

# Chapter - I

## Nationalism in India

### Question / Answers

1) Explain The Idea of Satyagraha ?

Ans- The Idea of Satyagraha is :-

→ Mahatma Gandhi returned to India in January 1915. He had come from South Africa where he had successfully fought the racist regime with a novel method of mass (large no. of people) agitation, which he called satyagraha.

→ The idea of satyagraha emphasised the power of truth and the need to search for truth.

→ It suggested that if the cause was true, if the struggle was against injustice, then physical force was not necessary to fight the oppressor. Without seeking vengeance or being aggressive, a satyagrahi could win the battle through non-violence.

→ This could be done by appealing to the conscience of the oppressor.



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→ People - including the oppressors - had to be persuaded to see the truth, instead of being forced to accept truth through the use of violence.

→ By this struggle, truth was bound to ultimately triumph [victory]. Mahatma Gandhi believed that this dharma of non-violence could unite all Indians.

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Q. Why did Gandhi join the Khilafat movement?

Ans. Gandhi joined the Khilafat movement because:-

→ While the Rowlatt satyagraha had been a widespread movement, it was still limited mostly to cities and towns. Mahatma Gandhi now felt the need to launch a more broad-based movement in India.

→ But he was certain that no such movement could be organised without bringing the Hindus and Muslims closer together. One way of doing this, he felt, was to take up the Khilafat issue.

→ The First World War had ended with the defeat of Ottoman Turkey. And there



were rumours that a harsh peace treaty was going to be imposed on the Ottoman emperor - the spiritual head of the Islamic world (the Khalifa).

→ To defend the Cal Khalifa's temporal powers, a Khilafat Committee was formed in Bombay in March 1919.

→ A young generation of Muslim leaders like the brothers Muhammad Ali and Shaukat Ali, began discussing with Mahatma Gandhi about the possibility of a united mass action on the issue.

→ Gandhi ji saw this as an opportunity to bring Muslims under the umbrella of a unified national movement.

→ At the Calcutta session of the Congress in September 1920, he convinced other leaders of the need to start a non-cooperation movement in support of Khilafat as well as for swaraj.

1/3 How could non-cooperation become a movement?

Ans- Gandhi ji proposed that the movement should unfold in stages.

o It should begin with the surrender of titles.



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that the government awarded, and a boycott of civil services, army, police, courts and legislative councils, schools, and foreign goods.

- Then, in case the government used repression, a full civil disobedience campaign would be launched.
- Through the summer of 1920 Mahatma Gandhi and Shaukat Ali toured extensively, mobilising popular support for the movement.

4/ Why did Non-cooperation movement gradually slowed down in cities?

Ans - Non-cooperation movement in the cities gradually slowed down for a variety of reasons.

- Khadi cloth was often more expensive than mass-produced mill cloth and poor people could not afford to buy it.
- Similarly the boycott of British institutions posed a problem. For the movement to be successful, alternative Indian institutions had to be set up so that they could be used in place of the British ones. These were slow to come up.
- So students and teachers began trickling back to government schools and lawyers joined back



work in government courts.

5. Why did Gandhiji choose the issue of salt tax to start the civil disobedience movement?

Ans. Gandhiji choose the issue of salt tax to start the civil disobedience movement because :-

- Mahatma Gandhi found in salt a powerful symbol that could unite the nation. On 31 January 1930, he sent a letter to Viceroy Irwin stating eleven demands. Some of these were of general interest; others were specific demands of different classes, from industrialists to peasants.
- The idea was to make the demands wide-ranging, so that all classes within Indian society could identify with them and everyone could be brought together in a united campaign.
- The most stirring of all was the demand to abolish the salt tax. Salt was something consumed by the rich and the poor alike, and it was one of the most essential items of food.
- The tax on salt and the government monopoly over its production, Mahatma Gandhi declared, revealed the most oppressive face of British rule.



Q 6. What were the limitations of Civil Disobedience?

Ans- Limitations of Civil Disobedience are :-

- Not all social groups were moved by the abstract concept of swaraj. One such group was the nation's 'untouchables', who from around the 1930s had begun to call themselves dalit or oppressed.
- For long the Congress had ignored the dalits, for fear of offending the sanatanis, the conservative high-caste Hindus. But Mahatma Gandhi declared that swaraj would not come for a hundred years if untouchability was not eliminated.
- Many dalit leaders were keen on a different political solution (to the problems of the community). They began organising themselves, demanding reserved seats in educational institutions, and a separate electorate that would choose dalit members for legislative councils.
- Political empowerment, they believed, would resolve the problems of their social disabilities.
- Dr. B.R. Ambedkar, who organised the dalits into the Depressed Classes Association in 1930, clashed with Mahatma Gandhi at the second



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Round Table Conference by demanding separate electorates for dalits.

- When the British government conceded Ambedkar's demand, Gandhi began a fast unto death. He believed that separate electorates for dalits would slow down the process of their integration into society.
- Ambedkar ultimately accepted Gandhi's position and the result was the Poona Pact of September 1932.
- It gave the Depressed Classes (later to be known as the Schedule Castes) reserved seats in provincial and central legislative councils, but they were to be voted in by the general electorate.
- Some of the Muslim political organisations in India were also lukewarm in their response to the Civil Disobedience Movement.
- After the decline of the Non-Cooperation - Khilafat movement, a large section of Muslims felt alienated from the Congress.
- From the mid-1920s the Congress came to be more visibly associated with openly Hindu religious nationalist groups like the Hindu Mahasabha.



- The Congress and the Muslim League made efforts to renegotiate an alliance, and in 1927 it appeared that such a unity could be forged.
- Muhammad Ali Jinnah, one of the leaders of the Muslim League, was willing to give up the demand for separate electorates, if Muslims were assured reserved seats in the Central Assembly and representation in proportion to population in the Muslim-dominated provinces (Bengal and Punjab).
- Negotiations over the question of representation continued but all hope of resolving the issue at the All Parties Conference in 1928 disappeared when M. R. Jaykar of the Hindu Mahasabha strongly opposed efforts at compromise.
- There was thus atmosphere of suspicion and distrust between communities alienated from the Congress, large sections of Muslims could not respond to the call for a united struggle.
- Many Muslim leaders and intellectuals expressed their concern about the status of Muslims as a minority within India.
- They feared that the culture and identity of minorities would be submerged under the domination of a Hindu majority.



7 How did people belonging of different communities, regions or language groups develop a sense of collective belonging?

Ans - Creation of identity for nation

- The identity of the nation, is most often symbolised in a figure or image. This helps create an image with which people can identify the nation.

It was in the twentieth century, with the growth of nationalism, that the identity of India came to be visually associated with the image of Bharat Mata.

The image was first created by Bankim Chandra Chattopadhyay. In the 1870s he wrote 'Vande Mataram' as a hymn to the motherland. Later it was included in his novel Anandamath and widely sung during the Swadeshi movement in Bengal. Moved by the Swadeshi movement.

Development of Nationalism through folklore

- Ideas of nationalism also developed through a movement to revive Indian folklore.

In late-nineteenth-century India, nationalists began recording folk tales sung by bards and they toured villages to gather folk songs and legends.



- These tales, they believed, gave a true picture of traditional culture that had been corrupted and damaged by outside forces. It was essential to preserve this folk tradition in order to discover one's national identity and restore a sense of pride in one's past.
- In Bengal, Rabindranath Tagore himself began collecting ballads, nursery rhymes and myths, and led the movement for folk revival.
- In Madras, Natesa Sastri published a massive four-volume collection of Tamil folk tales, The Folklore of Southern India. He believed that folklore was national literature; it was 'the most trustworthy manifestation of people's real thoughts and characteristics'.

### Designing of national flag

- 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 tricolour flag (red, green and yellow) was designed. It had eight lotuses representing eight provinces of British India, and a crescent moon, representing eight provinces of British India, and a crescent moon, representing Hindus and Muslims.



