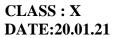
KERALA PUBLIC SCHOOLS ACADEMIC YEAR 2020-21 HOME ASSIGNMENT





| SUBJECT | ASSIGNMENT |
|------------------|--|
| MATHS | Revision to be done. |
| | |
| | Revision to be done. |
| CCIENCE | |
| SCIENCE HINDI | Revision to be done. |
| ENGLISH | TOPIC – THE NECKLACE (PROSE) |
| ENGLISH | · · · · · · |
| | SUMMARY Mme. Matilda Loisel lived in an apartment with her husband M. Loisel and was very unhappy and unsatisfied with what life had given her. She was unhappy with the apartment's shabby walls and the worn out furniture. She was also irritated by the way her husband reacted to the home made food while she dreamt of royal dinners being served in exquisite silver dishes. They were neither rich nor poor. She had to marry a clerk in the office of the board of education just because her family couldn't afford to give her dowry. She also hated visiting her old friend Mme. Jeanne Forestier as she was a rich lady and Matilda envied her. Whenever she visited her, she became sad and cried for days together. One day when her husband returned home from work, he got an invitation to a party at the house of minister of public instruction. Contrary to his expectation, Matilda was irritated and angry and threw the card away. She was upset because she didn't have anything to wear at such an extravagant party. Her husband gave her 400 francs to buy a new dress, that he had been saving to buy a gun so that he could go hunting with his friends. After buying the dress she was sad because she did not have jewellery to make herself look more appealing and attractive. Her husband suggested that she could borrow jewellery from her friend Mme. Forestier. When Mme. Loisel went to her friend's house and described the situation, she showed her the cupboard and asked her to choose whatever she liked. Matilda chose a precious diamond necklace which was kept in a black satin box. They went to the minister's party and all the men admired her as she was looking gorgeous in her new dress and jewelery. They returned at 4 in the morning. By that time M. Loisel had already dozed off in one of the rooms with three other men. They decided to leave and couldn't find a carriage. Finally, after walking for a while, they got a carriage which dropped them right outside their door. Matilda realized that she did not |
| | have the necklace. M.Loisel went out to search the railway tracks for the necklace. |
| | M. Loisel went to the police station, cab offices and also gave an advertisement for reward to the person who returned the necklace. Meanwhile, he told his wife to tell her |
| | friend that the clasp of the necklace had broken and had given it for repair. |
| | After a week, when the necklace could not be found, they decided to replace it with a |
| | similar one. They found a similar necklace priced at 36000 francs. Fortunately M. Loisel |

had inherited 18000 francs from his father and the rest he borrowed.

It took them ten years to repay all the loans and in these years their lives changed drastically. They moved to a smaller apartment and removed the maid. Matilda cooked the food and washed the clothes herself.

Even M. Loisel worked multiple jobs to repay the borrowed money. In these years, Mme. Loisel started looking much older, her hair badly dressed, her voice became loud and she became a normal person who would carry a basket to the grocery store, the butcher store and the fruit store to buy their daily supplies.

One day she met her friend Jeanne with a child and decided to tell her the truth and explained how she was indirectly responsible for her aged looks and her living conditions. She explained how she lost the borrowed necklace and had to take a loan for replacing it. On hearing this, Jeanne told Matilda that the necklace that she had borrowed was a fake one and was not worth more than 500 francs.

ANSWER THE FOLLOWING QUESTIONS IN 20-30 WORDS

1 What kind of a person is Mme Loisel — why is she always unhappy?

Ans) Mme Loisel is a very unhappy and unsatisfied person. She is not happy with her married life, her house or for that matter anything in her life. She always keeps on dreaming about how her life would have been if she were born in a rich house, married in a rich house and had lots of money to buy things. She is a greedy woman and always keeps on thinking of having more and more things.

2. What kind of a person is her husband?

Ans) Her husband is a very caring and a loving man. He is not greedy as he stays happy with whatever he has. He appreciates the little things that life has given him and does not want to see his wife unhappy for which he sacrifices his own needs.

3. How did Mme Loisel now know the life of necessity?

Ans) To pay the debt of eighteen thousand francs, Loisels let go of their decent living. They lived in impoverished neighbourhood. Matilda had to cook, clean, wash, mend, bring water and bargain with the butcher and grocer. Her husband worked day and night to save every sou.

