the needs and activities of your child. Over and above, a parent should have the skill of observation and analysis of what the words or actions of their ward signal. This is a very vast topic with enormous scope for discussions and analysis.

I repeat the cliché oft said, **‘our time is the greatest of gifts that we can give our children’**. Teachers, you too find time or make time to understand the little ones and their troubles. They will love you for it! ■

Neuroscience Relevance in Social - Emotional Learning

■ Manjula Veeranna

Founder & CEO,

International Institute For Cognitive and Learning Sciences®

Manjula Veeranna is a former classroom teacher, Principal, Neural Educator, and Learning Scientist who has spent the last two decades empowering teachers and students with scientific knowledge and human values. With a multidisciplinary background that includes post-graduation in Arts, Science and Education, as well as certifications in Educational Psychology from YALE University and Neural Education, USA, Manjula is the Founder & CEO of the International Institute For Cognitive and Learning Sciences®. She is an expert in skill-based knowledge innately related to children, parents and teachers.



The way I learn, the way I feel
All in my brain, it's incredibly real.

My social skills, my emotional state
All intertwined, my brain unlocks my fate
Neuroscience helps me understand,
The intricacies of my mind's command.

Understanding the brain and its neural networks
Can teach us how to handle emotional setbacks
With social learning, we grow and strive
And build relationships that help us thrive.

As a Learning Scientist and a Neural Educator, I've always been fascinated by the intricate workings of the brain and how they influence behavior and emotions. Through Summer Institutes at Neural Education in Seattle, USA, I learnt about the role of the amygdala in emotional regulation and how mindfulness practices can help students learn to regulate their emotions. I also learnt about the importance of creating a psychologically safe and supportive classroom environment for students to feel comfortable taking risks and learning from mistakes.

Putting this theory into practice, I implemented a daily mindfulness practice in my classroom. At the beginning of each class, we spent five minutes practicing deep breathing for intentional stimulation of hemispheric activation using bilateral exercises. I also made an effort to create a positive and inclusive classroom culture by encouraging collaboration and empathy among my students. One of my students, Sowmya, was a bright and curious 10-year-old, who showed difficulty in regulating her emotions. Consequently, she was unable to form meaningful relationships with her peers. She often felt alone and sad, overwhelmed by her feelings, unable to express them in a healthy way and struggled with anxiety. This became very obvious to her teachers through difficulty focusing in class.

I knew that if we could teach Sowmya how to regulate her emotions and improve her executive function, she could thrive socially and academically. So, I along with her teachers co-created a series of exercises and activities based on the latest research in neuroscience and social and emotional learning. The intention was to not punish her for not having the mentalistic structures in her brain grown yet for being able to access and thrive in this space, but to be purposeful about growing these structures. In other words, we were growing connections in her corpus colosseum, her uncinat fasciculus and her fusiform gyrus.

We started with mindfulness exercises to help Sowmya become more aware of her thoughts and feelings. We also practiced social skills, like

active listening and perspective-taking, to help her form stronger relationships with her peers. We focused on shifting her motivation from extrinsic to intrinsic - from rewards and punishments to autonomy, mastery and purpose.

Over time, I watched as Sowmya's attitude and behavior began to change. Soon her aptitude and sense of belonging began to change. As she mastered skills like generating new ideas, contributing to classroom activities, her entire demeanor flourished. It was obvious to us that her executive function skills deep in her prefrontal cortex became more active and efficient, and her amygdala driven behaviors that used to be aggressive and negative became less reactive. She was better able to regulate her emotions and express herself in a healthy way. She was finally able to form close friendships with her classmates and became a confident and successful student.

It was an incredible experience to witness the power of neuroscience in action. I knew that the work we did with Sowmya could be applied to countless other children struggling with social and emotional learning. And I felt privileged to be part of a field that had the potential to change lives in such a profound way.

Neuroscience of Social and Emotional Learning

Neuroscience is the study of the brain and nervous system, and it plays a crucial role in understanding how social and emotional learning (SEL) works. SEL involves acquiring and applying skills related to recognising and managing emotions, developing empathy, establishing positive relationships, and making responsible decisions. Neuroscience of Learning is SEL - important because it helps educators and parents understand how to teach and reinforce skills that help children thrive academically and emotionally. In this article, we explore the neuroscience behind SEL and provide strategies for fostering SEL in educational settings.