By 1921, Gandhiji had designed the swaraj flag. It was again a tricolour (red, green and white) and had a spinning wheel in the centre, representing the Gandhian ideal of self-help.

### Nationalism through Indian ancient history

- Another means of creating a feeling of nationalism was through reinterpretation of history.

By the end of the nineteenth century many Indians began feeling that to instill a sense of pride in the nation, Indian history had to be thought about differently.

The British saw Indians as backward and primitive, incapable of governing themselves. In response, Indians began looking into the past to discover India's great achievements.

They wrote about the glorious developments in ancient times when art, architecture, science and mathematics, religion and culture, law and philosophy, crafts and trade had flourished.

Q. Why did Gandhiji decide to call off the Non-cooperation movement?

Ans. Gandhiji decided to call off the Non-cooperation movement because :-



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At Chauri Chaura in Gorakhpur, a peaceful demonstration in a bazaar turned into a violent clash with the police. Hearing of the incident, Mahatma Gandhi called a halt to the Non-Cooperation Movement.

Mahatma Gandhi felt the movement was turning violent in many places and satyagrahis needed to be properly trained before they would be ready for mass struggles.

Within the Congress, some leaders were by now tired of mass struggles and wanted to participate in elections to the provincial councils that had been set up by the Government of India Act of 1919.

They felt that it was important to oppose British policies within the councils, argue for reform and also demonstrate that these councils were not truly democratic.

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# CHAPTER-2

## THE RISE OF NATIONALISM IN EUROPE

### Question / Answers.

Ques 1 - What steps were taken by French revolutionaries to create a sense of collective identity amongst the French people?

Ans Some steps were taken by French revolutionaries to create a sense of collective identity amongst the French people are :-

1. The idea of la patrie (the fatherland) and le citoyen (the citizen) emphasised the notion of a united community enjoying equal rights under a constitution.
2. A new French flag, the tricolour, was chosen to replace the former royal standard.
3. The Estates General was elected by the body of active citizens and renamed the National Assembly.
4. New hymns were composed, oaths taken



and martyrs commemorated, all in the name of the nation.

5. A centralised administrative system was put in place & it formulated uniform laws for all citizens within its territory.
6. Internal customs duties & dues were abolished & a uniform system of weights & measures was adopted.
7. Regional dialects were discouraged & French, as it was spoken & written in Paris, became the common language of the nation.

Ques 2 Language too played an important role in developing nationalist sentiments. Explain.

Ans - After Russian occupation, the Polish language was forced out of schools & the Russian language was imposed everywhere.

2. In 1831, an armed rebellion against Russian rule took place which was ultimately crushed.

3. Following this, many members of the clergy in Poland began to use language as a weapon of national resistance.

4. Polish was used for church gathering & all religious instruction. As a result, a



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large no. of priests & bishops were put in jail or sent to Siberia by the Russian authorities as punishment for their refusal to preach in Russian.

5. The use of Polish came to be seen as a symbol of the struggle against Russian dominance.

Ques 3 Discuss the reasons of tensions in the Balkans region.

Ans-1. The Balkans was a region of geographical and ethnic variation comprising modern-day Romania, Bulgaria, Albania, Greece, Macedonia, Croatia, Bosnia-Herzegovina, Slovenia, Serbia and Montenegro whose inhabitants were broadly known as the Slavs.

2. A large part of the Balkans was under the control of the Ottoman Empire.

3. The spread of the ideas of romantic nationalism in the Balkans together with the disintegration of the Ottoman Empire made this region very explosive.

4. The Balkan peoples based their claims for independence or political rights on nationality & used history to prove that they had once been independent but had subsequently been subjugated by foreign powers.



5. As the different Slavic nationalities struggled to define their identity and independence, the Balkan area became an area of intense conflict.

6. The Balkan states were fiercely jealous of each other and each hoped to gain more territory at the expense of the others. Matters were further complicated because the Balkans also became the scene of big power rivalry.

7. During this period, there was intense rivalry among the European powers over trade & colonies as well as naval & military might.

8. Each power - Russia, Germany, England, Austria-Hungary - was keen on countering the hold of other powers over the Balkans, and extending its own control over the area. This led to a series of wars in the region & finally the First World War.

Ques 4 What does liberalism stand for in economic sphere?

In the economic sphere,

Ans - Liberalism stood for the freedom of markets and the abolition of state-imposed restrictions on the movement of goods and capital.

• Napoleon's administrative measures had created



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out of countless small principalities a confederation of 39 states. Each of these possessed its own currency, and weights and measures.

- A merchant travelling in 1833 from Hamburg to Nuremberg to sell his goods would have had to pass through 11 customs barriers and pay a customs duty of about 5 per cent at each one of them.
- The measure of cloth, for example, was the *elle* which in each region stood for a different length. An *elle* of textile material bought in ~~Frankfurt~~ Mainz would get you 54.7 cm of cloth, in Nuremberg 65.6 cm, in Freiburg 53.5 cm.

Ques 5 The 1830s were years of great economic hardship in Europe. Explain?

Ans - Explanation of the 1830s were years of great economic hardship in Europe -

1. The first half of the nineteenth century saw an enormous increase in population all over Europe.

2. In most countries there were more seekers of jobs than employment. Population from rural areas migrated to the cities to live in overcrowded slums.



3. Small producers in towns were often faced with stiff competition from imports of cheap machine-made goods from England, where industrialisation was more advanced than on the continent.
4. This was especially so in textile production, which was carried out mainly in homes or small workshops & was only partly mechanised.
5. In those regions of Europe where the aristocracy still enjoyed power, peasants struggled under the burden of feudal dues and obligations.
6. The rise of food prices or a year of bad harvest led to widespread pauperism in town and country.

Ques 6- What was the significance of Frankfurt parliament ?

Ans The significance of Frankfurt parliament are:-

1. In the German regions a large number of political associations whose members were middle-class professionals, businessmen and prosperous artisans came together in the city of Frankfurt and decided to vote for an all-German National Assembly.

2. On 18 May 1848, 331 elected representatives



marched in a festive procession to take their places in the Frankfurt parliament convened in the church of St Paul. They drafted a constitution for a German nation to be headed by a monarchy subject to a parliament.

3. When the deputies offered the crown on these terms to Friedrich Wilhelm IV, King of Prussia, he rejected it & joined other monarchs to oppose the elected assembly.
4. While the opposition of the aristocracy and military became stronger, the social basis of parliament eroded.
5. The parliament was dominated by the middle classes who resisted the demands of workers & artisans & consequently lost their support. In the end troops were called in and the assembly was forced to disband.

Ques: What do you mean by allegory? Discuss about the allegories of France & German nation.

Ans- When an abstract idea (for instance, greed, envy, freedom, liberty) is expressed through a person or a thing, is known as allegory. An allegorical story has two meanings, one literal & one symbolic.

### Allegories of France



1. In France she was christened Marianne, a popular Christian name, which underlined the idea of a people's nation.
2. Her characteristics were drawn from those of Liberty and the Republic - the red cap, the tricolour, the cockade.
3. Statues of Marianne were erected in public squares to remind the public of the national symbol of unity and to persuade them to identify with it. Marianne images were marked on coins and stamps.

### Allegories of German nation.

1. Germania became the allegory of the German nation.
2. In visual representations, Germania wears a crown of oak leaves, as the German oak stands for heroism.

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# CHAPTER - I

## POWER - SHARING

### Question / Answers

Ques 1) Describe the ethnic composition of Belgium and Sri Lanka?

Ans -> The ethnic composition of Belgium is very complex.

1) Of the country's total population, 59 per cent lives in the Flemish region and speaks Dutch language.

2) Another 40 per cent people live in the Wallonia region and speak French.

3) Remaining one per cent of the Belgians speak German.

