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CLASS XII · GEOGRAPHY (029) · FUNDAMENTALS OF HUMAN GEOGRAPHY · CBSE BOARD EXAMINATION 2027

GEOGRAPHY · CHAPTER 3

MODEL ANSWERS

Human Development

Board-Style Answer Booklet · Answers as CBSE expects them

CBSE marking-scheme pattern | Word count on every answer | 44 model answers | Most-probable 2027 answers marked

INSIDE THIS BOOKLET

M	**How CBSE Marks Geography** Section layout, the seven marking rules, answer frames	2
A	**Textbook Check – Answers** 12 model answers	3
B	**Objective – Answer Key** 17 answers, each with a reason	6
C	**Board Pattern – Answers** 9 model answers	7
D	**Case-Based – Answers** 2 cases, 6 answers	9

HOW TO USE IT

1. Write your own answer first, in the practice notebook.
2. Then open this booklet. Tick each numbered point you also wrote.
3. Give yourself 1 mark per matching point – that is how the examiner marks.
4. Copy any point you missed into My Mistakes (last page of the Chapter Booklet).
5. Rewrite the answer after 3 days, from memory.

USE WITH Chapter Booklet, Geography Ch 3

M

READ THIS FIRST · BASED ON THE CBSE SAMPLE PAPER AND MARKING SCHEME 2026–27

How CBSE Marks Geography

Every answer in this booklet follows the official marking-scheme pattern: numbered value points, keyword first, inside the word limit. Under each answer you will see its word count and how the marks are split.

The Geography paper in 2027 (as in Sample Paper 2026–27)

Paper 029 · 70 marks · 30 questions · 3 hours

Item	Type	Marks	Words	What earns the marks
Q1–Q17	MCQs: statements, matching, data tables, assertion–reason, map or picture	1 each	–	Letter + answer
Q18–Q19	Source-based: a map or a passage with sub-parts	3 each	–	From the source + chapter facts
Q20–Q23	Short answer; one with (A) **or** (B)	3 each	80–100	3 points × 1 mark
Q24–Q28	Long answer; most with (A) **or** (B)	5 each	120–150	5 points × 1, or 2 + 3
Q29–Q30	Map: world map (identify 5 of 7) and India map (locate 5 of 7)	5 each	–	Correct place + name

This chapter came in every paper checked: a **3-mark** answer on one pillar (2026 Q21: productivity; empowerment) or on Mahbub-ul-Haq's concept (SQP 2026–27 Q20), plus data and 1-mark items on HDI, approaches and HPI. Learn each pillar with an Indian example.

How the marking scheme gives marks

SEVEN RULES

- **Marks come from value points.** Each correct, relevant point earns 1 mark: one value point per mark – 3 marks = 3 points, 5 marks = 5 points (or 2 + 3, 2½ + 2½ when the question has parts). The scheme accepts "any other relevant point", so a correct NCERT point that is not in our answer also scores.
- **Points are numbered and backed by evidence.** The examiner wants a fact in each point: a site, a find, a writer, a date, a place or an example. Our long answers add one opening and one closing line so the answer reads well; the marks come from the numbered points.
- **Keyword first.** Start each point with the key word and underline it – the examiner scans for it. Then give one fact: a name, a date, a number or an example.
- **MCQs:** write the letter and the answer text. Combination questions are answered like "(b) Only a, b and d".
- **Case / source-based:** (i) and (ii) need one clear line each; the 2-mark part needs two separate points. Use the passage's own clues, then add chapter facts.
- **Internal choice:** write "(A)" or "(B)" in the margin and attempt only one. Map questions: attach the map to the answer book.
- **Do not repeat** one idea in two points – it earns one mark only.

Answer frames – copy this shape

3-mark answer — 80–100 words

1. Keyword: point + example.
2. Keyword: point + place / figure.
3. Keyword: point + result.

One or two sentences per point.

5-mark answer — 120–150 words

→ Opening line that answers the question in short.

1–5 Five numbered points, keyword first, each with an example, a place or a figure.

→ Closing line: "Thus / Hence …".

If the question has two parts, answer under two sub-headings.

Case / source-based 3 marks · Q18–Q19

(i)–(iv) One clear line for each part, using the clue in the source.

Map Write the name next to the letter or dot, as asked.

Never copy the whole passage.

Short of time? Learn these ten first

Most probable for 2027

C1	Study the HDI values: Norway 0.966, Sri Lanka 0.780, India …	[3]	C2	Explain the three dimensions used to measure the HDI.	[3]
C3	"Productivity is one of the pillars of human development." …	[3]	C4	Explain the importance of empowerment as a pillar of human …	[3]
C6	"Human development is development that enlarges people's …	[3]	D1	Case: Two Districts	[3]
D2	Case: Reading HDI Data	[3]			

A

ANSWERS · PART A

Textbook Check – Answers

Model answers to every Textbook Check question. Underlined words are the keywords the examiner looks for.

