



#### **Future Life Skills**





#### **FairGaze Offering**

School Membership Program Recent FairGaze Engagements

FAIRGAZE OFFERINGS

#### School Membership Program

rship Program helps the school instill experiential learning, holistic development, skill building and financial literacy in children further preparing them for their life after school.





#### **Education**





#### **Clean Water and Sanitation**



#### **CREDITS & EDITORIAL TEAM**

**EDITORIAL LEAD BHAVNA SHARMA** 

**SECTION EDITOR** MENKA SHARMA

**HEAD OF DESIGN & LAYOUT** 

JASVINDAR SINGH

**HEAD OF EVENTS AND PRODUCTIONS** PIYUSH NAYAK

**LEAD – BRANDS & ALLIANCES** 

ALANKRITA TIWARI

MANSHI BISHT

#### **EDITORIAL & MARKETING CORRESPONDENCE**

FairGaze Skills Pvt. Ltd.
522 Ansal Tower,38 Nehru Place, New Delhi - 110 019, India
Ph.: +91-11-46850000 | E-mail: info@fairgaze.com

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## **Editorial Lead**

#### The Ideal Platform for Social Emotional Learning (SEL): FairGaze

Holistic development had been a concept of educational policy in government but now in recent years social emotional learning has made its significance felt in the New Education Policy. SEL is built with skills like Self-Awareness, Self-Management, Social Awareness, Relationship Skills, and Responsible Decision-Making. Keeping in mind this thought FairGaze is progressively taking steps towards building the young minds for their future. Currently, FairGaze is engaged with 360,000+ students across 1,500+ schools by conducting webinars, school contests, engagement programs, and career guidance through in-person and online mode during COVID-19 pandemic situations. Students from across India participate in these series of programs delivered by 200+ accomplished mentors and professional domain experts on four key aspects:

- Future Life skills
- Creative Thinking
- Wellbeing
- Coffee with Counsellors

FairGaze is championing the implementation of Sustainable Development Goals (SDGs) and Life-skills in Schools. FairGaze, in partnership with **United Nations Information Centre** for India and Bhutan (UNIC) launched a pan-India school campaign on Climate Action commencing a four-month drive to spread awareness around SDG 13 - Climate Action. The campaign coincides with the 26th Conference of Parties of the United Nations Framework Convention on Climate Change/COP 26, held from 31 October - 12 Nov 2021 in Glasgow, Scotland.

As of now FairGaze is preparing for the HPS FairGaze MUN Conference 2.0 which is scheduled on 11th December 2021. Lastly, I would like to conclude with a quote from **Frederick Douglass** who advocated that building young minds is easier than mending adults and stated:

"It is easier to build strong children than to repair broken men"

Bhavna Sharma Editorial Lead info@fairgaze.com **CLIMATE ACTION** 

# IS ORGANIC FARMING THE FUTURE OF AGRICULTURE?



Indian cultivating uncovers undiscovered potential, evaluating the rundown of 172 nations listing natural agribusiness worldwide since just 0.4% of all-out farming area is under natural development. In 2015, the fare and homegrown market of the Indian natural industry developed by 30% and 40% separately. Natural cultivating has seen an uncommon improvement in pretty much every yield type because of expansion in mindfulness in food security and ecological wellbeing. Wellbeing cognizant shoppers today will uphold the development of the natural horticultural area in numerous ways. As indicated by WHO, the complete worldwide natural food market as of now is around \$37 billion. This \$14 billion market is intended for homegrown plants and drugs, which is relied upon to reach \$5 trillion constantly by 2050. As indicated by International Fund for Agriculture and Development (IFAD), India has more than

15,000 confirmed natural homesteads. Natural homesteads are for the most part more productive and ecological amicable, as it utilizes less synthetic compounds and the buildup is similarly less substance concentrated. It gives numerous biological advantages and conveys nutritious food. Studies show that rehearsing natural frameworks throughout a significant period can likewise give equivalent yields or even outperform the traditional strategies.

