

1. What is Bio-diversity? Why is Bio-diversity important for Human lives?

Ans: The variety of plants (Flora) and animals (Fauna) in a particular habitat is known as biodiversity.

- 1. It maintains the ecological balance.**
- 2. It helps in the healthy existence of humans.**
- 3. It helps to maintain the ecosystem.**
- 4. It helps in high productivity and human wellness.**

2. How have human activities affected the depletion of Flora and Fauna? Explain.

Ans: The following activities affected the depletion of flora and fauna:

- (i) Deforestation for agricultural expansion.**
- (ii) Degradation of forests by shifting cultivation.**
- (iii) Large scale development projects.**
- (iv) Mining activities.**
- (v) Habitat destruction, hunting poaching, over exploitation of forest products etc.**

3. Describe how communities have conserved and protected forests and wildlife in India?

Ans: (i) In Sariska Tiger Reserve (Rajasthan), villagers have fought against mining by citing the Wildlife Protection Act.

(ii) The inhabitants of five villages in the Alwar district of Rajasthan have declared 1200 hectares of forest as the Bhairodev Dakav Sanchuri.

(iii) The famous Chipko movement was successfully conducted in Himalayas.

(iv) Farmers and citizens groups like Beej Bachao Andolan in Tehri and Navdanya have shown that adequate levels of diversified crop production without use of synthetic chemicals.

(v) Joint Forest Management (JFM) is a good example for involving local communities in the management and restoration of degraded forests.

4. Write a note on good practices towards conserving forest and wild life.

Ans: 1. Worshiping of trees and animals.

2. Use of flora and fauna in religious functions.

3. Formation of national parks, wildlife sanctuaries, and bio reserves to protect endangered species.

4. Punishable penal codes on killing animals.

5. Community programs like Vanmahotsav etc.

6. Regulated and Planned Cutting of Trees.

7. Control over Forest Fire.

8. Reforestation and Afforestation.

5. Distinguish between Reserved Forests and Protected Forests.

Reserved Forests

- 1. More than half of the total forest land has been declared reserved forests.**
- 2. Reserved forests are regarded as the most valuable as far as the conservation of forest and wildlife resources are concerned.**

Protected Forests

- 1. Almost one-third of the total forest area is protected forest, as declared by the Forest Department.**
- 2. This forest land are protected from any further depletion.**

MINERALS AND ENERGY RESOURCES

1. Why do you think that solar energy has a bright future in India?

Ans: Solar energy has a bright future in India due to the following reasons:

- 1) Solar energy is an inexhaustible source of energy produced from sunlight**
- 2) Many parts of the country received sunlight on 300 days annually**
- 3) So it becomes possible to generate 20MW solar energy per sq.km in such areas.**
- 4) It is easy to establish solar plants in urban and rural areas**
- 5) It is also becoming popular as used for cooking, heating water, lighting, etc.....**
- 6) It is also a renewable source of energy.**
- 7) Thus the Solar energy has a bright future in India.**

2. Why do we need to conserve mineral resources? (or) Explain the importance of conservation of minerals?

Ans: Minerals conservation is essential because:

- 1) Minerals are non-renewable or finite in nature.**
- 2) The rate of formation of minerals is very slow in comparison to the rate of consumption.**
- 3) The geological processes of mineral formation take place over millions of years.**
- 4) They are valuable and short-lived possessions of a country.**
- 5) Continued extraction leads to increasing costs as they are taken from greater depths along with decrease inequality.**

3. Distinguish between the Ferrous Minerals and Non-Ferrous Minerals.

FERROUS MINERALS

- 1. Ferrous are the minerals which mostly contain iron.**
- 2. They have more weight.**
- 3. Ferrous minerals are good conductors of electricity.**
- 4. They are magnetic in nature.**
- 5. Ex: Manganese , Iron etc.**

NON FERROUS MINERALS

- 1. Non-ferrous minerals are the ones which do not contain iron.**
- 2. They have less weight.**
- 3. They are bad conductors of electricity.**
- 4. They are non-magnetic in nature.**
- 5. Ex: Gold, copper, zinc etc.**

4. Distinguish between conventional and Non-conventional sources of Energy.

CONVENTIONAL ENERGY

- 1. Conventional sources of energy are nonrenewable sources of energy.**
- 2. These sources get depleted with its use.**
- 3. These are traditional sources of energy.**
- 4. These causes large scale pollution.**
- 5. For example : Coal, petroleum, diesel, etc.**

NON-CONVENTIONAL ENERGY

- 1. Non conventional sources of energy are renewable sources of energy.**
- 2. These resources can be used again and again.**
- 3. These are recently developed sources of energy.**
- 4. These are environment friendly resources.**
- 5. For example: Solar energy, wind energy, tidal energy etc.**

2. Describe the distribution of Coal in India?

Ans: In India, coal is found in rock formations from two main geological ages:

- 1) Gondwana (approximately 200 million years old).**
- 2) Tertiary deposits (approximately 55 million years old).**

1) The major Gondwana coal resources are located in:

(i) Damodar Valley (West Bengal –Jharkhand), where Jharia, Raniganj, and Bokaro are significant coalfields.

(ii) Godavari valley, Mahanadi valley, Son valley, Wardha valley.

2) Tertiary Coal deposits:

(i) Tertiary coal deposits are found in the northeastern states of Meghalaya, Assam, Arunachal Pradesh, and Nagaland.

THE RISE OF NATIONALISM IN EUROPE

1. Observe the Map (TB page no.8) and Answer the following questions.

1. Name the Sea located between Europe and Africa? Ans: Mediterranean Sea.
2. Name the biggest empire in this map? Ans: Russian Empire.
3. Vienna belongs to which country? Ans: Austria.
4. Mention any one Island in Atlantic Ocean. Ans: England.

2. Observe the Map (TB page no.36) and Answer the following questions.

1. This map shows the unification of one country. Name that country? Ans: Germany.
2. Name any one sea that was located to North in this map. Ans: Baltic Sea, North Sea.
3. Name the Empire that was located to South in this map. Ans: Austrian Empire.
4. Who was the chancellor of Prussia during the unification? Ans: Otto von Bismarck

3. Observe the Map (TB page no. 38) and Answer the following questions.

1. This map belongs to a country before its unification. Name that country? Ans: Italy.
2. King Victor Emmanuel-II belonged to which state? Ans: Sardinia-Piedmont
3. Name one Island located in this map. Ans: Sardinia
4. Name the sea located in this map. Ans: Mediterranean Sea.

4. What steps did the French revolutionaries take to create a sense of collective identity among the French people?

Ans: Important steps taken by French revolutionaries to make an identity among French people are:

- i) Idea of la patrie (the fatherland) as well as le citoyen (the citizen), is the notion of a united community in which states enjoy equal rights in the constitution.**
 - ii) A tricolor French flag replaced the royal standard.**
 - iii) The Estate General was changed and renamed as the National Assembly, a group of citizens elected to this National Assembly.**
 - iv) For the nation, new oaths, hymns and martyrs were commemorated.**
- A uniform law was made for the whole nation by a central administrative system.**

5. Briefly trace the process of German unification.

Ans:

- i) Around the 1800s, feelings of being nationalist were there in the middle class German.**
- ii) To create a nation-state from various German states, they united in 1848.**
- iii) Military and monarchy, together repress them to get support from Prussia.**
- iv) The leader of the German unification movement was Prussia.**
- v) The Prussian bureaucracy and army supported the chief minister Otto von Bismarck.**
- vi) When Prussia won war against Austria, France and Denmark, then the process of unification was completed.**
- vii) Prussian king, William I, in January 1871 was named German Emperor in a ceremony held at Versailles.**

6. List any four features of the Civil Code of 1804 usually known as the Napoleonic Code. (OR) What changes did Napoleon introduce to make the administrative system more efficient in the territories ruled by him?