Research has shown that SEL skills are critical to academic success, positive relationships, and lifelong well-being. The brain is responsible for regulating emotions, processing social information, and making decisions. When SEL skills are integrated into learning, they can positively impact the brain's development and function. Here are some of the key ways neuroscience informs SEL:

- 1. Brain development and plasticity:** The brain is constantly changing and adapting in response to experiences, and this is particularly true during childhood and adolescence. SEL can help promote positive brain development by providing opportunities for students to practice skills related to emotion regulation, empathy and decision-making. This can lead to changes in brain structure and function that support healthy emotional and social development.
- 2. Emotion Regulation:** Emotion regulation is the process of managing emotional responses to various situations. Research has shown that the prefrontal cortex, which is responsible for executive functioning, plays a crucial role in emotion regulation. When children and adolescents practice emotion regulation strategies through SEL, they strengthen the prefrontal cortex's ability to regulate emotions and respond to stress effectively.
- 3. Empathy:** Empathy is the ability to understand and share the feelings of others. Neuroscience research has shown that empathy involves the activation of mirror neurons in the brain, which are responsible for mimicking the actions and emotions of others. When children practice empathy through SEL, they strengthen their mirror neuron system and develop stronger social connections.

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Accounting Is Not For Everyone!

■ ROOPA VINAYAK RAM

Accounts Teacher,
Deccan International School, Bengaluru

With a gradual decline in the number of students seeking a career in engineering, here comes the pitfalls associated with the wrong choices made by them. While engineering has always been the 'Great Indian Obsession', parents are slowly warming up to the idea of other streams as well. Many newspapers and dailies have started reporting on how the cut off percentages for admission to streams like commerce and humanities have been rising steadily. While this is a good sign, there are also few reasons which are causes of concern. To some parents, commerce is the 'in-between option', sandwiched between science and humanities. While science is what they prefer, their children may not have scored well enough to fetch them a seat in the science stream. Here comes the dangerous situation then. They find Humanities less intelligent and science impossible to study. In all such cases, commerce serves as an in-between option, something which is 'slightly respectable' in their eyes. However, what they fail to realise is that accounting is as demanding a subject as physics or math.

As an accounting teacher, I have come across quite a good number of children who have chosen this subject primarily because either they find science too hard or humanities too low to even consider. There might be few who feel there is nothing wrong with this method of selecting subjects or streams. However, reality hits hard when they start learning



the subject. The first thing I hear once they start attending accounting classes is that it requires too much writing. Accounting is not a spectator subject. It is a subject which can be learnt only by solving problems and case studies. You can't 'read' accounting. It's a very practical subject which requires a skill set that can be acquired only by practising numericals. It is a subject that requires a great amount of attention to small details as the final objective of an accountant is to carefully prepare the balance sheet of a business and ensure that everything that they are reporting is accurate and current. Even the slightest overlooking of details can result in misreporting, which can cause problems to the business involved.

There is also an assumption that accounting involves math. Yes, it certainly does involve math, but it is limited to basic arithmetical operations and some amount of algebra to solve equations. Accounting also involves some amount of statistics and lots of analytical skills.

There is yet another significant aspect of being a happy accounting student. One must love working with numbers and data. As an accountant, one has to do number crunching all the time. The only aspect that varies is the degree of number crunching. The amount of number crunching varies with the position that one occupies in the business. It is impossible to be a happy accountant with hatred or dislike for numbers.

It is a subject that builds heavily on your previous knowledge. One topic relates to another and all the topics are so interconnected that you miss one class, you find it hard to understand what's happening when you attend the next. This is one more issue which I face in my classes. You can stay on top of your subject only when you attend all the classes regularly. Paying attention to lectures is highly important. Active participation in solving numericals is highly essential. You can't remain a passive learner in accounting classes. You remain passive in the class, your accounting skills also remain passive if you manage to pass out. ■

Strategies for Eating Out and Diabetes Control

■ Dr. Vivek Baliga

Cardiologist and Consultant Physician

Dr. Vivek Baliga B. is a consultant physician and cardiologist, and director of Baliga Diagnostics in Bengaluru. He is a keen advocate of patient education and loves to blog about all things health-related. Learn more about him at drvivekbaliga.com.