It is essential for associations working in the natural food business to build mindfulness among clients in non-metro urban areas. Sikkim, India's North-Eastern State, with 75,000 hectares of land under natural development is a natural state. By 2030, Meghalaya, one more upper east province of India additionally eyes to change over 200,000 hectares of land into natural development. In Kerala, over 100,000 ranchers are taking on the

natural cultivating rehearses. Because of environmental changes, natural cultivating has made a significant spot throughout the planet. The Indian Government is advancing cultivating through different plans under National Mission Sustainable Agriculture (NMSA). The Government has presented Paramparagat Krishi Vikas Yojna (PKVY), and Organic Value-Added Development (OVCDNER) plans under the NMSA to advance natural cultivating in the country. In this plan, the state governments, in light of a bunch for each 20-hectare land, will uphold ranchers by offering monetary help for the greatest

"Organic
Farming is the
future of
Agriculture."

one-hectare land. The Government has distributed about \$730 for each hectare of land during the time of change for a long time. The Government of India additionally declared a venture of nearly \$15 million towards natural market advancement and around \$44 million for the participatory assurance plot (PGS) which is a natural quality

confirmation framework that guarantees makers that are dynamic taking part in natural cultivating.

By:
Prachi Sachdev
Class - 12
Birla Balika Vidyapeeth, Pilani
Edited by: Menka Sharma

**CLIMATE ACTION** 

## PROTECTING FORESTS TO PREVENT **CLIMATE CHANGES**

rlimate change refers to the change in the environmental conditions of the earth. The climatic change has become a global concern over the last few decades. Besides, these climatic changes affect life on the earth in various ways. Forest is a dense growth of trees, together with other plants, covering a large area of land. A forest is an ecosystem—a community of plants and animals interacting with one another. The science concerned with the study, preservation, and management of forests is forestry. Forests influence climate change largely by affecting the amount of carbon dioxide in the atmosphere. When forests grow, carbon is removed from the atmosphere and absorbed in wood, leaves and soil.

Reversing Deforestation is Complicated; Planting Trees is Simple. - Martin O'Malley

The steps that should be taken to protect the forests are, first, we must stop deforestation in all forms. Do not cut down more trees as it will only worsen the level of carbon dioxide in the air. Instead, encourage people to plant even more trees to create a fine balance in nature. It will help in increasing the level of oxygen in air. Climate influences the structure and function of ecosystems and plays an essential role in forest health. A changing climate may worsen many of the threats to forests, such as pest outbreaks, fires, human development, and drought. Human activities are the leading cause of climate change in the Arctic. Humans using fossil fuels is one of the biggest causes of climate change, fossil fuel combustion



releases harmful chemicals into the atmosphere, negatively affecting it, leading to problems in the atmosphere such as, the hole in the ozone layer. Pollution is also a huge factor of climate change, air pollutants affect the amount of sunlight coming into the atmosphere, and some pollutants warm the Earth. And this causes wildfires, increase in the temperature etc. There are solutions to this problem, as long as we actually use and perform them. We can save gas and reduce its emission into the air by walking and biking more. We could also use electric cars, instead of using vehicles

that emit gas and other chemicals into the air.

Forests influence climate and climate influence forests. They both are interlinked with all the human activities. So, try planting more trees, and reduce the usage of harmful materials to the earth. Try to conserve energy.

> By: S. Sandhya Class - 11 Hosur Public School, Karapalli

**FUTURE LIFE SKILLS** 

## SPORTS: A MEDIUM TO LEARN COLLABORATION



port has the power to change the world" - as rightfully quoted by Nelson Mandela emphasizes the significance sports hold in the lives of individuals. Often, children's participation in sports is resented and their studies are given greater importance, resulting in discouragement for children which further halts their career in sports. Society fails to understand that sports have the potential to unite people, carry them forward together, and improve one's mental and physical well-being. While playing a sport, the players leave behind their past identities and share a uniformed identity, a mutual identity. Here everyone who participates is just a player irrespective of their cultural, racial, and regional backgrounds.

Its time to acknowledge sports as a medium of study and consider it as a great career path too. Investing in sports with the same level of importance as studies is very essential as a person growing in sports just not grows individually but it's the growth of the people too who are involved. It's

a fantastic way of learning collaboration. When it comes to sport, the entire audience becomes one, despite having little in common, all come together as fans and as players, and put those differences aside for the sake of their teams. They cheer and



applaud for their favorite players, creating a sense of commonality and unity between them.

In India, the obsession with sports, especially cricket, can be seen in every other street. Children, adults enjoy playing together. The essence of sportsmanship is entirely found even in

little children. For ages, sports has united many. Sport has the ability to unite those with quite indifferences and a reason to play along with each other, to unite countries with ongoing conflicts and chaotic backgrounds.