4. Describe Mme Loisel after ten years.

Ans) Ten years of poverty and hardship steal away Matilda's youth and beauty. She becomes a strong and hard woman, who is poorly dressed with untidy hair and red ragged hands.

ANSWER THE FOLLOWING QUESTIONS IN 40-50 WORDS

- 1. What changes came into the lives of Loisels after borrowing money?
- 2. MmeForestier proved to be a true friend. Elucidate

ANSWER THE FOLLOWIN IN 100-120 WORDS

1. Do you think the story is aptly titled? Justify your answer.

Answer:

The whole narrative of the story 'The Necklace' revolves around a young woman Matilda, who in her foolish pride borrows a necklace inviting misery and sorrow for herself as well as for her husband. The 'necklace' has lost and the Loisels fall into a tremendous debt. They spend the next ten years of their life in paying debt for the replacement of the lost necklace. Their entire life moves around impoverished everyday saga of misery and hunger and the necklace, in fact, changes the very course of their life. Also, it is against the back drop of the necklace that Matilda's pride and dishonesty are highlighted. At the same time, the necklace serves a twist at the end as it turns out to

be a fake one. The story is, hence, most aptly titled as the necklace is, in fact, the leading character of this ironic tale of desire, the doom and the tragedy. **SOCIAL** Ch- Globalization of national economy **STUDIES** I. MCQ **1.** Removing barriers or restrictions set by the government is called: (a) Liberalisation (b) Investment (c) Favourable trade (d) Free trade Answer a 2. Rapid integration or interconnection between countries is known as: (a) Privatisation (b) Globalisation (c) Liberalisation (d) Socialisation Answer b **3.**Which of the following organisations lays stress on liberalisation of foreign trade and foreign investment? (a) International Labour Organisation (b) International Monetary Fund (c) World Health Organisation (d) World Trade Oraganisation Answer d 4. Investments made by MNCs are termed as: (a) Indigenous investment (b) Foreign investment (c) Entrepreneur's investment (d) None of the above

Answer b

| 5. Which of t | the following is not a feature of a Multi-National Company? |
|-----------------------|---|
| (a) It owns/co | ontrols production in more than one nation. |
| (b) It sets up to | factories where it is close to the markets. |
| (c) It organise | es production in complex ways. |
| (d) It employs | labour only from its own country. |
| | |
| Answer d | |
| | |
| | |
| II. Fill in the | blanks |
| 1 | in the labour laws can attract foreign investment. |
| Ans.Flexibilit | ty |
| 2.The main c | channel that connected the countries in past was |
| Ans. Trade | |
| | |
| 3. Multination | nal corporations have succeeded in entering global markets |
| through | |
| Abs.WTO | |
| 4 In | year the government decide to remove barriers on |
| | |
| Ans. 1991 | and investment in India. |
| Ans. 1991 | |
| 5 The main cl | hannel connecting countries in the past is |
| Ans. Trade | namer connecting countries in the past is |
| Alis. Hade | |
| III Short typ | e Questions and Answers |
| | |
| 1.Why do gov | vernments try to attract more foreign investment? |
| Answer: Moi | re foreign investment in a sector helps in increasing the |
| | ivities. This helps in employment generation. That is why |
| governments | |
| • | reign investment. |
| | |
| 2.What are th | e various ways in which countries can be linked? |
| | · · · · · y · · · · · · · · · · · · · · · · · · · |
| | |

Answer: Countries can be linked through trade, tourism and through educational institutions. Now-a-days, internet and telecommunication are also helping in interlinking different countries of the world.

3.Distinguish between foreign trade and foreign investment.

Answer: Trade with different countries is called foreign trade and it includes import and export. Foreign investment is the inflow of capital from another country to our own country. Foreign investment is just limited to the inward flow of capital, while

foreign trade is about flow of goods.

4. What do you think can be done so that trade between countries is more fair?

Answer: All countries should remove trade barriers to make for a fair international trade. Developed countries should desist from forcing the developing countries in agreements which they themselves may not obey

5. Why had the Indian government after independence put barriers to foreign trade and foreign

investment?

Answer:

The Indian government put barriers to protect the producers within the country from foreign competition. Industries were just coming up and the competition from imports would not allow the Indian industries to come up.

