DNYANA GANGA

D.M's College Library E-Bulletin

Date: 31/08/2019

Vol. No.10   Issue No. 4

Wish U All
A Happy Ganesh Chaturthi

Compiled By:

Dr. Jayaprakash

Librarain

Dnyanprassarak Mandal's College and Research Centre,

Assagao, Bardez, Goa – 403 507

About this e-bulletin

It is a compilation of information from different sources which would be of interest to professionals, academicians and students. While adequate care has been taken to ensure the accuracy of links provided, we do not accept any liability. If you have any interesting information to share or to provide feedback, pl. write to dmclibrarian@rediffmail.com

NUMBER THAT MATTERS

- 54% is the increase in India's per capita energy consumption between 2005-06 and 2016-2017.
- 6% is the India's share in the world's primary energy (includes coal and natural gas).
- 22% is the increase in India's total greenhouse gas emissions between 2010 and 2014.
- 73% is the share of energy sector in the country's total greenhouse gas emissions in 2014.

Source: State of India's Environment 2019

- 13% is the drop in government spending on nutrition since 2014. This is when government spending on urban development has risen by almost 50% during the same period.

Source: Reserve Bank of India

- 58% of Earth's surface will experience record temperatures if greenhouse gas emissions continue to rise.

- 68 million people were affected by the 315 disasters reported in 2018. Some 35% of the people were from India. 50% of the people were affected by floods alone.

Source: Down to Earth, 16-31 July 2019

KNOW YOUR HEALTH / DID YOU KNOW

- About 81% of antibiotics prescribed by dentists before dental procedures to prevent infections are unnecessary.

  Source: JAMA Network Open

- Using LASER antiretroviral therapy followed by gene editing, US researchers have successfully eliminated HIV from infected animals' genome for the first time.

  Source: Nature Communications

- Having access to a garden, or being able to see green spaces from your home can reduce cravings for alcohol, cigarettes, and unhealthy food.

  Source: Health and Place

- You are more likely to meet your weekly exercise goals if you exercise at the same time every day.

  Source: Obesity

WE ARE HELPING COMPANIES PREPARE FOR CHANGES IN THE WORKFORCE: COURSERA

Through Coursera for business, the online learning platform is helping companies like Axis Bank, Airtel, and Tata Communications, upskill their workforce.

From machine learning (ML), artificial intelligence (AI), and analytics to life skills, online learning platform Coursera says it is bringing courses from the best universities to millions across the globe. With over 190 universities and industry partners globally, the Mountain View, California-based Coursera is partnering with companies to help upskill their workforce. In India, it has tied up with companies such as Axis Bank, Airtel, Tata Communications, and the Indian School of Business (ISB).

Raghav Gupta, managing director, India and APAC, Coursera, spoke to *Fortune India* about the company's growth strategy in India. Edited excerpts:

Talk to us about what Coursera is doing in India.

We are a learning platform with 42 million learners worldwide; of these, about 4.2 million are in India. People come to Coursera because they want to learn and prosper. We also offer certification from some of the world's top universities and companies. India is our second-largest market after the U.S. In the past two years, we have added companies like Google, AWS, and IBM, who are teaching various topics. A machine learning course by Stanford University, for example, has been taken by over 2.5 million people.

Three years ago we launched Coursera for enterprise; and enterprise could be the government, business, and universities. In business, we work with companies because with technology changing so rapidly, they want to play an active role in transforming talent. There is also not enough capacity in higher education in India; only one in four students gets to go to college. The other part is quality; not all students graduating from universities are employable. And a lot of workers are likely to be impacted by automation and other technologies, whether these are radiologists or bank tellers, a lot of these jobs are getting automated. There will also be

4

100 million new entrants in the job market; what we are trying to do is that with Coursera for business, we will help companies get ready for these changes in the workforce.

Is Coursera for business going to be the next big thing for you?

