

09-SS-ECONOMICS

UNIT 01 Understanding

Development: Perspectives.

Measurement and Sustainability

II. Fill in the blanks

1. Economic progress of any country is known as **Economic Development**
2. The head quarters of HRD Ministry is in **Shastri Bhavan, New Delhi**
3. The state having the highest literacy rate in India is **Kerala**
4. Human Development Report of the world is prepared and released by **UNDP (United Nations Development Programme)**
5. Groundwater is an example of resource **Renewable**
6. The book *An Uncertain Glory* was written by **Prof. Amartya Sen**

IV. Give short answers

1. What do you mean by development?

- Development means progress in any field or for a person.
- Economic development refers to the progress of a country's economy.
- Its meaning can differ based on time and people.

2. What are the indicators of development?

- Indicators include:
- Gross National Product (GNP)
- Per Capita Income (PCI)
- Human Development Index (HDI)
- Life expectancy
- Literacy rate

- Infant mortality rate
- Access to basic needs

3. Why is NNP not considered a useful measure to compare a country's development with other countries?

- NNP is a true measure of national output but not ideal for comparison.
- It does not reflect income distribution or living conditions.
- Development involves more than just income.

4. Why is human resource considered the foremost resource of any country?

- Human resource drives the progress of a country.
- Skilled people help in production and economic activities.
- Investment in education and health yields high returns.
- It is as important as physical capital.

5. Expand the following:

- PPP – Purchasing Power Parity
- HDI – Human Development Index

6. Expand the following:

- NNP – Net National Product
- PCI – Per Capita Income

7. What is 'Solar Power'?

- Solar power is energy from sunlight converted into electricity.
- It is done using photovoltaic cells or concentrated solar power.

V. Answer in detail**1. Discuss the policies for sustainable development.**

- India uses thermal and hydropower plants, which harm the environment.
- Thermal plants release carbon dioxide.
- Solar power is a clean alternative using sunlight.
- Solar panels produce electricity for homes and offices.
- They are used to lower electricity bills.
- Solar energy is growing fast in India.
- Tamil Nadu leads with the highest installed solar capacity.

2. Describe in detail environmental policies in India.

- India's environmental policies have developed over 30 years.
- They cover air, water, waste, and biodiversity issues.
- Economic development must balance resources and environment.
- Sustainable development is a key approach.
- The Supreme Court has helped improve environmental protection with its judgments.

3. Differentiate between renewable and non-renewable resources.

Renewable Resource	Non-Renewable Resource
Cannot be exhausted	Can be exhausted

Renewable Resource	Non-Renewable Resource
Can be used repeatedly	Cannot be used repeatedly
Example: Solar, wind, water	Example: Coal, petroleum, gas
Low carbon emission	High carbon emission
Low cost	High cost
Pollution-free	Polluting
Infinite life	Limited life

2. Mention any five environmental acts and their action.

Act	Action
National Green Tribunal Act, 2010	Protects natural resources and resolves environmental disputes
Biological Diversity Act, 2002	Conserves biological diversity
Environment (Protection) Act, 1986	Improves and protects the environment
Forest (Conservation) Act, 1980	Controls deforestation and promotes afforestation
Water (Prevention and Control of Pollution) Act, 1974	Maintains water quality
Wildlife Protection Act, 1972	Protects wild animals and birds

UNIT 2 EMPLOYMENT IN INDIA AND

TAMILNADU

II. Fill in the blanks

1. In **unorganised** sector, the employment terms are not fixed and regular.
2. Economic activities are classified into **public** and **private** sectors.
3. **Employment** has always featured as an important element of development policy in India.
4. Employment pattern changes due to **the lifestyle of the people**.
5. The nature of employment in India is **multi-dimensional**.
6. **Labour force** of the economy is the number of people in the country who work and are also capable of working.
7. Public sector means **government undertaking**.

IV. Give Short Answers

1. What is labour force of the economy?

- The labour force of the economy is the number of people in a country who are working or capable of working.