- IV. Long Type Questions and Answers
- Q1. "Information and communication technology has played a major role in spreading out production of services across countries." Justify the statement with examples.

Answer:

The factors that have enabled globalisation are as given below:

a) Technology:

In the past fifty years, several improvements in technology have taken place. For example, in transportation technology, containers are used for the transportation of goods which are placed in containers that can be loaded intact on to ships, railways, planes and trucks. Containers have led to huge reduction in port handling costs and increased the speed with which exports can reach markets.

fallen. This has enabled much greater volumes of goods being transported by airlines.

b) Information technology:

Telecommunication facilities – telegraph, mobile phones, fax – are used to contact one another around the world and to communicate from remote areas.

This has been facilitated by satellite communication devices.

Internet enables to send instant electronic mail and talk across the world at negligible costs.

Now a news magazine published for London readers can be designed and printed in Delhi.

The designing is done on a computer.

After printing, the magazines are sent by air to London.

Even the payment of money for designing and printing from a bank in London to a bank in Delhi is done instantly through the Internet e., e-banking.

c) Liberalisation of foreign trade and foreign investment policy :

Removing barriers or restrictions set by the government is liberalisation. Under liberalisation goods can be imported and exported easily. Foreign companies are allowed to set up factories and offices in other countries.

Thus liberalisation has enabled MNCs to increase their investments in other countries as India.

As a result of greater foreign investment and greater foreign trade, there is greater integration of production and markets across countries.

Globalisation is this process of rapid integration of interconnection between countries.

Q2."Globalisation and competition among producers has been of advantage to the consumers." Give arguments in support of this statement.

Answer:

Globalisation and competition among producers has been of advantage to the consumers in the ways as mentioned below:

Now there is more choice for the consumers in the markets. For example in the field of toys, the markets are flooded with Chinese toys which are cheaper and of better quality than Indian toys. People now have a choice between Indian toys and Chinese toys.

The consumers now have products of better quality.

The prices of various products have come down due to competition among the

producers/manufacturers.

Globalisation has led to improvement in the standard of living of people.

Q3.Write a short note on World Trade Organisation. Ans.

(a) World Trade Organisation was set up in 1995 at the initiative of the developed countries. Its aim is to liberalise international trade. Its headquarters is at Geneva. WTO establishes rules regarding international trade among countries of the world in an open,uniform and non-discriminatory manner. In 2006,149 countries of the world were its members. b) With the liberalisation of foreign trade and investment, it is necessary to have an international organisation to supervise the trade between countries.

It sees that all the countries in the world liberalise their policies.

It allows free trade for all i.e., in developing and developed countries.

It implements the rules for trade in all the countries.

WTO looks after to make globalisation more fair to create opportunities for all and also ensure that the benefits of globalisation are shared better.

Q4. What steps have been taken by the government to attract foreign investment?

Answer:

The steps taken by the government to attract foreign investment are as mentioned below:

Industrial zones, called Special Economic Zones (SEZs) are being set up.

SEZs are to have world class facilities: electricity, water, roads, transport, storage etc.

Companies who set up production units in the SEZs do not have to pay taxes for an initial period of five years.

The government has also allowed flexibility in labour laws g., workers can be hired for short period.

Q5.Describe the steps that may be taken make globalisation more 'fair'.

Answer:

The following steps may be taken to make globalisation more fair:

Labour laws should be implemented properly to avoid exploitation of the workers.

The government should protect the interest of the small producers by using trade and investment barriers till they are in a position to compete with large producers or MNCs.

The government should negotiate at the WTO for "fairer rules". The government should align with other developing countries to fight against the domination of developed countries.