It is a very large growth area and it is a focus area as well, given that we have quickly grown to be working with 1,900 companies worldwide. And a lot of these relationships are getting bigger. A lot of these companies start with say 2,000 people and once they see the success, it might go up to 5,000 or 10,000 people. We work about 175 companies in APAC (Asia-Pacific) and more than 55 companies in India. We are seeing quite a bit of growth momentum there.

Who is driving growth for you—enterprises or individual consumers?

In percentage terms, because enterprise is a newer business so the growth is higher; we grew 200% last year in enterprise. The consumer business is also growing quite strongly, but in percentage terms, it would be a little bit slower because that's already a large business. We are using almost 100,000 individual users in India every month, and globally about half a million every month.

What are the skills and courses Indians more interested in?

A lot of these are technology and data science courses. So, it could be a course on AI, cryptocurrency, Google Cloud, machine learning, and data science. There are some in the business domain or the softer skills domain, for example—'Learning how to learn' is one of the top courses. Compared to global trends, in India there is a higher skew towards technology and business; and personal development is a little bit lesser.

Online learning has evolved significantly in the past few years and many newer players have entered as well. How do you distinguish yourself from the others?

Our mission is to bring high-quality education to everyone in the world. The kind of people that we are reaching and the kind of educational content we are taking, that is important. For many years Coursera was only a consumer platform. Now we have Coursera for business, Coursera for governments, and Coursera for universities. Initially, we were only a MOOC

platform. We added specialisations, degrees. Online education is expanding. A lot of businesses are undergoing digital transformations, education is coming in late into the digital story. Today, when a student can learn from a professor who is the best professor in the world, why should that student be listening to somebody who is not high quality.

Tell us about your partnerships with universities.

There are two kinds of partnerships—one is a content creation partnership and the other is a content consumption partnership. On the content creation side, ISB is a Coursera partner. Their content is on our platform; some of these are business courses and some are life purpose courses. For example, there is a course called—A Life of Happiness and Fulfillment, which is really popular. We also want to get other leading Indian universities to author content for us.
The other part is Coursera for universities platform, where along with what universities are teaching on campus, we take the content to the students and the faculty; there we are working with Manipal University and our intent is to announce a lot more partnerships.

How are you planning to expand your consumer base?

As a part of the stackable model—which is course, specialisations, master tracks, and degrees—we also have professional certificates. And that is for somebody who is not necessarily looking for higher education but is looking for career-relevant skills and professional certificate for that. For example, last year we launched something called the Google IT support professional certificate. This is meant for people who have not necessarily completed their graduation but want to start a career in IT. Similarly, we have an IBM customer service certificate. So, somebody who wants to work in a BPO or call centre organisation can come and learn skills around customer service; it is not ML or AI. These have seen a very good response. So the professional certificate is something we think we will expand quite a bit.

Are more people in India paying for online learning?

What happens globally and in India is that people come and sign up for a few courses, get a feel of what it is like; and once they get familiar with it, some will convert to taking a full-paid course, and we are seeing that. That's consistent with what happens in India and the

world.Through Coursera for business, the online learning platform is helping companies like Axis Bank, Airtel, and Tata Communications, upskill their workforce.

What are some of the newer technologies you are using to making Coursera better?

First one is ML and AI. On our consumer platform, because it is a massive catalogue, helping people find the right courses is important. The other thing we do using AI is when a person is taking a course, since we have information on them and we know certain sections could be hard for a particular person. So, we can tell them that this part is hard and that they need to pay extra attention; we can tell them which parts they need to focus on more. To make it more immersive, we are going to be using augmented reality (AR) and virtual reality (VR) as well.

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Source: https://www.fortuneindia.com/enterprise/we-are-helping-companies-get-ready-for-changes-in-the-workforce-coursera/103528

WEB PORTAL OF HIGHER EDUCATION TEACHERS, ACADEMICIANS LAUNCHED

Maharashtra Higher and Technical Education Minister Vinod Tawde launched the database portal 'academisthan.com' here on Wednesday.A web portal containing database of leading professors and academicians across the country has been launched to serve as a resource centre for educational institutions to take better policy decisions.