Ans:

Napoleonic Code of 1804 -:

- (i) All privileges based on birth were removed.**
- (ii) He had established equality before law.**
- (iii) Right to property was given.**
- (iv) In towns, guild restrictions were removed.**
- (v) Transport and communication system improved.**

7. Why did nationalist tensions emerge in the Balkans?

Ans:

- i) Tensions with nationalist was emerged in the Balkans since the idea of romantic nationalism spread. The Ottoman Empire used to rule over this area.**
- ii) Various Slavic communities in the Balkans began to struggle for independent rule.**
- iii) They wanted more territory as they were jealous of each other.**
- iv) The imperial power in the Balkans made conditions worse.**
- v) England, Germany, Russia and Austro-Hungary wanted more control in this area.**
- vi) This conflict led to the First World War in 1914.**

THE AGE OF INDUSTRIALISATION

1. How did the East India company procure regular supplies of Cotton and Silk textiles from Indian Weavers?

Ans:

- (i) Established political power to assert monopoly right to trade.**
- (ii) Eliminated the existing traders and brokers.**
- (iii) Appointed Gomasthas to supervise weavers, examine the quality of the cloth and collect supplies.**
- (iv) Weavers were not allowed to contact other buyers.**
- (v) Weavers were given advances and were offered a loan to buy raw material.**
- (vi) The weavers had to sell at a price dictated by the Company.**

2. Why did some industrialists in 19th century Europe prefer hand labour over machines?

Ans:

- (i) Machines were costly, ineffective, difficult to repair, and needed huge capital investments.**
- (ii) Labour was available at low wages at that period of time.**
- (iii) In seasonal industries only seasonal labour was required.**
- (iv) Market demands of a variety of designs and colour and specific type could not be fulfilled by machine-made clothes.**
- (v) In the Victorian age, the aristocrats and other upper-class people preferred articles made by hand only.**

3. Why did Industrial production in India increase during the First World War?

Ans: Industrial production in India increased during the First World War due to the following reasons:

- (i) While British mills were busy with war production to meet the needs of the army Manchester imports into India declined.**
- (ii) With the decline of imports suddenly, Indian mills had a vast home market to supply.**
- (iii) As the war prolonged, Indian factories were called upon to supply war needs also, such as Jute bags, cloth for uniforms of soldiers, tents, leather boots, etc, and lots of other items.**
- (iv) New factories were set up and old ones organized multiple shifts; during the war years, Indian industries boomed.**
- (v) Overall, the First World War gave a boost to Indian industries.**

4. Explain what is meant by Proto-Industrialisation?

Ans:

- i) Proto-industrialisation is referred to as the phase of industrialization that existed even before factories began in England and Europe.**
- (ii) There was a huge large-scale industrial production for an international market but not based on factories and completely handcrafted.**

Importance:

- (i) This proto-industrial system was a part of a network of commercial exchanges.**
- (ii) It was controlled by merchants and the goods were produced by a vast number of producers working within their family farms, not in factories.**

5. Why the East India company appointed Gomasthas to supervise weavers in India?

Ans: 1. The East India Company appointed gomasthas to supervise weavers in India to establish a more direct control over the weavers, free of the existing traders and brokers in the cloth trade.

2. The gomasthas were the paid servants who supervised the weavers, collected supplies and examined the quality of cloth.

3. The gomasthas ensured that all management and control of the cloth industry came under the British.

4. This helped in eliminating competition, controlling costs and ensuring regular supplies of cotton and silk products.

6. “Women workers in Britain attacked the Spinning Jenny” -Why?

Ans: (i) The Spinning Jenny speeded up the spinning process and reduced labor demands.

ii) Many workers were left without any job and became unemployed.

iii) By the use of this machine a single worker could make a number of spindles and spin several threads.

iv) That is why the women workers attacked Spinning Jenny.

GENDER, RELIGION AND CASTE

1. “Caste has still not disappeared from contemporary India”. Give any three examples to Justify the statement.

Ans: 1) Caste inequalities are present still continuing in India.

2) The dominance of the upper castes still continues in the villages of India.

3) Eating with members of certain castes and attending weddings are still taboo in some villages.

4) Still some castes are lagging behind in modern education.

5) Even now most people marry within their own caste or tribe.

6) Untouchability has not ended completely.

2. Explain the various forms that communalism can take in politics?

Ans:

1) The superiority of a religion : Ex : Militant religious groups.

2) The political dominance : Ex: Separatist leaders in Jammu and Kashmir.

3) Political mobilizations on religions : Ex : Many parties are following to attract the voters.

4) Communal violence, riots and massacres: Ex: The riots in Gujarat in 2002.

3. How does caste affect politics in India?

Ans:

- 1) Caste continues to be closely linked to politics.**
- 2) Parties choose candidates on the caste composition.**
- 3) Some political parties are known to favour some castes.**
- 4) Politics brings the caste system into the political arena.**
- 5) Backward and forward caste groups came up in the politics.**

4. What is secularism? Why is it necessary to have secularism in India?

Ans: Secularism: Secularism means no special status is given to any religion.

- 1. Secularism allows the people of various religions live peacefully without any fear of the majority.**
- 2. It safeguard democracy by limiting the powers of the majority.**
- 3. It ensures harmony in the nation.**
- 4. Secularism allows the people of various religions live peacefully without any fear of the majority**
- 5. The principle of secularism protects the rights of the minorities**

OUT COMES OF DEMOCRACY

1. How does democracy produce an accountable, responsive and legitimate government?

Ans:1) Accountable Government: (i) Democracy produce an accountable government as the people have the right to choose their representatives through the electoral process.

(ii) These elected representatives form the government and participate in the decision-making process on behalf of the people. This is known as transparency.

2) Responsive Government: (i) Democracy produce a responsive government.

(ii) It promotes the formation of the public opinion and take care of the needs and expectation of the people.

3) Legitimate Government: (i) Democratic government is a legitimate government because regular election after a fixed time is its key feature.

2. What are the conditions under which democracies accommodate social diversities?

Ans: 1) Almost every country in the world has social diversities in respect to the caste, race, religion, language etc.

2) Democracy is considered to be the most suitable form of the government to accommodate these diversities.

3) It aims at giving equal rights and opportunities to all the citizens irrespective of caste, religion, language, colour, sex, race etc.

4) Democracy is not simply ruled by majority opinion.

5) The majority always needs to work for minorities.

6) Democracy does not believe in any kind of discrimination among citizens.

7) Thus, it accommodates all the social diversities.

3. How can you say that democracy is better than dictatorship? (OR) Which values make democracy better than any other form of government? Explain.

Ans: (i) Democracy promotes equality among citizens.

(ii) It enhances the dignity of the individual

(iii) It also improves the quality of decision-making

(iv) It provides methods to resolve conflicts, if any.

(v) Only democracy allows room to correct mistakes

(vi) It is a legitimate government

(vii) It promotes transparency.

(vii) It gives importance to public opinion.

(vii) It provides rights to people.

4. Explain the “Right to Information”?

Ans:

1. Right to information act, passed in 2005.

2. This act aimed to ensure transparency and accountability in the governance of the country.

3. It allows citizens to participate in government, and this also increases communication between the government and the citizens of India.