4) In the capital city Brussels, 80 per cent people speak French while 20 per cent are Dutch-speaking.

o The ethnic composition of Sri Lanka is -

\* Sri Lanka has a diverse population. The major social groups are the Sinhala-speakers (74 per



cent) and Tamil speakers (18 per cent).

2) Among Tamils there are two sub groups.

3) Tamil natives of the country are called 'Sri Lankan Tamils' (13 per cent). The rest, whose forefathers came from India as plantation workers during colonial period, are called 'Indian Tamils'.

4) Sri Lankan Tamils are concentrated in the north and east of the country. Most of the Sinhala speaking people are Buddhists, while most of the Tamils are Hindus or Muslims. There are about 7 per cent Christians, who are both Tamil and Sinhala.

Ques 2. What were the steps taken by government of Sri Lanka to establish Sinhala supremacy?

establish

Ans - The following steps are taken by the government of Sri Lanka to establish Sinhala supremacy -

Step 1 - In 1956, an Act was passed to recognise Sinhala as the only official language, thus disregarding Tamil.

Step 2 - The governments followed preferential policies that favoured Sinhala applicants for university



positions and government jobs.

Step 3 - A new constitution stipulated that the state shall protect and foster Buddhism.

Ques 3 - <sup>J. In</sup> What are the different <sup>measures</sup> major adopted by Belgian government regarding power sharing arrangement?

Ans - The different <sup>measures</sup> major adopted by Belgian government regarding power sharing arrangement are as follow -

- Constitution prescribes that the number of Dutch and French-speaking ministers shall be equal in the central government. Some special laws require the support of majority of members from each linguistic group. Thus, no single community can make decisions unilaterally.
- Many powers of the central government have been given to state governments of the two regions of the country. The state governments are not subordinate to the central government.
- Brussels has a separate government in which both the communities have equal representation. The French-speaking people accepted equal representation in Brussels because the Dutch-



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- speaking community has accepted equal representation in the central government.

- Apart from the central and the state government, there is a third kind of government. This 'community government' is elected by people belonging to one language community - Dutch, French and German - speaking - no matter where they live. This government has the power regarding cultural, educational and language-related issues.

Ques 4 Why power sharing is desirable?

Ans - Power sharing is desirable for two reasons.

1. Prudential
2. Moral

1. Prudential -

- Power sharing is good because it helps to reduce the possibility of conflict between social groups.
- Since social conflict often leads to violence and political instability.
- Imposing the will of 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

- Tyranny of the majority is not just oppressive for the minority; it often brings ruin to the majority as well.

2. Moral

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

Conclusion

★ While prudential reasons stress that power sharing will bring out better outcomes, moral reasons emphasise the very act of power sharing as valuable.

Ques 5 Explain the different forms of power-sharing.

Ans - OR



Q5. In modern democracies, power sharing among governments can take many forms. Explain?

Ans 1) Power is shared among different organs of government, such as legislative, executive and judiciary.

a) This known as horizontal distribution of power because it allows different organs of government placed at the same level to exercise different powers.

b) Such a separation ensures that none of the organs can exercise unlimited power. Each organ checks the others.

c) Ministers and government officials exercise power, they are responsible to the Parliament or State Assemblies. Similarly, although judges are appointed by the executive, they can check the functioning of executive or laws made by the legislatures. This arrangement is called a system of checks and balances.

2) Power can be shared among governments at different levels - a general government for the entire country and governments at the provincial or regional level.

a) Such a general government for the entire country is usually called federal government.



b) The governments at the provincial or regional level are called by different names in different countries. In India, we call them state governments. This is called federal division of power.

c) The same principle can be extended to levels of government lower than the state government, such as the municipality and panchayat.

d) This division of powers involving higher and lower levels of government is called vertical division of power.

3) Power may also be shared among different social groups such as the religious and linguistic groups.

a) 'Community government' in Belgium is a good example of this arrangement.

b) 'Reserved constituencies' in assemblies and the parliament of our country.

c) This type of arrangement is meant to give space in the government and administration to diverse social groups who otherwise would feel alienated from the government.

d) The method is used to give minority communities a fair share in power.



- 4). Power sharing arrangements can also be seen in the way political parties, pressure groups and movements control or influence those in power.
- a). In a democracy, the citizens must have freedom to choose among various contenders for power, this takes the form of competition among different parties.
- b). Such competition ensures that power does not remain in one hand.
- c). In a democracy, we find interest groups such as those of traders, businessmen, industrialists, farmers and industrial workers.
- d). They also will have a share in governmental power, either through participation in governmental committees or bringing influence on the decision-making process.

  
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# CHAPTER-2

## FEDERALISM

### Question / Answers.

Ques<sup>t</sup> Differentiate between coming together federation and holding together federations?

Ans-	Coming together Federations	Holding together federations.
1.	'Coming together' federation involves independent states coming together on their own to form a bigger unit, so that by pooling sovereignty and retaining identity they can increase their security.	'Holding together' federation is where a large country decides to divide its power b/w the constituent states and the national government.
2.	This type of 'coming together' federations include the USA, Switzerland and Australia.	India, Spain and Belgium are examples of this kind of 'holding together' federations.
3.	In this first category of federations, all the constituent states usually have equal power and are	In this second category, the central government tends to be more powerful vis-a-vis the



strong vis-a-vis the federal government.

States. Very often different constituent units of the federation have unequal powers. Some units are granted special powers.

Ques 2 What do you mean by residuary subjects?

Ans - The subjects which don't fall in any of the three lists i.e. union list, state list and concurrent list are known as residuary subjects.

For example:- Computer software.

According to our constitution, the Union Government has the power to legislate on these 'residuary' subjects.

Ques 3 Federal power sharing is more effective today than it was in the early years after the constitution came into force. Justify the statements?

Ans - Justification of the statements is :-

1. For a long time, the same party ruled both at the centre and in most of the states. This meant that the state governments



did not exercise their rights as autonomous federal units.

2. As and when the ruling party at the State level was different, the parties that ruled at the Centre tried to undermine the power of the States.

3. In those days, the Central Government would often misuse the constitution to dismiss the State government that were controlled by different parties. This undermined the spirit of federalism.

4. All this changed significantly after 1990. This period saw the rise of regional political parties in many States of the country.

5. This was also the beginning of the era of Coalition Governments at the Centre. Since no single party got a clear majority in the Lok Sabha, the major national parties in the Lok Sabha, the major national parties had to enter into an alliance with many parties including several regional parties to form a government at the Centre.

6. This led to a new culture of power sharing & respect for the autonomy of State governments.

7. This trend was supported by a major judge-



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-ment by a major judgement of the Supreme Court that made it difficult for the Central Government to dismiss state governments in any arbitrary manner.

Ques 4. What are the major steps taken in 1992 to make the third-tier of government more powerful?

Ans The major steps taken in 1992 to make the third-tier of government more powerful:-

1. Now it is constitutionally mandatory to hold regular elections to local government bodies.
2. Seats are reserved in the elected bodies & the executive heads of these institutions for the Scheduled Castes, Scheduled Tribes and Other Backward Classes.
3. At least one-third of all positions are reserved for women.
4. An independent institution called the State Election Commission has been created in each State to conduct panchayat & municipal elections.
5. The state governments are required to share some powers & revenue with local government bodies. The nature of sharing varies from



## State to State.

Ques 5 Define Decentralisation in India? What is the basic idea behind it?

Ans When power is taken away from central and state governments and given to local government, it is called decentralisation.

1. The basic idea behind decentralisation is that there are a large number of problems and issues which are best settled at the local level.

2. People have better knowledge of problems in their localities.

3. They also have better ideas on where to spend money and how to manage things more efficiently.

4. Besides, at the local level it is possible for the people to directly participate in decision making.

5. This helps to inculcate a habit of democratic participation.

6. Local government is the way to realise one important principle of democracy, namely local self government.



# Chapter - 1

## Resources And Development

★ Answer the following question :-

Ques 1- Define resources.