The exhaustive database, aimed at aiding teachers' outreach and engagements beyond their institutional geographies, is an initiative of DeepakkumarMukadam, the chancellor's nominee in the University of Mumbai's managementcouncil.Maharashtra Higher and Technical Education Minister Vinod Tawde launched the database portal 'academisthan.com' here on Wednesday.

"This will open up a new window of resources for educational institutes. It is a welcome move of the University of Mumbai," Tawde said. Mukadam said the portal will bring all the top academicians and professors across the country under one roof."Their work is now just a click away. The portal will serve as a resource centre for educational institutions in government, semi-government and private sectors to develop their policies and other activities," he added.

The database will help in providing requisite information to government agencies, NGOs and others to aid in making policy decisions, perspective plans and allocation of resources related to higher education, as per the website."Academisthan can engage with the government and NGOs for the cause of higher education, academics and benefit ofthe teachers," it said.

Source: https://www.indiatvnews.com/news/india-higher-education-teachers-academicians-web-portal-launched-545619

INFORMATION AND BROADCAST MINISTRY TO ESTABLISH WEB PORTAL FOR PROMOTION OF AUDIO VISUAL SERVICES IN INDIA

In an official release, the ministry said,"the portal will help potential production companies looking to shoot in India to obtain permissions and explore locations in India".I&B Ministry will establish dedicated web portal to spread information on filming locations and production facilities available in India.

The Ministry of Information and Broadcasting will establish a dedicated web portal to spread information on filming locations and production facilities available in India.In an official release, the ministry said, "the portal will help potential production companies looking to shoot in India to obtain permissions and explore locations in India".

The portal will facilitate the acceptance of the application for shooting feature films, TV and web reality shows along with the online payments. It will also provide information on locations and link to all state portals. It will also capture all the detailed information pertaining to a location, resources or facilities available in standardized format that would include basic location description, map, best time to shoot, connectivity, photographs, digital walk tour, permissions required, previous movies shot etc.

The portal would have a holistic database of the resources available in the Indian film industry including DOP, cast, crew, casting agents, line producers, service and facility providers as well as producers. This would not only help build reliability for the Indian producers who shoot abroad but also enhance their profile internationally, thus leading to greater international tie-ups and engagements.

Financial incentives will be provided to film makers for production of films under Audio Visual Co-production treaties other countries. Support for funding will be taken from the

dedicated corpus funds. Policy guidelines for optimum and effective use of funds are meanwhile being prepared by the ministry.

FIT INDIA MOVEMENT: UGC URGES AFFILIATED COLLEGES, UNIVERSITIES TO PARTICIPATE

As part of the movement, universities and colleges have been asked to make efforts to better the health and well-being of their students, teaching as well as non-teaching staff and achieve physical fitness, mental strength and emotional equanimity.

Bringing the focus on fitness amongst the youth, the University Grants Commission (UGC) recently shared a circular on their website, urging affiliated colleges and universities to participate in the 'Fit India Movement'. Prime Minister Narendra Modi will be launching this programme in Delhi today.

As part of the movement, universities and colleges have been asked to make efforts to better the health and well-being of their students, teaching as well as non-teaching staff and achieve physical fitness, mental strength and emotional equanimity.

"The Fit India movement helps take the nation forward on the path of fitness and wellness and it provides a unique and exciting opportunity to work towards a healthier India," said the circular released by UGC recently.

Today, colleges have been requested to make arrangements for live viewing of the launch of the movement by PM Modi. "Every person should pledge and attempt to walk 10,000 steps on August 29 and follow it up in his/her daily routine," states the circular. It further requests higher education institutes to implement an Institutional Fitness Plan, incorporating

sport/exercise/physical exercise to incorporate fitness into the daily routine of all staff and students.

