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CLASS X · SOCIAL SCIENCE (087) · ECONOMICS · CBSE BOARD EXAMINATION 2027

ECONOMICS · CHAPTER 1

Development

Chapter Practice Booklet · Questions only

10 note blocks + indicators table | 5-mark data case + 4 cases | PYQs 2023–2026 | 63 practice questions | Model Answer Booklet

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STUDENT DETAILS

NAME _____

CLASS & SECTION _____

ROLL NO. _____

BOOKLET STARTED ON _____

CHAPTER TEST SCORE _____ / 20

1

READ THIS FIRST

Chapter Notes

The whole chapter in short-note form: every idea, definition, indicator and calculation. Revise from here – you should not need the textbook again.

1 What development promises – different people, different goals

- **Different people have different developmental goals**, depending on their life situation.
- **What may be development for one may not be development for another** – it may even be **destructive** for others. *Example:* industrialists want more dams for electricity, but a dam may submerge land and uproot the people living there (e.g. adivasis).

Landless rural labourer	More days of work and better wages; quality schooling for children; no social discrimination; a chance to become a village leader
Prosperous farmer (Punjab)	Assured high family income through higher support prices for crops and hard-working, cheap labourers; children settled abroad
Farmer who depends only on rain	Assured irrigation, better yields, fair prices
Urban unemployed youth	A regular job with fair pay
Girl from a rich urban family	As much freedom as her brother; free to decide what to do in life; study abroad
Adivasi from the Narmada valley	Keep land, forest and livelihood; not be displaced

2 Income and other goals

- People want **regular work, better wages and a decent price for crops** – i.e. more income.
- They also want **equal treatment, freedom, security and respect**; they resent discrimination. These can matter even more than income, because material goods are not all we need to live.
- The quality of life also depends on **non-material things**: a job near home vs. a better-paid job far away; for women, safety, respect and sharing of housework.
- When women take up paid work, their **dignity** in the household and society rises; a **safe and secure environment** lets more women work or run a business.
- So developmental goals include not only **better income** but other important things in life.

3 National development

- Just as people have different goals, they have **different, even conflicting, notions** of what a country should do.
- Thinking about national development means asking: Is there a **fair and just path for all**? Is there a **better way** of doing things?

4 How to compare countries – average (per capita) income

- For comparing countries, **income** is one of the most important attributes – more income is taken to mean more of everything people need.
- **Total income** is not useful because populations differ, so we use **average income**:

> **Average income (per capita income)** = total income of the country ÷ total population.

- The **World Bank**, in its **World Development Report**, uses this criterion to classify countries as **rich (high-income)**, **low-income** and middle-income. **India** is a **low middle-income** country. (Learn the dollar cut-offs printed in your edition of the textbook – they are revised over time.)
- Rich countries, **excluding the Middle East** and certain other small countries, are generally called **developed** countries.

5 Limitation of average income

An average is useful for comparison but **hides disparities** – it does not show how income is **distributed**.

Monthly income of citizen	Country A (₹)	Country B (₹)
I	9,500	500
II	10,500	500
III	9,800	500
IV	10,000	500
V	10,200	48,000
Average	**10,000**	**10,000**

Same average, but most people would prefer to live in **Country A**, where income is **more equally distributed**; in B one person is very rich and the rest are very poor.

6 Income and other criteria – health and education

Infant Mortality Rate (IMR): the number of children that die **before the age of one year** as a proportion of **1000 live children born** in that year.
Literacy rate: the proportion of literate population in the **7 years and above** age group.
Net Attendance Ratio: the total number of children of age group **14 and 15 years** attending school as a percentage of the total number of children in the same age group.

- In NCERT's comparison of states, **Kerala** has the **lowest IMR** and the **highest literacy**, while **Bihar**, with the lowest per capita income, has the weakest figures. Kerala's IMR is low because it has **adequate provision of basic health and educational facilities**.
- So per capita income alone is **not an adequate indicator** of development.

