

CBSE Class 10 Social Science Sample Paper 2

Subject Code: 087 | Academic Year 2026-27

Time Allowed: 3 Hours | Maximum Marks: 80

General Instructions:

1. This question paper contains 38 questions. All questions are compulsory.
2. The question paper is divided into four sections: Section A – History, Section B – Geography, Section C – Political Science and Section D – Economics.
3. Each section carries 20 marks and includes MCQs, Very Short Answer, Short Answer, Long Answer and Case-Based Questions.
4. Very Short Answer (VSA) questions carry 2 marks each. Answers should not exceed 40 words.
5. Short Answer (SA) questions carry 3 marks each. Answers should not exceed 60 words.
6. Long Answer (LA) questions carry 5 marks each. Answers should not exceed 120 words.
7. Case-Based Questions (CBQ) carry 4 marks each, divided into sub-parts. Answers to each sub-part should not exceed 100 words.
8. Map-based questions carry a combined total of 5 marks (2 marks in Section A, 3 marks in Section B).
9. There is no overall choice. However, an internal choice has been provided in some questions. Attempt only one option wherever a choice is given.
10. This paper places extra weight on application and analysis-based questions to build higher-order thinking skills. It is an original practice paper prepared for futuretopper.in and is not an official CBSE sample paper.

SECTION A – HISTORY (20 MARKS)

1. Liberal nationalists in early nineteenth-century Europe generally supported which of the following? [1]
 - A. Hereditary absolute monarchy with no elected assembly
 - B. Freedom of the press, equality before the law, and elected government
 - C. Complete abolition of private property
 - D. Rule by a single unelected religious authority
2. The withdrawal of the Non-Cooperation Movement in 1922 is most closely linked to which incident? [1]
 - A. The Jallianwala Bagh massacre
 - B. The violent incident at Chauri Chaura
 - C. The signing of the Poona Pact
 - D. The outbreak of the Second World War
3. When European sailors reached the Americas, one of the most significant unintended consequences of contact was: [1]
 - A. Rapid industrialisation of the Americas
 - B. The spread of diseases such as smallpox, which devastated indigenous populations
 - C. Formation of the World Trade Organization
 - D. Establishment of a common global currency
4. Assertion (A): Print culture contributed to the rise of nationalism in nineteenth-century Europe. Reason (R): Print allowed the same ideas and news to be shared simultaneously across a wide, dispersed readership. [1]
 - A. Both A and R are true, and R is the correct explanation of A
 - B. Both A and R are true, but R is not the correct explanation of A
 - C. A is true but R is false
 - D. A is false but R is true

5A. Explain any two features of the utopian vision represented in nationalist art of the nineteenth century, such as allegorical paintings of Liberty or Germania. **[2]**

OR

5B. Explain any two ways in which the Rowlatt Act affected political life in India in 1919.

6A. 'The Salt March mobilised a wide cross-section of Indian society.' Examine this statement with suitable examples. **[3]**

OR

6B. 'The spread of print culture had different effects on different social groups in colonial India.' Justify this statement.

7A. 'War played a decisive role in the making of nations in nineteenth-century Europe.' Discuss this statement with suitable examples from the unification of Germany and Italy. **[5]**

OR

7B. Trace the pre-modern trade links described under the theme 'The Making of a Global World', focusing on the movement of goods, people and diseases before European colonisation.

8. Read the passage given below and answer the questions that follow:

An original extract for practice: In the 1930s, a small printing press in a provincial town began publishing a monthly bulletin aimed at farmers, explaining changes in revenue rules in simple language and carrying letters from readers describing hardships caused by low crop prices. The bulletin's editor was briefly imprisoned after publishing an article criticising a local revenue official, but the publication continued under a different editor, and its circulation grew as farmers in neighbouring districts began requesting copies by post.

