

Reimagining Education, Knowledge-skills Acquisition and Livelihoods for the Age of AI

Manohar Swaminathan, Microsoft Research

The Scale of the Ecosystem

SCHOOL EDUCATION

24.69 Cr

Students in school

1.47 M schools, pre-primary to Class 12

HIGHER EDUCATION

4.50 Cr

Higher-ed students

+31.5% in a decade (from 3.42 Cr)

SKILLING & PROFESSIONAL

~15,000

Industrial Training Institutes

3,169 govt + 11,855 private ITIs

1.02 Cr

Teachers nationwide

Women 54.9% of the workforce

64,456

Higher-ed institutions

1,289 universities · 48,246 colleges

14.90 L

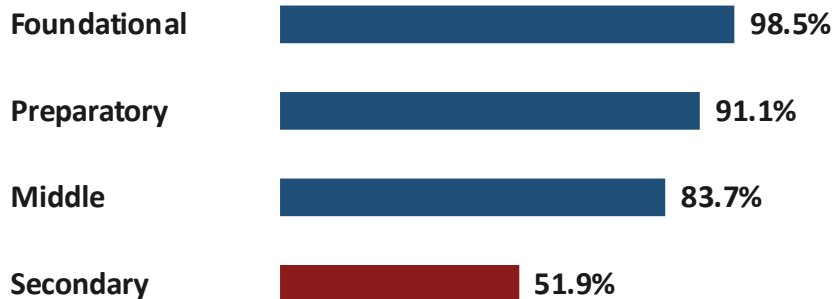
B.Tech seats (2,906 colleges)

816 medical colleges · 1.38 L MBBS seats

Where the System Breaks

THE SECONDARY DROP-OFF CLIFF

Retention rate by NEP-2020 stage



48% leave school before Class 12.
Secondary dropout: 19.5% Assam, 18.7% UP.

EMPLOYABILITY & FACULTY GAP

54.81% employability · **~40%** under-25 unemployment
28% teaching-post vacancy in central universities

THE GENDER TURN

31.2% female GER vs. **28.9%** male · GPI 1.08
Women: 56.2% of PG, 44.0% of STEM, 82% of JSS

REGIONAL SEAT CONCENTRATION

>50% of 14.90 L B.Tech seats in **TN, AP, Telangana**
UP has 3.25 Cr school students, far fewer pro seats.

India is confronting a mental health crisis of unprecedented scale.

One in seven Indians lives with a mental disorder, yet the country's clinical system reaches fewer than one in five who need care. The DALY burden nearly doubled between 1990 and 2017.

197.3_M

Indians living with mental disorders of varying severity — approximately 1 in 7 people nationwide.

~150_M

Adults (≈15% of the adult population) who require active therapeutic intervention for a diagnosable condition.

< 30_M

Individuals actually receiving appropriate mental health care — the rest sit inside a systemic treatment gap.

70 – 92%

Treatment gap across states and conditions — the share of people with a diagnosable disorder who receive no clinical care.

A rising suicide toll meets a system built for a fraction of the demand.

The national suicide rate rose from 9.9 to 12.4 per 100,000 between 2017 and 2022. Young adults, students and housewives carry a disproportionate share of the loss — while the workforce and financial base for mental healthcare remain a fraction of WHO benchmarks.

RECORDED SUICIDE DEATHS · 2023

1,71,418

12.4 per 100,000 population — up from 9.9 in 2017.

67%

of national suicide deaths are young adults (15–29 / 18–30) — the leading cause of mortality in this age

63,000+

children under 18 died by suicide between 2019 and 2024. Over 12,500 youth suicides were tied directly

~60 / day

housewife suicides — 21,000–24,000 annually. India also accounts for 36.6% of all female suicide deaths globally.

0.75

psychiatrists per 100,000 (WHO benchmark: 3.0). Mental health receives only ~1% of the MoHFW budget; 95% of that goes to tertiary institutes.

The Silvering Wave

India's Demographic Transition to an Ageing Society

TODAY	~156 million Seniors 60+ — about 11% of the population
2036	~230 million 15% of population — one in every seven Indians
2050	~347 million 20.8% — one in every five Indians

Milestones Ahead



2046: Seniors surpass children

The 60+ population overtakes the under-15 population — a first in India's history.