Ans - Everything available in our environment which can be used to satisfy needs of individuals, provided, it is technologically accessible, economically feasible and culturally acceptable can be termed as 'Resource'.

Ques 2- Classify different types of resources.

Ans - • Types of Resources

○ On the Basis of Origin

→ Biotic Resources: These are obtained from biosphere and have life such as human beings, flora and fauna, fisheries, livestock etc.

→ Abiotic Resources: All those things which are composed of non-living things are called abiotic resources. For example; rocks and metals.



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## ○ On the Basis of Exhaustibility

- Renewable Resources: The resources which can be renewed or reproduced by physical, chemical or mechanical processes are known as renewable or replenishable resources. For example - solar and wind energy, water, forests and wildlife, etc.
- Non-Renewable Resources: These occur over a very long geological time. Minerals and fossil fuel are example of such resources. These resources take millions of years in their formation. Some of the resources like metals are recyclable and some like fossil fuels cannot be recycled and get exhausted with their use.

## ○ On the Basis of Ownership

- Individual Resources: These are also owned privately by individuals. Many farmers own land which is allotted to them by government against the payment of revenue. In villages there are people with land ownership but there are many who are landless. Urban people own plots, houses and other property. Plantation, pasture lands, ponds, water in wells etc. are some of the examples of resources ownership by individuals. Make a list of resources owned by your household.



→ Community Owned Resources: There are resources which are accessible to all the members of the community. Village commons (grazing grounds, burial grounds, village ponds, etc). Public parks, picnic spots, playgrounds in urban areas are de facto accessible to all the people living there.

→ International Resources: There are international institutions which regulate some resources. The oceanic resources beyond 200 nautical miles of the Exclusive Economic Zone belong to open ocean and no individual country can utilise these without the concurrence of international institutions.

○ On the Basis of the Status of Development.

→ Potential Resources: Resources which are found in a region, but have not utilised. For example, the western parts of India particularly Rajasthan and Gujarat have enormous potential for the development of wind and solar energy, but so far these have not been developed properly.

→ Developed Resources: Resources which are surveyed and their quality and quantity have been determined for utilisation. The development of resources depends on technology and level of their feasibility.



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→ Stock: Materials in the environment which have the potential to satisfy human needs but human beings do not have the appropriate technology to access these, are included among Stock. For example, water is a compound of two gases; hydrogen and oxygen. ~~can be~~ Hydrogen can be used as a rich source of energy. But we do not have advanced technical 'know-how' to use it for this purpose. Hence, it can be considered as stock.

→ Reserves: Reserves are the subset of the stock which can be put into use with the help of existing technical 'know-how' but their use has not been started. These can be used for meeting future requirements. River water ~~can be~~ used for generating hydroelectric power but presently, it is being utilised only to a limited extent. Thus, the water in the dams, forests etc. is a reserve which can be used in the future.

Ques 3. Mention the problem caused due to indiscriminate use of resources?

Ans- The problems caused due to indiscriminate use of resources are :-

- Depletion of resources for satisfying the need



of a few individuals.

- Accumulation of resources in few hands, which, in turn, divided the society into two segments i.e. haves and have nots or rich and poor.
- Indiscriminate exploitation of resources has led to global ecological crises such as, global warming, ozone layer depletion, environmental pollution and land degradation.

Ques 4. What is Agenda 21?

Ans - • It is the declaration signed by world leaders in 1992 at the United Nations Conference on Environment and Development (UNCED).

- It aims at achieving global sustainable development.
- It is an agenda to combat environmental damage, poverty, disease through global co-operation on common interests, mutual needs and shared responsibilities.
- One major objective of the Agenda 21 is that every local government should draw its own local Agenda 21.



Ques 5- What are major steps involved in Resource Planning in India?

Ans - Resource planning is a complex process which involves :

- i). Identification and inventory of resources across the region of the country. This involves surveying, mapping and qualitative and quantitative estimation and measurement of the resources.
- ii). Evolving a planning structure endowed with appropriate technology, skill and institutional set up for implementing resource development plans.
- iii). Matching the resource development plans with overall national development plans.

Ques 6- India has land under a variety of relief features. Discuss.

Ans- India has land under a variety of relief features are :-

- About 43 per cent of the land area is plain, which provides facilities for agriculture and industry.
- Mountains account for 30 per cent of the total surface area of the country and ensure



perennial flow of some rivers, provide facilities for tourism and ecological aspects.

- About 27 per cent of the area of the country is the plateau region. It possesses rich reserves of minerals, fossil fuels and forests.

Ques 7. What are different causes of land degradation?

Ans- Different causes of land degradation are :-

- Some human activities such as deforestation, over grazing mining and quarrying too have contributed significantly in land degradation.
- Mining sites are abandoned after excavation work is complete leaving deep scars and traces of over-burdening.
- In states like Jharkhand, Chhattisgarh, Madhya Pradesh and Odisha deforestation due to mining have caused severe land degradation. In states like Gujarat, Rajasthan, Madhya Pradesh and Maharashtra overgrazing is one of the main reasons for land degradation. In the states of Punjab, Haryana, western Uttar Pradesh, over irrigation is responsible for land degradation due to water logging leading to increase in salinity and alkali-nity in the soil.



- The minerals processing like grinding of lime and stone for cement industry and calcite and soapstone for ceramic industry generate huge quantity of dust in the atmosphere, it retards the process of infiltration of water into the soil after it settles down on the land.
- In recent years, industrial effluents as waste have become a major source of land and water pollution in many parts of the country.

Ques 8. What are the different measures that can be taken to solve the problem of land degradation?

Ans - Different measures that can be taken to solve the problem of land degradation are:-

- Afforestation and proper management of grazing can help to some extent.
- Planting of shelter belts of plants, control on over grazing, stabilisation of sand dunes by growing thorny bushes are some of the methods to check land degradation in arid areas.
- Proper management of waste lands, control of mining activities, proper discharge



and disposal of industrial effluents and wastes after treatment can reduce land and water degradation in industrial and suburban areas.

Ques 9. Write a short note on alluvial soil, black soil and laterite soil?

Ans- Alluvial soil

1. This is the most widely spread and important soil. In fact, the entire northern plains are made of alluvial soil.

2. These have been deposited by three important Himalayan river systems - the Indus, the Ganga and the Brahmaputra. These soils extend in Rajasthan and Gujarat through a narrow corridor. It is also found in the eastern coastal plains particularly in the deltas of the Mahanadi, the Godavari, the Krishna and the Kaveri rivers.

3. The alluvial soil consists of various proportions of sand, silt and clay. As we move inland towards the river valleys, soil particles appear some what bigger in size. In the upper reaches of the river valley i.e. near the place of the break of slope, the soils are coarse. Such soils are more common in piedmont plains such as Deccan, Chos and Terai.



4) Apart from the size of their grains or components, soils are also described on the basis of their age. According to their age alluvial soils can be classified as old alluvial (Bangar) and new alluvial (Khadar). The bangar soil has higher concentration of kanker nodules than the Khadar. It has more fine particles and is more fertile than the bangar.

5) Alluvial soil as a whole are very fertile. Mostly these soils contain adequate proportion of potash, phosphoric acid and lime which are ideal for the growth of sugarcane, paddy, wheat and other cereal and pulse crops.

6) Due to its high fertility, regions of alluvial soils are intensively cultivated and densely populated. Soils in the drier areas are more alkaline and can be productive after proper treatment and irrigation.

### Black Soil

1) These soils are black in colour and are also known as regur soils. Black soil is ideal for growing cotton and is also known as black cotton soil.

2) It is believed that climatic condition along with the parent rock material



are the important factors for the formation of black soil. This type of soil is typical of the Deccan trap (Basalt) region spread over northwest Deccan plateau and is made up of lava flows. They cover the plateaus of Maharashtra, Saurashtra, Malwa, Madhya Pradesh and Chhattisgarh and extend in the south east direction along the Godavari and the Krishna valleys.