Be it uniting, entertaining, inducing patriotism, or inspiration, sport does all. The World Economic Forum in 2018 posted an article entitled, The uniquely unifying power of sports, and why it matters. The author, Mark Ein, stated: "Any discussion of the power of sport has finally to include its importance as a vehicle to teach our youth — and the rest of us — the lessons of leadership, good health, teamwork, fair play, self-reliance, and continuous improvement."

By:
Srishti Mehta
Class - 11
Christ Church Senior
Secondary School, Jabalpur

**FUTURE LIFE SKILLS** 

## **THE POWER** OF SPORTS

life without sports is a life indeed without health. It has such a huge impact on the students, and it shows that students are healthy and medically fit if they practice sports regularly. Our priority should be health, and health comes before wealth. What would our life have been without Sports? It would have been a lazy and distressful life, and as we can see the students of this generation are dependent on technology. Sports can help students to overcome all the stress they are going through in life. It also helps them to develop many skills such as social, emotional, management, problemsolving, active listening, and sportsmanship skills. As quoted by Nelson Mandela, "Sports has the power to change the world."

Sports and physical activities can create such a healthy and fresh environment in the school. The students can perform much better school , and it helps them to relax, work freely, without any stress, and helps to increase their energy. It creates such a balanced disciplined and life for students. Sports can reduce the risk of diseases and can help in the welfare of society. They not only increase our selfconfidence but also inculcate a better vision for our country and society. An important lesson that sports teaches us is that failure is an inescapable part of life and a critically important part of any successful life. It teaches us that life is full of ups and downs and makes us

believe that there is no gain without hard

work. It reduces anxiety as this phase is



full of excitement, joy, ecstasy, fear, and

The skills created through sports become a life-long lesson, and also the future becomes bright and happy. It creates a self-awareness about what our body

one.

be developed into a needs to grown and mature fully Life is all about a healthy body. If your body and mind strong then your health will never decline, and this can be done by doing sports and devoting -time it. The students get new opportuni ties to

bond with another by participating in sports and physical activities. We learn things faster

interact

and

in a much better way, and it's always, "Fast and furious run the race."

It plays a crucial role in influencing the life of the students and creates a culture of fitness, wellness, lifestyle, and energy.

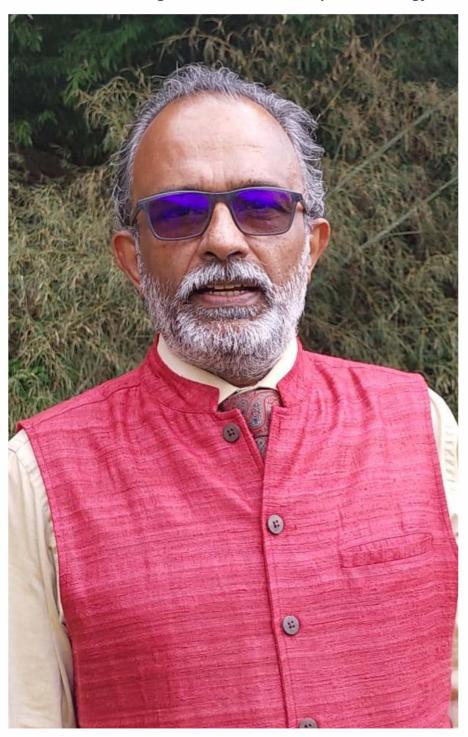
> "A life without sports is indeed a life without health."

In the end, I would like to conclude by sharing, "Sports teach us development. It helps us to learn things such as resilience, leadership, accountability, respect, and patience."

Arunima Kaushal Class - 12 Cambridge International School Mohal, Kullu Edited by: Menka Sharma

## SUSTAINABLE DEVELOPMENT AND SCHOOLS

By
Brig MG Jacob (Retd), Principal Tashi Namgyal Academy, Gangtok



hen the British PM spoke those momentous lines recently, it came as a scream of desperation from the head of one of the wealthiest nations on the face of the earth. It is profound to recollect that those words of desperation came from the head of a nation which ran an empire upon which the "sun never set" just three quarters of a century ago. How have we lost our way in the arena of sustainability, the rules of which were clearly laid down by Mother Nature right from the time of earth's origin.