The oldest-old surge

The 80+ population expands by 279% between 2022 and 2050 as late-life mortality declines.



Dependency ratio nearly doubles

Elderly per 100 working-age adults: 16 in 2021 → 30 by 2050.

Compounding Vulnerabilities

Six intersecting pressures on India's elderly



Aging Before Getting Rich

The fiscal squeeze

India is ageing while still a lower-middle-income nation — safety nets have not caught up with demography.



Income Insecurity

78% without a pension

40% of older adults sit in the poorest quintile; 70% depend entirely on adult children for daily needs.



Chronic Disease Burden

75% with at least one NCD

Fewer than 300 board-certified geriatricians serve over 150 million seniors; only 1–2% needing palliative care receive it.



Feminisation of Ageing

58% of seniors are women

Over half of elderly women are widowed; only ~10% have financial independence, and most lack asset ownership.



Fraying Family Networks

30% live alone or only with spouse

Urbanisation and nuclear households erode traditional care. 65% of elders with dementia and 61% with clinical depression receive no treatment.



Digital Exclusion

59% without a digital device

As banking, pensions, and healthcare digitise, under 20% of seniors have basic digital skills — raising the risk of exclusion and fraud.

THE FRAME

Fastest-growing economy — and one of the most structurally fragile

HEADLINE

6–7%

annual GDP growth — one of the fastest among major economies

A macroeconomic paradox: top-line expansion sits alongside deep structural gaps.

BENEATH THE HEADLINE

- Foundational learning collapse
- Demographic dividend at risk
- Skill mismatch across sectors
- Under-resourced public health
- Water and climate stress
- Informal-labour precarity
- Historic wealth concentration

A young workforce — with nowhere formal to go

600M+

Indians aged 18–35

12M

join the labour force each year

2051

the demographic window is projected to close

GEN Z IN FORMAL SALARIED JOBS

14.8% 4.7%

young men

young women

80%

of Gen Z workers have no social-security coverage

A system running below every credible benchmark

1.4–1.8%

of GDP on public health

vs. WHO benchmark of 5% and NHP-2017 target of 2.5%

0.6–0.8

hospital beds per 1,000 people

vs. Brazil 2.1 and China 4.3; ~2.4 million-bed deficit

80%

specialist doctor shortfall
in rural CHCs

Surgeons 83%, paediatricians 82%, physicians 79% vacant

38–43%

of health spending is out-of-pocket

About 30% — the 'missing middle' — carry no insurance

Growth on a stressed planetary base

CLIMATE EXPOSURE

8 in 10

Indians live in districts highly vulnerable to floods, droughts, heat and cyclones.

USD 93 billion

in average annual losses from extreme weather — about 3.4% of GDP.

WATER STRESS

600M

people face high-to-extreme water stress.

120 / 122

global water-quality rank

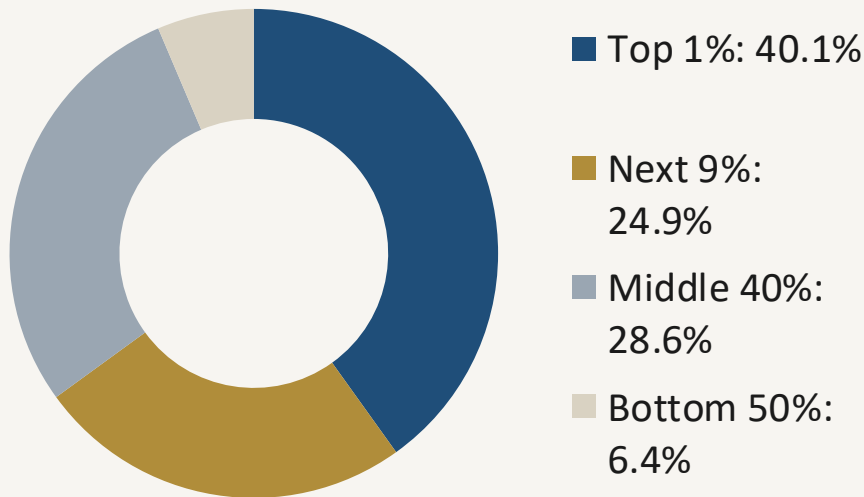
21

major cities — Delhi, Bengaluru, Chennai among them — face critical groundwater depletion.