8.1 What was the primary purpose of the bulletin described in the passage? **[1]**

8.2 What does the imprisonment of the editor suggest about the colonial state's attitude towards critical publications? **[1]**

8.3 Analyse how the growing circulation of the bulletin beyond its home district reflects the wider impact of print culture on rural society. **[2]**

9. Identify and name the following places associated with the nationalist movement in India: **[2]**

(a) The site of the tragic firing on an unarmed gathering in April 1919, in Punjab.

(b) The city that hosted the Indian National Congress session in December 1927, which called for complete political independence to be discussed.

Note: In the full-length examination this appears as an outline-map identification exercise; for this practice paper it is presented as a direct identification question testing the same map-skill content.

SECTION B – GEOGRAPHY (20 MARKS)

10. Land that remains unused for more than five agricultural years in a row is classified as: **[1]**

- A. Net sown area
- B. Current fallow land
- C. Culturable waste land
- D. Forest land

11. Which of the following best explains why joint forest management programmes involve local communities? **[1]**

- A. Local communities have no stake in forest conservation
- B. Community involvement builds a sense of ownership, which supports better conservation outcomes
- C. It removes the need for any government forest department
- D. It applies only to forests located inside protected national parks

12. Rainwater harvesting structures in arid and semi-arid regions of Rajasthan, such as tankas, are primarily built to: [1]

- A. Generate hydroelectric power
- B. Store rainwater for household use during dry periods
- C. Support large-scale industrial cooling
- D. Provide a source of irrigation for wheat cultivation exclusively

13. Which of the following crops requires high temperature, high humidity and short winters, and is grown mainly in tropical and sub-tropical regions of India? [1]

- A. Wheat
- B. Sugarcane
- C. Millets grown for fodder only
- D. Apple

14. Which of the following statements about mineral resources in India is correct? [1]

- A. Minerals are renewable and can never be exhausted
- B. Minerals are unevenly distributed and are non-renewable resources
- C. All minerals in India are found only in coastal regions
- D. Mineral extraction has no environmental impact

15. An industry that uses relatively cheap and bulky raw material and produces items in bulk with high weight loss during processing, such as iron and steel, is best described as a: [1]

- A. Footloose industry
- B. Heavy or basic industry
- C. Cottage industry
- D. Consumer goods industry only

16. Explain any two consequences of deforestation on the ecology of a region. [2]

17A. Explain how the Green Revolution changed cropping patterns and productivity in India, along with any two concerns associated with it. [5]

OR

17B. 'Manufacturing industries are the backbone of economic development.' Examine this statement with suitable reasons, along with any concern related to industrial pollution.

18. Read the passage given below and answer the questions that follow:

An original extract for practice: A coastal district reported a sharp increase in fish catch after local fishing cooperatives began enforcing a seasonal ban during the breeding period of certain fish species. Alongside this, the cooperatives promoted the use of nets with larger mesh sizes to allow younger fish to escape and grow to maturity. Officials noted that while some fishermen initially resisted the restrictions, fearing lost income, catch volumes recovered within three years and remained more stable than before the measures were introduced.

18.1 Identify the resource being conserved in the passage. [1]

18.2 Explain how the seasonal ban and larger mesh size contributed to the recovery of fish catch. [2]

18.3 Why might some fishermen have resisted the new restrictions initially? [1]

19. Identify and name the following, associated with resources and infrastructure in India: [3]

- (a) A major iron ore mining region located in the state of Chhattisgarh.
- (b) A major sea port located on the eastern coast of India, in Odisha.
- (c) An international airport located in the state of Maharashtra.

Note: In the full-length examination this appears as an outline-map exercise; here it is presented as a direct identification question testing the same map-skill content.