4. By this act, Citizens got the right to know the functioning of the government, which is very important in Democracy.

**5. "Democracy can't reduce inequality of incomes between different citizens."
Support or Oppose your answer.**

Ans:

1. This statement is correct.

2. It is rightly said that democracy gives equal opportunity to all the sections of society.

3. That is why it is necessary that there should be less inequality in democracy.

4. But the present day is quite different from reality. It is so because, in a democracy, we cannot stop anyone from earning more money. Everyone gets an equal opportunity to earn for themselves.

5. The difference lies in the opportunity that one is earning more and the other less.

6. Hence, democracy can't reduce inequality of incomes between different citizens.

DEVELOPMENT

1. What is the main criterion used by World Bank in classifying different countries? What are the limitations of this criterion, if any?

Ans: The main criterion used by the World bank in classifying different countries is the per capita income or average income of a person in a country.

Limitations of this criterion:

- 1) It does not tell us about how this average income is distributed among the people individually.**
- 2) Other important factors including literacy rate, infant mortality rate, healthcare are ignored while classifying the countries.**

2. In what respects is the criterion used by the UNDP for measuring development different from the one used by the World Bank?

Ans: The criterion used by the UNDP for measuring development is different from the one used by the World Bank in following ways:

- 1) The World Bank uses only one criterion, the per capita income.**
- 2) But the UNDP uses many criteria which include per capita income, health status and education.**

3. Why do we use averages? Are there any limitations to their use? Illustrate with your own examples related to development.

Ans:

- 1. Development is a complex phenomenon.**
- 2. The average income is useful for comparison of development.**
- 3. Yes, there are limitations to the use of average income.**
- 4. The average income hides disparities.**
- 5. For ex: Kerala with lower per capita income has a better human development than Haryana**

4. Find out the present sources of energy that are used by the people in India. What could be the other possibilities fifty years from now?

Ans: The present sources of energy that are used by the people of India are:

- i) Thermal electricity with coal.**
- ii) Hydro electricity.**
- iii) Crude oil.**
- iv) Fire wood and cow dung.**
- v) Solar energy.**

Other possibilities in coming fifty years from now could include ethanol bio-diesel, nuclear energy and a better utilisation of wind energy especially with the imminent danger of oil resources running out.

5. Why is the issue of sustainability important for development?

Ans:

- (1) Sustainable development refers to using of natural resources in a manner by the needs of the present and future generations.**
- (2) The issue of sustainability is important for development because if the natural resources are not used carefully, they may not be available for future generations.**
- (3) The depleting resources of a country may ultimately result in a lack of development of the country.**

6. “The Earth has enough resources to meet the needs of all but not enough to satisfy the greed of even one person”. How is this statement relevant to the discussion of development? Discuss.

Ans:

- 1) This statement is relevant to the discussion of development.**
 - 2) Both resources and development go hand in hand.**
 - 3) Resource management is very crucial for the development.**
 - 4) The Earth has enough renewable and non-renewable resources.**
 - 5) They can satisfy our needs.**
- So, we should maintain balanced use of resources.**

7. List a few examples of environmental degradation that you may have observed around you.

Ans:

- i) Deforestation**
- ii) Falling levels of ground water**
- iii) Degradation of soil and soil erosion.**
- iv) Water, land and air pollution**
- v) Burning of fossil fuels.**
- vi) Ozone layer depletion.**

8. Mention any four characteristics of development.

Ans: i. Different people have different developmental goals.

ii. What may be development for one may not be development for the other. It may be destructive for the other.

iii. Income is the most important component of development, but along with income, people also seek equal treatment, good health, peace, literacy, etc.

iv. For development, people look at mixed goals.

9. Why income is not an adequate indicator of material goods and services that citizens are able to use?

Ans: 1. Income is not an adequate indicator of material goods and services that citizens are able to use because income alone cannot guarantee access to all the necessary goods and services for a good quality of life.

2. For example, income cannot buy: a pollution-free environment, unadulterated medicines, and protection from infectious diseases.

Page No: 32 Q.No 13

(i) Compare the nutritional level of people in Kerala and Madhya Pradesh.

A. Kerala's population has a greater nutritional level than Madhya Pradesh's population, both male and female.

(ii) Can you guess why around 1/5 of people in the country are undernourished even though it is argued that there is enough food in the country? Describe.

- 1. A large number of people are so poor in India.**
- 2. The poor cannot purchase nourishing food.**
- 3. In many states, the PDS does not function properly.**
- 4. The unsystematic distribution of food is also a cause.**
- 5. Educational and health facilities have not provided to them.**

Page No. 18 Table 1.4

A) Observe the table and analyse it.

- 1. Haryana infant mortality rate is 30.**
- 2. In literacy rate Kerala is in better place.**
- 3. In Net attendance rate Kerala is in better place.**
- 4. In infant mortality rate Kerala is in better place.**
- 5. In all the aspects Bihar is poor and Kerala is the best.**

B) Observe the table and answer the questions.

1. What is Literacy Rate?

Ans. The proportion of literate population in the 7 and above age group.

2. What is Kerala Infant Mortality Rate? Ans. 7.

3. What is Haryana Infant Mortality Rate? Ans. 30.

4. Which state is ahead in per capita income?

Ans. Haryana.

Page No. 24 Table 1.6

Observe the above table and analyse it. / For each of the items find out which country is at the top and which is at the bottom.

- 1) Sri Lanka has the highest per capita income (\$12,707).**
- 2) Nepal has the lowest per capita income(\$3,457).**
- 3) Sri Lanka has the highest life expectancy at birth (77).**
- 4) Myanmar has the lowest life expectancy at birth (67.1).**
- 5) Sri Lanka has the highest Mean Years of Schooling (10.6).**
- 6) Myanmar has the lowest Mean Years of Schooling (5).**
- 7) Sri Lanka got 73rd rank in the HDI.**
- 8) Pakistan got 154th rank in the HDI**

Read the table given below and answer the following questions.

1) Which country is in better position in HDI rank?

Ans: Srilanka

2) Which countries are in better condition in Life expectancy than India?

Ans: Nepal and Bangladesh

3) What is the full form of HDI?

Ans: Human Development Index

4) Which countries are in below the rank of India's HDI rank?

Ans: Bangladesh, Nepal, Myanmar and Pakistan

1. What is the Rank of India?

Ans: 130

2. Which country has highest expectancy at birth?

Ans: Sri Lanka

3. Who releases HDR?

Ans: UNDP (United Nations Development Programme)

4. What is the percapita income of India?

Ans: 6,681 Dolars

Page No.18 Table 1.3

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1. What is Literacy Rate?

Ans. The proportion of literate population in the 7 and above age group.

2. What is Kerala Infant Mortality Rate?

Ans. 7.

3. What is Haryana Infant Mortality Rate?

Ans. 30.

4. Which state is ahead in per capita income?

Ans. Haryana.

Page No. 16 Table 1.2

1. Based on the given data, calculate the average income for the both the countries.

A. Rs. 10,000/-.

2. What is per capita income?/ Average income?

A. A measure of the amount of money earned per person in a nation

Observe the table and analyse it.

1. In country - A people average incomes are nearly equal.

2. In country - A people are living happily.

3. In country - B we find more economic disparities.

4. In country – A many people like to live.

5. There is no economic disparities in the country-A.

CONSUMER RIGHTS

1. What factors gave birth to the consumer movement in India? Trace its evolution.

Ans:

(i) It began as a "social force" to safeguard and promote consumer interests against unfair and unethical trading practices.