UGC has further requested for colleges to share information regarding number of staff and students participating in the live viewing of the launch of the movement, along with pictures of the event on the University Activity Monitoring Portal of the UGC today itself.

Source:https://www.hindustantimes.com/education/fit-india-movement-ugc-urges-affiliated-colleges-universities-to-participate/story-cNtQBFxDY4xfzOp3nKaBhO.html

HRD DIRECTS UGC TO SET UP HIGH LEVEL INQUIRY INTO ALLEGATIONS OF VARSITIES SELLING FAKE DEGREES

The HRD Ministry has directed the University Grants Commission to constitute a high-level committee to inquire into allegations of sale of fake degrees by certain universities. The HRD Ministry has directed the University Grants Commission to constitute a high-level committee to inquire into allegations of sale of fake degrees by certain universities.

The directive has been issued following media reports alleging that a racket is prevailing in several parts of the country where agents would claim to arrange degrees of recognised universities without the need for students to attend classes or sit for examinations.

"In response to media reports, the Human Resource Development Ministry has ordered UGC to immediately constitute a high-level committee to enquire into allegations regarding sale of fake degrees by certain universities," the HRD Ministry said on its Twitter handle.

"The committee is required to complete its enquiry within three weeks and identify institutions and individuals that have resorted to such illegal practices so that strict action can be taken against all concerned," it added.

Source:https://www.hindustantimes.com/education/hrd-directs-ugc-to-set-up-high-level-inquiry-into-allegations-of-varsities-selling-fake-degrees/story-QVTbcDPSYWkLQVkPzbKjXK.html

UGC PLANS TO STOP CYBER BULLYING IN INDIAN SCHOOLS AND COLLEGES

A government official said on condition of anonymity that the panel will prepare draft amendments to existing anti-ragging regulations to add ways to curb bullying and also prepare an action plan to implement them.

India may soon have an anti-bullying policy in schools and colleges to combat a menace that is increasingly rearing its head in schools and colleges across India, especially with students from diverse social and economic backgrounds increasingly studying together.

The policy will be framed for colleges first. The University Grants Commission (UGC) plans to form a high-powered panel to suggest norms to curb bullying in colleges and universities and to come up with an implementation plan to put them into practice, according to an order the higher education sector regulator issued recently in this regard.

A government official said on condition of anonymity that the panel will prepare draft amendments to existing anti-ragging regulations to add ways to curb bullying and also prepare an action plan to implement them.

A second official who asked not to be named said the recommendations will also be passed onto the HRD ministry's school education department for the implementation of the norms in schools.

"The UGC has come up with elaborate regulations as far as ragging is concerned. However, bullying is another problem that silently makes the education experience a nightmarish experience for many,'' a third ministry official said on condition of anonymity.

Globally 32 percent of all students aged 13-17 years had been bullied at school in the month preceding the publication of a United Nations Educational, Scientific and Cultural Organisation (UNESCO) report on bullying in February. According to UNESCO, bullying is the most common example of school violence and includes physical, psychological and sexual

16

violence. It found frequently bullied students are nearly three times more likely to feel like outsiders, and are more than twice as likely to miss school.

The Teacher Foundation, a non-profit trust promoting the development of schools and educators in India, studied bullying between 2013 and 2017 across 15 Indian cities and found that 42 percent students in classes 4-8 and 36 percent in classes 9-12 reported it.

One of the officials cited above said the decision to form the panel was taken at an inter-council meeting of HRD ministry, UGC, Central Board of Secondary Education and National Council of Educational Research and Training (NCERT) and other officials in May this year.

According to the order cited above, UGC chairman D P Singh has formed the panel under the leadership of Sushma Yadav, who is a UGC member and Sonepat's BPS MahilaVishwavidyalaya vice-chancellor.