Chapter - Lifelines of National Economy I. MCQ

- 1.Lifelines of National Economy Question 1. The highway projects in India are being implemented by which organisation?
- (a) GAIL
- (b) NTPC
- (c) NHAI
- (d) NDDB

Answer

Answer: c

- 2. What is the historical Sher Shah Suri Marg now called?
- (a) NH 4
- (b) NH 1
- (c) NH 3
- (d) NH 7

Answer

Answer: b

- 3. Which of the following national highways covers most of Rajasthan?
- (a) NH 2
- (b) NH 34
- (c) NH 23
- (d) NH 15

Answer: d

- 4. Roads linking a state capital with different district headquarters are known as
- (a) National highways
- (b) District roads
- (c) State highways
- (d) Other roads

| Answer: c 5. Which organisation constructs and maintains roads in the border areas? (a) NHAI (b) BRO (c) Pradhan Mantri Grameen Sadak Yojana (d) BSF Answer Answer: b II. Fill in the blanks |
|--|
| 5. Which organisation constructs and maintains roads in the border areas? (a) NHAI (b) BRO (c) Pradhan Mantri Grameen Sadak Yojana (d) BSF Answer Answer: b |
| (a) NHAI (b) BRO (c) Pradhan Mantri Grameen Sadak Yojana (d) BSF Answer Answer: b |
| (b) BRO (c) Pradhan Mantri Grameen Sadak Yojana (d) BSF Answer Answer: b |
| (c) Pradhan Mantri Grameen Sadak Yojana (d) BSF Answer Answer: b |
| (d) BSF Answer Answer: b |
| Answer: b |
| Answer: b |
| Answer: b |
| |
| |
| II. Fill in the blanks |
| II. Fill in the blanks |
| II. Fill in the blanks |
| |
| |
| 1.National Waterway No. 1 is navigable between places. |
| Ans. Allahabad and Haldia |
| 2Port was developed as a subsidiary port in order to |
| relieve growing pressure on the Kolkata port. |
| Ans. Haldia |
| 2 is considered as the first class mail by the Indian mastel |
| 3 is considered as the first-class mail by the Indian postal network. |
| |
| Ans. Cards and envelopes |
| 4is the oldest artificial port of the country. |
| Ans. Chennai |
| Alis. Chemia |
| 5. The helicopter services to Oil and Natural Commission in its offshore |
| operations are provided by |
| Ans. Pawanhans helicopters |
| III. Short Questions and Answers |
| in. Short Questions and This wers |
| 1. What is Golden Quadrilateral Project? |
| The state of the s |
| ANS. This is a major road development project linking Delhi-Kolkata- |
| Chennai-Mumbai and Delhi by six-lane Super Highways. The North-South |
| corridors linking Srinagar (Jammu & Kashmir) and Kanniyakumari (Tamil |
| Nadu), and East-West Corridor connecting Silchar (Assam) and Porbander |

(Gujarat) are part of this project.

2. What does "favourable balance of trade" means?

ANS. When the value of export exceeds the value of imports, it is called a favourable balance of trade

3. Classify the roads in India on the basis of the type of material used for their construction.

Ans. Roads can be classified on the basis of the type of material used for their construction such a metal led and unhealed roads:

- (1) Metal led roads may be made of cement, concrete and coal. These are all weather roads.
- (2) Unhealed roads may be made of soil, mud, bricks, etc. Such roads are difficult to use in the rainy season.

4. Distinguish between means of personal communication and mass communication.

Ans.

- **(i) Personal communication:** Communication between two or more persons at personal level.
- (ii) Mass communication: Communication through which one can communicate with several people at the same time.
- 5. Suggest any three ways to reduce the burden on Indian Railways.
- **Ans.** (1) There should develop more and more other means of transport like road, waterways, etc.
- (2)' We should reduce the cost of road transport for carrying passengers and goods.
- (3) We should promote pipeline transportation for petroleum and natural gas

transportation

IV Long type Questions and Answers.

1. Distinguish among trade, local trade and international trade.

Or

Distinguish between local trade and international trade.

Ans. Trade: The exchange of goods among people, states and countries is referred to as trade. The market is the place where such exchanges take place.

Local Trade: Local trade is carried in cities, towns and villages. It is done mainly through land routes.

International Trade: Trade between two countries is called international trade. It may take place through sea, air or land routes. Exports and imports are the two components of this trade.

2. Highlight any five reasons suitable for the use of airways in preference to waterways.

Ans. The air transport is more useful now-a-days because:

- (1) The air travel today, is the fastest, most comfortable and prestigious mode of transport.
- (2) It can cover very difficult terrain like high mountains, deserts, dense forests and long oceanic stretches with great ease.
- (3) The air travel has made access easier.
- (4) (4) It helps oil and natural gas companies in their offshore operations.
- (5) It is also very useful for the rescue operations during natural and humanmade calamities like floods, earthquakes, famines, epidemics and war.
- 3. Name any three waterways which have been declared as National Waterways by the government. State any two advantages of waterways as a means of transport.