WEALTH CONCENTRATION

A 'Billionaire Raj' — sharper than the colonial-era peak

Share of national wealth



THE CONCENTRATION AT THE TOP

~9,200

adults (the top 0.001%) hold three times the wealth of the bottom 460 million adults combined.

1 → 162

US dollar billionaires, 1991 → 2022. Their combined wealth is 25% of national income.

The AI Tsunami Has Landed

Most people are unaware. That gap is your biggest risk — and your biggest opportunity.

What's already happening

- AI handles coding, writing, design, legal drafts, accounting entries
- Companies are hiring FEWER fresh graduates in IT and services
- Entry-level knowledge jobs are being automated at scale
- The 'train a fresher and bill the client' model is broken

What most people think

- X 'If I learn more AI courses I'll be safe'*
- X 'My CS / MBA / law degree still guarantees a job'*
- X 'This only affects software people'*
- X 'It will take years to reach my town / field'*

The numbers are not separate crises.

They compound into one.

1

Foundational learning fails

2

Credentials without
capability

3

Informal work, thin tax
base

4

Underfunded health,
climate, safety nets

The demographic window closes around 2051. The reforms must land inside it.



HIGHER EDUCATION AS THE INTEGRATING FORCE

*India's crises are not separate problems requiring separate solutions.
Reimagined education is the integrating force that addresses them simultaneously.*

Youth & Employability

Grand challenge projects create
real skills + real portfolios +
real earning from day one

Agricultural Distress

Ecologically rooted learning
transforms farm communities
from subsistence to prosperity

Aging Population

153M seniors integrated as
mentors, knowledge keepers,
nano-entrepreneurs

Skill Deficits at Scale

Pluriversity federation +
micro-credentialing via DPI
reaches every district

Transform Education for AI and with AI

Project Ekalaiva × Agentic Shiksha

Two sides of the same coin. India is the crucible. The model is global.



EKALAIVA: Education, Knowledge-skills Acquisition, and Livelihoods in the age of AI

Pillar 1

Flipped-by-AI Pedagogy with Threshold Concepts

AI tools available throughout learning.
Focus on 10-15 threshold concepts per course, not content reproduction.

Pillar 2

Grand Challenge-Driven Unified Pedagogy

Ecologically rooted challenges connected to students' communities.

Pillar 3

Portfolio-Based Assessment

Artifacts & accomplishments replace exams. Accomplished / In-Progress grading replaces competitive letter grades.

Pillar 4

Micro-Credentialing & Flexible Pathways

Aligned with NCER, ABC, MEME.
Creditisation of all learning.
Recognition of Prior Learning (RPL).

Pillar 5

Lifelong Learning & Earning Integration

Continuous interweaving of learning and earning. Enabled by APAAR ID, DigiLocker, UPI, ONDC, BharatNet.

Pillar 6

Reimagined Faculty Incentives

Importance & impact replace publication metrics. Faculty evaluated on real-world contribution, not h-index.

OUTCOME: Happiness and Wellbeing through trust-based education, not competitive examination culture

NEP 2020 — Intent and Flexibility Instruments

1

MEME — Multiple Entry-Multiple Exit



Micro-Credentialing & Flexible Pathways; Lifelong Learning & Earning Integration

2

Academic Bank of Credit (ABC)



Portfolio credit accumulation across institutions; the Pluriversity credit layer enabling federation

3

APAAR ID



Lifelong learning identity for every student; validation backbone for each person's Lumen personal AI agent

4

No Hard Separation — curricular / vocational / academic streams



Grand Challenge-Driven Unified Pedagogy — start from real-world challenges, not disciplinary silos

5

Holistic, Flexible, Multidisciplinary Curricula



Institutional autonomy to design ecologically-rooted grand challenges; student agency over learning trajectories

Trust and Agency: The Organising Principle

Current System

Doctrine of 'No Trust, Always Verify'

- Students assumed not to want to learn
- Teachers assumed not to teach well
- Administrators assumed not to act in good faith
- Synchronised examinations as surveillance
- Rigid syllabi removing professional autonomy
- Terminal examination logic as credential proxy