Diabetes is a chronic medical condition that affects millions of people worldwide. Diabetes control can be quite a hard thing though. It can affect how individuals interact with social situations, particularly when it comes to dining out and celebrating with friends and family. Navigating social situations with diabetes can be challenging, but with some planning and preparation, it is possible to enjoy these occasions while managing diabetes effectively.

We Love Eating Out

In Indian culture, food is an integral part of social gatherings and celebrations. Many of us actively involve ourselves in ‘functions’ and ‘events’ organised by family and friends. Eating out is a common practice, and it can be difficult to maintain a healthy diet while indulging in the delicious food offered. People with diabetes often face the challenge of finding suitable food options while dining out or celebrating. However, with proper planning and some essential strategies, individuals

with diabetes can manage their condition without sacrificing their social life.

Planning Ahead Your Diabetes Control

The key to successfully navigating social situations with diabetes is planning ahead. Before attending an event or going out to eat, it is important to research the restaurant or the type of food that will be served. Many restaurants have online menus that can be accessed in advance, allowing individuals with diabetes to plan their meals and make informed choices.

It is essential to pay attention to the portion sizes and the nutritional content of the food, particularly the amount of carbohydrates and sugar.

Communicating with the Host or Restaurant Staff

It is crucial to communicate with the host or restaurant staff about any dietary restrictions or medical conditions, including diabetes. In Indian culture, hosts are usually accommodating and considerate of their guests' dietary needs. If attending a social gathering, it is advisable to inform the host of the condition and the type of food that is suitable for consumption. The host can then prepare food options that are appropriate for the individual with diabetes.

Similarly, when dining out, it is important to inform the restaurant staff about any dietary restrictions or medical conditions. The staff can provide recommendations or make changes to the meal to accommodate the individual's needs. It is also advisable to ask for sauces, dressings and condiments to be served on the side, allowing individuals with diabetes to control the amount of sugar and carbohydrates in their meals.

Don't be shy about asking – you are only taking care of your health and well-being after all!

Portion Control

Portion control is an essential strategy for managing diabetes while eating out or celebrating. Indian restaurants often offer large portions, and it can be tempting to indulge in the delicious food. However, it is important to pay attention to portion sizes and consume only the recommended amount of food. Eating smaller portions can help individuals with diabetes manage their blood sugar levels and prevent overeating.

Making Healthy Choices

Making healthy choices is another important strategy for managing diabetes while eating out or celebrating. Indian cuisine offers a variety of healthy food options that are suitable for individuals with diabetes. For example, grilled (tandoor) or baked chicken or fish, mixed vegetable curries, lentil soups and salads are all healthy food choices. These options are low in carbohydrates and high in fiber, protein and essential nutrients. It is advisable to avoid fried or greasy food, high-sugar desserts and sugary drinks, as they can cause spikes in blood sugar levels.

Monitoring Blood Sugar Levels

Monitoring blood sugar levels is crucial for individuals with diabetes, particularly when dining out or celebrating. It is essential to carry a blood glucose meter and testing strips to monitor blood sugar levels regularly. Checking blood sugar levels before and after meals can help individuals with diabetes make informed choices about their food and adjust their insulin dosage accordingly.

Carrying Snacks

Carrying snacks is another useful strategy for managing diabetes while eating out or celebrating. It is advisable to carry a small bag of nuts, fruit or whole-grain crackers to snack on when hunger strikes. This can help individuals with diabetes avoid overeating and maintain their blood sugar levels throughout the day.

Other Tips

Moderation is the key to diabetes control while enjoying social events. It is essential to enjoy the food and festivities in moderation, without sacrificing the fun and enjoyment of the occasion. In addition to the strategies mentioned above, it is important to maintain a healthy lifestyle by exercising regularly and taking medications as prescribed by the doctor. Physical activity can help regulate blood sugar levels and reduce the risk of complications associated with diabetes. It is also essential to monitor blood pressure and cholesterol levels regularly and make necessary changes to the diet and lifestyle to maintain optimal health.