Ans. (1) Three waterways which have been declared as National Waterways

by the government are as under:

- (i) The Ganga river between Allahabad and Haldia (1620 km) N.W. No. 1.
- (ii) The Brahmaputra river between Sadiya and Dhubri (891 km) N.W. No. 2.
- (iii) The West-Coast Canal in Kerala (Kottapurma-Kollam, Udyogamandal and charripakkara canals 205 km) N.W. No. 3.
- (2) Two advantages of waterways are as follows:
- (i) Waterways are the cheapest means of transport.
- (ii) They are most suitable for carrying heavy and bulky goods.
- 4. 1. Explain the role of pipelines in the economic development of India.
- **Ans.** (1) Pipelines transportation are the most convenient and efficient mode of transporting liquids and gases in large quantities over long distances.
- (2) It is used for transporting crude oil, petroleum products and natural gas.
- (3) Solids can also be transported through pipelines when converted into slurry.
- (5) Initial cost of laying pipelines is high but subsequent running cost are minimal.
- (6) The far inland location of refineries like Bahraini, Mathura and Pan pat and gas based fertilizer plants could be set-up due to pipeline transportation.
- (7) Hahira Vijaipur Jagdishpur is the longest pipeline transportation of India.
- (8) They can be laid through difficult terrain as well as under water.
- (9) They are free from environmental pollution.

5. Describe the significance of the 'Border Roads'.

Or

What are Border Roads? Describe their significance.

Ans.

- (1) The Border Roads organization, a Government of India undertaking, constructs and maintains roads in the bordering areas of the country.
- (2) These roads are of strategic importance in the northern and north-eastern border areas.
- (3) These roads improve accessibility in areas of difficult terrain and high altitude such as Manila to Lehn.
- (4) It helps in the economic development of these areas.
- (5) These roads are strengthening our defense system in the border areas.

Ch.Money and Credit

- 1. Money-lenders usually demand a 'security' from the borrower. What is the formal word used for the 'security', such as land, vehicle, livestock, building, etc.?
- (a) Deposit
- (b) Collateral
- (c) Credit
- (d) Guarantee

Answer: b

- 2. What do the banks do with the deposits which I they accept from the customers?
- (a) Banks use these deposits for charitable activities.
- (b) Banks use a major portion of deposits to extend loans.
- (c) Banks use deposits to give bonus to their employees.
- (d) Banks use deposits to set up more branches in the country.

Answer: b

- 3. What is the main source of income of a bank?
- (a) Bank charges that the depositors pay for; keeping their money safe is the main; source of the bank's income.
- (b) The difference between what is charged from the borrowers and paid to the depositors is the main source of bank's income.
- (c) Banks earn huge amounts of money by investing the money of the depositors in various company shares.
- (d) The Government of India gives huge amounts of money to the banks to help their smooth functioning.

Answer: b

| 4. 8. Which among the following options will be the cheapest source of credit in rural |
|--|
| areas? |
| (a) Bank |
| (b) Cooperative Society |
| (c) Money-lender |
| (d) Finance Company |
| Answer: b |
| 5. Why is currency accepted as a medium of exchange? |
| (a) Because the currency is authorized by the government of the country. |
| (b) Because it is liked by the people who use it. |
| (c) Because the use of currency has its origin in ancient times. |
| (d) Because the currency is authorized by the World Bank. |
| Answer: a |
| Fill in the blanks |
| 1 implies the direct exchange of goods |
| against goods without the use of money. |
| 2 may be defined as anything which is generally accepted by people in exchange of goods and services or in repayment of debts. |
| 3. In India, the law legalises the use of as a medium of payment that cannot |
| be refused in settling any transaction. |
| 4. Money as a medium of exchange has removed the problem of of wants. |
| 5. Modern forms of money include currencies which are |
| Answers: |
| 1. Barter system |
| 2. Money |
| 3. rupee |
| 4. double coincidence |
| 5. paper notes, coins |
| Short type answers |
| 1. What is the meaning of 'barter system'? |
| Answer: |
| Barter system refers to the system of exchange of goods and services. It is the system by |

which one commodity is exchanged for another without the use of money. Before money was introduced, people practiced barter system.