Ekalaiva Framework

Trust and Agency as Bedrock

- Students trusted as passionate learners when supported
- Teachers trusted as committed professionals when autonomous
- Institutions trusted to evolve local responses
- Portfolio artefacts replacing proctored recall
- Faculty incentives aligned with learning innovation
- Ground-up, federated transformation — hundred thousand flowers

Ekalaiva & Agentic Shiksha — two sides of the same coin



EKALAIVA

The pedagogy & framework

Trust + Agency · Happiness + Wellbeing

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Ecologically rooted challenges from students' own communities. Messiness — AI cannot automate it.

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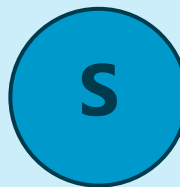
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SAME
COIN



AGENTIC SHIKSHA

The tech stack & platform

Successor to Shiksha Copilot

Teaching Assistant personal Lumens



Grand Challenge Agent



Threshold-concept scaffolding by design; tiered help based on where

Campus portfolio agent



Expertise · Experience
· Empathy — infused in the agent.
Not replacing teachers, amplifying.

Credential Agent



Educators scaffold the course; teachers steer conversations in real time. Not a stand alone bot.

Linkage with DPH



Azure AI Foundry, GitHub Copilot, multi-model. Sovereign, observable, institution-grade.

Lumens for Faculty & Administrators



Successor to Shiksha Copilot — 8,000+ teachers, the first agentic AI at this scale in Indian education.

"Neither flies without the other. The framework without the platform is theory; the platform without the framework is just another chatbot."

The Hard Truth About Entry-Level Jobs

Across every discipline. Not just software.



Software

Code generation, QA, basic dev



Law

Document review, contract drafts



Accounting

Data entry, basic analysis



Design

Layouts, copy, basic visuals



Healthcare admin

Records, scheduling, coding



Marketing & Sales

Copy, ads, lead qualification



Management

Reporting, slide decks, research



Media & Policy

Drafting, fact-checking, briefs

AI-Transformed Education

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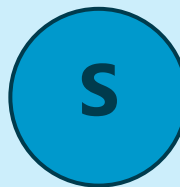
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India Has Already Built the Infrastructure

NEP 2020 • Digital Public Goods • BharatNet • UPI • APAAR • DigiLocker • ONDC



BharatNet + Smartphones

AI tools in your hands, wherever you are — not just in cities.



APAAR ID + Digi Locker

Your learning and achievements are verified, portable, and lifelong.



UPI + Credit Infrastructure

Nano-entrepreneurship is now fundable without traditional collateral.



NEP + Academic Bank of Credits

Mix learning and earning. Move between institutions. Learn at your pace.



ONDC

Sell your skills and products on open digital commerce networks.



SWAYAM + DIKSHA

Free, high-quality learning in your language, available now.

Enabling policy frameworks for education & skilling

A coherent stack of national policies now makes it possible to design education and skilling as one integrated, lifelong learning system.

NEP 2020

National Education Policy

- Holistic, multidisciplinary, flexible
- Focus on conceptual understanding and critical thinking
- Experiential learning as standard pedagogy
- “Light but tight” regulation

Source: NEP 2020, MoE

NCF 2023

*National Curriculum Framework,
School Education*

- 5+3+3+4 curricular structure (ages 3–18)
- Values, capacities, dispositions — not only cognition
- Inquiry, discovery, discussion-based pedagogy
- Foundational literacy & numeracy priority

Source: NCF-SE 2023, NCERT

NCrF

National Credit Framework (mother document)

- Single credit system across school, HE, skilling
- Aligns NHEQF and NSQF; recognises experiential learning
- Multiple Entry – Multiple Exit (ME-ME)

Source: NCrF Draft Report, MoE

Qualification frameworks

NHEQF • NSQF • NSEQF

- Common credit levels 1–8 across streams
- Academic equivalence: vocational ↔ general
- Recognition of Prior Learning (RPL)
- Horizontal & vertical mobility

Aligned to NCrF; regulators: UGC, AICTE, NCVET

₹55,000+ Crore Already Allocated — The Fiscal Landscape



All funds are existing Union Budget 2026-27 allocations. No new expenditure is proposed.

