

UNIT 2 Verghese Kurien — I Too Had A Dream

Summary

The chapter is a letter written by Dr. Verghese Kurien to his grandson, Siddharth. He shares his experiences and explains why he chose to serve the dairy farmers of Anand, Gujarat, instead of pursuing other careers. He believes that life is a privilege and everyone should use their talents for the common good.

Dr. Kurien highlights the importance of integrity, hard work, responsibility and selfless service. He teaches that failure means not giving one's best effort. Recalling his Padma Vibhushan, he encourages Siddharth to earn his own rewards through meaningful work. His message to young people is to work sincerely for the good of the country and humanity.

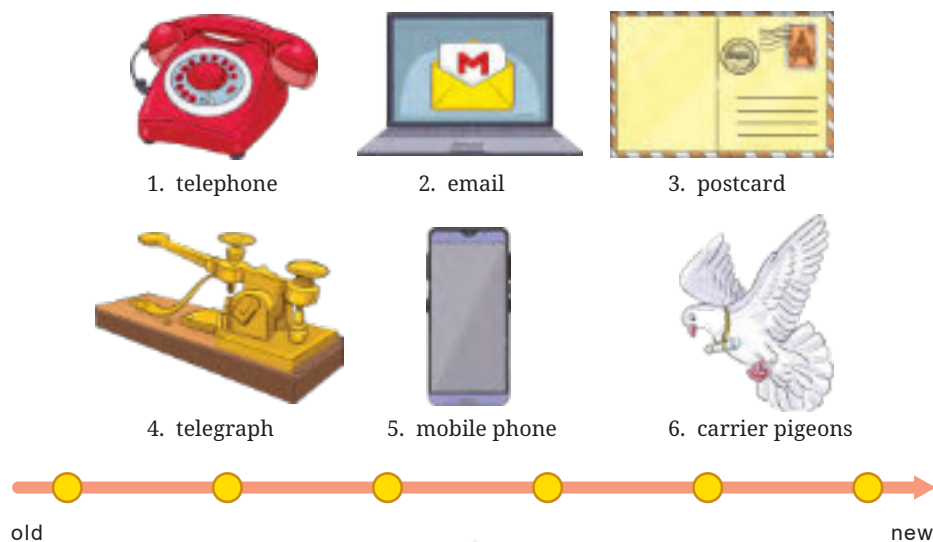
New Terms

New Term	Meaning
• Addicted	- dependent on something
• Fleeting	- lasting for a very short time
• Abiding pleasure	- happiness that lasts for a long time
• Jottings	- brief notes
• Foremost	- most important or leading
• Humility	- the quality of being humble or modest
• Pursue	- to follow or continue doing something
• Envisioned	- imagined something happening in a particular way
• Ardently	- with strong feelings or enthusiasm
• Poise	- calmness and confidence
• Adhered	- continued to follow or support
• Integrity	- honesty and strong moral principles
• Correlation	- a connection between two or more things
• Musings	- thoughtful reflections or ideas
• Cooperative	- an organisation owned and run jointly by its members
• Common good	- something that benefits everyone in a community

Question Answer

Let us do these activities before we read.

- I. Arrange the worldwide means of communication given below in the timeline provided. Share your answers with your classmates and teacher.



Ans. Old to New

Carrier pigeons → Telegraph → Postcard → Telephone → Email → Mobile phone



II. Work in pairs and discuss the following things. Share your answers with your classmates and teacher.

1. The reasons for change in the means of communication over the years.

Ans. Means of communication have changed over the years due to advancements in science and technology and people's need for faster and easier communication. Modern methods such as mobile phones, email and the internet allow people to communicate quickly and conveniently across long distances.

2. The means of communication that you prefer to use and the reason for your choice.

Ans. I prefer using a mobile phone because it is quick, convenient and easy to use. It allows us to make calls, send messages and communicate through video calls. It also helps us stay connected with family and friends even when they are far away.

3. Communication through social media: its benefits and precautions that one should take against its misuse.

Ans. Social media helps us stay connected, exchange ideas, share information and learn about events around the world. However, it should be used responsibly. We should not share personal information or passwords, accept requests from unknown people, click suspicious links, or spread false information. We should also maintain our privacy and online safety.