2. Why are children and old age (above 60 years) not considered for the computation of the workforce?

- Children below 15 and elders above 60 are excluded because:
- Children are too young to work.
- Elders may not be physically fit.
- A large dependent population can slow down a country's progress.

3. What are the three sectors of an economy?

- The economy is divided into:
- Primary Sector – Agriculture and related activities
- Secondary Sector – Industries and manufacturing
- Tertiary Sector – Services like banking, transport, education

4. Agriculture, despite a sharp decline in GDP, continues to be the largest employer in Tamil Nadu. Why?

- Because the non-agricultural sectors have not created enough jobs to absorb the surplus labour from agriculture.

V. Answer in detail

1. Explain: (a) primary sector; (b) secondary sector; (c) tertiary sector.

➤ Primary Sector:

Involves natural resources like agriculture, fishing, forestry, animal husbandry.

➤ Secondary Sector:

Includes manufacturing and industries, both large and small scale, along with construction.

➤ Tertiary Sector:

Includes services such as transport, banking, insurance, trade, and communication.

- In India, a large number of workers are employed in the primary sector compared to secondary and tertiary sectors.

2. Explain the employment structure of India.

- Employment in India is multi-dimensional.
- Some work all year; others work only part of the year.
- The three sectors of the economy are:
- Primary: Agriculture and related fields
- Secondary: Industries and construction
- Tertiary: Services like banking, education, and transport
- Most Indians still work in the primary sector.
- Employment growth is not matching the pace of economic growth.
- Employment has always been a key part of India's development plans.
- The employment growth rate since 1972-73 is around 2%.

3. Compare the employment conditions in the organised and unorganised sectors.

Organised Sector	Unorganised Sector
Registered with government	Not registered
Fixed working hours and salary	Irregular jobs and wages
Job security and benefits like insurance, leave	No job security or benefits
Examples: Government offices, banks, railways	Examples: Street vendors, small shops
Workers are protected by labour laws	Workers are not protected

4. Distinguish between the Public Sector and the Private Sector.

Public Sector	Private Sector
Run by the Government	Owned by individuals or companies
Focus on service and welfare	Focus on profit
Wages paid by the Government	Wages paid by private owners
Preserves national wealth	May exploit resources for profit
Examples: NLC, BSNL, SAIL	Examples: TVS Motors, Tata Steel, Ashok Leyland

3: MONEY AND CREDIT

II. Fill in the blanks

1. **Barter** system can be considered as the first form of trade.
2. Money supply is divided into **four**.
3. The first printing press of the RBI was started at **Nasik**.
4. **Reserve Bank of India** acts as a regulator of the circulation of money.
5. The thesis about money by B.R. Ambedkar is "**The Problem of the Rupee – Its Origin and Solution**".

IV. Give Short Answers

1. Why was money invented?

- Without money, trade would be done through barter, which is inconvenient.
- Money was invented to act as a common medium of exchange to buy goods and services.

2. What is ancient money?

- The first form of currency was metals like gold, silver, and copper.
- These were used in ancient times and are called ancient currency.

3. What were the items used as barter during olden days?

- Items like leather, beads, shells, tobacco, salt, corn, and even slaves were used for barter.

4. What is spice route? Why was it called so?

- An **ancient trade route** used by merchants for import and export.
- Spices like **pepper**, gems, pearls, and muslin clothes were traded.
- Since **spices formed the major part of the exports**, it was called the **Spice Route**.

5. What is natural money?

- **Gold and silver** became widely accepted for trade and were used as a **standard value** for exchanging goods.
- This form of money was called **natural money**.

6. Why were coins of low value printed in large quantities?

- Due to **insufficient gold and silver reserves**, cheaper metals were used.
- These coins were affordable and became known as the **money of the poor**.

7. What is meant by foreign exchange?

- **Foreign exchange** is the **conversion of one country's currency into another**.
- It allows countries to trade and convert money internationally.

V. Answer in detail

1. Explain how money is transacted in the digital world.

- Earlier, people had to visit banks and use cheques or challans to withdraw money.
- Now, **ATMs** allow cash withdrawal anytime using a **debit card**.
- People can **deposit money** without visiting the bank.
- **Credit cards** allow purchases on credit, and payment can be made later.
- **Online banking** is used for fund transfers and payments.
- **Mobile banking** is now widely used for easy, on-the-go transactions.
- Digital methods have made money transactions **faster, easier, and safer**.