The 17 goals that UN laid down in 2015 for the world to constantly remind itself that we need to do something spanned from poverty, hunger to equality to peace and of course the 13th Goal was about climate. If one look deeply at the 17 goals, Climate stands out because it is the way we deal with issues to keep the climate friendly that will ensure all the other aspects of sustainability. If we are able to keep our climate from going into a tailspin, we should be able to reach the other goals. But are we ready to deal with the primary cause for disrespect for climate: our greed! Gandhiji once famously said "the world has enough for everyone's need, but not enough for everyone's greed". How profound were those words? We reached this stage because long ago we decided to sustain on greed. With the development of our brain, science evolved, mostly for the good of humans. But that fed our greed too. In the process we sucked out more and more from the mother earth without even a glance to sustainability. Consumption has now become the buzzword in economics and nations go out of the way to enhance consumption. But can we feed our own constant greed

### SCHOOLASTIC NEWS



endlessly unsettling the beautiful and serene balance that nature has created.

The recent summit at Glasgow laid bare the worries and fears of nations who negotiated on climate. The jury is still out on that and in my opinion the devil is in the details of achieving that target. Personally, I think this is where schools come into play. Where do young minds get ideas for future? Mostly they come from the ramparts of their schools and hence the solution lay within them. A child very often goes through an array of subjects that provide him the trajectory

#### "If Glasgow fails, then the whole thing fails."

to live out his life in happiness. There is so much science and so much mathematics that fills his life which he uses constantly to tread a path for his life. But how much do we feed him on the science of ecology, environment, and climate? A lot of the science he consumes often leads him to a career to feed the greed of our economies. This is where we need to focus. Why is it difficult to add the weightage for environment, climate science and related subjects? I personally feel that such subjects should constantly dominate his study of science. We teach them so much about engines, rockets, modern technology devices but not once we teach them about the adverse side of such devices. It is like the doctor prescribing medicines without even referring to the side effects that come along with it. What use is the study

of an internal combustion engine or an aeroplane without talking about the price we pay for these wonders of technology? It is now time for us to make that clarion call as educationalists against the textbooks and syllabus that has been one sided. Our children have the right to know that there is a bad price they have to pay for every car they buy, every flight that they take or even hoarding goodies in their refrigerators.

Yet another aspect that defies all logic is the way we encourage hoarding and wastage. As a young child, I remember times when it was a sacrilege to waste food. Every grain of rice had to be accounted for. There was no wastage whatsoever. There was no exotic food that came and anything that needed to be saved were pickled or dried to be used in times of non-availability. But, in the extensive urbanisation of today, children are never discouraged from wastage. If the taste of something is not their liking, there is always a waste bin where food can be dumped. Anything tasty enough could be over consumed and there are no questions asked when there is child obesity which was unheard of, a few decades ago. As if hoarding is not enough, we encourage students to store excesses on their bodies thus them on a road unsustainability. This single criminal habit can be nipped if we educators take up the challenge and educating our children against it.

Humans differ from animals in that we can relish art and are creative by nature.

Yet, in schools we have converted almost everything into science. Science is wonderful but overriding focus on it has made us greedy for sucking out natural resources. Nourishment of art alongside will create an atmosphere of maturity among our children. In my personal opinion, every child must be made to retain some art subject all along his schooling journey right through college. It is then that he or she will become a reliable angel of responsibility. Responsible behaviour cannot come overnight. It is only by keeping a sustained effort on the right and mature growth of his or her mind that the child contribute sustainable to development goals and most importantly climate. Do not expect that one fine day after the child becomes an engineer or a doctor, he or she will suddenly become climatically responsible. Children develop right from his school days and hence it becomes our responsibility to feed him with the right balance of knowledge which will enable him to strive for sustainability of the earth.

We will hardly reach anywhere near the climate targets unless we invest in our children today. It is they who have to be instilled with the awareness and maturity to engine the change that is required to take us to the destination of complete sustainability. But the big question is whether we want to make that serious shift in our curriculum or will we kill our climate and lure our own extinction?

#### FAIRGAZE OFFERINGS

### **School Membership Program**

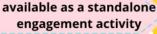
The School Membership Program helps the school instill experiential learning, holistic development, skill building and financial literacy in children further preparing them for their life after school.

> available as a standalone engagement activity

#### 1.ONLINE WORKSHOPS

Conducted by professional mentors for students, teachers and parents focused on knowledge and skill building.

available as a standalone engagement activity



#### 3. COUNSELLING SESSIONS

Organized for school children with expert counsellors to highlight and destigmatize important mental health issues

#### 2. FAIRTALKS

Panel discussion organized on integral subjects around the education of India, covers ideas and perspectives from eminent panel of educationists.