Example: A farmer could buy a dhoti from a weaver or a pair of shoes from a cobbler in exchange of grains he produced.

2. What is meant by double coincidence of wants?

Answer:

Double coincidence of wants means when both parties have agreed to sell and buy each other's commodities.

3. Prove with an argument that there is a great need to expand formal sources of credit in rural India.

Answer:

There is great need to expand formal sources of credit in rural India because:

There is no organization that supervises the credit activities of lenders in the informal sector. They lend at whatever interest rate they choose.

4. Which country has successfully organized SHGs? Who had initiated the programme? Answer:

Bangladesh has successfully organized SHGs. Grameen Bank of Bangladesh is the biggest success story in reaching the poor to meet their credit needs at reasonable rates. Grameen Bank has now over 6 million borrowers in 40,000 villages across Bangladesh. Most of the borrowers are women and belong to the poorest section of society. This idea is the brain child of Prof. Mohammad Yunus, recipient of 2006 Nobel Prize for Peace. one can stop rural money-lenders from using unfair means to get their money back.

5. What are the modern forms of money? Why the 'rupee' is widely accepted as a medium of exchange? Explain two reasons.

Answer:

Modem forms of money currency in India include paper notes and coins which are known as Rupees and Paise.

It is accepted as a medium of exchange because the currency is authorized by the Government of India.

In India, the Reserve bank of India issues currency notes on behalf of the Central Government of India.

The law legalizes the use of rupee as a medium of payment that cannot be refused in settling transaction in India.

No Individual in India can legally refuse a payment made in rupees.

Therefore, the rupee is widely accepted as a medium of exchange.

6What is collateral? Why do lenders ask for collateral while lending? Explain. Answer:

Collateral is an asset that the borrower owns (land, building, vehicle, livestock, land documents, deposits with banks etc.) which stands as a security against the money borrowed. In case the borrower fails to repay the loan, the lender has the right to sell the asset or collateral to recover the loan money. Most lenders ask for collateral while lending as a security against their own funds.

Long type questions

1.Explain three terms of credit.

Answer:

(1) The terms of credit are as mentioned below:

Interest rate.

Collateral and documentation requirement.

Mode of repayment.

- (2) The terms of credit vary substantially from one credit arrangement to another.
- (3) Interest rate in the formal sector i.e., banks and cooperative is about 9-10 per cent but in informal sector, the moneylender and grain merchants etc. charge much higher interest. Thus the cost to the borrower of informal loans is much higher.
- (4) Moneylenders take collateral such as land. As the interest rate is higher and if the borrower is unable to repay for any reason, they try to exploit the borrower by taking control of the collateral e., land etc.
- (5) Banks insist on documentation requirement and collateral before granting loans. That is why it becomes difficult for the poor to get loans from the banks.
- 2. Describe two different credit situations where credit plays a positive role and a negative role.

Answer:

Two different credit situations where credit plays a positive and a negative role are as given below:

Credit and a positive role: A trader obtains credit to meet the working capital needs of production. The credit helps him to meet the on going expenses of production, complete production on time and thereby increase his earnings. Thus he is able to repay the loan that he had borrowed in time. In such a situation credit plays a positive role and the borrower is able to improve his condition.

Credit and a negative role: A farmer takes a loan to meet the expenses of cultivation hoping that there would be good harvest and he would repay the loan. The harvest, however, fails and the farmer is unable to repay the loan. Next year again he takes loan but the crop is not good and loan repayment can not be made. The borrower has no option but to sell a part of his land to pay off the loan. Loan/credit instead of helping the farmer improve his condition left him worse off. He falls into debt-trap. Credit in this case pushes the borrower into a situation from which recovery is very painful. Thus

Two different credit situations where credit plays a positive and a negative role.

3. What is the basic objective of 'Self Help Groups'? How do they work? Describe any four advantages of 'Self Help Groups' for the poor.

4. Answer:

The basic objective of 'Self Help Groups' is to organize rural poor, particularly women belonging to one neighbourhood into small Self Help Groups (15-20 members). These members save regularly and the amount varies from ₹25-100 or more depending upon their ability to save.

The four advantages of 'Self Help Groups' are as follows:

The members can take small loans from the group itself to meet their needs. The group charges interest on these loans which is still less than what moneylenders charge.