(ii) In the 1960s, extreme food shortages, hoarding, adulteration of food and black marketing led to the consumer movement to organise.

(iii) Till the 1970s, consumer organizations were mostly busy publishing articles and conducting exhibitions.

(iv) Recently, there has been an increase in the number of consumer groups who are concerned about ration shops abuses and overcrowding of public transportation vehicles.

(v) The Consumer Protection Act, commonly known as COPRA, was implemented by the Indian government in 1986. This was a major step towards the consumer movement in India, which provides easy and fast compensation to consumer grievances.

2. Critically examine the progress of consumer movement in India.

Ans:

- i) The consumer movement in India has evolved vastly since it began.**
- (ii) There has been a significant change in consumer awareness in the country.**
- iii) Till the enactment of COPRA in 1986, the consumer movement did not bear much force but ever since its inception, the movement has been empowered substantially.**
- iv) The setting up of consumer courts and consumer groups have been a progressive move. However, in contemporary India, the consumer redressal process is very complicated.**
- (v) It is an expensive and time-consuming process.**
- (vi) There are over 700 consumer groups in India out of which, unfortunately, only about 20-25 are well- organized and functioning smoothly so far.**
- (vii) Even after more than 25 years of the enacting of the COPRA, a large section of the society of consumers is still unaware of their rights. Rules and regulations applicable to the market place are often not followed.**

3. Explain the need for consumer consciousness?

Ans:

(i) Many consumers pay whatever the seller requests without bothering to verify the MRP.

ii) While it is a good attitude to have faith in your local shopkeeper, but one should always check the MRP.

(iii) Some people never look at the expiry date on a medicine's package.

(iv) These instances show that consumer awareness is extremely important.

(v) Being aware of your rights as a consumer when purchasing goods or services is known as consumer consciousness.

4. By what means can the consumers express their Solidarity?

Ans: Consumers can express their solidarity through:

1) Joining consumer organizations or groups.

2) Participating in the consumer movement.

3) Supporting and spreading awareness about consumer rights.

4) Participating in activities such as role-play, visits to consumer organizations, and letter writing.

5) Making posters collectively to raise awareness about consumer rights.

6) Organizing mock consumer awareness workshops.

7) Using social media platforms to voice their concerns and grievances.

1. What is water Scarcity? What are its main causes?

Ans: Water scarcity: The shortage of water as compared to its demand is known as water scarcity.

Causes for water scarcity:

- (i) Low rainfall.**
- (ii) Over-exploitation.**
- (iii) Growing population.**
- (iv) Increase in irrigated agriculture.**
- (v) Industrialization.**

2. Compare the advantages and disadvantages of multi-purpose river projects?**Advantages**

- 1. Supply of water.**
- 2. Check soil erosion.**
- 3. Flood control.**
- 4. Hydro-electricity.**
- 5. Recreation.**
- 6. Inland navigation.**
- 7. Fish breeding.**

Disadvantages

- 1. Causes deforestation.**
- 2. Migration of people.**
- 3. Aquatic life is affected.**
- 4. Restricts the natural river flow.**
- 5. Leads to the deposits of sediments.**
- 6. Loss of existing agricultural lands.**
- 7. Changes cropping pattern.**

3. Discuss how rain water harvesting in semi-arid regions of Rajasthan is carried out?

Ans: Rainwater harvesting in semi-arid regions of Rajasthan is carried out in the following ways:

(i) In arid and semi-arid regions, agricultural fields were converted into rain fed storage structures.

(ii) These allowed the water to stand and moisten the soil like the ‘khadins’ in Jaisalmer and ‘Johads’ in other parts of Rajasthan.

(iii) ‘Rooftop rainwater harvesting’ was commonly practised to store drinking water, particularly in Rajasthan.

(iv) In the semi-arid and arid regions of Rajasthan, particularly in Bikaner, Phalodi and Barmer, almost all the houses traditionally had underground tanks or tankas for storing drinking water.

(v) The tankas were part of well-developed rooftop rainwater harvesting system and were built inside the main house or the courtyard.

(vi) They were connected to the sloping roofs of the houses through a pipe. Rain falling on the rooftops would travel down the pipe and was stored in these underground ‘tankas’.

(vii) The first spell of rain was usually not collected as this would clean the roofs and the pipes. The rainwater from the subsequent showers was then collected.

4. Describe how modern adaptations of traditional rain water harvesting methods are being carried out to conserve and store water.

Ans: Modern adaptations of traditional rainwater harvesting methods which are being carried out to conserve and store water as follows:

- (i) In Meghalaya, a 200 years old system of tapping stream and spring water by using bamboo pipes, is prevalent.**
- (ii) Rooftop rainwater harvesting is being successfully adapted to store and conserve water. In Gendathur, a remote backward village in Mysuru, Karnataka.**
- (iii) In the semi-arid and arid regions of Rajasthan, particularly in Bikaner, Phalodi and Barmer, almost all the houses traditionally had underground tanks or tankas for storing drinking water through rooftop rainwater harvesting.**
- (iv) In the flood plains of Bengal, people developed inundation channels to irrigate their fields.**
- (v) In arid and semi-arid regions, agricultural fields were converted into rain fed storage structures.**
- (vi) These allowed the water to stand and moisten the soil like the 'khadins' in Jaisalmer and 'Johads' in other parts of Rajasthan.**

5. Explain the importance of water resources.

Ans: Water resources are vital for human development and the existence of all life on Earth:

1. Essential for life: Water is a crucial component of life and is used for many purposes, including

a) Drinking.

b) Bathing, washing.

c) Irrigation, and industrial processes.

2. Maintains ecological balance: Water is important for maintaining a productive environment for all living organisms.

3. Socioeconomic development: Water is a crucial component of a nation's socioeconomic development.

4. It sustains life.

5. It is necessary for respiration in aquatic organisms.

6. It is essential for photosynthesis.

AGRICULTURE

1. Suggest the initiatives to be taken by the government to ensure the increase in Agricultural production? (OR) Enlist the various institutional reform programmes introduced by the government in the interest of farmers?

Ans: (i) Implementation of green revolution and operation flood programmes.

(ii) Promotion of High Yielding Variety (HYV) seeds, chemical fertilizers, pesticides etc.

(iii) Promotion of drip irrigation and other irrigation techniques for the better production.

(iv) Free power supply to the agricultural pump sets.

(v) Land reforms are implemented.

(vi) Financial assistance to the farmers like subsidies, insurance against the crop failures, Kisan Credit Cards (KCC), Personal Accident Insurance Scheme (PAIS), PM Kisan and so on.

(vii) Government announces Minimum Support Price (MSP) for selected crops every year.

(viii) Government established advanced research institution like ICAR, Agricultural Universities, Meteorological Research Units etc.

2. Describe any four features of Indian agriculture sector.

Ans: Here are some features of agriculture in India:

- 1. Monsoon-dependent: Indian agriculture is dependent on the monsoon.**
- 2. Lack of irrigation: There is a lack of irrigation facilities in Indian agriculture.**
- 3. Small plots of land: Farmers in India have small plots of land where they grow crops with the help of their family.**
- 4. Diversity of crops: Indian agriculture has a diversity of crops.**
- 5. Subsistence farming: Subsistence farming is a practice where farmers grow crops and raise livestock for their own use, without any surplus for trade.**
- 6. Importance to the economy: Agriculture is a key contributor to the Indian economy, providing food, raw materials for industries, and employment opportunities.**
- 7. Role in international trade: Agriculture plays an important role in India's international business, through import and export activities.**

3. Describe the geographical conditions required for the growth of rice?

Geographical conditions are required for the growth of rice are.