Dept. of Higher Education

₹~8,550 Cr

PM-USHA · MERITE-EAP · PMRF · PM-ONOS

Utilisation: Partial — structurally siloed

MSDE (Skilling)

₹~8,940 Cr

PM-SETU · Skill India Programme

Utilisation: 12–44% utilised

Ministry of Labour

₹~20,083 Cr

PM-VBRY · eShram

Utilisation: Predecessor: 4.24% utilised

Ministry of MSME

₹~9,000* Cr

GECL (phantom) · CGTMSE · PMEGP

Utilisation: Nil (GECL phantom)

DPIIT / Commerce

₹~1,000 + lever Cr

ISM 2.0 · PLI Electronics · Startup India

Utilisation: Disbursement lag

Dept. Social Justice

₹~7,311 Cr

Post-Matric SC · SHRESHTA

Utilisation: Deployed — targeting refinement needed

*GECL redirect from phantom to active Cybersecurity MSME Seed Fund

B.Tech in Unified Engineering

A New Program Launched by IIT Jammu



The challenges of tomorrow will not be limited to a single branch of engineering.



Unified Engineering is designed to prepare students to work across disciplines, integrate technologies, and develop solutions for real-world industrial and societal challenges.

1 WHAT MAKES UNIFIED ENGINEERING DIFFERENT?



HANDS-ON LEARNING FROM DAY ONE

Learn through design, experimentation, prototyping, and projects.



INTERDISCIPLINARY BY DESIGN

Understand how multiple engineering domains work together to create complete systems.



INDUSTRY-INTEGRATED EDUCATION

Real-world projects, industrial exposure, and co-mentorship from industry experts.



BALANCED LEARNING APPROACH

Strong engineering fundamentals combined with experiential learning.

AREAS OF SPECIALIZATION:



Energy &
Sustainability



Robotics &
Automation



Smart Mobility
& EV



Intelligent Systems
& AI

2

WHY IIT JAMMU?



✓ Grand Challenge-based learning framework



✓ Advanced facilities including Drone Labs, Robotics Testbeds & Super Fab Labs



✓ Growing Innovation Park ecosystem bringing startups and industry closer to campus



✓ Strong focus on innovation, research, entrepreneurship, and industry engagement



✓ A rapidly growing IIT committed to shaping next-generation engineers

Grand Challenges

Seeds for Faculty Ideation

Author: Manohar Swaminathan

Grand-challenge pedagogy: V. Vinay & Manohar Swaminathan (Jed-i, 2010–2015)

Flipped-by-AI: Prof. Manoj Singh Gaur, Director, IIT Jammu

What makes a grand challenge?

A grand challenge is not a curriculum topic. It is a long-horizon problem — ecologically rooted in the immediate context of the institution, its geography and its people — around which faculty cluster by passion and expertise, and around which students organize their learning.

■ Ecologically rooted

Grounded in Jammu, J&K, the Shivaliks — not abstract or generic.

■ Cross-disciplinary

Cuts across the seven B.Tech. streams and HSS; no single department owns it.

■ Long horizon (5–10 yrs)

Outlives a single student cohort; faculty provide continuity.

■ Faculty-owned

Faculty cluster around 1–2 they are passionate about and can contribute to.

Six Seed Challenges — Rooted in IIT Jammu's Ecology

For faculty ideation — cluster, reshape, replace, expand.

01 Safe Himalayan Infrastructure

Tunnels, roads and rail lines that survive the Shivalik's thrust zones, shear zones and high in-situ stresses — a decade-long systems challenge across Civil, Materials, Mechanical, CS and HSS.

02 Water-Secure Jammu & Kashmir

A net-zero-water IIT Jammu campus, and a scalable model to operationalize the State-Specific Action Plan for Water across the UT. Chemical, Civil, CS, Materials, HSS.

03 Climate-Resilient Villages of Jammu

Take the Palli Panchayat carbon-neutral survey to 100 villages of Jammu in 5 years — ecology, energy, livelihoods, health and digital access woven together.