#### available as a standalone engagement activity

#### 4. SUSTAINABLE DEVELOPMENT GOAL **CAMPAIGNS**

Led by eminent educationists and esteemed judges. Intricately designed to promote and implement UN SDGs in the school community.

#### 5. CUSTOMIZED ONLINE SCHOOL **NEWSLETTER**

Covers all school activities, events and achievements of the school, engages children to fetch stories/content of the school further furnished and designed by FairGaze.

7. STUDENTS' JOURNALISM TRAINING & SCHOLARSHIP

**PROGRAM** 



#### MODEL UNITED NATIONS & **VARIOUS EVENTS & CONTESTS**

FairGaze organizes MUN for students of member school who role-play as UN delegates and simulate a session.

FairGaze trains students on journalistic skills, hosting webinars, hosting MUN, audience management etc. available as a standalone



Children get opportunities to show case their talent in various creative contests by FairGaze.

#### 8. SCHOOL'S MEDIA COVERAGE & PRPOMOTIONS

FairGaze brings the schools' activities, events highlights, mission and vision of the school leaders outside to the entire K-12 fraternity.

#### 9. BRAND EXPOSURE

FairGaze has partnered with Dabur, Decathlon, Fortis, etc to bring sponsorships and organize students' focused engagement activities & contests.



engagement activity

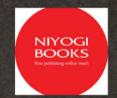
### **Recent FairGaze engagements**



Launch ceremony of the 'School Champs For Climate Action' campaign organized by FairGaze in partnership with United Nations Information Centre. (UNIC)







#### **UPCOMING W ORKSHOPS**

- Dec 4, 4 PM- Understanding Articles: A. An & The
- Dec 6, 4 PM- Benefits Of Exercise On Mental Health
- Dec 11, 4 PM- Insights Into Signature Analysis & Blunders For Teachers
- Dec 13, 4 PM- How To Develop A Personality Development Plan
- Dec 18, 4 PM- Achieving Concentration Through Mandala Art
- Dec 20, 4 PM- Overthinking & Its Dealing Mechanisms

Find out more about all our upcoming webinars and register here:

ars.html

### PAST W ORKSHOPS

- Nov 3 -Plot Development & Narration In
- Nov 8 Personality Development For Teachers
- https://fairgaze.com/webin Nov 10- A Peep Into Our Heritage: Indian Classical Dance Forms
  - Nov 13- Ending Violence Against Children: Awareness & Solution
  - Oct 30- Putting The Correct Prepositions: Basics Of English Grammar
  - Oct 27- Color Psychology In The Field Of Interior Designing

#### **COFFEE WITH COUNSELLORS**

"IMPACT OF CAREGIVING THE CAREGIVERS **MENTAL HEALTH'** 

29th October | 5:00 PM







#### **FairGaze**

**Coffee With Counsellors sessions are** monthly episodes on mental health, depression and anxiety especially designed for students and parents.

Learn more about it here and register for our upcoming episodes: https://fairgaze.com/counseling-onmental-health-depression-anxietyfor-students.html



**GENERAL KNOWLEDGE** 

## BRAILLE - A LANGUAGE FOR BLIND PEOPLE

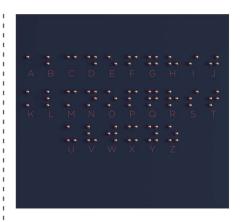
raille is a system for blind or low vision people to read the raised dots by touching them with their fingers. People with perfect vision read Braille with their eyes. Braille is a code not a language in fact languages such as English, Hindi, Arabic, Japanese, and many others can be written and read by Braille. For thousands of people, it is a native language that helps in literacy including America eight English-speaking countries using Unified English Braille for reading material. The Braille code was invented by Louis Braille, who was born in Coupyray, France on January 4, 1809. As a student, he attended the National Institute for Blind Youth in Paris, France. At that time books were created using raised print which was very hard to read and difficult for individuals to write. He tried to create an alphabet that is easy to read with fingertips. At the age of fifteen, he invented a writing system.

Braille symbols are formed within units of

space known as Braille cells. A Braille cell consists of six raised dots arranged in two parallel rows each having three dots. 64 combinations are possible using these 6 dots. An alphabet, letter, or number can

"Braille is a system for blind or low vision people to read the raised dots by touching them with their fingers."

be used to represent using one dot. It is referred to as unconstructed Braille when every letter of every word is expressed in Braille. Some books are written in unconstructed Braille for young children and are less widely used as reading material for adults. The technology for the higher study for blind people is improving day by day. Some great



options available to read any text are a touch screen capable of creating images and braille, 3D printing of children's books, etc.