7 Public facilities

- Money in your pocket cannot buy all the goods and services you need to live well.
- Money usually cannot buy a **pollution-free environment** or ensure **unadulterated medicines**, and it may not protect you from **infectious diseases** unless the whole community takes preventive steps.
- Many important things are **best provided collectively** – it is cheaper to have collective security and **schools** for all than for each family to arrange its own.
- In states where the **Public Distribution System (PDS)** works well, the health and nutrition of people are likely to be better.

8 Body Mass Index (BMI)

BMI = weight in kg ÷ (height in metres)^2.
Below **18.5** → **undernourished**; above **25** → **overweight**.

EXAMPLE
Weight 45 kg, height 1.5 m: BMI = 45 ÷ 2.25 = **20** → within the normal range.

9 Human Development Report (HDI)

- Published by the **UNDP** (United Nations Development Programme). It compares countries on the **educational levels** of people, their **health status** and **per capita income** – a wider measure than income alone.
- **Life expectancy at birth:** the average expected length of life of a person at the time of birth.
- **Gross enrolment ratio** for three levels: enrolment ratio for primary, secondary and higher education.
- **Mean years of schooling:** average years of education received by people aged **25 and older**.
- **Expected years of schooling:** years of schooling a child of school-entry age can expect to receive.
- Per capita income is calculated in **dollars** for all countries, in a way that each dollar buys the same amount of goods and services in every country, so it can be compared.
- Among India and its neighbours, **Sri Lanka** ranks well above India; a small country can rank higher than a big one.

10 Sustainability of development

- Can today's level of development be kept up for **future generations**? Scientists warn that the present type and level of development are **not sustainable**.

- **Groundwater** is a **renewable** resource replenished by rain, but it is **overused** when we draw more than rain replenishes. About **one-third** of the country is overusing its groundwater reserves. Overuse is found in agriculturally prosperous **Punjab and western UP**, the hard-rock plateaus of central and south India, some coastal areas and fast-growing cities.
- **Non-renewable** resources (e.g. **crude oil**) are a fixed stock; new discoveries add to the stock, but over time they will be exhausted. Many countries depend on imports of oil, so their development is at risk if supplies fall.

- The consequences of environmental degradation **do not respect national or state boundaries**; our future is linked together.
- Sustainability is a new area where **scientists, economists, philosophers and other social scientists** work together.
- The question of development is **perennial**: as individuals and as a society we must keep asking where we want to go and what our goals are.

Indicators at a glance

Definitions are asked as fill-in MCQs

Indicator	Meaning	Better when
Per capita income	Total income ÷ total population (World Bank)	Higher
Infant Mortality Rate	Deaths before age 1 per 1000 live births	Lower
Literacy rate	Literate share of the population aged 7+	Higher
Net Attendance Ratio	Children aged 14–15 attending school ÷ all children aged 14–15 × 100	Higher
Life expectancy at birth	Average expected length of life at birth	Higher
Mean years of schooling	Average years of education of people aged 25+	Higher
Body Mass Index	Weight (kg) ÷ height² (m²); below 18.5 undernourished, above 25 overweight	18.5–25
HDI (UNDP)	Combines health, education and per capita income	Higher rank

NUMBERS YOU MUST BE ABLE TO WORK OUT

- **Average income** = sum of incomes ÷ number of people. Incomes 6,000, 9,000, 12,000, 15,000, 18,000 → 60,000 ÷ 5 = **12,000**.
- **Percentage attending school** = attending ÷ total × 100. 900 of 1,200 children → **75%**.
- **Difference in a table** = subtract the two values, e.g. literacy 93% – 64% = **29 percentage points**.
- **BMI** = kg ÷ m². 54 kg, 1.8 m → 54 ÷ 3.24 ≈ **16.7** → undernourished.