HT has accessed a copy of the order, which said the panel would include representatives from NCERT, CBSE, HRD ministry and All India Council for Technical Education.

The third official cited above said ragging is an issue that emerges at the time of admissions in colleges, but bullying, while invisible sometimes, is as prevalent a problem, and probably not even time-specific.

"Moreover, apart from a senior student intimidating junior ones, there can be issues which are region-specific or are linked with social realities. The committee will examine the issue of bullying from all aspects," the official said.

"Though at the Higher Education admission stage the UGC has very stringent anti Ragging Regulation the same is missing at the school level. It is a well known fact that some senior school students are great bullies. School students are in a very wide age spectrum. They enjoy sadistic pleasure in harassing their juniors which are far younger than them. Therefore this UGC initiative is very timely," said eminent educationist Prof Inder Mohan Kapahy.

INCREDIBLE GROWTH FOR GLOBAL HIGHER EDUCATION FINANCIAL AND HRM MARKET BY 2025: INDUSTRY ANALYSIS, SIZE, SHARE, GROWTH, TRENDS AND FORECAST WITH TOP KEY PLAYERS LIKE ELLUCIAN, ORACLE, SAP, WORKDAY, IBM, INFOR, HALOGEN SOFTWARE, UNIT4, LEXMARK INTERNATIONAL

The financial and HRM software solutions act as a data source that collects and provides raw data for analysis. With a significant focus on the learning outcomes, several colleges and universities are using analytical tools to gain deep insights into the performance of the faculty and staff. Therefore, the rising demand for learning analytics will also increase the software requirements in the educational institutions. For instance, Workday offers Workday Big Data Analytics, which has pre-built analytic templates to help higher education HR and finance departments to address key business issues related to workforce planning, retention, pay-for-performance, payroll cost analysis, compensation, and other pertinent HR functions.

The global Higher Education Financial and HRM market is expected to expand at a CAGR of +16% over the forecast period 2019-2025.

This market research report on the Higher Education Financial and HRM Market is an all-inclusive study of the business sectors up-to-date outlines, industry enhancement drivers, and manacles. This study includes an elaborative summary of market which also includes snapshots that offer depth of information of various other segmentations. Through qualitative and

18

quantitative analysis of key factors which are responsible for boosting or hampering the market growth and the promising opportunities in Higher Education Financial and HRM market have been provide. Primary and secondary research is been done in detail which helps the readers have a strong understanding of the complete market for the forecast period.

Top Key Vendors in Market:

Ellucian, Oracle, SAP, Workday, IBM, Infor, Halogen Software, Unit4, Lexmark International

The study throws light on the Higher Education Financial and HRM market mainly focusing on the growth factors and even the restraining factors. The restraining factors are also provided with the best solutions which also prove to be a counteract to the drawback and help increase the market demand. Applications, types, technology and many other segmentations are studied to give a depth of knowledge for the further market investment. Key driving forces for market is explained to help give an idea for detailed analysis of this market.

Different global regions such as North America, Latin America, Asia-Pacific, Europe, and India have been analyzed on the basis of the manufacturing base, productivity, and profit margin. This Higher Education Financial and HRM market research report has been scrutinized on the basis of different practical oriented case studies from various industry experts and policymakers. It uses numerous graphical presentation techniques such as tables, charts, graphs, pictures and flowchart for easy and better understanding to the readers.

The global Higher Education Financial and HRM market is analyzed in terms of its competitive landscape. For this, the report encapsulates data on each of the key players in the market according to their current company profile, gross margins, sale price, sales revenue, sales volume, product specifications along with pictures, and the latest contact information. The report's conclusion leads into the overall scope of the global market with respect to feasibility of investments in various segments of the market, along with a descriptive passage that outlines the feasibility of new projects that might succeed in the global Higher Education Financial and HRM market in the near future.

HOW TECHNOLOGY IN CLASSROOMS IS CHANGING THE WAY WE LEARN

Technology works best in education when used in judicious measure alongside human intervention.