By:
Aditya Raj Awasthi
Class - 9
Pinnacle National School, Kanpur
Edited by: Menka Sharma



**GENERAL KNOWLEDGE** 

## SOCIAL MEDIA IS THE FOURTH PILLAR OF DEMOCRAC

edia makes us aware of various social, political and economic activities around us. It is like a mirror which reveals us the bare truth and harsh realities of life. A news media, be it in print form or

"The moment we no longer have a free press, anything can happen. What makes it possible for a totalitarian or any other dictatorship to rule is that people are not informed"

- Hannah Andret

TV/radio, its main job is to inform people about unbiased news without any censorship or tampering. People always trust actual and honest news.

But since the time social media has come into existence the meaning of sharing and creating has completely changed it from. The media can only put on editorial news leaving it for the public to make its own assessment. At the same time, social media is a free space for people to have their own assessment at finger tips. Social media incorporates opinion other's too, however contradicting the editor's view might be.

The purpose of social media is to present news and collect all types of views from people. That way social media is always in the top most list when it comes to creating a hype and maintain their credibility. The social media considered to be two sides of weapon. Democracy is considered to be a rule by the people through their elected representatives. One of the merits of a democratic system is the freedom of expression and the space that is

provided to disagreement by different sections of society.

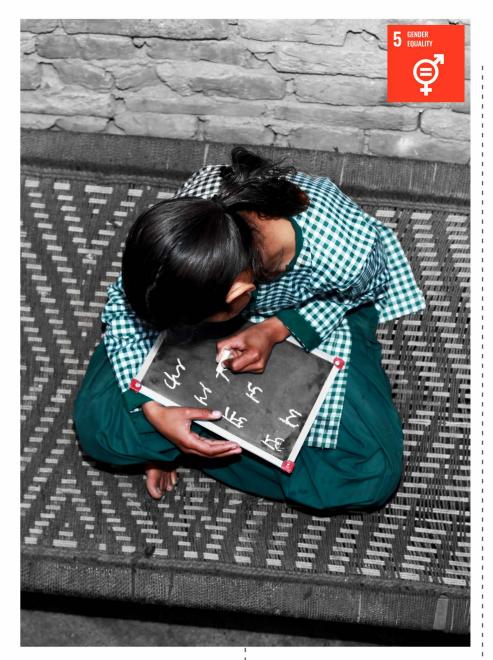
For the democratic system to operate to its full potential, the participation on a part of the public is imperative, that successively needs circulation of reliable info to the masses on numerous public problems. This is where the era of social media comes in.

In any democracy, weakening of pillars is always damaging. We need to reach the main trunk, to trim the vicious aerial roots that are spreading and poisoning the society. To protect the pillars of democracy will not be an easy task in a current culture cracked by dissension and misleading information. It will require acumen and patience.

> By: Abhiksha Tripathy Class - 8 D.A.V. Public School, Chandrasekharpur

**EDUCATION** 

## GIRL CHILD EDUCATION & GENDER EQUALITY



n the present world, equality has become an important need. People want equality in all fields like religion, color, rights, and gender. We also have achieved equality in these fields but in gender, we still have some way to go. Both boys and girls are born equal but it

is the society that discriminates between them. When a boy is born people say that the boy will carry their name to greater heights but when a girl is born, people get a little bit tense about her marriage. There is a narrow mindset that the girls should be at home and boys should be working also the girls should be vulnerable and weak while boys should be virile.

These thoughts have changed after a long period. Now, most people have changed their mindset about girls and boys. They think about girls and boys on an equal level. Even the government has started with so many initiatives like Girl Child, Sukanya, Beti Bachao Beti Padhao, and many more. Now the society has a greater acceptance and respect for girls. They treat them with better food, better health, and education. They have got many opportunities in employment with equal wages as men.

"An ideal society consists of equality in all fields like religion, color, rights, and gender."

However, some sections of society are still not able to accept these changes. There is still not much freedom provided to girls by some people. The true freedom of a girl lies in the elimination of crime against them, more opportunities for growth, and absolute freedom to live their life with the right to an opinion, complaint, and respect. The criminals who don't respect the dignity of a lady and commit inhuman crimes such as exploiting, raping and killing should be punished severely regardless of their post and wealth to ensure a secure future for other women.