Diabetes control can be challenging, particularly if you have an active social calendar. However, with proper planning and preparation, it is possible to navigate these situations without difficulty. By maintaining a healthy lifestyle and taking necessary precautions, individuals with diabetes can enjoy social situations without sacrificing their health. ■

Understanding 'Rate of Interest'

■ Aarti Tibrewala Darooka



A chartered accountant and MBA, Aarti is an entrepreneur and financial literacy advocate. She has over 15 years of combined experience in consulting, advisory and travel industries. A national ranker in CA, Aarti is a published author, who has written a plethora of books for children's financial education and is currently helping build awareness for financial literacy for women through her platform, Sthreedhan.

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Revathi is an IT professional. She has a stable job and is able to manage her expenses well. While trying to figure out whether or not to invest in a house, she and her husband were trying to understand how loan interest rates work and what the impact of government policy on their cost of borrowing will be.

When applying for a home loan or vehicle loan, we are often faced with many difficult terms. Rate of interest, though not as complex to know at a broad level, is also one of them. **Interest is basically the charge that the bank takes for lending money to you.** Rate of interest is the percentage of your loan amount that the bank takes each year as its charge. This rate of interest on a loan may be the same throughout the period of your loan or may be what we call a floating rate of interest.

If the loan you are taking is going to cost you the same throughout the period for which you are borrowing the money, it means that you are paying a fixed rate of interest. Most short-term loans, i.e. loans taken for 2 years or less, may be at a fixed rate of interest. If you are going to take a home loan, it is unlikely you will opt for a fixed rate of interest as

the bank will charge you a higher rate than what you would pay under the alternative option.

The other option is a **floating rate of interest**. But what is floating rate of interest?

Banks borrow money from the central bank of the country to lend to others and on this amount, they have to pay interest to the central bank as well. In India, the central bank is the Reserve Bank of India (RBI). When your bank borrows money from the RBI, it has to pay interest to the RBI just like you pay interest to your bank. The RBI may increase or decrease the rate of interest on the loans it gives to the banks depending on many factors, including inflation and supply of money in the country. If the RBI increases the rate of interest at which it is lending money, the bank will also raise the interest rate on your loan and vice versa. This is called having a floating rate of interest.

Most home loans come with a floating rate of interest. Now let's understand how this affects the EMI on your home loan.

Let's say Revathi took a loan of ₹20 lakhs to buy a house. At the time of taking the loan, the rate of interest was 7.5% and Revathi wanted to repay the loan in 10 years. The EMI under these circumstances would work out to be ₹23,740/- per month.

For 1 year after taking the loan, the RBI did not change the interest rates and so Revathi's loans also remained at the same rate of interest. During this 1 year, Revathi repaid ₹139,615 of the loan she had taken and the rest went towards interest. After she had paid 12 instalments out of the total 120, the bank increased the rate of interest to 8.5%. Although the increase of 1% in the interest rate doesn't look big, it has huge implications over a period of 9 years and on a base amount of (20,00,000 - 1,39,615).

Due to the increase in the floating rate of interest, Revathi will have to pay ₹159,949 more as interest over the remaining period of the loan and her total number of EMIs will go up from 120 to 127, i.e., she will be paying 7 EMIs extra. She has no

choice in the matter except for 1 of 2 things: either to repay the loan sooner by increasing the EMI she pays each month or to continue the same EMI amount but pay more instalments. Whether she can spare the extra money will be the deciding factor in this case.

“The most effective way to manage change is to create it.”

- Peter Drucker

Since we as individuals cannot predict accurately which way the interest rates will go over a period of time, it is convenient to stick to the floating rate of interest and to monitor the rates during the tenure of your loan. Banks often don't proactively inform you of the change in interest rates although they are supposed to. So it is better to keep monitoring your rate of interest and make adjustments according to your situation and preference.

Taking a loan is sometimes a necessary evil but one that can be dealt with effectively through some quick thinking and action! After all, as management guru Peter Drucker says, the most effective way to manage change is to create it! ■

We recommend App - Nearpod



Nearpod is both an app and a web platform that teachers can use to create interactive slide-based learning material for students.

It utilises multimedia learning tools and digital assessment to create interactive study material. The platform works on multiple devices and can be used by students of various age groups.

Features

- Nearpod allows gamification of information to make learning engaging.
- Offers drawing boards, collaboration boards and ability to place open ended questions for students.
- Can be easily integrated with Google slides, PowerPoint or make slides directly onto the platform.
- Assessment questions can be added to the platform as well.
- Enables students to take part in the lesson and not passively consume information.
- Helps students take lessons at their own pace.
- The platform also has the feature to use VR for virtual school trips for students.