Key terms

1- and 2-mark answers

Development – progress towards the goals people consider important – income and non-income

Developmental goals – what people want from life: income, equality, freedom, security, respect

Per capita income – average income: total income ÷ total population

World Development Report – published by the World Bank; classifies countries by per capita income

Infant Mortality Rate – children dying before age one per 1000 live births in a year

Literacy rate – literate share of the population aged 7 years and above

Net Attendance Ratio – children aged 14–15 attending school as % of all children of that age

Body Mass Index – weight (kg) ÷ height² (m²); below 18.5 undernourished

Human Development Report – published by UNDP; ranks countries by health, education and income

Life expectancy at birth – average expected length of life of a person at birth

Public facilities – services best provided collectively – schools, health care, PDS, safety

Renewable resource – replenished by nature, e.g. groundwater, forests

Non-renewable resource – fixed stock that will be exhausted, e.g. crude oil

Sustainable development – development that does not harm the needs of future generations

Exam snapshot

What the board asks, and how to prepare

SYLLABUS 2026–27

- What development promises – different people, different goals; income and other goals
- National development; how to compare different countries or states
- Income and other criteria; public facilities
- Sustainability of development

BOARD WEIGHTAGE

20 / 80

Economics is Section D (Q29–Q38). In 2026 (32/1/1) this chapter gave **three MCQs** (Q29 school-attendance table, Q33 who publishes the HDR, Q34 literacy age group) and the **3-mark Q37** on sustainable development – 6 marks. 2025 (32/1/1) gave an HDI-rank MCQ and **both choices of the 5-mark Q33** (groundwater and sustainability; different goals). Expect **5–8 marks**.

MOST ASKED IN BOARD PAPERS, 2023–2026 (11 PAPERS WITH ECONOMICS QUESTIONS CHECKED)

How often	Topic / question type	Marks	Papers
★★★	Sustainability – groundwater, crude oil, renewable vs non-renewable	1–5	8 of 11
★★★	HDI / Human Development Report – UNDP, rank tables	1–3	7 of 11
★★★	Different people, different developmental goals	1–5	5 of 11
★★★	IMR, literacy rate, attendance – definitions and data tables	1	5 of 11
★★☆	Average / per capita income – calculation, World Bank, limitation	1–3	4 of 11
★☆☆	Public facilities, BMI	1–3	0 of 11

ANSWER-WRITING RULES FOR SOCIAL SCIENCE (CBSE 2026–27)

2 marks
Very short answer · up to 40 words · 2 clear points

3 marks
Short answer · up to 60 words · 3 points

4 marks
Case / source based · up to 100 words in all · answer from the source

5 marks
Long answer · up to 120 words · 5 points, with an intro line

Write in points, underline key words, and give one example or date wherever you can. Read every "OR" choice before you start, and attempt only one.

MISTAKES THAT COST MARKS

- Writing "IMR = deaths of children per 100 births" – it is **per 1000 live births**, before the age of **one**.
- Mixing up the **World Bank** (World Development Report, income) and **UNDP** (Human Development Report, HDI).
- Calling groundwater non-renewable – it is **renewable** but can be **overused**.
- Writing the literacy age group as 6+ or 10+ – it is **7 years and above**; attendance ratio is for ages **14–15**.
- Arithmetic slips in average-income and percentage MCQs – always write the working beside the question.
- In "different goals" answers, giving only income goals – add a **non-income** goal (freedom, safety, respect).

HOW TO USE THIS BOOKLET

1. **Day 1:** Read the Chapter Notes twice; learn the key terms.
2. **Next day:** Parts A and B. **Then:** Parts C and D – MUST DO questions first.
3. Check every answer against the **Model Answer Booklet**: same points, same keywords, within the word limit.
4. Write every mistake on the My Mistakes page and redo it after 3 days.

A

PART A · NCERT PRACTICE

Textbook Check

Every section of the chapter and every NCERT exercise idea, asked in new words. Model answers for all of these are in the Model Answer Booklet.

Goals and national development

A1. "Different people have different developmental goals." Explain with three examples. MUST DO [3]

A2. "What may be development for one may be destructive for another." Give an example. [2]

A3. Apart from income, what other goals do people seek? Why can they matter more than income? [3]

A4. How can a safe and secure environment and paid work raise the status of women? [2]

Comparing countries and states

A5. Why do we use average income rather than total income to compare countries? MUST DO [2]

A6. What criterion does the World Bank use to classify countries? What are its limitations? [3]
MUST DO

A7. Country A has incomes ₹9,500, ₹10,500, ₹9,800, ₹10,000 and ₹10,200; Country B has ₹500, ₹500, ₹500, ₹500 and ₹48,000. Find the average income of each. In which country would you prefer to live, and why? MUST DO [3]