Let us discuss

A fact is something that can be proven true or false. A fact is not based on people's beliefs. An opinion on the other hand is a belief, feeling or judgement, and can vary from one person to another. An opinion cannot be proven.

I. Identify which of the following statements are facts and which are opinions. Share your answers with your classmates and teacher.

1. But speaking on the telephone only gives us an immediate but fleeting joy.
2. I started my working life soon after our country became independent.
3. To be quite honest, service to our nation's farmers was not the career I had envisioned for myself.
4. I knew I could make a more meaningful contribution by working here in Anand, Gujarat.
5. ... values that I saw in my mentor and supporter here in Anand— Tribhuvandas Patel.
6. Life is a privilege, and to waste it would be wrong.
7. I hope that you, too, will discover, as I did, that failure is not about not succeeding.
8. ... the magnificent ceremony in which the President awarded me the Padma Vibhushan in 1999?

Ans.

Statement	Answer
1. Speaking on the telephone only gives us an immediate but fleeting joy.	- Opinion
2. I started my working life soon after our country became independent.	- Fact
3. Service to our nation's farmers was not the career I had envisioned for myself.	- Fact
4. I knew I could make a more meaningful contribution by working here in Anand, Gujarat.	- Opinion
5. Tribhuvandas Patel was my mentor and supporter in Anand.	- Fact
6. Life is a privilege, and to waste it would be wrong.	- Opinion
7. Failure is not about not succeeding.	- Opinion
8. The President awarded me the Padma Vibhushan in 1999.	- Fact

Let us think and reflect

I. Read the given extracts and answer the questions that follow.

1. In today's fast-paced world we have become so addicted to instant communication that we prefer to use a telephone. But speaking on the telephone only gives us an immediate but fleeting joy. Writing is different. Writing—even if it is a letter—not only conveys our present concerns and views of the events taking place around us but it becomes a possession that can be treasured and re-read over the years, with great, abiding pleasure.

(i) Fill in the blank given below by selecting the correct option from the brackets.

- When the writer refers to a 'fast-paced world', he is speaking of a world where _____.
(communication happens quickly but lacks depth/people have more time to write and reflect)

Ans. communication happens quickly but lacks depth.

(ii) Select the option that applies correctly to both Assertion (A) and Reason (R).

(A): Writing letters can be treasured and re-read over the years.

(R): Speaking on the telephone provides long lasting joy.

- A. Both (A) and (R) are true, and (R) is the correct explanation of (A).
- B. Both (A) and (R) are true, but (R) is not the correct explanation of (A).
- C. (A) is true, but (R) is false.
- D. Both (A) and (R) are false.

Ans. C. (A) is true, but (R) is false.

(iii) Identify whether the statement given below is true or false.

- The writer feels that letter-writing is a class apart from other kinds of writing.

Ans. False

(iv) Which of the following is the most appropriate title for the given extract?

- A. The Rise of Instant Communication
- B. The Fleeting Delight of Phone Calls
- C. The Lasting Joy of Written Words
- D. Living in a Fast-paced World

Ans. C. The Lasting Joy of Written Words

2. Your grandmother too made an important choice. She knew, in those early days, life in Anand could not offer even the simple comforts that we take for granted today. However, she ardently supported my choice to live and work in Anand. That choice of your grandmother to stand by me has given me an everlasting strength, always ensuring that I shouldered my responsibilities with poise.

(i) How can we say that the grandmother shared her husband's dedication to a greater cause?

Ans. The grandmother shared her husband's dedication to a greater cause by supporting his decision to live and work in Anand despite the lack of basic comforts. Her support gave him strength to fulfil his responsibilities.

(ii) Complete the following with the correct option from the two given in brackets.

- The fact that the writer (grandfather) praises his wife tells us that he _____
(truly values/quietly accepts) her role in his life.

Ans. truly values

(iii) Complete the following sentence with the correct option from those given below.

- Based on the information in the extract, we can infer that the grandmother had all of the following traits EXCEPT _____.
A. encouraging
B. understanding
C. comforting
D. thoughtful

Ans. C. comforting

(iv) Select the phrase that conveys— 'showed grace under pressure and carried out my duties with dignity and confidence'.

Ans. "shouldered my responsibilities with poise."

II Answer the following questions.