Growth, development and the concept

A1. Distinguish between growth and development, with an example. [3]

1. **Growth:** quantitative and value-neutral – it may be positive or negative, an increase or a decrease.
2. **Development:** qualitative and always value-positive – a change that makes things better; it needs positive growth, but growth does not always bring it.
3. **Example:** a city's population doubling is growth; if housing, water and transport also improve for its people, that is development.

57 words · limit 100 | Marking: 3 points × 1 = 3 | MUST DO

A2. Explain Mahbub-ul-Haq's concept of human development. [3]

1. **Enlarging choices:** development should enlarge people's choices and improve their lives; people are at the centre of all development.
2. **Meaningful life:** the goal is a life that is not only long but has purpose – healthy, educated and able to develop one's talents.
3. **Freedom to act:** people should be free to take part in society and achieve their goals; these choices keep changing over time.

64 words · limit 100 | Marking: 3 points × 1 = 3 | MUST DO

A3. How did Amartya Sen view development? Which organisation used the ideas of Haq and Sen, and how? [3]

1. **Freedom:** Sen saw an increase in freedom, or a decrease in unfreedom, as the main objective of development.
2. **Institutions:** he stressed that social and political institutions and processes help increase freedom.
3. **UNDP:** the UNDP has used their ideas to publish the Human Development Report every year since 1990.

48 words · limit 100 | Marking: 3 points × 1 = 3

Pillars and approaches

A4. Explain the four pillars of human development. [5]

Human development rests on four pillars.

1. **Idea:** just as pillars support a building, four ideas support human development.
2. **Equity:** equal access to opportunities regardless of gender, race, income or caste; in India many girls and backward-group children drop out.
3. **Sustainability:** every generation must have the same opportunities; resources must be used with the future in mind.
4. **Productivity:** human labour productivity must be raised by better health and knowledge – people are the real wealth of nations.
5. **Empowerment:** people need the power to make choices, through freedom, capability, good governance and support for disadvantaged groups.

All four are needed together for real human development.

102 words · limit 150 | Marking: 5 points × 1 = 5 | Opening + closing line: 1 line each, no extra mark | MUST DO

A5. Explain the pillar of equity with an example from India. [3]

1. **Meaning:** everyone should have equal access to opportunities, whatever their gender, race, income or caste.
2. **Indian example:** large numbers of women and children from socially and economically backward groups drop out of school.
3. **Effect:** unequal access limits their choices, so equity is needed for human development.

46 words · limit 100 | Marking: 3 points × 1 = 3

A6. What is meant by sustainability as a pillar of human development? [3]

1. **Continuity:** opportunities must remain available to every generation, not only the present one.
2. **Careful use:** environmental, financial and human resources must be used keeping the future in mind.
3. **Example:** if a country does not educate its girls, they lose many opportunities when they grow up – a loss for the future.

50 words · limit 100 | Marking: 3 points × 1 = 3 | MUST DO

A7. Explain the four approaches to human development. [5]

Human development can be looked at in four ways.

1. **Income approach:** the oldest: the higher the income, the greater the freedom and the level of human development.
2. **Welfare approach:** people are beneficiaries; the government should spend more on education, health and amenities.
3. **Passive people:** in the welfare approach people are recipients, not participants, in development.
4. **Basic needs approach:** proposed by the ILO – health, education, food, water supply, sanitation and housing; it ignores choices.
5. **Capability approach:** Amartya Sen's idea: build capabilities in health, education and access to resources.

The capability approach is closest to the idea of enlarging choices.

98 words · limit 150 | Marking: 5 points × 1 = 5 | Opening + closing line: 1 line each, no extra mark | MUST DO

Measurement and comparisons

A8. How is the Human Development Index calculated? [3]

1. **Three dimensions:** health (life expectancy at birth), education (years of schooling) and access to resources (purchasing power per head).
2. **Weight:** each dimension carries one-third weight; the weighted values are added.
3. **Score:** the HDI lies between 0 and 1; the closer to 1, the higher the human development.

47 words · limit 100 | Marking: 3 points × 1 = 3 | MUST DO

A9. What is the Human Poverty Index? Name its indicators. [3]

1. **Meaning:** a non-income measure of the shortfall in human development, related to the HDI.
2. **Indicators:** probability of not surviving to age 40, adult illiteracy, people without clean water, and underweight small children.
3. **Use:** it is often more revealing than the HDI; the two together give an accurate picture.

