

Class X Session 2023-24
Subject - Social Science
Sample Question Paper - 8

Time allowed: 3 Hours

Maximum marks: 80

General Instructions:

- (i) The question paper comprises Six Sections - A, B, C, D, E and F. There are 37 questions in the Question paper.
All questions are compulsory.
- (ii) Section A - From Questions no. 1 to 20 are MCQs of 1 mark each.
- (iii) Section B - Question no. 21 to 24 are Very Short Answer Type Questions, carrying 2 marks each. Answer to each question should not exceed 40 words.
- (iv) Section C contains Question no. 25 to 29 are Short Answer Type Questions, carrying 3 marks each. Answer to each question should not exceed 60 words
- (v) Section D - Question no. 30 to 33 are Long Answer Type Questions, carrying 5 marks each. Answer to each question should not exceed 120 words.
- (vi) Section-E-Questions no. from 34 to 36 are Case Based Questions with three sub questions and are of 4 marks each. Answer to each question should not exceed 100 words.
- (vii) Section F - Question no. 37 is Map Based, carrying 5 marks with two parts, 37a from History (2 marks) and 37b from Geography (3 marks).
- (viii) There is no overall choice in the question paper. However, an internal choice has been provided in few questions. Only one of the choices in such questions have to be attempted.
- (ix) In addition to this, separate instructions are given with each section and question, wherever necessary.
- (x) Note: CBQ stands for "Competency Based Question". 50% weightage allocated for competency-based questions.

SECTION A
MCQs (1 x 20 = 20)

1. Identify the characteristics of Cavour among the following and choose the correct option:
 - (i) He was an Italian statesman.

- (iii) He was a tactful diplomat.
- (ii) He spoke French much better than Italian.
- (iv) He belonged to a Royal family.
- (a) Only (i) and (ii) are correct.
- (b) Only (i), (ii) and (iii) are correct.
- (c) Only (ii), (iii) and (iv) are correct.
- (d) Only (i), (ii) and (iv) are correct.

2. The Kheda Satyagraha was launched by Gandhiji to support_

- (a) The mill workers
- (b) The peasants
- (c) The women workers
- (d) Rowlatt Act

3. Read the given statements and choose the correct option.

Statement I: The name "silk routes" points to the importance of East-bound Chinese silk cargoes.

Statement II: Until the eighteenth century, China and India were among the world's richest countries.

- (a) Both statements I and II are true.
- (b) Both statements I and II are false.
- (c) Statement I is true but statement II is false.
- (d) Statement II is true but statement I is false.

4. The first printing press came to India with which one of the following?

- (a) Portuguese Missionaries
- (b) Catholic Priests
- (c) Dutch protestants
- (d) East India Company

5. In which of the following states, Tungabhadra Dam is located?

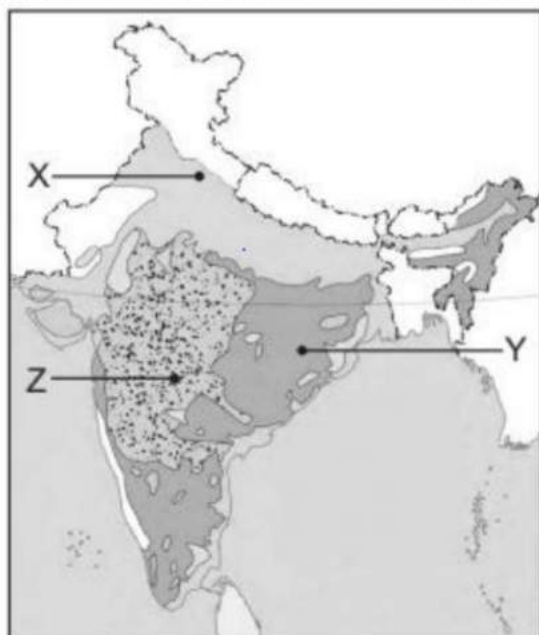
- (a) Tamil Nadu
- (b) Kerala
- (c) Andhra Pradesh
- (d) Karnataka

6. Match the column I with column II and select the correct option.

	Column I		Column II
(A)	SAIL	(i)	Heavy Industries
(B)	Ship building	(ii)	Bauxite
(C)	Textile	(iii)	Public Sector
(D)	Aluminium	(iv)	Agro Based

	A	B	C	D
(a)	(iii)	(i)	(iv)	(ii)
(b)	(iii)	(ii)	(iv)	(i)
(c)	(iv)	(ii)	(iii)	(i)
(d)	(iii)	(ii)	(i)	(iv)

7. India has varied relief features, landforms, climatic realms and vegetation types. These have contributed in the development of various types of soils. Identify the types of soils marked as X, Y and Z in the given map of India.



X	Y	Z
(a) Arid Soil	Laterite Soil	Alluvial Soil
(b) Red and Yellow Soil	Black Soil	Mountainous Soil
(c) Alluvial Soil	Red and Yellow Soil	Black Soil
(d) Black Soil	Alluvial Soil	Arid Soil

8. What led to tensions between the Dutch-speaking and French-speaking communities?

- (a) Both the communities demanded special powers.
- (b) The minority French-speaking community was richer and more powerful than the majority Dutch-speaking community.
- (c) The majority Dutch-speaking community was richer and more powerful than the minority French-speaking community.
- (d) Both the communities were equal in socio-economic ladder and this was resented by the French-speaking community.