1. What event does Dr. Kurien refer to when he mentions receiving the Padma Vibhushan?

Ans. Dr. Kurien recalls the magnificent ceremony in Delhi in 1999, where the President of India awarded him the Padma Vibhushan. His grandson Siddharth accompanied him and proudly wore the medal. Dr. Kurien then encouraged him not merely to keep his award but to earn his own reward.

2. How did Dr. Kurien's decision to join the cooperative in Anand affect his life?

Ans. Dr. Kurien's decision to work for a small cooperative of dairy farmers in Anand transformed his life. Though he had other career opportunities, he chose to serve the farmers. This decision gave his life a meaningful purpose and enabled him to contribute to the progress of the country.

3. Dr. Kurien's decision to work in Anand reveals his values and sense of duty. Explain.

Ans. Dr. Kurien chose to work in Anand because he believed he could make a more meaningful contribution there. His choice reflects his dedication to service, responsibility, integrity and the common good, rather than personal comfort or success.

4. Why did Dr. Kurien write the letter to his grandson?

Ans. Dr. Kurien wrote the letter to his grandson, Siddharth, to share his life experiences, values and reasons for choosing a life of service to India's farmers. He hoped that his words would inspire Siddharth and future generations to work sincerely for the common good of the country and humanity.

5. According to Dr. Kurien, "life is a privilege and it is wrong to waste it". What is your opinion on this?

Ans. I agree with Dr. Kurien that life is a privilege and should not be wasted. We should use our talents and abilities to the best of our capacity, accept responsibility for our actions, and contribute to the common good. A meaningful life is one in which we make a positive difference to others.

6. What message does Dr. Kurien want to convey about selfless service and its long-term impact on society?

Ans. Dr. Kurien conveys that selfless service can bring lasting positive change to society. By using our talents with integrity, dedication and responsibility for the common good, we can improve the lives of others and inspire future generations to serve society.

Let us learn

I. Replace the underlined words in each sentence with the correct synonym from the box. You may refer to a dictionary.

essential	swift	lifelong
momentary	useful	splendid

1. He received the award in a magnificent ceremony.
2. I felt a fleeting joy when I received the appreciation for my song.
3. With today's instant communication, we can share information across the world in seconds.
4. Our school focuses on the core values—collaboration, innovation, and unity.
5. My teacher's advice on time management is a valuable reminder of the importance of planning.
6. Reading books and listening to music can give abiding pleasure that will last forever.

Ans.

- **Replace the Underlined Words with the Correct Synonyms**

1. magnificent → splendid
2. fleeting → momentary
3. instant → swift
4. core → essential
5. valuable → useful
6. abiding → lifelong

- **Rewrite the Sentences Using the Correct Synonyms**

1. He received the award in a splendid ceremony.
2. I felt a momentary joy when I received appreciation for my song.
3. With today's swift communication, we can share information across the world in seconds.
4. Our school focuses on the essential values—collaboration, innovation, and unity.
5. My teacher's advice on time management is a useful reminder of the importance of planning.
6. Reading books and listening to music can give lifelong pleasure.

II. Match the expressions from the text in Column 1 with their meanings in Column 2.

Column 1	Column 2
1. in all humility	(i) to speak in a truthful way
2. hold their heads high	(ii) doing something using all your skills, talents, and knowledge
3. to be quite honest	(iii) observed with great respect and wonder
4. to the best of your ability	(iv) being humble and having no feeling of self-importance
5. looked at in awe	(v) in the innermost part of the self
6. somewhere deep down	(vi) be confident and have a positive feeling

Ans.

Column 1 – Expression	Column 2 – Meaning
1. in all humility	- (iv) being humble and having no feeling of self-importance
2. hold their heads high	- (vi) be confident and have a positive feeling
3. to be quite honest	- (i) to speak in a truthful way
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6. somewhere deep down	- (v) in the innermost part of the self

III. Make as many words as you can out of the following words. One example has been done for you.

- community — city, toy, tune, unity, mutiny, cot
- important — import, port, part, train, main, top
- magnificent — magic, giant, fine, game, name, face
- satisfied — satisfy, safe, fast, side, diet, fate
- generation — generate, nation, rate, train, great, agent
- achievement — achieve, event, time, team, machine, match

IV. Let us play a word game—antakshari.

- Write the synonym of the word according to the clues given below.
- For example, the synonym of the first word, 'IMPORTANT' ends with the letter 'T'. The synonym of the second word begins with 'T', 'TROUBLE'. Then write the synonym of the third word starting with the letter 'E'.
- Now, continue with the word game.