3> The black soils are made up of extremely fine i.e. clayey material. They are well-known for their capacity to hold moisture.

4> In addition, they are rich in soil nutrients, such as calcium carbonate, magnesium, potash and lime. These soils are generally poor in phosphoric contents. They develop deep cracks during hot weather, which helps in the proper aeration of the soil.

5> These soils are sticky when wet and difficult to work on unless tilled immediately after the first shower or during the pre-monsoon period.

### Laterite Soil

1> Laterite has been derived from the Latin word 'later' which means brick. The laterite soil develops under tropical and subtropical climate with alternate wet and dry season.



This soil is the result of intense weathering due to heavy rain.

2). Laterite soils are mostly deep to very deep, acidic ( $pH < 6.0$ ), generally deficient in plant nutrients and occur mostly in southern states, Western Ghats region of Maharashtra, Odisha, some parts of West Bengal and North-east regions.

3). Where these soils support deciduous and evergreen forests, it is humus rich, but under sparse vegetation and in semi-arid environment, it is generally humus poor.

4). They are prone to erosion and degradation due to their position on the landscape.

5). After adopting appropriate soil conservation techniques particularly in the hilly areas of Karnataka, Kerala and Tamil Nadu, this soil is very useful for growing tea and coffee. Red laterite soils in Tamil Nadu, Andhra Pradesh and Kerala are more suitable for crops like cashew nut.

Ques 10/ What do you mean by soil erosion? Explain different types of soil erosion?

Ans Soil Erosion



The denudation of the soil cover and subsequent washing down is described as soil erosion.

Different types of soil erosion are:-

- The running water cuts through the clayey soils and makes deep channels as gullies. The land becomes unfit for cultivation and is known as bad land. In the Chambal basin such lands are called ravines.
- Sometimes water flows as a sheet over large areas down a slope. In such cases the top soil is washed away. This is known as sheet erosion.
- Wind blows loose soil off flat or sloping land known as wind erosion.
- Soil erosion is also caused due to defective methods of farming. Ploughing in a wrong way i.e. up and down the slope form channels for the quick flow of water leading to soil erosion.

25/4/19



23/8/19

## CHAPTER-2



# WATER RESOURCES

## QUESTION/ANSWERS:

Ques 1 What will be the consequences if fresh water is not reserved?

Ans 1. Over exploitation and mismanagement of water resources will impoverish this resource and cause ecological crisis that may have profound impact on our lives.

Ques 2 What are the benefits of fresh water conservation?

Ans 2. Conservation and management of water resources will safeguard us from health hazards, ensure food security, continuation of our livelihoods and productive activities and also prevent degradation of our natural ecosystems.

Ques 3 Write a short note on hydraulic structures in ancient India.

→



Ans 3. • In the first century B.C., Sringeriapuram near Allahabad had sophisticated water harvesting system channelling the flood waters of the river Ganga.

• During the time of Chandragupta Maurya, dams, lakes and irrigation systems were extensively built.

• Evidence of sophisticated irrigation works have also been found in Kalinga, (Odisha), Nagarjunakonda (Andhra Pradesh), Bennur (Karnataka), Kolhapur (Maharashtra), etc.

• In the 11<sup>th</sup> century, Bhopal lake, one of the largest artificial lakes of its time was built.

• In the 14<sup>th</sup> century, the tank in Hauz Khas, Delhi, was constructed by Iltutmish for supplying water to Siri Fort area.

Ques 4. Give main reasons for scarcity of water.

Ans 4. • Water scarcity in most cases is caused by over-exploitation, excessive use and unequal access to water among different social groups.

• Water scarcity may be an outcome of large and growing population and consequent greater demands for water, and unequal



access to it.

- To facilitate higher food-grain production, water resources are being over-exploited to expand irrigated areas and dry-season agriculture.
- Most farmers have their own wells and tube-wells in their farms for irrigation to increase their produce. It may lead to falling ground-water levels, adversely affecting water availability and food security of the people.
- Post-Independent India witnessed intensive industrialisation and urbanisation. Increasing number of industries has made matters worse by exerting pressure on existing freshwater resources.
- Industries apart from being heavy users of water also require power to run them.
- Multiplying urban centres with large and dense population and urban lifestyles have not only added to water and energy requirements but have further aggravated the problem.

Ques: What do you mean by interstate water disputes. Explain with an example.



Ques 5 Interstate water disputes are disagreements on the sharing of ( $H_2O$ ) water and other resources of water bodies between two state governments. They arise due to unresolved problems regarding sharing of the cost benefits of multipurpose projects on these rivers.

Example :

- Krishna - Godavari dispute is due to the objections raised by Karnataka and Andhra Pradesh governments.
- It is regarding the diversion of more water at Koyna by the Maharashtra government for a multipurpose project. This would reduce downstream flow in these states with adverse consequences for agriculture and industry.

Ques 6 What are the disadvantages of multipurpose projects?

Ans 6 • The dams that were constructed to control floods have triggered floods due to sedimentation in the reservoir.

- The big dams have mostly been unsuccessful in controlling floods at the time of excessive rainfall like during heavy rains the dams aggravated the flood



Situation in Maharashtra and Gujarat in 2006.

- The floods have not only devastated life and property but also caused extensive soil erosion.
- Sedimentation also meant that the flood plains were deprived of silt, a natural fertiliser, further adding on to the problems of land degradation.
- It was also observed that the multi-purpose projects induced earthquakes, caused water-borne diseases and pests and pollution resulting from excessive use of water.

197. write a short note on 'Narmada Bachao Andolan'.

197. • Narmada Bachao Andolan or Save Narmada Movement is a Non Governmental Organisation (NGO) that mobilised tribal people, farmers, environmentalists and human rights activists against the Sardar Sarovar Dam being built across the Narmada river in Gujarat.

- It originally focused on the environmental issues related to trees that would be submerged under the dam water.

- Recently it has re-focused the aim to create



poor citizens, especially the ~~out~~ outcasts (displaced people) to get full rehabilitation facilities from the government.

Ques 7 In recent years, multi-purpose projects and large dams have come under great scrutiny and opposition for a variety of reasons. Justify.

Ans 8 • Regulating and damming of rivers affect their natural flow causing poor sediment flow and excessive sedimentation at the bottom of the reservoir, resulting in silted stream beds and poorer habitats for the river's aquatic life.

• Dams also fragment rivers making it difficult for aquatic fauna to migrate, especially for spawning.

• The reservoirs that are created on the floodplains also submerge the existing vegetation and soil leading to its decomposition over a period of time.

Ques 9 How irrigation changed the cropping pattern in India?

→



- 10.9. • Irrigation has changed the cropping patterns of many regions with farmers shifting to water intensive and commercial crops.
- This has great ecological consequences like salinisation of the soil.
  - At the same time, it has transformed the social landscape i.e., increasing the social gap between the richer landowners and the landless poor.
  - The dams did create conflicts between people wanting different uses and benefits from the same water resources.
  - Inter-state water disputes are also becoming common with regard to sharing the costs and benefits of the multi-purpose project.

10.10. Give various methods for Rain Water Harvesting.

- 10.10. • In hill and mountainous regions, people built diversion channels like the 'guls' or 'kuls' of the Western Himalayas for agriculture.
- 'Rooftop Rain Water Harvesting' was commonly practised to store drinking water, particularly in Rajasthan.



- In the flood plains of Bengal, people developed inundation channels to irrigate their fields.
- In arid and semi-arid regions, agricultural fields were converted into rain fed storage structures that allowed the water to stand and moisten the soil like the 'Khadin' in Jaisalmer and 'Tahads' in other parts of Rajasthan.
- In the semi-arid and arid regions of Rajasthan particularly in Bikaner, Phalodi and Barmer, almost all the houses traditionally had underground tanks or tanks for storing sinking water.