2. Explain in detail about the role of RBI in the country.

- The **Reserve Bank of India (RBI)** regulates **money supply and monetary policy**.
- It ensures that **money is not hoarded** and is used productively.
- Bank savings are used for **industry, economic growth, and welfare schemes**.
- All major banks were **nationalised in 1969**.
- **RBI was established on 1st April 1935**, moved to Mumbai in 1937, and was **nationalised in 1949**.
- RBI controls **currency printing and circulation**.

- As of August 2018, about **₹19 lakh crore** were in circulation.
- **85% of printed currency** is in public use.

3. Write in detail about the various functions of money.

- When **money replaced barter**, trading became easier.
- The main functions of money are:

Medium of Exchange:

- Accepted by everyone to buy goods and services.

Unit of Account:

- Used to measure and record financial transactions.
- Example: A book costing ₹50 means it's worth 50 units of money.

Store of Value:

- Money saves purchasing power for future use.
- It can be saved and used for future expenses.

Standard of Deferred Payment:

- Money allows us to borrow and repay later.
- Used in loans and credit systems.
- Money is essential for a modern, working economy.

CHAPTER 4: TAMIL NADU

AGRICULTURE

II. Fill in the blanks

1. The major occupation of people in Tamil Nadu is **Agriculture**.

2. Tamil Nadu receives rainfall all from the **North-East** monsoon.
3. The total geographical area of Tamil Nadu is **one crore 30 lakh and 33 thousand** hectares.

IV. Give Short Answers

1. **Give two examples for each food crop and non-food crop.**

- **Food crops:** Paddy, Maize
- **Non-food crops:** Coconut, Cotton

2. **What are the factors responsible for the changes in the cropping area?**

- Size and quality of land
- Amount of rainfall
- Availability of reliable water sources

3. **Who monitors the quantity and quality of groundwater?**

- The Union Ground Water Board monitors the groundwater levels and quality.

- Tamil Nadu is divided into blocks based on groundwater usage:

- 139 blocks are excessive users
- 100 blocks are nearing overuse
- 11 blocks have reduced water quality
- Only 136 blocks have adequate and good-quality water

4. **On what factors does crop cultivation depend?**

Crop cultivation depends on:

- Amount of land
- Productivity of crops
- Availability of water
- Weather and rainfall conditions

5. Differentiate between small and marginal farmers.

- **Marginal farmers:** Cultivate less than **1 hectare**
- **Small farmers:** Cultivate **1-2 hectares**
- The number of marginal farmers in Tamil Nadu is **decreasing**

V. Answer in Detail

1. Give a note on the water resources of Tamil Nadu.

- Tamil Nadu depends mainly on the Northeast monsoon (Oct-Dec) for water.
- Monsoon rains are stored in reservoirs, lakes, ponds, and wells.

The state has:

- 2,239 canals (9,750 km in length)
- 7,985 small lakes
- 33,142 large lakes
- 15 lakh open wells
- 3,54,000 borewells

Irrigation statistics:

- Lakes: 3.68 lakh hectares
- Canals: 6.68 lakh hectares
- Borewells: 4.93 lakh hectares
- Open wells: 11.91 lakh hectares

2. What are the problems faced by using groundwater for agriculture?

- Tamil Nadu heavily depends on groundwater for farming.

Problems arise when:

- More water is withdrawn than is replenished

- This leads to falling groundwater levels and poor water quality

Monitoring by the Union Ground Water Board shows:

- 139 blocks are overusing groundwater
- 100 blocks are nearing overuse
- 11 blocks have poor quality water
- Only 136 blocks are safe
- There is an urgent need to regulate groundwater use for sustainable agriculture.

3. Discuss the source of irrigation for agriculture.

- Tamil Nadu does not have perennial rivers.