48 words · limit 100 | Marking: 3 points × 1 = 3

A10. "There is no direct relationship between a country's size or income and its human development." Explain with examples. [3]

1. **Small countries:** smaller countries often do better than larger ones in human development.
2. **Poorer but better:** Sri Lanka and Trinidad and Tobago rank above India despite smaller economies.
3. **Within India:** Kerala does much better than richer Punjab and Gujarat, because it spends more on health and education.

47 words · limit 100 | Marking: 3 points × 1 = 3 | MUST DO

A11. Why do some countries have very high and others low human development? [3]

1. **Very high:** countries like Norway invest heavily in health and education and are free from political turmoil.
2. **Low:** many small countries, mostly in Africa, face civil war, social instability, famine or disease.
3. **Policy matters:** spending on the social sector can raise human development even where income is low.

48 words · limit 100 | Marking: 3 points × 1 = 3

A12. What is Gross National Happiness? Which country uses it? [3]

1. **Bhutan:** the only country to officially proclaim GNH as the measure of its progress.
2. **Caution:** it approaches material progress and technological development carefully, not as goals in themselves.
3. **Why:** to avoid harm to its environment and to the cultural and spiritual life of its people – happiness, not only income, is the aim.

52 words · limit 100 | Marking: 3 points × 1 = 3

B

ANSWER KEY · PART B

Objective – Answer Key

All 17 MCQ and assertion–reason answers, each with a one-line reason so you learn the fact, not only the letter.

Write the option letter **and** the answer, as the marking scheme does – e.g. "(b) ..." followed by the answer text.

Q	Answer	Why (one line)
B1	**(b) Growth is value-neutral; development is value-positive**	Development needs positive growth.
B2	**(c) Mahbub-ul-Haq**	Early 1990s.
B3	**(a) 1990**	Based on Haq and Sen's ideas.
B4	**(a) a-iv, b-ii, c-i, d-iii**	Board 2026 asked a similar match.
B5	**(d) transport**	Health, education, food, water, sanitation, housing.
B6	**(d) equity**	Drop-outs show its absence.
B7	**(a) sustainability**	Use resources with the future in mind.
B8	**(b) life expectancy at birth**	Longer life expectancy = longer, healthier life.
B9	**(c) per capita income**	The HPI is a non-income measure.
B10	**(c) medium group**	Medium: 0.550–0.699.
B11	**(d) I, II and IV**	It is not only income.
B12	**(b) Bhutan**	It is cautious about material progress.
B13	**(c) Kerala**	Size and income are not directly related.
B14	**(a) Both A and R are true, and R is the correct explanation of A.**	SQP 2024–25 Q2 asked this.
B15	**(a) Both A and R are true, and R is the correct explanation of A.**	Better health and knowledge raise productivity.
B16	**(d) A is false, but R is true.**	A is false – they are passive beneficiaries; R is true.
B17	**(a) Both A and R are true, and R is the correct explanation of A.**	R explains A.

C

ANSWERS · PART C

Board Pattern – Answers

Model answers in the marking-scheme pattern. Orange tags show where a similar question came in a board or sample paper.

HDI – measurement and data

★★★ 3 of 5 papers · 1 and 3 marks

C1. Study the HDI values: Norway 0.966, Sri Lanka 0.780, India 0.644, Niger 0.394 (example data). Classify each country into its HDI group and give one reason for the difference between Norway and Niger. [3]

1. **Groups:** Norway – very high (0.800 and above); Sri Lanka – high (0.700–0.799); India – medium (0.550–0.699); Niger – low (below 0.550).
2. **Norway:** invests heavily in health and education and is politically stable.
3. **Niger:** faces poverty, instability, poor health care and low schooling, so its score is low.

46 words · limit 100 | Marking: 3 points × 1 = 3 | Board 2025 (64/1/1) Q15–17; SQP 2026–27 Q4; SQP 2024–25 Q19 (data) | MUST DO

C2. Explain the three dimensions used to measure the HDI. [3]

1. **Health:** life expectancy at birth – a long, healthy life.
2. **Education:** years of schooling of adults and expected years for children – the ability to gain knowledge.
3. **Resources:** purchasing power per head in US dollars – a decent standard of living; each dimension weighs one-third, and the score runs from 0 to 1.

50 words · limit 100 | Marking: 3 points × 1 = 3 | MUST DO

The four pillars

★★☆ 2 of 5 papers · 3 marks

C3. "Productivity is one of the pillars of human development." Explain with examples. [3]

1. **Meaning:** productivity here means human labour productivity, the efficiency of people's work.
2. **Capabilities:** it must be constantly enriched by building capabilities – better education gives skills and better health gives energy.
3. **Real wealth:** people are the real wealth of nations; a trained, healthy workforce, like skilled IT workers, raises output.