Ques II / What do you mean by rain water harvesting. Explain with example.

Ans II Rainwater Harvesting is a technique of increasing the recharge of ground water by capturing and storing rainwater by constructing reservoirs, ponds, tanks, percolating pits and dams, etc.

Example: Rooftop Rainwater Harvesting.



- Rooftop Rain water Harvesting is collected using a PVC pipe.
- Filtered using sand and bricks.
- Underground pipe takes water to sump for immediate usage.
- Excess water from the sump is taken to the well.
- Water from the well recharges the underground.
- Take water from the well (later).

Q. Define dams and classify them.

Ans 12. • A dam is a barrier across flowing water that obstructs, directs or retards the flow, often creating a reservoir, lake or impoundment.

- "Dam" refers to the reservoir rather than the structure. Most dams have a section called a spillway or weir over which it is intended that water will flow either intermittently or continuously. Dams are classified according to structure, intended purpose or height.

- Based on structure and the material used, dams are classified as timber dams, embankment dams or masonry dams, with several subtypes.

- According to the height, dams can be categorized as low and minor dams or high dams.



as low dams, medium height dams and high dams.

Q13 Explain Bamboo Chip Irrigation system.

Q13. In Meghalaya, a 200-year-old system of tapping streams and <sup>streams</sup> <sup>spring</sup> water by using bamboo pipes, is prevalent. About 18-20 litres of water enters the bamboo pipe system, gets transported over <sup>hundreds</sup> of metres.

- Bamboo pipes are used to divert perennial springs on the hill tops to the lower reaches by gravity.

The channel sections, made of bamboo, divert water to the plant site where it is distributed into branches, again made and laid out with different pieces of bamboo pipes.

- If the pipes pass a road, they are taken high above the land.

- The last channel section enables water to be dropped near the roots of the plant.



**Social Science**  
**Economics Chapter-01**  
**DEVELOPMENT**

1. The idea of development or progress has always been with us.
2. We have aspirations or desires about what we would like to do and how we would like to live.
3. In this chapter, we shall make a beginning for understanding development.
4. It is only through a democratic political process that these hopes and possibilities can be achieved in real life.

**WHAT DEVELOPMENT PROMISES – DIFFERENT PEOPLE, DIFFERENT GOALS:**

1. People seek things that are most important for them, i.e., that which can fulfill their aspirations or desires.
2. In fact, at times, two persons or groups of persons may seek things which are conflicting.
3. So two things are quite clear:
  - (i) Different persons can have different developmental goals.
  - (ii) What may be developed for one may not be developed for the other. It may even be destructive for the other.

**INCOME AND OTHER GOALS:**

1. What people desire are regular work, better wages and decent price for their crops or other products that they produce. In other words, they want more income.
2. People also seek things like equal treatment, freedom, security, and respect for others.
3. In some cases, these may be more important than more income or more consumption because material goods are not all that you need to live.
4. Money, or material things that one can buy with it, is one of the factors on which our life depends on non-material things mentioned above.
5. There are many things that are not easily measured but they mean a lot to our lives. These are often ignored.
6. However, it would be wrong to conclude that what cannot be measured is not important.
7. Similarly, for development people look at a mix of goals.
8. The developmental goals that people have are not only about better income but also about better income but also about other important things in life.



## **NATIONAL DEVELOPMENT:**

1. It is very important to keep in mind that different persons could have different as well as conflicting notions of a country's development.
2. National development means thinking about fair and just path for all, whether there is a better way of doing things.

## **HOW TO COMPARE DIFFERENT COUNTRIES OR STATES?**

1. Usually, we take one or more important characteristics of persons and compare them based on these characteristics.
2. For comparing countries, their income is considered to be one of the most important attributes.
3. Countries with higher income are more developed than others with less income.
4. The income of the country is the income of all the residents of the country. This gives us the total income of the country.
5. For comparison between countries, total income is not such useful measure.
6. Hence, we compare the average income which is the country divided by its total population. The average income is also **called per capita income**.
7. In World Development Report brought out by the World Bank, this
8. Countries with per capita income of USD 12736 per annum and above in 2013, are called rich countries and those with per capita income of USD 1570 or less are **called low-income countries**.
9. India comes in the category of low middle-income countries because its per capita income in 2013 was just US\$1570 per income.

## **INCOME AND OTHER CRITERIA:**

1. Let us compare the per capita income of Maharashtra, Kerala, and Bihar.
2. Maharashtra has the highest per capita income and Bihar is at the bottom.
3. So, if per capita income were to be used as the measure of development, Maharashtra will be considered the most developed state of the three.

## **PUBLIC FACILITIES:**

1. Money in your pocket cannot buy all the goods and services that you may need to live well.
2. Income by itself is not a completely adequate indicator of material goods and services that citizens are able to use.
3. Normally, your money cannot buy the pollution-free environment or ensure that you get unadulterated medicines unless you can afford to shift to a community that already has all these things.



4. Money may also not be able to protect you from infectious disease unless the whole of your community takes preventive steps.

**HUMAN DEVELOPMENT** – Development of an individual in such a way that he can able to earn and fulfill his materialistic desire.

**SUSTAINABILITY OF DEVELOPMENTS:**

1. Since the second half of the twentieth century, a number of scientists have been warning that the present type, and levels, of development are not sustainable.
2. Resources are replenished by nature as in the case of crops and plants.
3. In the case of groundwater, if we use more than what is being replenished by rain then we would be overusing this resources.
4. Consequences of environmental degradation do not respect national or state boundaries; this issue is no longer region or nation-specific.
5. Sustainability of developments comparatively a new area of knowledge in which scientists, economists, philosophers and other social scientists are working together.



**Social Science**  
**Economics Chapter – 2**  
**SECTORS OF THE INDIAN ECONOMY**

**SECTORS OF ECONOMIC ACTIVITIES:**

1. There are many activities that are undertaken by directly using natural resources.
2. For example, the cultivation of cotton. It takes place within a crop season.
3. When we produce a good by exploiting the natural resources, it is an activity of primary sector.
4. This is because it forms the base for all other products that we subsequently make.
5. Since most of the natural products we get are from agriculture, dairy, fishing, forestry, this sector is also called agriculture and related sector.
6. The secondary sector covers activities in which natural products are changed into other forms through ways of manufacturing that we associate with industrial activity. It is the next step after the primary.
7. Secondary sector gradually becomes associated with the different kinds of industries that came up, it is called as industrial sector.
8. After primary and secondary, there is a third category of activities that fall under tertiary sector and is different from the above two. These are activities that help in the development of the primary and the secondary sector.
9. Transport, storage, communication, banking, trade are some examples of the tertiary sector. Since these activities generate services rather than goods, the tertiary sector is also called the service sector.

**COMPARING THE THREE SECTORS:**

1. The various production activities in the primary, secondary and tertiary sectors produce a very large number of goods and services.
2. Also, the three sectors have a large number of people working in them to produce these goods and services.
3. There is one precaution one has to take. Not every good that is produced and sold also needs to be counted.
4. It makes sense only to final goods and services.
5. For instance, a farmer who sells wheat to a flour mill for Rs. 8 per Kg. The mill grinds the wheat and sells the flour to a biscuit company for Rs. 10 per Kg.
6. Intermediate goods are used up in producing final goods and services. The value of final goods that are used in making the final goods.
7. The value of final goods and services produced in each sector during a particular year provides the total production of the sector for that year.
8. The sum of production in the three sectors gives what is called Gross Domestic Product (GDP) of



the country.

9. It is the value of all final goods and services produced within a country during a particular year. GDP shows how big the economy is.

### **PRIMARY, SECONDARY AND TERTIARY SECTORS IN INDIA:**

1. Over the forty years between 1971-72 and 2011-12, while production in all the three sectors has increased, it has increased the most in the tertiary sector.

2. As a result, in the year 2011-12 the tertiary sector has emerged as the largest producing sector in India replacing the primary sector.