I	M	P	O	R	T	A	N	T	R	O	U	B	L	E			
L					R												
Y				S												E	

- (i) major (synonym) (ii) problem (synonym) (iii) uneven (antonym)
 (iv) related to post office (v) our moral duty (vi) related to time
 (vii) prosperous (synonym) (viii) related to being alive

Ans. Word Game — Antakshari

Clue	Answer
i. major (synonym)	- Important
ii. problem (synonym)	- Trouble
iii. uneven (antonym)	- Level
iv. related to post office	- Postal
v. our moral duty	- Responsibility
vi. related to time	- Yearly
vii. prosperous (synonym)	- Successful
viii. related to being alive	- Living

Word chain: IMPORTANT → TROUBLE → LEVEL → POSTAL → RESPONSIBILITY → YEARLY → SUCCESSFUL → LIVING

V. Study the highlighted punctuation marks in the following sentences from the text.

1. ... but that you should not be satisfied in merely keeping my awards— the challenge before you was to earn your own rewards for the work that you did in your lifetime.

2. Writing—even if it is a letter—not only conveys our present concerns and views of the events taking place around us, but it becomes a possession.

- The highlighted punctuation is a long dash that can be used to link words or numbers or to create a pause in a sentence. There are two main types: the shorter en dash (–) and the longer em dash (—).

The **en dash** (–) represents a span or range in numbers or dates.

For example, it can indicate time periods, like 'train operates June–September' or page numbers, such as 'refer to pages 50–75' or to show scores, 'India won the series 2–1'.

The **em dash** (—) is used to add extra information or to show a change in thought within a sentence. For example, 'The exhibition—held in the main hall—features local artists.' Or 'I bumped into someone unexpected—my old teacher.'

Note: Do not add spaces around the dash and avoid overusing them.

Read the sentences below and insert either an em dash (—) or an en dash (–) suitably.

- (i) The conference will be held from March 15 March 20.
 (ii) I have lived in Kanpur Raipur for five years now.
 (iii) The artist known for her vibrant paintings will be showcasing her work in Guwahati.
 (iv) The scores for the final match were 2 3.
 (v) My favourite snacks samosas, pakoras, and jalebis are all from India.
 (vi) The train journey from Belagavi Bengaluru takes less than ten hours.
 (vii) I just finished reading the book it was absolutely amazing!
 (viii) The event will take place on September 1 September 5.

Ans. Insert an Em Dash (—) or En Dash (–)

- (i) The conference will be held from March 15–March 20.
 (ii) I have lived in Kanpur–Raipur for five years now.
 (iii) The artist—known for her vibrant paintings—will be showcasing her work in Guwahati.
 (iv) The scores for the final match were 2–3.
 (v) My favourite snacks—samosas, pakoras, and jalebis—are all from India.
 (vi) The train journey from Belagavi–Bengaluru takes less than ten hours.
 (vii) I just finished reading the book—it was absolutely amazing!
 (viii) The event will take place on September 1–September 5.

VI. Study the highlighted words in the following sentences from the text.

1. We told you that of course, this medal was yours as much as it was mine...
2. ...who were trying to gain control over their lives.
3. I have always emphasised that it's a recognition of the achievements of many people...
- In the given sentences, 'yours' and 'theirs' indicate possession— something belonging to you and them, respectively. But, 'it's' does not indicate possession rather is the contracted form of 'it is'.

Fill in the blanks by choosing the correct word from the options given in the brackets.

- (i) Please remember to bring _____ (your/you're) assignment book.
- (ii) The team celebrated _____ (their/they're) victory after the match.
- (iii) _____ (its/it's) important to stay hydrated during the hot summer days.
- (iv) I can't believe _____ (your/you're) going to the mango festival today.
- (v) The students said _____ (they're/their) excited for the field trip tomorrow.
- (vi) The tree lost _____ (its/it's) leaves in the winter.

Ans. Fill in the Blanks

- (i) Please remember to bring your assignment book.
- (ii) The team celebrated their victory after the match.
- (iii) It's important to stay hydrated during the hot summer days.
- (iv) I can't believe you're going to the mango festival today.
- (v) The students said they're excited for the field trip tomorrow.
- (vi) The tree lost its leaves in the winter.