- i. It requires high temperature and high humidity.**
- ii. The mean monthly temperature of above 25 degrees Celsius.**
- iii. Rice needs abundant rainfall more than 100 cm. It can grow in areas with less rainfall but with a proper irrigation facility.**
- iv. Rice grows in a variety of soils including red soil, black soil but is grown best in alluvial soil.**

Rice is the staple food crop in India.

2. India is the 2nd largest producer of rice after China.

3. Rice is a kharif crop.

6. Rice is grown in the northern plains and north-eastern parts, coastal and delta regions.

4. Explain the importance of Agriculture in India.

Ans:1. India is an agricultural country. Two-third of its population is engaged in agricultural activities.

2. Agriculture provides employment to millions of people directly and indirectly.

3. Most of the food that we consumed is produced by millions of farmers of our country.

4. Our animal wealth also depends, for its food, on agriculture.

5. Agriculture also produces raw material for various industries such as cotton textiles, woollen textiles, jute textiles, sugar mills, paper industry, etc.

6. We export so many agricultural products like tea, coffee, spices, fruits, vegetables, eggs, fish, mutton, leather, etc. By exporting these articles, a goods, we earn huge foreign exchange

5. Compare 'Intensive subsistence farming with that of commercial farming' practiced in India.

INTENSIVE SUBSISTENCE FARMING:

- (i) Crops are raised for personal and public consumption.**
- (ii) It is labour intensive farming.**
- (iii) Practiced on small and medium size area.**
- (iv) Traditional methods and tools are used.**

COMMERCIAL FARMING :

- (i) Crops are grown for commercial purpose and processed in industries.**
- (ii) It is capital intensive farming,**
- (iii) It is practiced on large area.**
- (iv) Higher doses of modern inputs for example HYV seeds, fertilisers, insecticides, pesticides are used.**
- (v) Modern machines and methods are used.**

NATIONALISM IN INDIA

1. Read the paragraph and comment

Mahatma Gandhi returned to India in January 1915, As you know, he had come from South Africa where he had successfully fought the racist regime with a novel method of mass agitation, which he called satyagraha.....Mahatma Gandhi believed that this dharma of non-violence could unite all Indians.

Ans:

- 1. Mahatma Gandhi fought against racism in South Africa with satyagraha.**
- 2. The idea of satyagraha is based on power of truth.**
- 3. No need to use physical force in satyagraha as the cause is true and the struggle was against injustice.**
- 4. A satyagrahi could win the battle through nonviolence without acting aggressively and without taking revenge.**
- 5. This could be done by appealing to the conscience of the oppressor.**
- 6. People had to be persuaded to see the truth, instead of being forced to accept truth.**
- 7. Mahatma Gandhi believed that this dharma of non-violence could unite all Indians.**
- 8. So, we learn that Satyagraha is more powerful weapon than any other.**

2. Read the paragraph and comment

Mahatma Gandhi's letter was, in a way, an ultimatum. If the demands were not fulfilled by 11 March, the letter stated, the Congress would launch a civil disobedience campaign. Irwin was unwilling to negotiate.On 6 April he reached Dandi, and ceremonially violated the law, manufacturing salt by boiling sea water.

Ans:

- i. Mahatma Gandhi found the salt can unite the nation.**
- ii. On 31 January 1930, he sent a letter to Viceroy demand to abolish the salt tax.**
- iii. Salt was consumed by the rich and the poor alike.**
- iv. He started salt march along with 78 volunteers on 12th March in 1930. The march started from Sabarmati to Dandi.**
- v. He requested the people to peacefully oppose the British.**
- vi. He made salt at Dandi on 6 April and violated the salt law.**
- vii. Thousands of people violated the salt law across the country.**
- viii. Foreign cloth was boycotted. Peasants refused to pay taxes. Forest people violated forest laws.**

3. Read the paragraph and comment.

Dr B.R. Ambedkar, who organised the the Depressed Classes Association in 1930, clashed with Mahatma Gandhi at the second Round Table Conference by demanding separate electorates for Dalits,.....The Dalit movement, however, continued to be apprehensive of the Congress- led national movement.

Ans:

- i. Dr B.R. Ambedkar founded Depressed Classes Association in 1930.**
- ii. Dr B.R. Ambedkar demanded separate electorates for Dalits.**
- iii. He clashes ed with Mahatma Gandhi about separate electorates for Dalits.**
- iv. Gandhiji opposed this demand and began a fast unto death.**
- v. Gandhiji believed that separate electorates for Dalits would slow down the process of their integration into society.**
- vi. Ambedkar and Gandhiji made the Poona Pact in September 1932.**
- vii. According to this pact, seats in provincial and central legislative councils were reserved.**
- viii. Dr B.R. Ambedkar accepted Gandhiji's views on separate electorates for Dalits.**

4. Read the paragraph and comment.

As the national movement developed, nationalist leaders became more and more aware of such icons and symbols in unifying people and inspiring in them a feeling of nationalism. During the Swadeshi movement in Bengal, a tricoloura crescent moon, representing Hindus and Muslims. Carrying the flag, holding it aloft, during marches became a symbol of deviance.

Ans:

- i. Nationalist leaders wanted to involve more people in national movement. Hence, they introduced icons and symbols to create a feeling of nationalism.**
- ii. A tricolour flag (red,green,yellow) was used in Bengal Swadeshi movement.**
- iii. It had 8 lotuses and a crescent moon which represents 8 provinces in British India and Hindus and Muslims.**
- iv. Swaraj flag was designed by Gandhiji in 1921. It had also tricolour and spinning wheel in centre.**
- v. Gandhiji's swaraj flag represents ideal of self- help.**
- vi. People felt that participating in the movement by holding flags is disobedience to the British.**
- vii. Icons and symbols played a key role in uniting the people and greater participation of people in the national movement.**
- viii. Image of Bharata Matha was also used to create a feeling of nationalism.**

5. “The Salt March to make clear way it was an effective Symbol of resistance against colonialism.”

Comment on it.

Ans:

(I) Mahatma Gandhi found in salt a powerful symbol that could unite the nation.

(ii) On 31 January 1930, he sent a letter to Viceroy Irvin stating eleven demands. The most stirring of all these demands was the demand to abolish the salt tax.

(iii) Salt was something consumed by the rich and the poor alike, and it was one of the most essential items of food.

(iv) Mahatma Gandhi started his famous salt march accompanied by 78 of his trusted volunteers on 12th March in 1930. The march was over 240 miles, from Gandhiji’s ashram in Sabarmati to the Gujarati coastal town of Dandi.

(v) On 6 April he reached Dandi, and ceremonially violated the law, manufacturing salt by boiling sea water.

(vi) Thousands in different parts of the country broke the salt law, manufactured salt and demonstrated in front of government salt factories.

(vii) As the movement spread, foreign cloth was boycotted, and liquor shops were picketed.

(viii) Peasants refused to pay revenue and chaukidari taxes, village officials resigned, and in many places forest people violated forest laws going into Reserved Forests to collect wood and graze cattle.

6. Read the paragraph and comment on it.

‘To the altar of this revolution we have brought our youth as incense ’Many nationalists thought that the struggle against the British could not be won through non violence. In 1928, the Hindustan Socialist Republican Army (HSRA) was founded at a meeting in Feroze shah We await the advent of revolution. Inquilab Zindabad!