A8. Define infant mortality rate, literacy rate and net attendance ratio. MUST DO [3]

A9. Why does Kerala have a low infant mortality rate? [2]

A10. "Money cannot buy all the goods and services we need to live well." Explain with examples. Why are some facilities best provided collectively? [3]

A11. Calculate the BMI of a student who weighs 45 kg and is 1.5 m tall. Is the student undernourished? [2]

Human development and sustainability

A12. Which organisation publishes the Human Development Report? On what basis does it compare countries? [2]

A13. Explain: life expectancy at birth, gross enrolment ratio, mean years of schooling. [3]

A14. What is meant by sustainability of development? Why is it important? [2]

A15. Why is the overuse of groundwater a concern? In which regions is it found? [3]

A16. "The consequences of environmental degradation do not respect national boundaries." Explain. [2]

B

PART B · SECTION D STYLE

Objective Practice

All the MCQ types used in the board paper: definitions, data tables, calculations, matching and assertion–reason.

ASSERTION–REASON: HOW TO ANSWER

(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.

Multiple choice

1 mark each

B1. The developmental goal of a landless rural labourer is most likely to be: [1]

(a) higher support prices for crops
(b) more days of work and better wages
(c) settling children abroad
(d) more dams for electricity

B2. A prosperous farmer from Punjab is most likely to want: [1]

(a) assured high family income through higher support prices
(b) freedom equal to her brother
(c) a regular job in a city
(d) to stop the building of dams

B3. Which of the following is a **non-material** developmental goal? [1]

(a) Higher wages **(b)** A bigger house **(c)** More crops **(d)** Equal treatment

B4. Per capita income is calculated as: [1]

(a) total income ÷ total population
(b) total income × population
(c) population ÷ total income
(d) total income ÷ working population

B5. The World Development Report, which classifies countries by per capita income, is published by the: [1]

(a) UNDP **(b)** IMF **(c)** World Bank **(d)** WTO

B6. The Human Development Report compares countries on the basis of: [1]

(a) income only
(b) population and area
(c) exports and imports
(d) health, education and per capita income

B7. Infant mortality rate is the number of children who die before the age of _____ per 1000 live births. [1]

(a) one **(b)** five **(c)** six months **(d)** two

B8. Literacy rate measures the literate population in the age group of: [1]

(a) 5 years and above
(b) 6 years and above
(c) 7 years and above
(d) 10 years and above

B9. A person's BMI is 17. The person is: [1]

(a) overweight **(b)** undernourished **(c)** normal **(d)** obese

B10. Five families earn ₹6,000, ₹9,000, ₹12,000, ₹15,000 and ₹18,000 a month. Their average monthly income is: [1]

(a) ₹9,000 (b) ₹10,000 (c) ₹11,000 (d) ₹12,000

B11. In a district, 900 of the 1,200 children aged 14–15 attend school. The net attendance ratio is: [1]

(a) 70% (b) 75% (c) 80% (d) 90%

B12. Study the table and answer B12–B13. [1]

State	IMR (per 1000 live births)	Literacy rate (%)	Net attendance ratio (14–15 yrs)
State P	28	80	62
State Q	8	93	84
State R	35	64	45

Which state has the best health condition?

(a) State P (b) State R (c) P and R equally (d) State Q

B13. By how many percentage points is the literacy rate of State Q higher than that of State R? [1]

(a) 13 (b) 16 (c) 29 (d) 39

B14. Which of the following is a renewable resource? [1]

(a) Crude oil (b) Coal (c) Groundwater (d) Natural gas

B15. Read the statements: [1]

I. Money can buy a pollution-free environment for everyone.

II. Some facilities are best provided collectively.

Choose the correct option.

(a) Only I is correct (b) Only II is correct

(c) Both are correct (d) Neither is correct

B16. Match and choose: [1]

(a) IMR (b) Literacy rate (c) Net attendance ratio (d) BMI

(i) weight ÷ height² (ii) deaths before age 1 per 1000 live births (iii) literate share of age 7+ (iv) children aged 14–15 in school

(a) a-ii, b-iii, c-iv, d-i (b) a-iii, b-ii, c-iv, d-i

(c) a-ii, b-iv, c-iii, d-i (d) a-i, b-iii, c-iv, d-ii

Assertion–Reason

1 mark each

B17. ASSERTION–REASON [1]

Assertion (A): Two countries with the same average income may not be equally developed.