04 Sovereign Silicon & Secure Comms

RISC-V SoCs, low-power VLSI, 6G physical layer and anti-jamming stacks — built on Saptarshi and Agastya, for a border region that cannot depend on imports.

05 Technology for High-Altitude Life

Cold-climate materials and coatings, autonomous load-bearing for difficult terrain, hydrogen storage, energy and propulsion — for soldiers, and for civilians who live where they serve.

06 The Pragmaan Pipeline

A J&K–Ladakh school-to-frontier-tech pathway that scales the Pragmaan outreach into a decade-long talent commons, co-owned with regional schools and ITIs.

TVS Lakshmi Vidhya Sangam

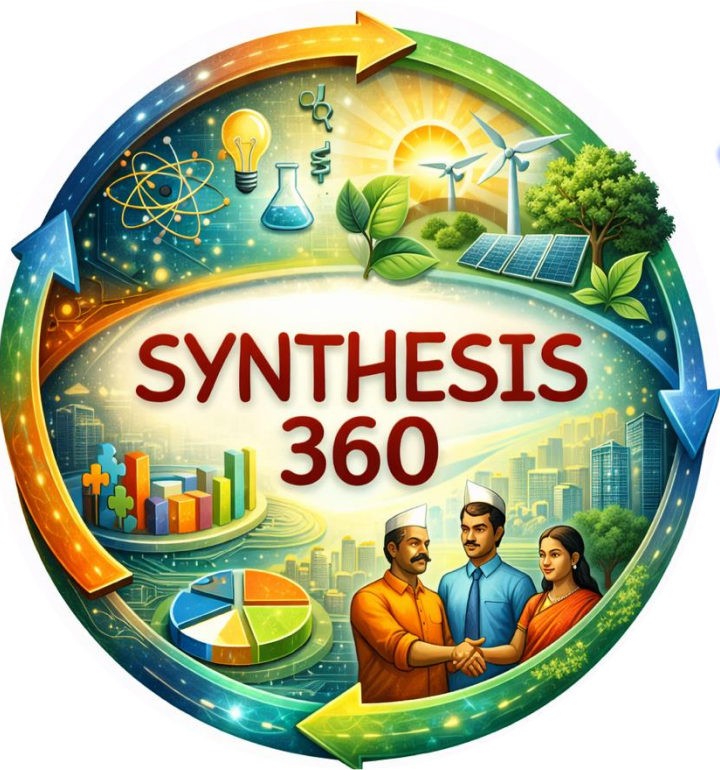
Madurai

The Vision and Philosophy

Philosophy:

- AI is a learning partner, not a threat.
- Learning is built around real-world problems, not isolated subjects.
- Teachers guide inquiry; students explore and construct understanding.
- Assessment focuses on growth and reflection, not fear.
- Collaboration and trust form the foundation of learning communities.

This philosophy aligns completely with **NEP 2020** and the **experiential and competency-based learning framework**.



SYNTHESIS 360

Bringing Science, Math, Society,
and Language into a full circle.

Synthesis

360

Heritage of Madurai



Subject	What Students Explore
Math	Geometry and symmetry in temple architecture
Science	Conservation and environmental science
Social Science	History and urban development
English	Writing, advocacy and communication

We aren't just looking at old buildings,
but you are looking at the "**Living City**"
from every possible angle—
mathematical, scientific, cultural, and
linguistic.

Solve the Messy Problems Around You

AI is brilliant at single, well-specified tasks. Messy, local, human problems? That's yours.

Grand Challenges — from the Ekalaiva Framework

Pick a real problem in your community. Work on it. Build something. Document everything. That is your education.

Water quality

Monitor and map local water sources using low-cost sensors + AI analysis

Farmer markets

Help local farmers reach buyers directly using WhatsApp + ONDC

Elder care

Build companion services for senior citizens using local language AI

Children's literacy

Create language-learning games using your mother tongue + AI

Health navigation

Help families find government health services in their language

Local crafts + AI

Document, digitise and market traditional crafts globally

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Your Portfolio. Not Your CGPA.