After a year or two, if the group is regular in savings, it becomes eligible for availing loan from the bank which is sanctioned in the name of the group to create self employment opportunities. All important decisions regarding loan, purpose, amount of interest, non-payment of loan are taken by the group members.

For instance, small loans are provided to the members for releasing mortgaged land, meeting working capital needs, for acquiring assets like sewing machines, handlooms, cattle etc

Since non-repayment of loans is dealt with seriously by group members, therefore banks are willing to lend to the poor women when organized in SHGs, even though they have no collateral as such. Thus, the SHGs help women to become financially self reliant.

The regular meetings of the group provide a platform to discuss and act on a variety of social issues such as health, nutrition, domestic violence etc.

5. .What are the various sources of credit in rural areas? Which one of them is the most dominant source of credit and why? (2013 D)

Answer:

Moneylenders are the most dominant amongst sources of credit for rural households. They constitute an informal source of credit. They charge a very high rate of interest on loans as they do not require any collateral. They are the most convenient source of credit in the rural areas.

Other sources of rural credit:

Cooperative Societies are another major source of rural credit. They are a source of formal sector credit. Members of a Cooperative pool their resources for helping one another, e.g., Farmers' Cooperatives, Weavers' Cooperatives, etc. They offer cheap credit in rural areas for their members. Once these loans are repaid, another round of loans is offered.

Agricultural traders, relatives and friends are other informal sources of rural credit. Some farmers borrow from agricultural traders who supply the farm inputs (such as seeds, fertilizers, pesticides, etc.) on credit at the beginning of the cropping season and repay the loans after the harvest.

Commercial banks also give loans to rural households. However, not many rural households borrow from banks as they require proper documentation and collateral

Ch- Outcomes of Democracy

I. MCO

- 1. Which one of the following is an example of outcomes of a democracy that produces an accountable government?
- (a) Open to public debates on major policies and legislation
- (b) Open in promoting economic development
- (c) Open in reducing economic inequalities
- (d) Open to rulers elected by the people

Answer

(a) Open to public debates on major policies and legislation

Ouestion 2.

Which one of the following is the most popular form of government in the contemporary world?

- (a) Dictatorship
- (b) Monarchy
- (c) Military rule
- (d) Democracy

Answer: (d) Democracy

- 3.Democratic government is better than non-democratic because
- (a) it is a legitimate form of government.
- (b) overwhelming support for the idea all over the world.
- (c) it leads to a just distribution of goods and opportunities.
- (d) it ensures faster economic growth.

Answer: (a) it is a legitimate form of government

- 4.To measure democracies on the basis of expected outcomes, which of the following practices and institutions would one look for?
- (a) Regular, free and fair elections
- (b) Open public debate on major policies
- (c) Citizens' right to information about the government
- (d) All of the above

Answer: (d) All of the above

- 5. Why is there a delay in decision-making and implementation in a democracy?
- (a) The government don't want to take decisions
- (b) The government is hesitant in taking decisions

| _ | |
|---|---|
| | (c) Democracy is based on the idea of deliberation and negotiation |
| | (d) A democratic government is not interested in taking quick decisions |
| | Answer: (c) Democracy is based on the idea of deliberation and negotiation |
| | II. Fill in the blanks |
| | 1. If a government is providing its citizens a right and means to examine the process of decision, then it is government Ans. Accountable government |
| | 2. In year democracy was introduced in India. Ans. 1950 |
| | 3. If in a democracy, a citizen has a right and means to examine the process of decision making, it is known as Ans. Transparency |
| | 4. A democratic government is much better than non-democratic because it is a form of government . Ans- Legitimate |
| | 5. A public expressionof shows the success of the democratic project. Ans- Dissatisfaction with democracy |
| | III. Short type Questions and Answers |
| | in. Short type Questions and Answers |
| | 1. What is transparency in a democracy? |
| | Answer: |
| | In a democracy, if a citizen who wants to know if a decision was taken |
| | through the correct procedures can find this out. He/she has the right and the |
| | means to examine the process of decision making. This is known as |
| | transparency. |
| | 2.Non-democratic rulers are very quick and efficient in decision making and |
| | implementation. What is the reason behind it? |
| | Answer: |
| | Non-democratic rulers do not have to bother about deliberation in assemblies |
| | or |
| | worry about majorities and public opinion. |

3. What is the most basic outcome of democracy?

Answer:

It produces a government that is accountable to the citizens and responsive to the need and expectations of the citizens.