Reason (R): Average income does not show how income is distributed among people.

B18. ASSERTION–REASON [1]

Assertion (A): The Human Development Report is published by the UNDP.

Reason (R): The Human Development Report compares countries on health, education and per capita income.

B19. ASSERTION–REASON [1]

Assertion (A): Groundwater can never be overused because it is renewable.

Reason (R): Groundwater is replenished by rainfall.

B20. ASSERTION–REASON [1]

Assertion (A): Sri Lanka ranks higher than India in the Human Development Report.

Reason (R): Sri Lanka has a larger population than India.

C

PART C · BOARD PATTERN

Board Pattern Practice

Written-answer questions grouped by topic. ★★★ = asked in 5 or more of 11 papers · ★★ = 3–4 papers · ★ = 0–2 papers.

Sustainability of development

★★★ 8 of 11 papers · 1–5 marks

C1. "Sustainability of development is essential for the future." Explain with examples. MUST DO [3]

C2. Explain, with the examples of groundwater and crude oil, why we need sustainable development. MUST DO [5]

C3. Distinguish between renewable and non-renewable resources, with one example of each. [2]

Human Development Report

★★★ 7 of 11 papers · 1–3 marks

C4. Why is the Human Development Report a better way of comparing countries than per capita income? Give three reasons. MUST DO [3]

C5. Sri Lanka is a smaller country than India but ranks higher in human development. Explain why this is possible. [2]

Different people, different goals

★★★ 5 of 11 papers · 1–5 marks

C6. "Different people have different, and sometimes conflicting, notions of development." Explain with examples. MUST DO [3]

C7. Evaluate how the developmental goals of four categories of people may differ. Why can these goals conflict? [5]

C8. "Besides income, people seek equal treatment, freedom, security and respect." Explain with examples. [3]

Average income

★★☆ 4 of 11 papers · 1–3 marks

C9. "Average income is useful for comparison but it hides disparities." Explain with an example. MUST DO [3]

C10. Why is per capita income alone not an adequate indicator of development? [3]

IMR, literacy, attendance and public facilities

★★★ 5 of 11 papers · 1 mark

C11. "A state with a lower per capita income can have better human development." Explain with an example. MUST DO [3]

C12. Why are public facilities like health care, schools and the PDS important for development? Give three points. [3]

D

PART D · CASE-BASED STYLE

Case-Based Questions

D1 is a 5-mark data case (1 + 2 + 2), the format used in the Sample Paper 2026–27. D2–D5 carry 4 marks each (1 + 1 + 2).

D1. Case-Based · Three States Compared [5]

The table gives imaginary data for three states.

State	Per capita income (₹, per year)	IMR	Literacy rate (%)	Net attendance ratio
State X	2,10,000	22	84	66
State Y	1,95,000	7	94	85
State Z	48,000	31	63	44

(i) Which state has the highest literacy rate? [1]

(ii) State X has the highest per capita income but not the best health and education. Explain why this can happen. [2]

(iii) Suggest two public facilities that State Z should improve, and explain how each will help. [2]

D2. Case-Based · The Dam on the River [4]

A new dam is planned on a river in central India. Factory owners in the city welcome it because it will bring cheap electricity. Farmers downstream hope for canal water. But families in forty villages upstream, mostly adivasis, will lose their land and forests when the reservoir fills, and they are protesting.

(i) Name one group that sees the dam as development. [1]

(ii) Why do the upstream families oppose the dam? [1]

(iii) What does this case teach us about developmental goals? Explain two points. [2]

D3. Case-Based · The Falling Water Table [4]

Twenty years ago, farmers in a village of western Uttar Pradesh found water at 30 feet. Today their tube wells go down to 150 feet, and some have run dry. Rainfall has not changed much, but the number of pumps has tripled and paddy is grown in summer as well.