Ans:

- 1. “Revolution is an inalienable right of mankind. Freedom is an imperishable birthright of all. Labour is the real sustainer of society” is a statement by Shaheed Bhagat Singh, an important leader in India's independence struggle.**
- 2. Bhagat Singh's beliefs about revolution and freedom can be summarized as follows:**
- 3. Bhagat Singh believed that revolution was an inalienable right of mankind, and that it was not limited to armed struggle.**
- 4. He wanted to bring about a fundamental transformation in society for the sake of justice and freedom.**
- 5. Bhagat Singh believed that freedom was an imperishable birthright of all.**
- 6. Bhagat Singh believed that labor was the real sustainer of society.**
- 7. Bhagat Singh believed that sovereignty was the ultimate destiny of the workers.**
- 8. Bhagat Singh was a leader of the Hindustan Socialist Republican Army (HSRA), which was formed in 1928 to resist British colonial rule through militant means.**

7. The Civil Disobedience Movement was different from the Non-Cooperation Movement. Support the statement with examples.

Civil Disobedience Movement	Non-Cooperation Movement
1. Civil Disobedience Movement was launched in January 1930.	1. Non-Cooperation Movement was launched in January 1921.
2.This movement was started when Lord Irwin did not respond to Gandhiji's eleven demands.	2.This movement was started against the Rowlatt Act, Jallianwalla Bagh incident, repressive measures of the British Government, Khilafat Issue.
3. This movement was carried on the principle that not only refused to cooperate with the British, but also breaking colonial laws.	3.This movement was carried on the principle that not cooperating with the British Government.
4. The British was following a policy of brutal repression. Peaceful satyagrahis were attacked, and about 1,00,000 people were arrested. In this situation, Gandhi called off the movement in 1931.	4.At Chauri Chaura in Gorakhpur, a peaceful demonstration in a bazaar turned into a violent clash with the police. Due to this reason, this movement was withdrawn in 1922.
5. After the withdrawal of this movement, Gandhiji entered into a pact with Irwin on 5 March, 1931.	5.No pact with the British was made after the withdrawal of this movement.
6. Most of the Muslim population participated in this movement, as Khilafat was one of the causes for this movement.	6.Large sections of Muslims did not participate in this movement, as there was an atmosphere of suspicion and distrust between Hindu and Muslim communities.
7. Women in large scale participated in this movement.	7.Women's participation in this movement is less compared to Civil Disobedience Movement.
8. This movement was restarted in 1931.	8.This movement was not restarted.

PRINT CULTURE AND THE MODERN WORLD

1. “Print culture assisted the growth of nationalism in India .” Comment.

Ans:

- i) Print culture assisted the growth of nationalism in India by providing easy access to nationalist ideals and ideas of freedom and equality to the masses.**
- ii) Social reformers could now print their opinions in newspapers, which sparked off public debates.**
- iii) The power of reason made the common people question the authority of colonial power.**
- iv) Interestingly, when the British tried to censor and control print media, nationalist newspapers grew in number everywhere in the country.**
- v) They reported on colonial misrule and encouraged people to participate in nationalist activities.**
- vi) Attempts to censor anti colonial publications aroused militant protests as well.**

2. “Some people in 18th century in Europe think that print culture would bring enlightenment and end despotism” Comment.

Ans:

- i) Some people in eighteenth century Europe thought that print culture would bring enlightenment and end despotism.**
- ii) Its easy and cheap availability meant that literacy would no longer be restricted to the upper classes.**
- iii) While the clergy and monarchs feared the enlightenment that a vast reading public would gain, reformers like Martin Luther welcomed the change.**
- iv) They felt that it would mark an end to the blind adherence to the rulers’ ideology. This can be seen in the French Revolution as well.**
- v) The print medium allowed the ideals of freedom, equality and brotherhood set forth by Rousseau and Voltaire in their writings to reach the public.**
- vi) It created a new culture of dialogue and debate that initiated the working class into questioning and re evaluating social customs and norms.**
- vii) The power of reason that the public gained initiated social reform, and brought an end to despotism.**

3. “Some people fear the effect of easily available printed books.” Comment.

- Ans:**
- 1. Upper class people feared about the cheap printed books.**
 - 2. They feared the spread of literacy among the common people.**
 - 3. The literacy would lower their position or authority.**
 - 4. Some people feared that it may lead to the spread of rebellions.**
 - 5. In Europe, Roman Catholic Church curbed the printed books.**
 - 6. In India, the press had controlled by the Vernacular Press Act.**

4. Comment on “the effect of the spread of print culture for poor people in 19th century India.”

Ans: (i) They benefited from the spread of print culture in India on account of the availability of low price books and public libraries.

(ii) Enlightening essays were written against caste discrimination and its inherent injustices.

(iii) These were read by people across the country.

(iv) On the encouragement and support of social reformers, over worked factory workers set up libraries for self education, and some of them even published their own works, for example, Kashibaba and his “Chhote Aur Bade Sawal.”

POWER SHARING

1. What are the different forms of power sharing in modern democracies? Give an example of each of these.

Ans: Forms of power sharing: Power sharing forms are 4 types.

1. Horizontal Division of Power:

- a) Power is shared among legislature, executive and judiciary.**
- b) It is called as horizontal distribution of power.**
- c) For example: India.**

2. Vertical Division of Power:

- a) Power shared between central, state and local government bodies.**
- b) A government for the country is called federal government.**

3. Community government:

- a) Power may also be shared among different religious and linguistic groups.**
- b) Ex: 'Community government' in Belgium.**

4. Power sharing among political parties, pressure groups and movements:

- a) Power sharing arrangements can also be seen in the way political parties, pressure groups and movements control or influence those in power.**
- b) Ex: NDA and UPA governments. Coalition governments.**

2. State one Prudential reason and one moral reason for power sharing with an example from the Indian context?

Ans: Power Sharing: Power sharing is the practice of distributing power among different organs of government and social groups in democracy.

Power sharing is desirable in democracy due to following reasons:

(I) Prudential Reasons:

- (a) It helps to reduce the possibility of conflict between social groups.**
- (b) Power sharing is a good way to ensure the stability of political order.**
- (c) Imposing the will of the majority community, over others may look like an attractive option in the short run, but in the long run it undermines the unity of the nation.**

(II) Moral reasons:

- (a) Power sharing is the very spirit of democracy.**
- (b) A democratic rule involves sharing power with those affected by its exercise and who have to live with its effect.**
- (c) People have the right to be consulted on how they are to be governed.**
- (d) A legitimate government is one where citizens through participation, acquire a stake in the system.**

3. What do we learn from two stories of Belgium and Srilanka?

- Ans: 1. In Belgium the leaders realized that the unity of the country is possible only by respecting the feelings and interests of different communities a regions.**
- 2. Such a realization resulted in mutually acceptable arrangements for sharing power.**
- 3. Contrary to it,Sri Lanka shows that if a majority community wants to force its dominance over others and refuses to share power.**
- 4. It can undermine the unity of the country.**

4. Write about the power sharing accommodation in Belgium?

- Ans: 1) Dutch and French speaking ministers shall be equal in the central government.**
- 2) Many Powers of the central government have been given to state government. The state government are not subordinate to the centr al government.**
- 3) Brussels has a separate government in which both the communities have equal representation.**
- 4) There is a third kind of government called community government elected by the people belonging to Dutch, French and German no matter where the y live.**

POLITICAL PARTIES

1. State the various functions political parties perform in a democracy.

Ans:

Political Party: A political party is a group of people who come together to contest elections and hold power in the government.