- 20.** In Belgium, constitutional amendments between 1970 and 1993 were primarily aimed at: **[1]**
- A. Abolishing all regional governments
 - B. Accommodating regional and community differences through power-sharing arrangements
 - C. Establishing a single national language for all citizens
 - D. Removing the monarchy from the constitution
- 21.** Which of the following is a key feature that distinguishes a federal system from a unitary system of government? **[1]**
- A. In a federal system, only the central government can make laws on any subject
 - B. In a federal system, different levels of government exist with independent jurisdiction, protected by the constitution
 - C. In a unitary system, states cannot be altered by the central government
 - D. In a unitary system, power is divided equally between multiple levels of government
- 22.** Assertion (A): Caste alone cannot determine election outcomes in India. Reason (R): Voters consider multiple factors, including the ruling party's performance and candidates' personal reputation, alongside caste. **[1]**
- A. Both A and R are true, and R is the correct explanation of A
 - B. Both A and R are true, but R is not the correct explanation of A
 - C. A is true but R is false
 - D. A is false but R is true
- 23.** A political party that operates only within one state and is recognised there by the Election Commission is classified as a: **[1]**
- A. National party
 - B. State (regional) party
 - C. Independent candidate
 - D. Non-governmental organisation
- 24.** Explain any two reasons why power-sharing is considered desirable in a democracy, beyond simply maintaining stability. **[2]**
- 25.** State any two features of religion-based communal politics that can be harmful to a democracy. **[2]**
- 26.** 'Reduction in economic inequality is an important measure of the success of a democracy.' Support this statement with suitable reasoning. **[3]**
- 27A.** Discuss the functions performed by political parties that make them indispensable to modern democracies. **[5]**

OR

- 27B.** 'Recent reforms have tried to reduce the role of money and muscle power in Indian elections.' Discuss any two such reforms and assess their likely effectiveness.
- 28.** Read the passage given below and answer the questions that follow:

An original scenario for practice: In the imagined country of Meridia, the majority ethnic group, the Kalans, controls most senior positions in the civil service, army and judiciary, despite forming only 55 percent of the population. The remaining population, belonging to the Torvi ethnic group, is concentrated in the eastern provinces and has long complained of under-representation in national institutions. Following sustained protests, the government agreed to a new constitutional arrangement guaranteeing the Torvi community a fixed share of civil service posts and greater autonomy for the eastern provinces in matters of local administration.

- 28.1 Identify the majoritarian tendency described in Meridia before the new arrangement. **[1]**
- 28.2 State one grievance of the Torvi community mentioned in the passage. **[1]**
- 28.3 Explain how the new constitutional arrangement reflects the principle of power-sharing. **[2]**

SECTION D – ECONOMICS (20 MARKS)

29. Which of the following is the most widely used criterion by the World Bank for comparing the development of different countries? [1]
- A. Literacy rate alone
 - B. Average income (per capita income) of the country
 - C. Number of hospitals
 - D. Total land area of the country
30. The Human Development Index differs from per capita income mainly because it also considers: [1]
- A. Only industrial output
 - B. Health and educational attainment alongside income
 - C. Only the size of a country's armed forces
 - D. Only foreign exchange reserves
31. Which of the following is an example of an activity in the secondary sector of the economy? [1]
- A. A farmer growing wheat
 - B. A factory manufacturing cotton cloth from raw cotton
 - C. A teacher providing tuition classes
 - D. A bank providing loans to customers
32. Self-help groups (SHGs) primarily help their members by: [1]
- A. Providing free government grants with no repayment
 - B. Pooling small savings and providing small loans to members at reasonable terms
 - C. Replacing the need for any banking system in rural areas
 - D. Offering only agricultural equipment on rent
33. Which of the following best describes collateral in the context of a bank loan? [1]
- A. The rate of interest charged on the loan
 - B. An asset that the borrower owns and pledges as security against the loan
 - C. The duration for which the loan is sanctioned
 - D. The total amount of the loan sanctioned
34. Which of the following best explains the definition of globalisation as commonly understood in economics? [1]
- A. The process by which a single country becomes economically self-sufficient
 - B. The process of rapid integration of economies through greater flow of goods, services, investment and people across borders
 - C. The process by which countries stop trading with one another
 - D. The process by which only agricultural trade between countries increases
35. Explain any three limitations of using only per capita income to compare development between two countries. [3]
36. 'Not all bank loans are equally accessible to all sections of society.' Explain this statement with suitable reasons. [3]
37. Explain how greater use of technology has enabled the process of globalisation, with suitable examples. [3]

38A. A student compared two neighbourhoods: one where most residents worked in a registered factory with fixed hours and provident fund benefits, and another where most residents worked as daily-wage construction labourers with no fixed employer. Using this comparison, analyse the differences between the organised and unorganised sectors. **[5]**

OR

38B. 'Development goals of different people can be different, and sometimes even conflicting.' Discuss this statement with suitable examples.