3. There could be several reasons why tertiary sector becoming so important in India.

(i) First, in any country several services such as hospitals, educational institutions, post and telegraph services etc. are required. These can be considered as basic services. In a developing country, the government has to take responsibility for the provision of these services.

(ii) Second, the development of agriculture and industry leads to the development of services such as transport, trade, storage and the like, as we have already seen.

(iii) Third, as income levels rise, certain sections of people start demanding many more services like eating out, tourism, shopping, private hospital, private school.

(iv) Fourth, over the past decade or so, certain new services such as those based on information and communication technology have become important and essential.

4. A remarkable fact about India is that while there has been a change in the share of the three sectors in GDP, a similar shift has not taken place in employment.

5. The primary sector continues to be the largest employer even now.

6. More than half of the workers in the country are working in the primary sector, mainly in agriculture, producing only a quarter of the GDP.

7. The secondary and tertiary sectors produce three-fourth of the produce whereas they employ less than half the people.

8. It means that there are more people in agriculture than is necessary. So, even if you move a few people out, production will not be affected. In other words, workers in the agricultural sector are under-



employed.

9. The underemployment is hidden in contrast to someone who does not have a job and is clearly visible as unemployed. Hence, it is also called disguised unemployment.

10. We see other people of the service sector on the street pushing a cart or selling something where they may spend the whole day but earn very little.

11. They are doing this work because they do not have better opportunities.

### **How to Create More Employment?**

1. A way by which we can tackle this problem is to identify, promote and locate industries and a large number of people may be employed.

2. A study conducted by the Planning Commission estimates that nearly 20 lakh jobs can be created in the education sector alone.

3. Every state or region has the potential for increasing the income and employment for people in that area.

4. The same study by the Planning Commission says that if tourism as a sector is improved, every year we can give additional employment to more than 5 lakh people.

5. We must realize that some of the suggestions discussed above would take a long time to implement.

6. Recognizing this, the central government in India made a law implementing the Right to Work.

7. Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA 2005).

8. Under MGNREGA 2005, all those who are able to, and are in need of, work are guaranteed 100 days of employment in a year by the government.

9. If the government fails in its duty to provide employment, it will give unemployment allowances to the people.

### **DIVISION OF SECTORS AS ORGANISED AND UNORGANISED:**

1. The organized sector covers those enterprises or places of work where the terms of employment are regular and therefore, people have assured work.

2. It is called organized because it has some formal processes and procedures.

3. The unorganized sector is characterized by small and scattered units which are largely outside the control of the government.

4. Jobs here are low-paid and often not regular. Employment is not secure.

5. This sector includes a large number of people who are employed on their own doing small jobs such as selling on the street or doing repair work.



## **How to Protect Workers in the Unorganized Sector?**

1. The organized sector offers jobs that are the most sought-after.
2. It is also common to find many organized sector enterprises in the unorganized sector.
3. Since the 1990s, it is also common to see a large number of workers losing their jobs in the organized sector.
4. In the rural areas, the unorganized sector mostly comprises of landless agriculture labourers, small and marginal farmers, sharecroppers and artisans.
5. Nearly 80% of rural households in India are in small and marginal farmer category.
6. In the urban areas, unorganized sector comprises mainly of workers in the small-scale industry, casual workers in the construction, trade and transport etc., and those who work as street vendors, head load workers, garment makers, rag pickers etc.

## **SECTORS IN TERMS OF OWNERSHIP: PUBLIC AND PRIVATE SECTORS:**

1. In the public sector, the government own most of the assets and provide all services.
2. In the private sector, ownership of assets and delivery of services is in the hands of private individuals or companies.
3. Activities in the private sector are guided by the motive to earn profits.
4. The purpose of the public sector is not just to earn profits.
5. Governments raise money through taxes and other ways to meet expenses on the services rendered by it.
6. There are several things needed by the society as a whole but which the private sector will not provide at a reasonable cost.
7. Collecting the money from thousands of people who use these facilities is not easy.
8. Even if they provide these things they would charge a high rate for their.
9. Thus, governments have to undertaken such heavy spending and ensure that these facilities are available for everyone.
10. There are some of the activities, which the government has to support.
11. The private sector may not continue their production or business unless government ensures it.
12. The government has to bear part of the cost.
13. There are a large number of activities which are the primary responsibility of the government. The government must spend on these. Providing health and education facilities for all is one example.
14. The government also needs to pay attention to aspects of human development.
15. It is also the duty of the government to take care of the poorest and most ignored regions of the country through increased spending in such areas.



**Social Science**  
**Economics Chapter-3**  
**Money and Credit**

**MONEY AS A MEDIUM OF EXCHANGE:**

1. A person holding money can exchange it for any commodity or service that he or she might want.
2. Thus everyone prefers to receive payments in money and then exchange the money for things that they want.
3. Both parties have to agree to sell and buy each other commodities. This is known as a Double coincidence of wants.
4. What a person desires to sell is exactly what the other wishes to buy.
5. In a barter system where goods are directly exchanged without the use of money, the double coincidence of wants is an essential feature.
6. In contrast, in an economy where money is in use, money by providing the crucial intermediate step eliminates the need for double coincidence of wants.
7. Money acts as an intermediate in the exchange process, it is called a medium of exchange. This is known as Barter System.

**MODERN FORMS OF MONEY:**

1. We have seen that money is something that can act as a medium of exchange in transactions.
2. Before the introduction of coins, a variety of objects was used as money.
3. For example, since the very early ages, Indians used grains and cattle as money.

**Currency:**

1. Modern forms of money include currency – paper notes and coins.
2. Money is accepted as a medium of exchange because the currency is authorized by the government of the country.
3. In India, the Reserve Bank of India issues currency notes on behalf of the central government.
4. As per Indian law, no other individual or organization is allowed to issue currency.
5. No individual in India can legally refuse a payment made in rupees.

**Deposits with Bank:**

1. The other form in which people hold money is as deposits with the bank.
2. People deposit money with the banks by the opening a bank account in their name.



3. Banks accept the deposits and also pay an amount as interest on the deposits.
4. People also have the provision to withdraw the money as and when they require.
5. Since the deposits in the accounts can be withdrawn on demand, these deposits are called demand deposits.
6. It is this facility which lends it the essential characteristics of money.
7. You would have heard of payments being made by cheques instead of cash.
8. For payment by cheque, the buyer who has an account with the bank, make out a cheque for a specific amount.
9. A cheque is a paper instructing the bank to pay a specific amount from the person's account to the person in whose name the cheque has been issued.
10. The facility of cheque against demand deposits makes it possible to directly settle payments without the use of cash.
11. Since demand deposits are accepted widely as a means of payment, along with currency, they constitute money in the modern economy.
12. But for the banks, there would be no demand and no payments by cheques against these deposits. The modern forms of money – currency and deposits – are closely linked to the working of the modern banking system.

### **LOAN ACTIVITIES OF BANKS:**

1. Banks keep only a small proportion of their deposits as cash with themselves.
2. This is kept as a provision to pay the depositors who might come to withdraw money from the bank on any given day.
3. Since, on any particular day, only some of its many depositors come to withdraw cash, the bank is able to manage with this cash.
4. Banks use the major portion of the deposits to extend loans.
5. There is a huge demand for loans for various economic activities.
6. Banks make use of the deposits to meet the loan requirements of the people.
7. In this way, banks mediate between those who have surplus funds and those who are in need of these funds.
8. Banks charge a higher interest rate on loans than what they offer on deposits.
9. The difference between what is charged from borrowers and what is paid to depositors is their main source of income.

### **TERMS OF CREDIT:**

1. Every loan agreement specifies an interest rate which the borrower must pay to the lender along with

the repayment of the principal addition, lenders may demand collateral against the loan.

2. Collateral is an asset that the borrower owns and uses this as a guarantee to a lender until the loan is repaid.

3. The interest rate, collateral and documentation requirement, and the mode of repayment together comprise what is called the terms of credit.