VII. Read the following phrases from the text.

1. In today's fast-paced world
2. On the telephone
3. With great, abiding pleasure
4. In the chapters that follow
5. At a certain time
6. With equal respect and love

The given phrases are Prepositional Phrases.

Prepositional phrases are groups of words that begin with a preposition and include a noun or pronoun as the object of the preposition. These phrases provide additional information about time, place, manner, cause, direction, or relationship.

Now, complete the following sentences with suitable prepositional phrases.

- (i) The children played happily in _____.
- (ii) Nisha placed the vase on _____.
- (iii) We discussed the project in _____.
- (iv) Preethi found the lost book under _____.
- (v) The cat slept on _____.

Ans. Complete the Sentences with Suitable Prepositional Phrases

- (i) The children played happily in the park.
- (ii) Nisha placed the vase on the table.
- (iii) We discussed the project in the classroom.
- (iv) Preethi found the lost book under the bed.
- (v) The cat slept on the sofa.

VII. Rearrange the following jumbled words and phrases into meaningful sentences.

1. barked/at the strangers/the dog/loudly/the house/walking by
2. wrote/my classmate/during the/a story/summer vacations
3. enjoyed/under the trees/they/by the lake/a picnic
4. in his/grandfather's room/hung/he/the painting
5. studied/with great determination/for/students/the/exam

Ans. Rearrange the Words and Phrases

1. The dog barked loudly at the strangers walking by the house.
2. My classmate wrote a story during the summer vacations.
3. They enjoyed a picnic under the trees by the lake.
4. He hung the painting in his grandfather's room.
5. The students studied for the exam with great determination.

Let us listen

- I. You will listen to the passage about Evelyn Glennie's journey in overcoming her hearing loss through music and turning a physical disability into a success story. (Transcript for teacher on page 100)
After listening, match the words given in Column 1 with their meanings given in Column 2.

Column 1	Column 2
1. percussionist	(i) a person who plays drums and similar instruments
2. impaired	(ii) the ability to keep going despite difficulties
3. vibrations	(iii) slow and steady over time
4. determination	(iv) physical sensations caused by sound damaged or weakened
5. gradual	(v) damaged or weakened

Ans.

Column 1	Column 2 – Meaning
1. percussionist	- (i) a person who plays drums and similar instruments
2. impaired	- (v) damaged or weakened
3. vibrations	- (iv) physical sensations caused by sound
4. determination	- (ii) the ability to keep going despite difficulties
5. gradual	- (iii) slow and steady over time

- II. Listen to the passage once again and state whether the statements given below are true or false.

1. Evelyn Glennie became deaf suddenly. — False
2. Her headmistress ignored the signs of her hearing loss. — False
3. Ron Forbes was a percussionist who helped Evelyn. — True
4. Evelyn used her skin and bones to sense music. — True
5. She gave up on music after her diagnosis. — False

III. Answer the following questions in one or two words.**1. How did Evelyn turn her disability into strength?****Ans.** Determination and hard work**2. What role did Ron Forbes play in her life?****Ans.** Guided and encouraged**3. What lessons can we learn from Evelyn's story about how to treat others who have different abilities or challenges?****Ans.** Respect and support**Let us speak****I. Read the highlighted word in the following sentence from the text.**

That common good will present itself to you in many forms every day.

The highlighted word is pronounced with the stress on the second syllable.

PreSENT (verb) the stress is on the second syllable.

PREsent (noun) the stress is on the first syllable.

Now, read aloud the given words with the correct syllable stress according to the part of speech given in the brackets.

PROduce (noun)

conTRACT (verb)

PROject (noun)

conTENT (verb)

REfuse (noun)

proDUCE (verb)

CONtract (noun)

proJECT (verb)

CONtent (noun)

reFUSE (verb)

Ans. The words are pronounced differently depending on whether they are used as a noun or a verb. The capital letters show the stressed syllable.

Word	Noun	Verb
• Produce	- PROduce	proDUCE
• Contract	- CONtract	conTRACT
• Project	- PROject	proJECT
• Content	- CONtent	conTENT
• Refuse	- REfuse	reFUSE

II. Read the highlighted words in the following sentence from the text.

...but it becomes a possession that can be treasured and re-read over the years, with great, abiding pleasure.

treasure [treh-Zhuh]

pleasure [pleh-Zhuh]

In the highlighted words, -sure has a 'Zhuh' sound.