How does it help teachers?

- Teachers can utilise an extensive library of templates to create original multimedia presentations.
- Nearpod can be used to upload images, videos, audio files or embed multiple choice questions and polls.
- The platform allows for customisation such as speed of lessons.
- Provides real time data or student feedback and engages students through the lesson. ■

10 Netiquette Rules Your Teen Must Observe To Be Respectful and Keep Safe On The Internet

This article has been sourced from the parentcircle.com website.

The Internet is now considered one of the essentials for subsistence. So, all netizens, including your teen, need to learn netiquette to make use of the Internet in an effective and safe way.

Internet communities span ages, timelines, geographical boundaries and languages. Communicating across such diverse barriers is only possible by following a common protocol - netiquette. It is the etiquette that Internet users, or netizens, follow while interacting in cyberspace to communicate effectively.

As teen take their first stride toward becoming a netizen, they need your guidance to understand and learn the finer points of netiquette. Here are a few points to bear in mind to help you teach your teen the nuances of communicating with the online community.

1. Professional language is cool: When your teen uses professional language online, it shows that they are familiar with the rules of communication. Using professional fonts in emails, responding promptly to messages, communicating without rambling, not getting overly passionate in discussions and organising communication are all characteristics of a mature Internet user.

2. A post can make or break you: Years ago, a communications student clicked the 'send all' tab at the end of a heated exchange of emails with one of their professors. Needless to say, the remainder of their stay at the college wasn't a pleasant one. And even now, they cannot apply for a job in certain leading organisations because the adverse publicity surrounding the incident is still visible on the Internet.

Teach your teen to be extra cautious about the information they post or email. It is a good idea to have separate email addresses for personal and private communication. To be on the safe side, key in the address after drafting the email and double-check it before hitting the 'send' button.

3. Keep it simple: If your teen is a very verbose person, their communication style can appear boring and perhaps even irritating to some. So, guide them to write in a simple and clear manner using short and crisp sentences. Also, when they write, they shouldn't leave things unsaid. It will only prompt the reader to draw their own conclusions and lead to confusion.

4. Uppercase = yelling: Capital letters should not be used while communicating either through chat or email. Capitalising a word or a sentence is considered the equivalent of yelling and is frowned upon by readers. Ask your teen to be creative without resorting to 'CAPITALS'. For example, they can underline the words they want to emphasise.

5. Know your audience well: It is common for those of the older generation to raise questions about the lingo or emoticons used by youngsters during an interaction in cyberspace. Similarly, those unfamiliar with technology can feel at sea while reading about the interactions between techno-savvy counterparts. So, it is important for your ward to know who they are communicating with and how to communicate effectively with them.

6. Your signature is 'you' on paper: A signature in emails should not exceed four lines. It must not carry extraneous or erroneous information. Instead, it must only have information for communication and the title of the sender. Unnecessary graphics, links to blogs and other accounts, quotes, etc., are uncalled for in a signature.

7. Good manners make a good impression: 'Please' and 'Sorry' should be used whenever required. Your teen may be a flamboyant go-getter in school, but they need to adhere to netiquette when it comes to expressing

themselves online. Impress upon them to not use the Internet for gossip, and to be civil and polite in their choice of words.

8. Acronyms are always casual: Apps like Twitter and WhatsApp are used extensively by teens because of the ease and speed of communication. While communicating on these platforms, it is best to avoid using acronyms, other than 'PFA' and 'etc'. However, it is okay to use them when communicating with close friends and family members.

9. 'User-friendly' does not mean secure and foolproof: Online communities like Facebook, Google+, and Instagram act as platforms for teens to connect with their peers irrespective of their geographical location, school, interests, etc. But the use of passwords and privacy settings do not guarantee the security of data on these or other social media sites. There have been numerous instances where information and pictures shared on social media have been misused. Educate your teen on what they can post online and what they shouldn't. Inform them of the dangers of texting sensitive or explicit content through apps like Snapchat. What is uploaded into cyberspace does not vanish, but remains there and can be used against them later.