Functions of Political parties:

- 1) Parties contest elections.**
- 2) Parties put forward different policies and programmes and voters choose from them.**
- 3) Parties play a decisive role in making laws for a country.**
- 4) Parties form and run governments.**
- 5) Those parties that lose in the elections play the role of opposition.**
- 6) Parties shape public opinion.**
- 7) They provide welfare schemes to the people.**

2. Suggest some reforms to strengthen parties so that they perform their functions well?

Ans:

- (1) Anti Defection Law prevents elected MLAs and MPs from changing parties. At the same time, this law has made any dissent even more difficult.**
- (2) It is mandatory for every candidate to give details of his property and criminal cases pending against him.**
- (3) Political parties should maintain a register of its members and have periodic elections for its office bearers.**
- (4) Political parties should have one third seats reserved for women.**
- (5) The government should give parties money to support their election expenses.**
- (6) People should put pressure on political parties through petitions, publicity and agitations.**

3. What are the various challenges faced by political parties?

Ans: The various challenges faced by political parties are:

(1) Lack of internal democracy: a. Concentration of power in one or few leaders at the top.

b. Parties don't keep membership registers, don't hold internal elections regularly.

c. They don't have the means or the connections needed to influence the decision.

(2) Challenges of Dynastic Succession:

a. The top positions are always controlled by members of one family.

b. This is unfair to other members of respective party.

c. People who don't have adequate experience or popular support come to or occupy position of power. This is not good for democracy.

(3) Money and Muscle power:

a. They tend to nominate those candidates who have or can raise lots of money.

b. Rich people and companies who give funds to the parties tend to have an influence on the policies and decisions.

c. In some cases, parties support criminals who can win elections.

(4) No meaningful choice for the people:

a. The people are left with no choice.

b. Almost all the parties have more or less the same policies and programmes.

4. Why did India adopt a multi party system?

Ans:

- 1) Without political parties democracies cannot exist.**
- 2) If we do not have political parties in such a situation every candidate in elections will be independent.**
- 3) No one will be able to make any promises to the people about any major policy changes.**
- 4) The government may be formed but its utility will remain uncertain.**
- 5) Elected representatives will be accountable to their constituencies for what they do in their localities.**
- 6) But no one will be responsible for a law the country will run.**
- 7) The role of an opposition party in a democracy necessitates the existence of political parties.**
- 8) As societies become large and complex they also need some agencies to gather different views on various issues and to present these to the government that is why political parties are needed**

5. Differentiate between a National Party and a Regional or State Party.

Ans: National Party:

(1) A party that secures at least 6% of total votes in the Lok Sabha elections or Assembly elections in four states and wins at least 2 seats is recognized as a national party.

(2) These parties raise issues of national importance.

(3) Example: INC, BJP, BSP, CPI(M), CPI, NCP and AITC.

Regional Party: (1) A party that secures at least 6% of total votes in an election to the Legislative Assembly of a state and wins at least 4 seats is recognized as a regional party/state party.

(2) These parties raise issues of regional importance.

(3) Example: Samajwadi Party, Rashtriya Janata Dal, DMK, AIADMK, etc.

6. What is a political party? What are the characteristics of a political party?

Ans: Political Party: A political party is a group of people who come together to contest elections and hold power in the government.

Characteristics of a political party:

1) they reflect fundamental political division in a society.

2) Parties are a part of society and thus involve partisanship.

3) They seek to implement policies and programmes of their agenda by winning popular support through election.

4) They are formed to promote the collective good through policies and programmes.

5) A political party has three components: the leaders, the active members and the followers.

SECTORS OF THE INDIAN ECONOMY

1. Answer the following question by looking the bar graph.

A) 1. Which was the largest producing sector in 1973 74?

Ans: Agriculture.

2. Which is the largest producing sector in 2013 14?

Ans: Tertiary Sector.

3. Can you say which sector has grown the most over forty years?

Ans: Tertiary Sector.

4. What was the GDP of India in 2013 -14?

Ans: The GDP of India in 2013 -14 was more than Rs. 55,00,000/

(B) Analyse the given graph

1. The graph explains about GDP by primary, secondary and tertiary sectors.

2. It compares the financial years 1973 74 and 2013 14.

3. Agriculture was the largest producing sector in 1973 74.

4. Services is the largest producing sector in 2013 14.

5. The tertiary sector has grown the most over forty years.

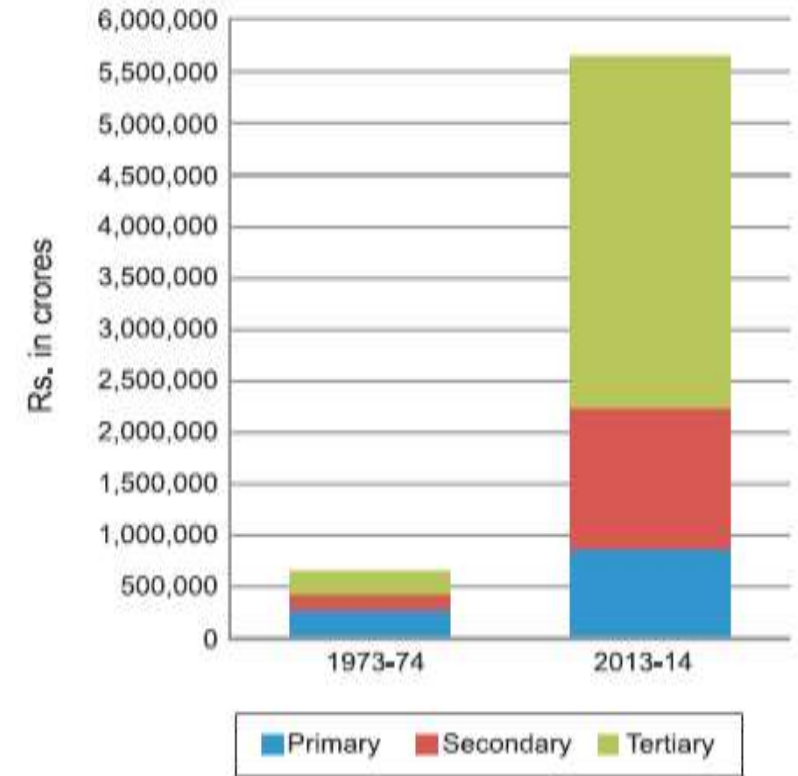
6. The GDP of India in 2013 14 was more than Rs. 55,00,000/

7. Production in all the three sectors has increased.

8. The production in the tertiary sector has highly increased.

9. The tertiary sector has emerged as the largest producing sector.

Graph 1 : GDP by Primary, Secondary and Tertiary Sectors



2. Answer the following questions.

Sector	Organised	Unorganised	Total
Primary	1		232
Secondary	41	74	115
Tertiary	40	88	128
Total	82		
Total in Percentage			100%

1. What is the percentage of people in the unorganised sector in agriculture?

A. 99.5%.

2. Do you agree that agriculture is an unorganised sector activity? Why?

Ans: Yes, agriculture is an unorganised sector activity.

(i) In agriculture, 64% of people are in the unorganised sector.

(ii) They are not under the control of the government.