### **FORMAL SECTOR CREDIT IN INDIA:**

1. We have seen that people obtain loans from various sources.

2. The various types of loans can be conveniently grouped as formal sector and informal sector loans.

3. Among the former are loans from banks and cooperatives.

4. The informal lenders include moneylenders, traders, employers, relatives and friends, etc.

5. The Reserve Bank of India supervises the functioning of formal sources of loans.

6. For instance, we have seen that the banks maintain a minimum cash balance out of the deposits they receive.

7. The RBI monitors the banks in actually maintaining a cash balance.

8. Periodically, banks have to submit information to the RBI on how much they are lending, to whom, at what interest rate, etc.

9. There is no organization that supervises the credit activities of lenders in the informal sector.

10. They can lend at whatever interest rate they choose.

11. There is no one to stop them from using unfair means to get their money back.

12. Compared to the formal lenders, most of the informal lenders charge a much higher interest on loans.

13. Thus, the cost to the borrower of informal loans is much higher.

14. The Higher cost of borrowing means a large part of the earnings of the borrowers is used to repay the loans.

15. Cheap and affordable credit is crucial for the country's development.

### **Formal and Informal Credit: Who gets what?**

1. 85% of the loans taken by poor households in the urban areas are from informal sources.

2. Urban households take only 10% of their loans are from informal sources, while 90% are from formal sources.

3. The rich households are availing cheap credit from informal lender whereas the poor households have to pay a large amount of borrowing.

4. The formal sector still meets only about half of the total credit needs of the rural people.



5. The remaining credit needs are met from informal sources.
6. Thus, it is necessary that banks and cooperatives increase their lending particularly in the rural areas so that the dependence on informal sources of credit reduces.
7. While formal sector loans need to expand, it is also necessary that everyone receives these loans.
8. It is important that the formal credit is distributed more equally so that the poor can benefit from the cheaper loans.

### **SELF-HELP GROUPS FOR THE POOR:**

1. In the previous section, we have seen that poor households are still dependent on informal sources of credit.
2. Banks are not present everywhere in rural India.
3. Even when they are present, getting a loan from a bank is much more difficult than taking a loan from informal sources.
4. The absence of collateral is one of the major resources which prevent the poor from getting the bank loans.
5. Informal lenders such as moneylender, on the other hand, know the borrowers personally and hence are often willing to give a loan without collateral.
6. However, the moneylenders charge very high rates of interest, keep no records of the transactions and harass the poor borrower.
7. In recent years, people had tried out some newer ways of providing loans to the poor.

**Social Science**  
**Economics**  
**Chapter-4 Globalization and the Indian Economy**

**PRODUCTION ACROSS COUNTRIES:**

1. Until the middle of the twentieth century, production was largely organized within countries.
2. Colonies such as India export the raw materials and food stuff and imported finished goods.
3. Trade was the main channel connecting distant countries. This was done before large companies called multinational corporation (MNCs) emerged on the scene.
4. An MNC is a company that owns or controls production in more than one nation.
5. MNCs set up offices and factories for production in regions where they can get cheap labour and other resources.
6. MNCs are not only selling its finished products globally but more important, the goods and services are produced globally.
7. As a result, production is organized in increasingly complex ways.

**INTERLINKING PRODUCTION ACROSS COUNTRIES:**

1. In general, MNCs set up production where it is close to the markets; where there is skilled and unskilled labour available at low costs; and where the availability of other factories of production is assured.
2. The money that is spent to buy assets such as land, building, machines and other equipment is called investment. The investment made by the MNCs is called foreign investment.
3. The benefit to the local company of such joint production is two-fold.
  - (i) MNCs can provide money for additional investments, like buying new machines for faster production.
  - (ii) MNCs might bring with them the latest technology for production.
4. But the most common route for MNC investments is to buy up local companies and then to expand production.
5. Many of the top MNCs have wealth exceeding the entire budget of the developing country government.
6. We see that there are a variety of ways in which the MNCs are spreading their production and interacting with local producers in various countries across the globe.
7. MNCs are exerting a strong influence on production at these distant locations.
8. As a result, production in these widely dispersed locations is getting interlinked.

**FOREIGN TRADE AND INTEGRATION OF MARKETS:**

1. Foreign trade creates an opportunity for the producers to reach beyond the domestic markets i.e., markets of their own countries.



2. For the buyers, import of goods produced in another country is one way of expanding the choice of goods beyond what is domestically produced.
3. In general, with the opening of trade, goods travel from one market to another.
4. Foreign trade thus results in connecting the markets or integration of markets in different countries.

### **WHAT IS GLOBALISATION?**

1. A large part of the foreign trade is also controlled by MNCs.
2. A result of greater foreign trade has been greater foreign trade has been greater integration of production and markets across countries.
3. Globalization is this process of rapid integration or interconnection between countries.
4. MNCs are playing a major role in the globalization process.
5. More and more goods and services, investments and technology are moving between countries.

### **FACTORIES THAT HAVE ENABLED GLOBALISATION:**

1. Rapid improvement in technology has been on a major factor that has stimulated the globalization process.
2. For instances, the past 50 years have seen several improvements in transportation technology.
3. Even more remarkable have been the development of information and communication technology.
4. Technologies in the areas of telecommunications, computers, and internet have been changing rapidly.

### **Liberalization of foreign trade and foreign investment policy:**

1. Tax on imports is an example of trade barrier. It is called a barrier because some restriction has been set up.
2. The government can use trade barriers to increase or decrease foreign trade and to decide what kind of goods and how much of each, should come into the country.
3. The Indian government, after Independence, had put barriers to foreign investment.
4. This was considered necessary to protect the producers within the country from foreign competition.
5. Barriers to foreign trade and foreign investment were removed to a large extent.
6. This meant that goods could be imported and exported easily and also foreign companies could set up factories and offices here.
7. Removing barriers or restriction set by the government is what is known as liberalization.
8. The government imposes much less restriction than before and is therefore said to be more liberal.

## **WORLD TRADE ORGANISATION:**

1. We have seen that the liberalization of foreign trade and investment in India was supported by some very powerful international organization.
2. These organizations say that all barriers to foreign trade and investment that are harmful. There should be no barriers.
3. World Trade Organization (WTO) is one such organization whose aim is to liberalize international trade.
4. Though WTO is supposed to allow a free trade for all, in practice, it is seen that the developed countries have unfairly retained trade barriers.
5. On the other hand, WTO rules have forced the developing countries to remove the trade barriers.

## **IMPACT OF GLOBALISATION IN INDIA:**

1. In the last twenty years, globalization of the Indian economy has come a long way.
2. Globalization and greater competition among producers – both local and foreign producers – has been of advantage to consumers, particularly the well-off sections in the urban areas. As a result, these people today, enjoy much higher standards of living than was possible earlier.
3. MNCs have increased their investments in India over the past 20 years, which means investing in India has been beneficial for them.
4. Several of the top Indian companies have been able to benefit from the increased competition.
5. Moreover, globalization has enabled some large Indian companies to emerge as multinationals themselves!
6. Globalization has also created new opportunities for companies providing services, particularly those involving IT.

## **THE STRUGGLE FOR A FAIR GLOBALISATION:**

1. People with education skill and wealth have made the best use of new opportunities.
2. On the other hand, there are many people who have not shared the benefits.
3. Fair globalization would create opportunities for all and also ensure that the benefits of globalization are shared better.
4. The government can play a major role in making this possible.
5. Its policies must protect the interests, not only of rich and the powerful but all the people in the country.
6. It can support small producers to improve their performance till the time they become strong enough to compete.



7. If necessary, the government can use trade and barriers.
8. In the past few years, massive campaigns and representatives by people's organizations have influenced important decisions relating to trade and investments at the WTO.
9. This has demonstrated that people also can play an important role in the struggle for fair globalization.