— End of Question Paper —

Marking Scheme – Social Science Sample Paper 2

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SECTION A – HISTORY

1. Correct answer: B. Freedom of the press, equality before the law, and elected government

Liberal nationalism in this period stood for individual freedom, equality before the law and government based on the consent of the governed through elected assemblies, opposing absolute monarchy.

2. Correct answer: B. The violent incident at Chauri Chaura

After a violent clash at Chauri Chaura in which protestors set fire to a police station, Gandhiji called off the Non-Cooperation Movement, believing the movement had strayed from its non-violent basis.

3. Correct answer: B. The spread of diseases such as smallpox, which devastated indigenous populations

Indigenous populations of the Americas had no immunity to diseases such as smallpox carried by European settlers, and the resulting epidemics caused catastrophic loss of life, paving the way for conquest.

4. Correct answer: A. Both A and R are true, and R is the correct explanation of A

Because print allowed identical texts to reach dispersed readers at the same time, it helped create a shared sense of belonging to a wider community of readers, feeding directly into nationalist sentiment.

5A. Answer:

(i) Such paintings personified the nation as a female figure carrying symbols such as a flag or a broken chain, making an abstract idea visually accessible. (ii) They often depicted a hopeful future of unity and freedom rather than a specific historical event, expressing the artist's aspiration for a just, united nation rather than documenting reality.

5B. Answer:

(i) The Act allowed detention of political prisoners without trial for up to two years, alarming nationalists who saw it as a direct attack on civil liberties. (ii) Its passage triggered nationwide hartals and protests, including the gathering at Jallianwala Bagh, which was met with brutal firing and radicalised public opinion against colonial rule.

6A. Answer:

Peasants participated by refusing to pay revenue and manufacturing salt in defiance of the law; women joined the movement in large numbers, picketing shops selling foreign cloth and liquor for the first time in significant public roles; and business groups supported the boycott of British goods, showing that the march drew participation from rural, urban, and commercial sections alike.

6B. Answer:

For the urban middle class and reformers, print provided a platform to debate social issues such as widow remarriage and caste discrimination; for women, some access to novels and journals opened new opportunities for self-expression, though literacy remained limited; for the colonial state, the same growth of print was viewed with suspicion, leading to censorship laws aimed at controlling nationalist and reformist publications.

7A. Answer:

In Germany, Prussia under Otto von Bismarck used a series of wars, against Austria and then France, to draw other German states into an alliance under Prussian leadership, culminating in the proclamation of the German empire in 1871. In Italy, the kingdom of Sardinia-Piedmont, under Cavour's diplomacy, combined with military campaigns led by figures such as Garibaldi to defeat regional rulers and Austrian forces, uniting the Italian peninsula under King Victor Emmanuel II. In both cases, military victories rather than purely peaceful negotiation created the political conditions that allowed fragmented states to be unified into single nations, illustrating how force and diplomacy worked together in the process of nation-building.

7B. Answer:

Long before colonial conquest, extensive networks such as the Silk Route connected Asia, Europe and North Africa, carrying silk, spices, textiles and precious metals alongside travellers, traders, priests and pilgrims who also carried ideas and even crops such as pasta and certain vegetables across regions. This exchange was not limited to goods and ideas; it also carried diseases, as seen when contact between the Old and New Worlds after Columbus introduced illnesses such as smallpox to indigenous American populations, who had no prior immunity, leading to devastating loss of life. This pre-modern world therefore already shows a pattern of interconnected trade, cultural exchange and, tragically, disease transmission, well before industrial-era colonisation intensified these links further.