By: Abhishikta Pal Class - 10 Ramjas School, R.K.Puram Edited by: Menka Sharma **EDUCATION** 

## **BRIDGING THE TECHNOLOGY ACCESS GAP IN EDUCATION**



he learning gap is caused by differences in how we in and out of school access the use of technology to improve learning opportunity and outcomes. To help ensure powerful learning opportunities for supported by technology, we must understand and work to close this gap. And when it comes to building the gap between school and home, it's all about making the effort to align student success goals between the classroom and home. Challenges can crop up when families speak a language other than English at home.

People raised in different generations tend to hold different perspectives on topics because of the gap in cultural understanding between them. This gap needs to be bridged in order for different generations to understand one another, and for society to progress as a whole. To reduce the technology gap developing countries need to discover ways to extend or expand information infrastructure, increase access by improving markets, and reduce the cost of service, especially for Internet access.

We need stronger infrastructure to provide uninterrupted Internet connection and electronic devices to students if we are to narrow the digital divide. Learning's from

"With technology, learning is more hands-on and it really helps bridge the gap that exists in learners from homes with diverse sources of income."

other countries can be useful and similar initiatives can be taken up depending on state capacity and collaboration with private service providers.

We need to improve markets to ensure the required capital to build infrastructure. Market is necessary to increase capital. Reduce the cost of service so that labour can be employed in the infrastructure and market and their services can be hired more and development can be extended.

Bridging the technology access gap in education can improve the conditions of a country. In today's time, when COVID 19 pandemic's situation is there, technology is used in education. Technology is really helpful in the field of education. Thus, gaps in education especially technological gaps should be bridged.

> By: Shruti Agarwalla Class - 11 **Assam Rifles** Public School, Jorhat

## FINANCIAL LITERACY IN SCHOOLS



inancial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. It is the foundation of your relationship with money and it is a lifelong journey of learning. The earlier you start, the better you will be because education is the key to success when it comes to money.

Financially literate persons not only manage money with more confidence but also have a better chance of handling the inevitable ups and downs of their financial lives. A financially literate person can earn share and live a stress-free life by making investments in the right place. For example, a person wants to do an investment but is not ready to take the risk. Then he will make an Investment in FDs despite making an investment in the stock market on mutual funds. There are various components of financial literacy including-

• Earning: Before we start spending, saving, or investing, we need to know

how much money we make and where we have to spend money. Because there are various methods available with us to make investment and get a return on them.

For example: Return from the fixed deposit, return from investing in the stock market, return from investing in debt securities.

 Spending & Creating Personal Budget: A personal budget is just a plan for how we want to spend our money but it is also the most useful



tool for achieving our financial goals. To create a monthly personal budget, we will need to track our spending throughout per month and then break everything into categories.

For example - Youngsters in the current situation mostly take rented apartments. Suppose a youngster pay Rs 15000 per month as rent. In the whole year, he spends Rs 1,80,000. But despite taking a rented apartment, if he took a house loan and pays EMI per month. then he would get his own house at less cost. After some time, he will be the owner of his house.

 Saving: Everyone knows it's important to save money, but it is too hard to do so. To save money, first, you should know how to set your goals, and then  Protection Preventing Fraud and Buying Insurances: While buying life and health insurance, you should know about various cash flow schemes and various types of insurances available with it. If you are a financially literate person, you will be easily come to know which insurance scheme will be more beneficial to us, how much money you have to spend on taking insurance and which type of life insurance you want to take and how much benefit you will get from this.

In schools, financial literacy classes can teach students the basics of money management- budgeting, saving, debts, investing, etc. That knowledge lays a foundation for students to build strong money habits and avoid many mistakes

Moreover, financial literacy in the school can empower, equip students with knowledge, skills, and confidence to take charge of their life and build a more secure future for themselves and their families.

Thus, it becomes clear that financial literacy is a major life skill that students should have as it increases financial capacity and one will make efficient financial decisions.

By: Mrs. Neeru Kaura Principal B.C.M. SR. SEC. SCHOOL FOCAL POINT, LUDHIANA **CLEAN WATER AND SANITATION** 

# IMPORTANCE OF SANITATION IN DAILY LIFE



anitation refers to providing facilities to human beings for the management of human excreta from the toilet. It also refers to providing necessities to all human beings like, providing them safe drinking water, places free from infectious disease, etc.