Whether or not you love technology in education, it doesn't matter. It is growing, becoming larger. One of the challenges is implementing it in academics," says Stephen Thorpe, a senior lecturer at Auckland University of Technology in New Zealand. He was one of the many professors and deans of colleges and universities from India and New Zealand who attended the New Zealand-India Academic Conclave in Mumbai last week. He was speaking at the session on what works and what doesn't when it comes to embracing technology in education.

"During the accreditation of business schools in New Zealand, the first thing asked is whether they have embraced technology," says Arun Elias of Victoria Business School in Wellington, New Zealand. "You are forced to say yes. While there are many positive sides of it, there are negative aspects too," he adds.

Digital generation

Instead of technology's effect on teaching, Dwarika Prasad Uniyal of Flame University, Pune, would prefer to ask how technology has impacted the way people learn. "In the last 10 years, children coming into higher education are digital firsts. How to remain relevant is the key question for any academic head these days," he says. "The moment you say something in class, students are going to Google to cross-check. Gone are the days when you could just churn out facts in class and say this is where learning is happening," he points out.

20

VanitaShastri of Ashoka University believes that face-to-face interaction is as important as technology in a classroom. Christine Woods of The University of Auckland agrees. "Digital technology enables sharing of knowledge and information outside the classroom so that when students come to class, they can engage," she explains. "It is not just about engagement between teachers and students but also about engagement between the students," she says.

Hamish Rennie of New Zealand's Lincoln University jokes that some of his students think they do not need to attend classes anymore and can study online. "They want us to record all our lectures. But, that way, we won't get to engage with them. And they will not be able to grasp a lot of things," he says.

Technology isn't taking away engagement altogether. Uniyal mentions Google classes and online discussion forums. "The post-class interaction with technology works brilliantly because students learn peer-to-peer. Once learning in class is over, peer learning begins," he says.

New challenges

Says Uniyal, "Traditionally, we were taught to find answers. That is how the examination system has always been. Now if you flip the whole thing and say that it is an open learning environment, it won't be easy." He feels we need to think beyond technology and teach students to be critical, to question and to identify key problems.

"Technology has enabled us to see more documents, quickly and easily. But access to so much information is worrying. There is the problem of information illiteracy, where students cannot tell what is good or bad," says Rennie while Thorpe talks about academic dishonesty and plagiarism.

Shastri observes, "In India, school students are taught to memorise and write. The closer to verbatim, the better the marks. In college, they are suddenly asked to think, to be creative and to write their own papers — that they can't copy-paste from Google. But this mental shift takes time."

Uniyal says, "I am very technology savvy when it comes to teaching but when it comes to evaluation, I go analog." He asks students for hand-written submissions. Since he teaches marketing and consumer behaviour, the submissions are fieldwork-driven and "copy-pasting is not possible".

Professors have figured out that instead of punishing students for plagiarism, they should explain the evaluation process to them. "They need to understand the idea of quantification of grades. It is not only how much you have learnt but also how you have learnt," says Uniyal.

Universities and innovation

Talking about the successes, Shastri says, "One of our experiments is a co-teaching course across two continents. Second, technology has helped us in assessments and giving feedback. Third, tracking teamwork." When four people work in a team, one or two are not equally engaged. But now it is possible to track who is doing what.

Says Uniyal, "Even before students come to campus, a lot of material is sent to them so they are prepared by the time they join. Blended learning works more because it gives them flexibility to learn when they are away from campus," he says. Hamish agrees that technology helps students to study off-campus in their own time.

"Universities should be the engines of innovation where knowledge will come from books and the classroom will be about solving real problems," says Uniyal. He cites his 12-year-old, who is a game designer. "Where has he learnt? Online. Now he is doing his UX UI testing and by the time he joins college, he will be ready to have an enterprise. I guess, technology is disrupting but in a positive way," he laughs.