8.

8.1 The bulletin aimed to inform farmers about changes in revenue rules and to give them a platform to share their difficulties, functioning as both an information source and a forum for grievances. [1 mark(s)]

8.2 The editor's imprisonment suggests that the colonial state was highly sensitive to criticism of its officials and was willing to use legal power to suppress publications it viewed as threatening, showing that print freedom was contested rather than absolute under colonial rule. [1 mark(s)]

8.3 As farmers in neighbouring districts requested copies by post, the bulletin's reach expanded well beyond a single locality, showing how print could connect otherwise isolated rural communities around shared concerns; this illustrates how print culture helped extend information, grievance-sharing and, eventually, political awareness into rural society, not just among the urban educated classes. [2 mark(s)]

9. Answer:

(a) Jallianwala Bagh, in Amritsar, Punjab, was the site of the firing on an unarmed crowd in April 1919. (b) Madras hosted the December 1927 Congress session.

SECTION B – GEOGRAPHY

10. Correct answer: C. Culturable waste land

Land left fallow for more than five years continuously is classified as culturable waste land, distinguishing it from current fallow land, which is left uncultivated for a shorter period.

11. Correct answer: B. Community involvement builds a sense of ownership, which supports better conservation outcomes

When local communities are given a stake in managing and benefiting from nearby forests, they are more likely to protect them from illegal felling and grazing, making conservation more effective and sustainable.

12. Correct answer: B. Store rainwater for household use during dry periods

Tankas are underground storage tanks used traditionally in arid regions to collect and store rainwater from rooftops for drinking and household use during long dry spells.

13. Correct answer: B. Sugarcane

Sugarcane is a tropical and sub-tropical crop that needs high temperature, considerable humidity and a fairly long growing period with adequate irrigation, and is cultivated widely in states such as Uttar Pradesh and Maharashtra.

14. Correct answer: B. Minerals are unevenly distributed and are non-renewable resources

Minerals are concentrated in specific geological formations, making their distribution uneven across the country, and since they take extremely long to form, they are treated as non-renewable resources requiring careful conservation.

15. Correct answer: B. Heavy or basic industry

Iron and steel production uses large volumes of bulky raw material and experiences significant weight loss during processing, which is characteristic of heavy or basic industries that other manufacturing sectors depend upon.

16. Answer:

First, the removal of tree cover reduces the soil's ability to hold moisture and prevent erosion, making the land more prone to landslides and loss of fertile topsoil. Second, deforestation disrupts habitats for wildlife, reducing biodiversity as species lose the forest cover they depend on for food and shelter.

17A. Answer:

The Green Revolution introduced high-yielding variety seeds, along with greater use of chemical fertilisers, pesticides and assured irrigation, which significantly raised the productivity of crops such as wheat and rice in states such as Punjab, Haryana and western Uttar Pradesh, helping India move towards food self-sufficiency. However, two concerns associated with it are, first, overuse of groundwater for irrigation, which has led to falling water tables in some regions, and second, excessive use of chemical fertilisers and pesticides, which has affected soil health and water quality over time.

17B. Answer:

Manufacturing industries convert raw materials into finished goods, generating employment directly in factories and indirectly in transport, trade and services linked to them; they also raise a country's export earnings and reduce dependence on imports of manufactured goods, supporting overall modernisation of the economy. A concern related to industrial growth, however, is pollution: many manufacturing units release untreated effluents into rivers and emit smoke and particulate matter into the air, harming both public health and the wider environment, which calls for stricter regulation and adoption of cleaner production methods.

18.