(i) Is groundwater a renewable or a non-renewable resource? [1]

(ii) Why has the water table fallen even though rainfall is the same? [1]

(iii) Suggest two ways in which the village can make its use of groundwater sustainable. [2]

D4. Case-Based · Two Islands, One Average [4]

Two imaginary islands each have four families. On Sunpur the families earn ₹15,000, ₹16,000, ₹17,000 and ₹16,000 a month. On Moonpur they earn ₹2,000, ₹2,000, ₹3,000 and ₹57,000.

(i) Find the average monthly income of each island. [1]

(ii) On which island would most families prefer to live? [1]

(iii) Give two limitations of average income as a measure of development. [2]

D5. Case-Based · Bicycles to School [4]

Last year, 90 of the 120 girls aged 14–15 in a village of Madhya Pradesh went to school. This year the government gave free bicycles and built a girls' toilet in the school, and 108 girls now attend. The village ration shop also opens on time.

(i) Calculate this year's net attendance ratio for these girls. [1]

(ii) What kind of facilities are the bicycles, the toilet and the ration shop? [1]

(iii) How do such facilities help development? Two points. [2]

PART E · REAL BOARD QUESTIONS

E Board PYQ Index

Real questions from recent Social Science board papers, by topic. Open the official paper and attempt the listed questions.

Frequency	Topic	Marks	Where asked (year: paper code, question number)	Practise here
★★★	**Sustainability (groundwater, crude oil, renewable)**	1–5	**2026:** 32/1/1 Q37; 32/4/2 Q37; 32/5/2 Q30 · **2025:** 32/1/1 Q33(A) (= 32/1/3 Q31(a)); 32/2/3 Q33(b) · **2024:** 32/1/1 Q29; 32/5/1 Q29 · **2023:** Outside Delhi Set 1 Q29	A14–A16, B14, B19, C1–C3, D3
★★★	**HDI / Human Development Report**	1–3	**2026:** 32/1/1 Q33; 32/4/2 Q29 · **2025:** 32/1/1 Q15 (rank table; = 32/1/3 Q1); 32/2/3 Q1 (rank table); 32/3/1 Q11 · **2024:** official set† Q12 · **2023:** 32/4/1 Q8, Q11	A12–A13, B6, B18, B20, C4–C5
★★★	**Different people, different goals**	1–5	**2026:** 32/5/2 Q37 · **2025:** 32/1/1 Q33(B) (= 32/1/3 Q31(b)) · **2024:** 32/1/1 Q18; official set† Q25 · **2023:** 32/4/1 Q13, Q23	A1–A4, B1–B3, C6–C8, D2
★★★	**IMR, literacy, attendance (definitions, tables)**	1	**2026:** 32/1/1 Q29 (attendance table), Q34 (literacy age group); 32/4/2 Q34; 32/5/2 Q29, Q34 · **2025:** 32/3/1 Q8 · **2023:** 32/4/1 Q12	A8–A9, B7–B8, B11–B13, B16, C11, D1, D5
★★☆	**Average income, World Bank**	1–3	**2026:** 32/4/2 Q33 · **2025:** 32/2/3 Q33(a) · **2024:** 32/1/1 Q14, Q15 · **2023:** Outside Delhi Set 1 Q8, Q10	A5–A7, B4–B5, B10, B17, C9–C10, D4
★☆☆	**Public facilities, BMI**	1–3	Not asked in the papers checked. **Sample Paper 2026–27:** Q38 is a 5-mark case comparing states on IMR, literacy and attendance.	A10–A11, B9, B15, C12, D1, D5

Papers checked (11 with Economics questions): 2026 – 32/1/1, 32/4/2, 32/5/2 · 2025 – 32/1/1 and 32/1/3 (one code family), 32/2/3, 32/3/1 · 2024 – 32/1/1, 32/5/1, official set† · 2023 – 32/4/1, Outside Delhi Set 1. Sets of one code family share most questions, so they count as one paper. † Code not printed on the copy we used. Download official papers from cbse.gov.in → Previous Year Question Papers.

F

PART F · YOUR RECORD

My Mistakes

Write down each mistake from this chapter, including the Sunday Chapter Test.

Every wrong answer is a free lesson. Write it here, find the point you missed, and redo the question after three days.

Date	Part & Q No.	What went wrong	Correct point or fact	Redone ✓