3. If we look at the country, we find that _____ of the workers in India are in the unorganised sector.

Ans: 83%

4. Organised sector employment is available to only about _____ of the workers in India.

Ans: 17%

3. Convert the above table into bar graph.

The following table gives the GDP in Rupees (Crores) by the three sectors:

Year	Primary	Secondary	Tertiary
2000	52,000	48,500	1,33,500
2013	8,00,500	10,74,000	38,68,000

(i) Calculate the share of the three sectors in GDP for 2000 and 2013

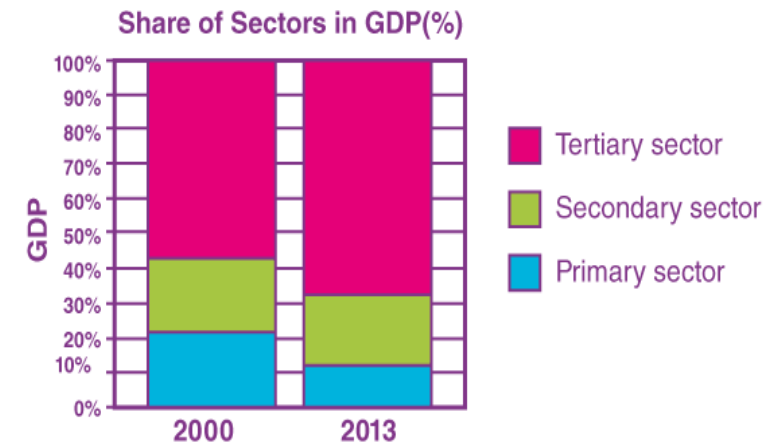
Ans: (i) In 2000, Primary sector = 22.22%, Secondary sector = 20.73%, Tertiary sector = 57.04% And In 2013, Primary sector = 13.94%, Secondary sector = 18.70%, Tertiary sector=67.36%

(ii) Show the data as a bar diagram similar to Graph 2 in the chapter.

Ans:

(iii) What conclusions can we draw from the bar graph?

Ans: 1. We can draw the conclusion that the share of the tertiary sector in the GDP has increased by 10%, while that of the primary sector has almost halved.
2. The secondary sector has grown by about 2% in the last 13 years.



MONEY AND CREDIT

1. A) Observe the graph and answer the following questions.

1. What does the given pie chart tell us?

Ans: The graph explains about Sources of Credit per Rs 1000 of Rural Households in India in 2012.

2. Give two examples for formal credit in India?

Ans: Commercial Banks, Co-operative Banks.

3. What is the percentage of Government Credit? Ans: 1%

4. Who monitors credit policy in India? Ans: Reserve Bank of India.

B) Analyse the pie diagram.

1. The graph explains about Sources of Credit per Rs 1000 of Rural Households in India in 2012.

2. Commercial banks provide 25% of.

3. Money lenders provide 33% of credit.

4. Cooperative society / banks provide 25% credit.

5. Relatives and friends provide 8% credit.

6. Only 1% credit provided by the government.

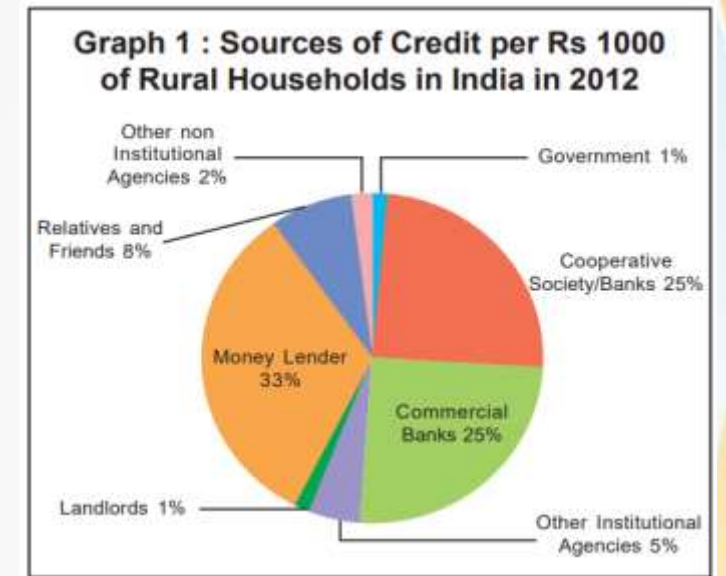
7. Money lenders provide majority of the credit.

8. In rural area non formal credit sources are more.

9. Banks provide formal sources of credit in India.

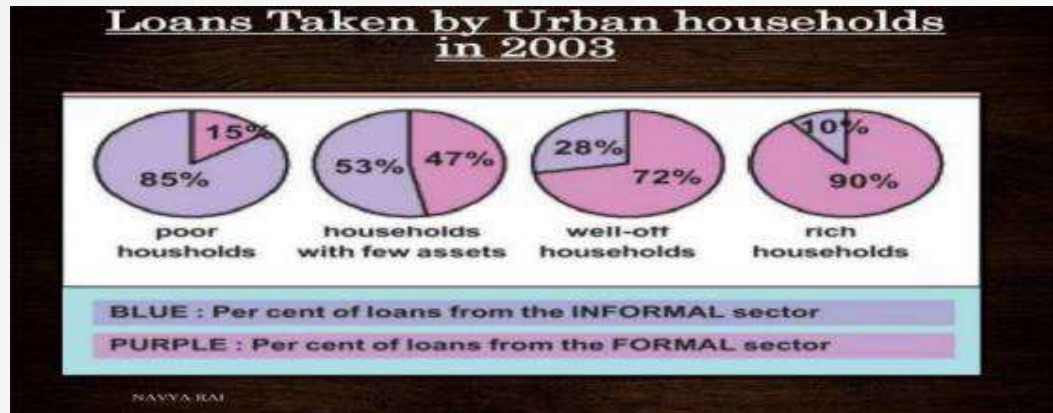
10. Formal sources provide only 51% in India.

11. Reserve bank supervises the source of credit.



2. A) Analyse the given graph

Of all the loans taken by urban households, what percentage was formal and what percentage was informal?



1. The graph explains about loans from the informal and formal sectors.
2. Poor households get 85% informal sector credits.
3. Poor households get 15% only formal sector credits.
4. Households with few assets get to 53% informal sector credits.
5. Households with few assets get 47% formal sector credits.
6. Well off households get 28% informal sector credits.
7. Well off households get 72% formal sector credits.
8. Rich households get only 10% informal sector credits.
9. Rich households get 90% of the formal sector credits.
10. Rich people get formal sector credits more.
11. Poor people get informal sector credits more.
12. Informal sector credits disturb the development of the poor

3. Differentiate between formal and informal sources of credit?

FORMAL SOURCE OF CREDIT	INFORMAL SOURCE OF CREDIT
1) Given by bank and cooperatives	1) Given by local money lenders, traders, land-lord etc.
2) Relatively lower interest rate	2) Higher interest rate.
3) Collateral is required	3) Collateral may not be required if lender knows the borrower.
4) Force not used for money recovery.	4) Force used for money collection.
5) Supervised by RBI	5) Not supervised by any institution

4. In what ways does the Reserve Bank of India supervise the functioning of banks? Why is this necessary?

Ans: The RBI is the central bank of India and all the other public sector banks work under the control and supervision of RBI.

(I) It monitors the banks to maintain the cash reserve ratio (CRR).

(II) The RBI also supervises that the banks grant loans to small farmers, traders, small scale industries and SHG's.

(III) Issues guidelines regarding working culture of Bank and SHG's.

(IV) It gives instructions to the banks regarding the terms and interests on credits.

(V) It maintains a periodic reports of other banks regarding credits and balances.