10. Good grammar is like personal hygiene: Like personal hygiene, good grammar is all about small details that make a huge difference! Your teen must be careful about spelling, punctuation, word order, tense and grammatical accuracy. A text full of grammatical errors shows a poor grasp of language and hinders communication. There are tools available online to check your teen's texts before they email/post them.

Now that you know how important netiquette is and how to teach it to your teen, go ahead and help them build a positive reputation for themselves by following these simple techniques. Above all, make your child aware of the dangers of posting personal information in cyberspace, or forwarding chain emails or messages. ■

Is AI replacing Teachers?

■ VARSHA PRASAD

Editor, TeacherTribe.world



Today, Artificial Intelligence (AI) has entered all the sectors, including education. If there is a problem, AI has become the solution. With this becoming the norm, people across have started fearing for their jobs and their relevance in it.

In education, technology has taken over the classrooms in the form of smart classrooms, interactive boards, online classes, and so on. With introduction of AI chatbots like ChatGPT and the like, what is the future of teachers? Is it a dying profession?

In a conversation with a teenager recently, I got to know that she has been using AI chatbots to clarify her doubts and get answers to questions. I also found out that the chatbot has been helping her with leave notes, essays and school projects. This got me thinking on how impactful these apps and tools are and how they are being used (misused?) by the users.

Technology

Since the time of its inception, technology has been evolving and will continue to do so with newer developments and advancements. It has never been a bane for the users as it has something or the other to offer. There have been numerous examples and instances where technology has proven useful and has given noteworthy results. Who had imagined the world closing for nearly 2 years due to the pandemic? Who had imagined technology bridging this gap and bringing the world together? Likewise, with ChatGPT making its way into education, the same loop has begun where people are fearing being replaced by technology.

Though there are a lot of things to add to the positives, are these these developments really bad?

What is fascinating about advancements in these fields is that humans are really putting in a lot of effort to make discoveries that amuse the masses. The research and thinking that goes behind all these are worth applauding.

Teachers and technology

When interactive classrooms and smart boards were first introduced in the classrooms, there was a question if these would replace teachers or take over from them. This was proven wrong when they were just were just used as 'teaching aids' to enhance student learning experiences.

No technology can replace teachers and their guidance. No AI can take over the human touch and the human interactions.

When online classrooms were gaining popularity during the pandemic, that too was considered a threat for a brief time, until it was just used as a medium to bridge the physical distance between the teachers and the students. Similarly, ChatGPT has taken over the current learning space. It is still in its nascent stages and requires a lot more time to evolve. But this said, is it a threat to the teaching profession?

I think the answer is a big NO! AI chatbots function in such a manner that they provide data to us by gathering information from various sources on the internet. This is called 'web scraping'. The answers that these chatbots provide are just voice messages with information sourced from the same internet all of us use. It is similar to how we surf on the net for information, the only difference being 'human-like conversational' experience provided by these bots. These AI tools function to generate only articles and provide a good user experience. When a child goes back to such tools to learn, they will surely get the

required information, but will not have the required filter to guide them in the right direction. The information that the child seeks might be way beyond his or her comprehension, as all the information that is provided is through web scraping. The information is again just 'sourced' and not based on experiences.

Even if children use such chatbots to finish their assignments, teachers can use multiple tools available online, which help check if the assignments are completed using AI chatbots. This apart, teachers can also devise exercises and activities that will lead the students to think laterally and use their creativity and intelligence. There is definitely a way around technology!

The human touch

In Indian mythology, the story of Ekalavya narrates how he made a sculpture of Guru Dhronacharya and learnt the art of archery from him. Not everyone can be Ekalavya (who was self-taught) in real life. No one, including technology, can substitute teachers and the life experiences they bring with them. No technology can replace teachers and their guidance. No AI can take over the human touch and the human interactions. So, teachers, we are here to stay!

Do you have stories or experiences, both positive and negative, on how AI is changing our lives? Share them with me on varsha@greycaps.com. ■

Varsha

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Varsha Prasad is leading TeacherTribe.world initiative from Greycaps Knowledge Tribe, exclusively for teachers, as its Editor. She is also the Editor of TeacherTribe.world magazine. It is created by Greycaps Knowledge Tribe to celebrate the contributions of our teachers. She has played a vital role in creating many products, which ignite the curiosity of children, including the Global Awareness Program, also known as GAP in schools.

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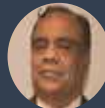
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