Sanitation is a basic necessity of our life. We should keep our surroundings clean. We often hear about a common saying, "Cleanliness is next to godliness." Most people in villages or slum areas didn't know the importance of sanitation. They usually dispose of their excreta in the environment that leads to many infectious diseases. The government is also trying to make people aware of the importance of sanitation. The government launched 'Swachh Bharat

Abhiyan' and is trying to build washrooms in every single house of villages and slum areas. In the slum areas, people do not get many facilities, and because of this they get poor sanitation and suffer from many communicable diseases.

Sanitation is not only about providing good drinking water but also means

"Sanitation is a basic necessity of our life."

preventing the disease and infection spread by this. It means to maintain mental health, good quality of life, or providing nutrition to those slum children. Thousands of children died due to poor sanitation facilities.

Sanitation is mandatory in all institutions and places. It is the basic need for all. Hygiene is the key point if we want to live a healthy and prosperous life. It is important for students also because of healthy mental life in a healthy body, and we can achieve it by living a hygienic life.

We should make everyone aware of the hygiene and sanitation in our daily life. It protects us from many communicable diseases and leads us to a safe and healthy life. If we keep our surroundings clean it will improve our quality of life.

By:
Annu Deshwal
Class - 12
South Point Public School, Sonipat
Edited by: Menka Sharma

**CLEAN WATER AND SANITATION** 

## **NEED OF CLEAN WATER SYSTEM** IN INDIA



lean and safe water is essential for any human being to survive in different situations. Over the years, as pollution is increasing day by day, the pollution in water level is also increasing alongside. Hence, in return, unsafe water is causing major damages to the life of humans and other living beings. So, having a clean water system is a very vital point in order to avoid countless diseases that are prone to born.

Poor and unsafe water systems are causing thousands and millions of deaths every year. It is not only causing human deaths but also contaminating nature with chemical water. To prevent these conditions literacy is one of the sources by which one can intake the measures of avoiding unsafe water.

When we talk about literacy women from villages always find it hard to keep up with the growing literacy as to fetch water they have to travel back and forth for hours to collect clean water which is not exactly clean but just suffice the situation. As the fetching is hard the system that we need at the moment is to provide the path of fetching water easily by the means of the storage facility in the villages. Even after many Government movements are at run; there are villages that are still facing the problem of providing their families with water on a daily basis.

According to a report by NITI Aayog -Government of India will be facing tremendous water loss if groundwater is not preserved well. They also stated that by 2030, 40% population may not have water access. Hence, the only solution to this is managing groundwater and agricultural water to its best. Water can also be stored in the ground with the help of trees and plants and for it; we need to plant as many plants as we can that are water friendly.

Lastly, I would conclude, "For our future well-being we humans only need to work by ourselves with a systematic pattern."

> By: Swas M. Gondane Class - 11 St. Paul Jr. College, Hudkeshwar Naka, Nagpur







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### SCHOOL CHAMPS FOR CLIMATE ACTION



About the campaign: FairGaze (leading school media ecosystem) and United Nations Information Centre for India and Bhutan, has launched a student-led campaign **School Champs For Climate Action** for SDG 13 to commemorate the 26th Conference of Parties of the United Nations Framework Convention on Climate Change or COP 26, held from 31 October to 12 November 2021 in Glasgow, Scotland.

The campaign also aims to encourage them to be change-makers and share the story of their action that led to a positive impact on climate.

The campaign includes a contest, which is open for students from Grade 6 to 12 with registration beginning from 10 Nov 2021 to 31 Dec 2021 culminating with a closing

ceremony and award announcement on 11 Feb 2022. Students can register here: https://sdg.fairgaze.com/one-day-for-climate.html Details:

- Participants' Profile Classes 6th-12th | Mode Online | Contest fee The contest is free for all students
- Language of submissions: Hindi/English

#### What does the participant need to do?

- Register for the campaign at https://sdg.fairgaze.com/one-day-for climate.html from 10th Nov and until 31<sup>st</sup> Dec 2021. Post registration, students can login anytime to submit the stories.
- Submit a 250-300 word story on sustainable actions they took to combat climate change. Some guiding themes that students can select from are available at the "Ten Impactful Actions" available at: https://www.un.org/en/actnow Submissions to start from Nov 2021.
- Upload a 1-minute video showcasing the story and the impact. The video must include parental testimonials as well.
- Verify the story and the video on authenticity. The verification certificate should be signed by the principal of the school.