Says Elias, "I was a student in IIT Kharagpur. I landed in New Zealand because my professor asked me to go to his colleague there for PhD supervision and I have remained here for 22 years. That is not possible for every Indian. I think PhD supervision is one area where we can really use technology."

Elias makes a good concluding point. "Accounting, finance and such domains are going to be taken over by artificial intelligence in 25 years. But what about critical thinking?"Technology can be an enabler but how to deal with it is the question.

Source: https://www.telegraphindia.com/education/how-technology-in-classrooms-is-changing-the-way-we-learn/cid/1700666

THE DECADE OF EDUPRENEURSHIP!!

Ever since the Government of India allowed a 100 per cent FDI on Education Sector, it has seen some top-notch people joining hands to make India a literate country, which in the end, opens up the world of endless possibilities for every citizen.

This is the era of "education revolution" i.e today; education in India is not only promising w.r.t. business but also accepted as a ladder to long-term success and credibility in society. Even though the current education landscape may require innovations and a better purpose, we can't deny the fact that it has seen a drastic development in the past few years.

India has over 250 million school going students with a number of schools and colleges ranging up to 39,050 and 903 respectively and Gross Enrolment Ratio in Higher Education of 25.8 per cent in 2017-2018. With such a drastic improvement in education in India over the years, India's Education Sector has opened up as a great opportunity for aspiring businessmen, willing to flourish their life as an 'Edupreneur', or 'Education Entrepreneur'.

It is only because of these budding Edupreneurs that Indian kids & students can grow up in an environment which is interactive and educative both. The inclusion of AI & AR in the education space has disrupted the way education was being perceived in India over the past few decades. Today, from preparing for NEET or Engineering exams to setting up the foundation of a new-bee; these education start-ups are catering to all the age groups.

Aakash Digital: Aakash Educational Services Ltd. comes up with its e-learning platform called Aakash Digital. They prepare you for National and State Level Medical & Engineering Entrance Exams along with thorough preparation for CBSE Board Exams. The program is delivered through a series of pre-scheduled live and recorded online lectures and has extensive course coverage. Their digital learning program brings Aakash's quality classroom coaching, developed over the past 30 years to your home while helping you save your time, money and giving you the flexibility to learn. Aakash Digital gives you the advantage of learning at your pace, at your place with live interactive classes and recorded video lectures. Their online courses, Aakash Live

and AakashiTutor by Aakash Digital empower you to study, restudy, get your doubts clarified and assess your progress.

Adda247: Adda247 is one of the largest education-technology companies in India focused on helping every student access quality education and training to become capable of cracking the most intensive competitive examinations. The mobile app, which currently holds the position of being the second-largest Ed-tech platform in terms of paid users have been focusing on the growth and proper training of the brightest minds in the country. The platform has left no stones unturned in creating a hi-tech avenue for enabling seamless delivery of educational content to its students and eventually endeavors to make quality education accessible to the last mile.

Toppr: Toppr is India's after-school learning app which is on a mission to make learning personalized. It caters to the individual learning styles of candidates and provides the widest K12 syllabus coverage with 1.5 million course combinations. It currently has over 8.5 million students on its platform and helps them prepare for various school, board, and competitive exams. It uses natural language processing to solve student doubts instantly. It also uses artificial intelligence, machine learning, and big data to study student behavior and create adaptive learning paths with infinite combinations. This ensures that every student has a unique and personalized learning experience.

Gradeup: Gradeup is India's exam preparation platform for competitive exams. Through their website and app, they help more than 1.4 crores registered students across 2500 cities in the country to prepare actively for various exams & score better. It is determined to be the most comprehensive & effective exam preparation platform for students in India. Established in the year 2015, Gradeup has become a go-to platform many exams like for JEE, NEET, GATE, SSC, Banking, Railways, Teaching, UPSC, Defense, and State level exams. Aspirants can freely access prep material, quizzes, previous years papers & get answers to their doubts. Additionally, there are certain paid services like Test series and Classroom (Live courses) which aspirants can avail to add further value to their preparation.