18.1 The passage describes conservation of a marine fish resource, an example of sustainable use of a renewable natural resource. [1 mark(s)]

18.2 The seasonal ban protected fish during their breeding period, allowing populations to reproduce without being caught, while larger mesh nets let younger, immature fish escape and grow to maturity before being harvested; together these measures allowed fish stocks to replenish, leading to higher and more stable catches over time. [2 mark(s)]

18.3 Some fishermen likely resisted the restrictions because the ban and larger mesh size initially reduced the volume of fish they could catch and sell, directly affecting their short-term income even though the long-term effect was beneficial. [1 mark(s)]

19. Answer:

(a) Bailadila in Chhattisgarh is a major iron ore mining region. (b) Paradip port in Odisha is a major sea port on India's eastern coast. (c) The Chhatrapati Shivaji Maharaj International Airport, Mumbai, is located in Maharashtra.

SECTION C – POLITICAL SCIENCE

20. Correct answer: B. Accommodating regional and community differences through power-sharing arrangements

Belgium's leaders amended the constitution multiple times to recognise regional and community diversity, creating a complex power-sharing arrangement that has helped different linguistic groups live together within one country.

21. Correct answer: B. In a federal system, different levels of government exist with independent jurisdiction, protected by the constitution

A defining feature of federalism is that different levels of government, such as the union and the states, have independent constitutional authority over their own areas, unlike a unitary system where the central government holds ultimate authority.

22. Correct answer: A. Both A and R are true, and R is the correct explanation of A

Since voters weigh several considerations together, including government performance and candidate reputation, caste identity alone rarely decides the outcome, which is why no single party can win an election only on the basis of a particular caste's support.

23. Correct answer: B. State (regional) party

Parties that meet the Election Commission's recognition criteria within a particular state, but not across the wider set of states required for national recognition, are classified as state or regional parties.

24. Answer:

First, power-sharing upholds the spirit of democracy itself, since it is the natural outcome of following democratic principles that allow different groups a voice in decision-making rather than concentrating power in one group. Second, it reduces the possibility of social conflict between groups, since a group that feels excluded from power is more likely to resist or rebel against the existing political order.

25. Answer:

First, communal politics tends to treat one religious community as a single homogeneous group, ignoring internal differences of opinion within it and stereotyping people unfairly. Second, it can create hostility between communities by framing political competition as a contest between religious groups rather than around policy issues, which can escalate into violence and social division.

26. Answer:

A democracy is expected to be responsive to the needs of all citizens, not just the wealthy, so persistent large-scale inequality suggests that the political system has not adequately addressed the economic concerns of the majority. Democratic governments are also more likely to face pressure through elections and public opinion to introduce welfare measures aimed at reducing poverty and inequality. Therefore, tracking whether a democracy narrows economic gaps over time is one meaningful way of judging its substantive, rather than merely procedural, success.

27A. Answer:

Political parties provide a structured way for citizens to express political preferences by contesting elections around clear platforms rather than leaving voters to choose among disconnected individuals. They form governments and are responsible for implementing policy once elected, giving voters a way to hold a defined group accountable. They act as the opposition in legislatures, scrutinising the ruling party's decisions and offering alternative policies. They also help shape public opinion by raising awareness of issues, and they provide citizens with access to government machinery and welfare schemes through local representatives, making them central to the everyday functioning of representative democracy.

27B. Answer:

One reform is the legal requirement for candidates to submit affidavits declaring their criminal records, assets and educational qualifications, allowing voters to make more informed choices; this has increased transparency but has not by itself prevented candidates with criminal cases from contesting elections. Another reform is the introduction of stricter monitoring of campaign spending and the use of Electronic Voting Machines with associated verification systems, aimed at reducing booth capturing and irregularities; while this has reduced some forms of electoral malpractice, concerns about the influence of large campaign funding and criminalisation of politics persist, suggesting that reforms have had a partial rather than complete effect.

28.