There are some words which end in -sure, but have a 'shuh' sound as in pressure [preh-shuh].

Now, read aloud the words given below with the 'shuh' or 'zhuh' sound.

measure

leisure

reassure

enclosure

exposure

ensure

seizure

fissure

composure

unsure

Ans.

Word	Pronunciation	Sound
• measure	- meh-Zhuh	- zhuh
• leisure	- leh-Zhuh	- zhuh
• reassure	- ree-uh-Shuh	- shuh
• enclosure	- en-kloh-Zhuh	- zhuh
• exposure	- ik-spoh-Zhuh	- zhuh
• ensure	- en-Shuh	- shuh
• seizure	- see-Zhuh	- zhuh
• fissure	- fi-Shuh	- shuh
• composure	- kuhm-poh-Zhuh	- zhuh
• unsure	- un-Shuh	- shuh

III. Pausing and chunking are techniques used when speaking, to organise information for the listener. Speakers can split what they say into smaller segments—either individual words or groups of words—to convey ideas or emphasise key points clearly.

1. Read aloud the following lines from the poem.

Don't Quit

When things go wrong, as they sometimes will,
when the road you're trudging seems all uphill,
when the funds are low and the debts are high,
and you want to smile but you have to sigh,
when care is pressing you down a bit—rest if you must,
but don't you quit.

— Edgar Albert Guest

- Now, read the lines of the poem once again by taking a shorter pause (/) or a long pause (/). Notice which version is easier for a listener to follow and understand.

When things go wrong,/as they sometimes will,/
when the road you're trudging/seems all uphill,/
when the funds are low/and the debts are high,/
and you want to smile/but you have to sigh,/
when care is pressing you down a bit/—rest if you must,/
but don't you quit.//

- Have you listened to this song in Hindi or in your language? Share with your classmates and teacher.

2. Chunk the stanzas with (/) or (/) and read it aloud.

Life is queer with its twists and turns.
As everyone of us sometimes learns.
And many a fellow turns about when he might
have won had he stuck it out.
Don't give up though the pace seems slow—
you may succeed with another blow.
Often the goal is nearer than it seems to a faint and faltering man.

Ans. Pausing and Chunking

1. The version with short pauses (/) and long pauses (//) is easier to follow because the pauses divide the poem into meaningful chunks and make the message clearer.
2. Chunk the Stanzas

Life is queer / with its twists and turns. //
As everyone of us / sometimes learns. //
And many a fellow turns about / when he might have won / had he stuck it out. //
Don't give up / though the pace seems slow— //
you may succeed / with another blow. //
Often the goal is nearer / than it seems / to a faint and faltering man. //

Let us write

- I. **Write a letter to your grandparents thanking them for the valuable lessons they have taught you. Include how their wisdom has shaped your values and behaviour in life.**

1. **Thank them for teaching you important lessons, sharing stories, or helping others in the neighbourhood.**
2. **Share how their actions inspire you to contribute to the betterment of the society.**

Ans.**Letter to Your Grandparents**

23, Shanti Nagar
Ahmedabad, Gujarat
24 September 2026

Dear Grandma and Grandpa,

I hope you are both happy and healthy. I am writing this letter to thank you for the valuable lessons you have taught me.

Your stories and experiences have taught me the importance of honesty, kindness, hard work, respect and helping others. I especially admire the way you are always ready to help our neighbours and support people in need. Your actions have taught me that even small acts of kindness can make a difference.

Your wisdom has shaped my values and behaviour. You inspire me to be responsible, care for others and use my abilities for the betterment of society. I will always try to follow the values you have taught me and become a good and responsible person.

Thank you for always guiding and inspiring me.

With love,
Your loving grandchild
ABC

Let us explore

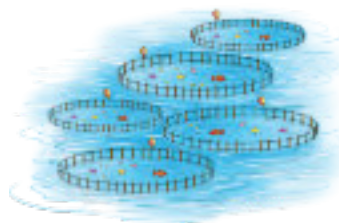
I. The White Revolution led to a increase in milk production in India primarily due to the efforts of Dr. Verghese Kurien. Therefore, he is known as 'the Milkman of India'.