Byju's: BYJU'S is an Edtech company and a school learning app in India. Launched in 2015, BYJU'S offers highly personalized and effective learning programs for classes 1 - 12 (K-12), and aspirants of competitive exams like JEE, CAT, IAS etc. With 35 million registered students and 2.4 million paid subscriptions, BYJU'S has become one of the most preferred education platforms across the globe. Their niche is creating personalized learning experiences for every type of learner. The BYJU'S way of learning provides students a learning platform where they can learn, engage and be excited about charting their own path to discover the world. BYJU'S - The Learning App brings together the best teachers, technology, content, media for creating a seamless, world-class learning experience for each and every student.

Source:https://www.deccanchronicle.com/technology/in-other-news/270819/the-decade-of-edupreneurship.html

DEFAULTING ON EDUCATION LOAN? HERE ARE THE WAYS TO PREVENT IT

Defaulting on a loan not only effects your credit score but also your loan and credit eligibility. It reduces your chance of getting loans in the future.

Along with medical costs, the education cost in India has been on the rise over the years, both for secondary education and higher education. People generally take a loan to finance it. However, maintaining a loan is not always easy. For instance, similar to other types of loans, defaulting on an education loan ruins your credit score. The credit score effect is not only limited to the student, but even the parent or guarantor, who also gets affected. Defaulting on a loan not

only effects an individual's credit score, but also the loan and credit eligibility. Hence, the borrower's chances of availing loans in the future also get reduced. According to experts, while facing difficulty while paying the EMIs, one can opt for other options such as rescheduling education loan, transferring balance or changing the lender.

Here are some of the measures to help you prevent a default on the loan;

- **Change lender/ Transfering balance** – As the name suggests, you can switch from your current lender to another financial institution, or even consider transferring the balance. This should be opted for if you are getting a lower interest rate on your education loan. Also, if you have an unsecured loan, you can even convert that existing education loan into a secured loan, with which your EMI and the interest outgo will come down. The new lender before allowing balance transfer will take into account your track record of repayment history. Hence, make sure that you don't delay or miss any payment. You might also be needed to pay additional charges, while transferring the balance or changing lenders, such as documentation charge, service charges, and processing fee of which could be around 2 per cent of the transferred loan amount.

- **Rescheduling the Loan** – You can reschedule your education loan, wherein you can extend the time of the loan. You need to apply for it to your bank or loan provider, and once they approve, you can get an extended tenure to pay off the loan. However, with the extension of the tenure of the loan period, the total interest payout also goes up. Hence, with the increased tenor of the education loan, the loan itself becomes more expensive. Few loan providers (NBFCs and banks) also levy an additional charge in form of a penalty for delay in payment and rescheduling of the loan.

- **Deferring the Payment** – It is generally offered with all education loan, wherein you get to pause the outgo of your EMIs for a few months or years. Also known as the EMI holiday, if you are not offered this upfront, you can request their lenders to allow payment deferring. This could be opted for if you are expecting a lump sum in the near future. You can also opt for this if you want to stabilize your financial conditions. However, make sure to check with

your bank, as many banks and financial institutes add charges and penalties on deferring payments.

- **Step-up repayment plan** – Normally, while opting for an education loan, the repayment period starts with bigger EMIs which subsequently decrease over the repayment tenure. With the step-up repayment plan, you get to pay smaller EMIs in the initial phase, which increases over-time. Experts say one should opt for this when one needs some time to increase one's cash flow. Experts suggest borrowers who have recently got a job or are in the financial crisis should opt for this. It is also opted by borrowers when they want to raise their creditworthiness as a borrower so that their EMI outgoes are small.

Source: https://www.financialexpress.com/money/defaulting-on-education-loan-here-are-the-ways-to-prevent-it/1687679/

THE END