28.1 Before the reform, the majority Kalan community dominated senior positions in the civil service, army and judiciary well beyond its share of the population, a clear majoritarian tendency. [1 mark(s)]

28.2 The Torvi community complained of long-standing under-representation in national institutions such as the civil service. [1 mark(s)]

28.3 By guaranteeing the Torvi community a fixed share of civil service posts and granting greater autonomy to the eastern provinces, the new arrangement distributes public office and decision-making power between the two communities rather than allowing the majority to dominate; this reflects the core idea of power-sharing, where diverse groups are given a genuine stake in governance to protect unity and reduce the risk of continued conflict. [2 mark(s)]

SECTION D – ECONOMICS

29. Correct answer: B. Average income (per capita income) of the country

The World Bank primarily uses average income, that is, per capita income, to classify and compare countries, even though this measure has notable limitations such as ignoring income distribution.

30. Correct answer: B. Health and educational attainment alongside income

The Human Development Index combines indicators of health (such as life expectancy), education (such as literacy and enrolment) and income, offering a broader picture of development than income alone.

31. Correct answer: B. A factory manufacturing cotton cloth from raw cotton

The secondary sector covers activities that transform raw materials into finished or semi-finished goods through manufacturing, such as converting raw cotton into cloth in a factory.

32. Correct answer: B. Pooling small savings and providing small loans to members at reasonable terms

Self-help groups allow members, often women, to pool small regular savings, which can then be lent within the group at reasonable interest rates, reducing dependence on informal moneylenders.

33. Correct answer: B. An asset that the borrower owns and pledges as security against the loan

Collateral refers to an asset, such as land, a vehicle or a deposit, that a borrower pledges to a lender as security, which the lender can claim if the borrower fails to repay the loan.

34. Correct answer: B. The process of rapid integration of economies through greater flow of goods, services, investment and people across borders

Globalisation refers to the increasing integration of national economies through freer movement of goods, services, capital and, to a more limited extent, labour across international borders.

35. Answer:

First, per capita income is an average figure and does not reveal how income is actually distributed among the population, so a country with a high average could still have widespread poverty alongside great wealth for a few. Second, it does not capture non-income aspects of well-being, such as health, education and access to basic services, which matter greatly for people's quality of life. Third, it treats all forms of income growth as equally beneficial, without considering whether that growth has come at the cost of the environment or long-term sustainability.

36. Answer:

Banks generally prefer lending to borrowers who can offer collateral or documented proof of a stable income, which puts small and marginal farmers, landless labourers, and small entrepreneurs without formal assets at a disadvantage. Such borrowers often turn instead to informal lenders who charge much higher rates of interest, deepening their financial vulnerability. As a result, while the formal banking sector has expanded, its benefits have not reached all sections equally, showing that formal credit accessibility still depends significantly on a borrower's existing assets and documentation.

37. Answer:

Advances in transportation, such as larger and more efficient container ships and air freight, have made it cheaper and faster to move goods across long distances, connecting distant production sites to global markets. Improvements in telecommunication and computer networks allow instant communication between different offices of the same company located in different countries, making it possible to coordinate design, production and marketing across borders in real time. Together, these technological changes have reduced the practical barriers of distance and time that once limited how closely national economies could be linked.

38A. Answer:

The factory workers' employment reflects the organised sector: their jobs are registered, governed by labour laws, and come with defined working hours and benefits such as provident fund contributions, giving them greater income security and legal protection. The construction labourers' work reflects the unorganised sector: their employment is often informal, without a fixed employer or written contract, offering no guaranteed working hours, no assured continuity of work, and no legal safety net if they are injured or dismissed. This comparison shows that the key differences between the sectors lie in job security, regulation, and access to benefits, with unorganised sector workers generally facing greater vulnerability.

38B. Answer:

A landless rural labourer may prioritise more days of work at higher daily wages, while a farmer who owns land may prioritise better irrigation facilities and price support for crops, showing that development priorities can differ sharply even within the same village. Sometimes these goals directly conflict, as when a factory owner wants cheap and easily available electricity, but nearby residents want strict environmental regulations to protect local water and air quality from industrial pollution. Because of such differing and sometimes conflicting goals, development is best understood as a mix of many objectives, and a policy that helps one group can disadvantage another, requiring careful balancing by policymakers.

— End of Marking Scheme —