Depends on Northeast and Southwest monsoons:

- Southwest monsoon fills Cauvery dams in Karnataka, providing water downstream
- Northeast monsoon is the main water source (Oct-Dec)
- Rainwater is stored in reservoirs, lakes, ponds, and wells

Water bodies supporting irrigation:

- 2,239 canals (9,750 km)
- 7,985 small lakes
- 33,142 large lakes
- 15 lakh open wells
- 3,54,000 borewells

Irrigated land area:

- Lakes: 3.68 lakh hectares
- Canals: 6.68 lakh hectares
- Borewells: 4.93 lakh hectares
- Open wells: 11.91 lakh hectares

CHAPTER 5: MIGRATION

II. Fill in the blanks

1. Migration is enumerated on **place of birth** and **place of residence** bases.
2. The mobility of population in rural areas is **greater** than in urban areas.
3. In rural India, as per Census 2011, **37** percent of the population are counted as migrants.
4. **Marriage** is the major reason for female migration.
5. Any migrant stream would consist of **heterogeneous** sub-streams.

IV. Give Short Answers

1. Enlist the reasons for migration.

- Work/Employment
- Business
- Education
- Marriage
- Other personal reasons

2. What are the major factors responsible for female migrants in India?

- Marriage is the major reason.
- In 2011, 70% of female migrants in India and 51% in Tamil Nadu migrated due to marriage.

3. Name four districts in Tamil Nadu which record a low number of migration.

- Cuddalore
- Karur
- Thiruvannamalai
- Vellore

(Also includes Namakkal, Salem,

Dindigul, Krishnagiri, Nilgiris, and Dharmapuri)

4. What are the factors responsible for the poorer sections and better-off sections to migrate?

- Poorer sections migrate as a survival strategy.
- Better-off sections migrate to improve their standard of living.

5. List the four destinations and the percentage of migrants from Tamil Nadu.

- Singapore – 20%
- United Arab Emirates – 18%
- Saudi Arabia – 16%
- United States of America – 13%

6. What does the study reveal about the occupation undertaken by migrants?

- Migrants work in a wide range of occupations:
- Highly skilled (e.g., professionals)
- Low skilled (e.g., laborers)
- Many are in semi-skilled jobs

V. Answer in Detail

1. State the aims of migration policies.

To reduce migration volume:

- Focus on rural development
- Reduce poverty and insecurity in rural areas
- To redirect migration streams:
- Move migrants away from overcrowded cities
- Promote balanced urban development
- Encourage migration to smaller towns and cities.

2. Discuss the patterns of migration.

- Migration is complex and includes various streams:
- Rural to rural
- Rural to urban
- Urban to rural
- Urban to urban

Based on distance:

- Short, medium, and long distance

Based on duration:

- Long-term stable migration
- Short-term or circular migration

Each stream is heterogeneous:

- Different social classes
- Different motives (employment, marriage, education, etc.)

Migration depends on:

- Push factors (pressures at origin)
- Pull factors (opportunities at destination)
- Cost of migration

3. Elucidate about some of the interesting findings of migration in Tamil Nadu.

- In 2011, 2 out of every 5 persons in Tamil Nadu were migrants.
- Migration is higher in rural areas and among women.
- Tamil Nadu has a long history of migration for trade, business, and employment.
- During colonial times, labourers migrated to other colonies.

Recent migrations include destinations like:

- Gulf countries, USA, and Australia

A 2015 study found:

- 65% of migrants went abroad, 35% moved within India
- Top emigrating districts: Chennai, Coimbatore, Ramanathapuram, Tiruchirapalli
- Low migration districts: Cuddalore, Karur, Thiruvannamalai, Vellore, etc.

Destinations:

- Singapore – 20%
- UAE – 18%
- Saudi Arabia – 16%
- USA – 13%
- Others: Malaysia, Kuwait, Oman, Qatar, Australia, England
- Gender: 85% men, 15% women

4. Analyse the educational qualification of migrants from Tamil Nadu in 2015.

- 7% were illiterate
- 30% completed Class 10
- 10% completed Class 12
- 15% had vocational training
- 11% were graduates
- 12% had professional qualifications
- 11% had postgraduate degrees

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