The old signal

- ✗ CGPA / percentage — one number, one moment
- ✗ Degree certificate — proves seat time, not skill
- ✗ Known only to your college and your parents
- ✗ Invisible to employers in other cities or sectors

Your Portfolio

- ✓ Documented projects — what you tried, built, and learned
- ✓ Validated by peers, faculty, mentors — authenticated
- ✓ Grows continuously throughout your life
- ✓ The evidence a future employer or partner can actually trust

Even abandoned projects go in. Documenting why you stopped is itself a skill.

A Word to the Teachers in the Room

"You may kindle the flame of curiosity but cannot command what they shall discover, for each mind burns with its own sacred fire."

Poem 'On Students' — generated by Claude AI, inspired by Kahlil Gibran's 'On Children'

The most important thing a teacher can do right now is stop being the sole source of knowledge in the room — and start being the curator of curiosity.



Pose real problems

Bring a genuine challenge from your community into your classroom.



Use AI in class — openly

Let students use it. Then ask: what did AI get wrong? What did it miss?



Assess portfolios

Replace marks-obsession with documented evidence of work and growth.



Become a learner again

The best gift you can give students is letting them see you not-knowing — and figuring it out.

What AI Cannot Do. Ever.

This is where human beings — and you specifically — are irreplaceable.