49 words · limit 100 | Marking: 3 points × 1 = 3 | Board 2026 (64/1/3) Q21 | MUST DO

C4. Explain the importance of empowerment as a pillar of human development. [3]

1. **Meaning:** empowerment means having the power to make choices about one's own life.
2. **Source:** this power comes from increasing freedom and capability, through education, health and resources.
3. **Role of the state:** good governance and people-oriented policies are needed, especially to empower socially and economically disadvantaged groups.

46 words · limit 100 | Marking: 3 points × 1 = 3 | Board 2026 (64/1/2) Q21 | MUST DO

C5. Distinguish between equity and sustainability as pillars of human development. [3]

1. **Equity:** equal access to opportunities for all people today, regardless of gender, race, caste or income – e.g. keeping girls in school.
2. **Sustainability:** the same opportunities for future generations, by using resources wisely.
3. **Link:** both are needed: equity widens choices for everyone now, while sustainability keeps those choices open for the generations to come.

53 words · limit 100 | Marking: 3 points × 1 = 3

Concept of human development

★★☆ 2 of 5 papers · 1 and 3 marks

C6. "Human development is development that enlarges people's choices." Explain Mahbub-ul-Haq's concept. [3]

1. **People first:** people, not income, are at the centre of all development.
2. **Choices:** development should widen choices – health, knowledge, a decent income – and these choices keep changing.
3. **Meaningful life:** the aim is a long life with purpose, in which people can develop their talents and freely achieve their goals.

49 words · limit 100 | Marking: 3 points × 1 = 3 | SQP 2026–27 Q20 | MUST DO

C7. Why was economic growth alone found to be an inadequate measure of development? [3]

1. **Old view:** development was measured by the size of the economy for decades.
2. **Unequal gains:** a growing economy did not mean that most people had better lives – growth can bypass the poor.
3. **New view:** so human development looks at health, education and choices, not only income.

46 words · limit 100 | Marking: 3 points × 1 = 3 | Board 2026 (64/1/3) Q5 (MCQ on meaning of development)

Approaches, HPI and comparisons

★☆☆ 1 of 5 papers · 1 mark

C8. Explain the four approaches to human development, stating one weakness of the welfare and basic needs approaches. [5]

Scholars have looked at human development in four ways.

1. **Income approach:** the oldest; it links human development to income: more income means more freedom and higher development.
2. **Welfare approach:** the state spends on health, education and amenities for people.
3. **Its weakness:** people are treated as passive beneficiaries of government spending, not as participants in development.
4. **Basic needs approach:** the ILO's six needs; its weakness is that it ignores human choices.
5. **Capability approach:** Amartya Sen: build capabilities in health, education and access to resources.

The capability approach best matches the idea of enlarging choices.

93 words · limit 150 | Marking: 5 points × 1 = 5 | Opening + closing line: 1 line each, no extra mark | Board 2026 (64/1/3) Q6 (match approaches)

C9. "The Human Poverty Index is more revealing than the HDI." Explain. [3]

1. **Shortfall:** the HPI measures what people lack, not what a country has achieved.
2. **Non-income:** its indicators – early death, adult illiteracy, lack of clean water, underweight children – show deprivation directly.
3. **Together:** a country with a fair HDI may still have many deprived people; using both gives an accurate picture.

48 words · limit 100 | Marking: 3 points × 1 = 3 | SQP 2024–25 Q1 (HPI indicators); Q2 (A–R on size and income)

D

ANSWERS · PART D

Case-Based – Answers

One line each for the 1-mark parts; separate points for the 2-mark parts. The whole answer stays within the word limit.

D1. Case-Based · Two Districts (printed in the booklet) [3]

(i) Which pillar of human development is missing when girls leave school early? [1]
Equity (and, for their future, sustainability).

(ii) Which pillar is shown by women running savings groups and sitting on the council? [1]
Empowerment – the power to make choices.

(iii) What does the case show about income and human development? [1]
Income alone does not decide human development; health, education and freedom matter.

24 words in all · limit 100 | Marking: 1 + 1 + 1 = 3 | Board 2026 Q21 asked about a pillar

D2. Case-Based · Reading HDI Data (printed in the booklet) [3]

(i) Which HDI group does country C belong to? [1]
Medium (0.550–0.699).

(ii) Give one reason for country D's low value. [1]
Civil war and famine – political instability and poor health and food security.

(iii) Name the three dimensions on which these values are based. [1]
Health (life expectancy), education (years of schooling) and access to resources (purchasing power).

28 words in all · limit 100 | Marking: 1 + 1 + 1 = 3 | Board 2025 Q15–17 and SQP 2024–25 Q19 were data-based