4. What is the most basic outcome of democracy?

Answer:

It produces a government that is accountable to the citizens and responsive to the need and expectations of the citizens.

5. What is the dilemma about democracy?

Answer:

Democracy is seen to be good in principle, but felt to be not so good in its practice.

- IV. Long type Questions and Answers
- 1. How is democracy accountable and responsive to the needs and expectations of the citizens? Analyse.

Answer:

(i) Democracy ensures that people will have the right to choose their rulers and

they will have control over the rulers. Whenever possible and necessary, citizens should be able to participate in decision making that effects them all.

- (ii) Democracy ensures that decision making will be based on norms and procedures. So, a citizen who wants to know if a decision was taken through the correct procedures can find this out. He/she has the right and the means to examine the process of decision making.
- (iii) Democracy carries regular, free and fair elections. There is open debate on major policies and legislations. Citizens enjoy the right to information about the government and its functioning.
- 2. "Some people think that democracy produces a less effective government." Analyse the statement.

Answer:

There are many reasons why people think democracy a less effective government—

Democracies often frustrate the needs of the people and often ignore the demands of a majority of its population.

Most democracies fall short of elections that provide a fair chance to everyone and is subjecting every decision to public debate.

Democratic governments do not have a very good record when it comes to sharing information with citizens.

Democracy is unable to achieve higher economic development. It has also showed failure in reducing economic inequalities.

Democratically elected governments do not appear to be as keen to address the question of poverty as we would expect them to.

3. Has democracy led to the promotion of dignity and freedom of citizens? Discuss with example.

Answer:

Democracy is much superior to any other form of government in promoting dignity and freedom of individuals.

Democracy ensures that the conflicts that arise among the individuals because they might feel alienated or unequal are checked and equality of socio-political and economic kind is ensured to all.

The passion for respect and freedom are the basis of democracy. This principle is universally recognized.

Most societies are male dominated and women do not get equal chance. In democracies equal respect and treatment to women has been accepted.

Democracies especially in countries with diversity such as India have recognized the claims of the backward and disadvantaged sections of society and they are granted equal status and opportunity.

People can publicly express their dissatisfaction with democracy and thus make it more legitimate and responsive

4. Explain any four consequences on which democracy has failed.

Answer:

- (i) Democracy is considered a better government than any other forms of government. So it is obvious that one can expect better economic growth and development. But evidences show that in practice many democracies have failed on this point. If we consider all democracies and all dictatorships for the fifty years between 1950 and 2000, dictatorships have slightly higher rate of economic growth.(ii) Perhaps more than development, it is reasonable to expect democracies to reduce economic disparities. But the fact is that we see a wide gap between the rich and the poor. A small number of ultra rich enjoy a highly disproportionate share of wealth and incomes. Those at the bottom of the society have very little to depend upon.
- (iii) In substantive terms it may be reasonable to expect from democracy a government that is attentive to the needs and demands of the people and is largely free of corruption. The record of democracies is not impressive on these points. Democracies often frustrate the needs of the people and often ignore the demands of a majority of its population.

The routine tales of corruption are enough to convince us that democracy is not free of this evil. We have seen that democratically elected governments do not appear to be as keen to address the question of poverty as we would expect them to. For example, in Bangladesh, more than half of its population lives in poverty.

5. "Democracy is seen to be good in principle but felt to be not so good in practice." Justify the statement.

Answer:

Most of the people support democracy against other alternatives, such as rule by a monarch or military or religious leaders. But not so many of them would be

satisfied with the democracies in practice. Although democracies produce good governments, they usually fail to produce development. Evidence shows that in practice many democracies did not fulfil this expectation.

Democracies are based on political equality. All individuals have equal weight

in electing representatives. But they fail to bring economic equality A small number of ultra rich enjoy a highly disproportionate share of wealth and incomes. Those at the bottom of the society have very little to depend upon. In actual life, democracies do not appear to be very successful in reducing economic inequalities.

DRAWING Topic- Rain Season

Complete this drawing in your school drawing copy.



Dr. Rachana Nair **Director Academics**