Build real trust
with real people



Walk your
community's streets



Know local plants,
recipes, healing practices



Perform, create,
entertain, inspire



Care for the sick,
the old, the young



Negotiate in your
own dialect



Light the flame of
curiosity in students



Grow, plant,
harvest, cook

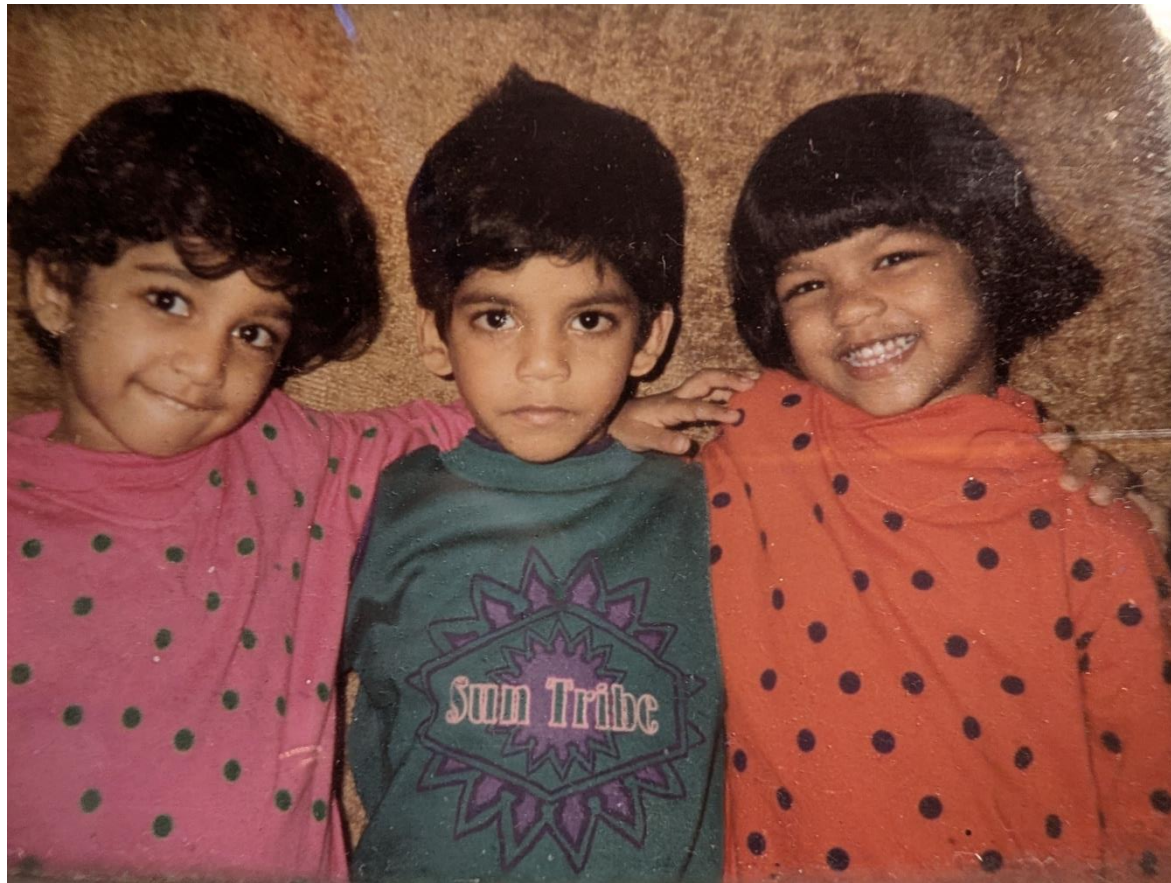
Conclusion

The Ekalaiva framework supported by an agentic AI infrastructure can bring in this radical transformation of education and skilling at population scale.

Collaboration is Essential!

Look forward to working with many of you!

1993

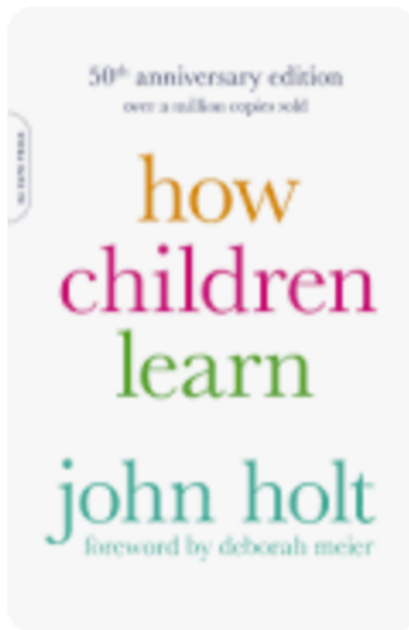


John Holt/ Books



How Children
Fail

1964



How Children
Learn

1967



Learning All The
Time

1968



Totto-chan



The
Little Girl
at the
Window

Tetsuko
Kuroyanagi

Translated by
Dorothy Britton

TEACHER

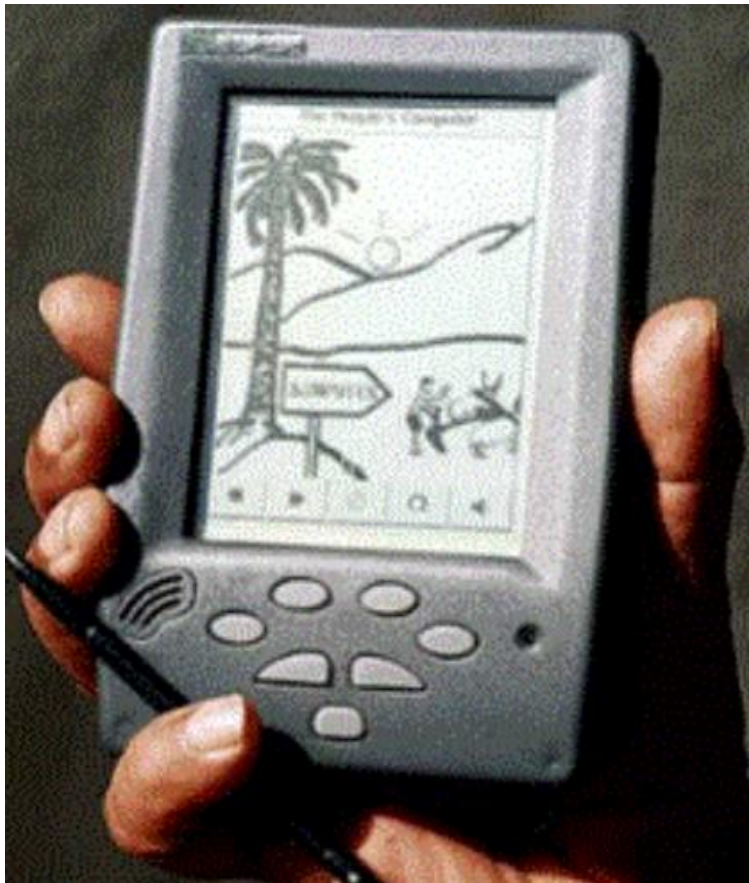


Sylvia Ashton-Warner

WITH A FOREWORD BY

MAXINE HONG KINGSTON

2003



2013



My Takeaway: Trust and Agency are foundational

2017-2022