1. The White Revolution led to a increase in milk production in India primarily due to the efforts of Dr. Verghese Kurien. Therefore, he is known as 'the Milkman of



2. The Green Revolution in India introduced high-yielding varieties of wheat and rice. It was initiated by Dr. M.S. Swaminathan. He was awarded the Padma Shri in 1967, Padma Bhushan in 1972, Padma Vibushan in 1989, and Bharat

3. The Blue Revolution focused on increasing fisheries production and productivity in India. This initiative was led by Dr. Hiralal Chaudhuri.



- In groups of four, research more information about these revolutions. Share your findings with your classmates and teacher.

Ans.

Revolution	Main Area	Key Person	Main Contribution	Impact
• White Revolution	- Milk and dairy production	- Dr. Verghese Kurien	- Operation Flood expanded dairy cooperatives and connected milk producers with markets.	- Increased milk production, strengthened dairy farmers and helped India become a major milk-producing nation. (National Dairy Development Board)
• Green Revolution	- Agriculture and food grains	- Dr. M. S. Swaminathan	- Promoted high-yielding varieties and improved agricultural practices, especially for wheat and rice.	- Greatly increased food-grain production and strengthened India's food security. (Wikipedia)
• Blue Revolution	- Fisheries and aquaculture	- Dr. Hiralal Chaudhuri	- His pioneering work on induced breeding of major carps helped develop scientific fish farming.	- Increased the scope for fish production and aquaculture and supported fish farmers' livelihoods. (Indian Agricultural Research Journals)

II. Vocational training for people in rural regions is provided by the Jan Shikshan Sansthan (JSS), under the Ministry of Skill Development and Entrepreneurship, Government of India. The objective of JSS is to economically uplift the rural population by imparting essential skill-based training. This enables local trades to grow and creates new opportunities for the people in the region.

- Find out more about JSS with the help of the link given below.

Ans. Jan Shikshan Sansthan (JSS) is a skill-development programme under the Ministry of Skill Development and Entrepreneurship, Government of India. It mainly provides vocational and skill-based training to people in rural and disadvantaged communities.

JSS helps learners develop practical skills in areas connected with local trades and employment opportunities. Its aim is to improve people's ability to earn a livelihood, encourage self-employment and entrepreneurship, and contribute to the economic development of their communities.

Through such training, JSS helps people become skilled, confident and economically self-reliant.

Jan Shikshan Sansthan (JSS) official website

III. Financial Literacy

- Read the passage and discuss the questions given below.

Financial literacy is an essential lifelong skill that should be taught to children from an early age. Preparing children with financial literacy skills is an investment for their future well-being. By imparting an understanding of money, saving, budgeting, and wise spending, we empower them to navigate the financial world with confidence as they grow up.

Whether it is managing a cooperative society, a start-up, or a household budget, financial literacy is an ongoing learning process that evolves as children grow and their understanding deepens. An introduction to concepts of saving, budgeting, investing, and responsible spending equips them with essential life skills. Children learn best through practical examples. Real-life situations help them understand the value of money and the importance of making wise financial choices. Thinking critically before spending helps cultivate responsible habits. The concept of saving and investing can be explained through relatable examples, such as planting seeds that grow into trees bearing fruit.

As children grow older, they will learn to differentiate between needs and wants, compare prices before making a purchase and understand importance of financial literacy.

Discuss in groups.

1. Why is it important to learn about money and saving from a young age? Give one example.

Ans. Learning about money and saving from a young age develops responsible financial habits. It teaches children to understand the value of money and spend wisely. For example, a child can save a part of their pocket money regularly to buy something useful later.

2. If you received some money as a gift, how would you decide whether to save, spend, or invest it?

Ans. I would first consider my needs and wants. I would save most of the money for future needs, spend a small amount on something useful, and with guidance from my parents or guardians, consider suitable ways to save or invest some for the future.

3. How would you manage a limited budget for a small school event?

Ans. I would first prepare a budget and list all necessary expenses. I would give priority to essential items, compare prices, avoid unnecessary spending and keep some money aside for unexpected expenses.

4. Why is financial literacy important for everyone?

Ans. Financial literacy helps people manage money wisely, save for the future, prepare a budget and make responsible spending decisions. It also helps people distinguish between needs and wants and become more financially responsible.