9. Which of the following options best explains this cartoon?



- (a) Problem of two party system
- (c) Problem of a coalition government
- (b) A car with two steering
- (d) None of these

10. There are two statements marked as Assertion (A) and Reason (R). Mark your answer as per the codes provided below.

Assertion (A): When the power is taken away from the Central and the State governments and given to local governments it is called decentralisation.

Reason (R): One-third seats are reserved for women in local government bodies.

- (a) Both A and R are correct and R is the correct explanation of A.
- (b) Both A and R are correct but R is not the correct explanation of A.
- (c) A is correct but R is incorrect.
- (d) A is incorrect but R is correct.

11. Which among the following statements about the Indian Constitution is wrong?

- (a) It prohibits discrimination on grounds of religion.
- (b) It gives official status to one religion.
- (c) It provides to all individuals freedom to profess any religion.
- (d) It ensures equality within religious communities.

12. Which among the following countries is/are examples of multi-party system?

- (i) India
- (ii) China
- (iii) United States of America
- (iv) Cuba

(v) The United Kingdom

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

13. Which of the following factors is not responsible for economic development?

- (a) Population size
- (b) Cooperation from other countries
- (c) Global situation
- (d) Religion

14. Two statements are given below as Assertion (A) and Reason (R). Read the statements and choose the most appropriate option:

Assertion (A): Transparency means openness, communication and accountability of the government.

Reason (R): Transparency is considered missing in democratic government.

- (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.

15. Match the following columns and choose the correct option.

	Column I		Column II
(A)	Public sector	(i)	This sector transforms one goods into another by adding more value and utility.
(B)	Primary sector	(ii)	This sector provides useful services for other sectors.
(C)	Secondary sector	(iii)	This sector produces goods by exploiting natural resources.
(D)	Tertiary sector	(iv)	This sector is managed and controlled by the government to provide facilities for the people.

- | | | | |
|-----------|----------|----------|----------|
| A | B | C | D |
| (a) (iii) | (ii) | (iv) | (i) |
| (b) (iv) | (iii) | (i) | (ii) |
| (c) (iv) | (ii) | (iii) | (i) |
| (d) (i) | (ii) | (iii) | (iv) |

16. Which of the following countries has two party system?

- (a) China
- (b) America
- (c) Russia
- (d) India

17. Why is it that while there has been a change in the share of three sectors in GDP, a similar shift has not taken place in employment?



- (a) It is because not enough jobs were created in the secondary and tertiary sectors.
- (b) The secondary and tertiary sectors have to develop more.
- (c) People in India are more attached to land and want to continue in agriculture.
- (d) People are not interested in working in the secondary and tertiary sectors.

18. Fill in the blanks choosing the correct options given below:

While taking loan, a borrower looks for easy terms of credit. This means ___(i)___ interest rate, ___(ii)___ condition for repayment, ___(iii)___ collateral and documentation requirements.

- (a) (i)-low, (ii)-tough, (iii)-more
- (b) (i)-high, (ii)-easy, (iii)-less
- (c) (i)-low, (ii)-easy, (iii)-less
- (d) (i)-low, (ii)-tough, (iii)-less

19. Which of the following is true about globalisation?

- (a) Globalisation is purely an economic phenomenon.
- (b) Globalisation emerged only because of the availability of improved communications.
- (c) Globalisation is the same thing as westernisation.
- (d) Globalisation is a multi-dimensional concept.

20. Which of the following authorities of India issues currency notes on behalf of the Central Government?

- (a) State Bank of India
- (b) Reserve Bank of India

- (c) Bank of Baroda
- (d) Punjab National Bank

SECTION B

VERY SHORT ANSWER QUESTIONS ($2 \times 4 = 8$)

- 21. Explain the important features of intensive subsistence agriculture in India.
- 22. (A) Name the Balkan countries. What are the people living in this region called?

OR

- (B) What was the main aim of revolutionaries of Europe during the years following 1815?
- 23. Explain any one benefit of 'Power-sharing'.
- 24. Why do people look at a mix of goals for development?

SECTION-C

SHORT ANSWER BASED QUESTIONS ($3 \times 5 = 15$)

- 25. What was the significance of the Lahore Congress session of 1929 ?
- 26. (A) How foreign trade interlinks markets of different countries? Explain with example.

OR

- (B) "Information and communication technology has played a major role in spreading out production of services across countries." Justify the statement with examples.
- 27. Examine the holding together nature of Indian federation.
- 28. Explain the role of human beings in resource development.
- 29. What are the two conditions to accommodate social diversities in a democracy? Mention any one exception to this.

SECTION-D

LONG ANSWER BASED QUESTIONS (5 x 4 = 20)

30. (A) Explain with example how print culture catered to the requirement of children.

OR

(B) Describe the impact of the print revolution in Europe during 15th and 16th century.

31. (A) Write the name of soil that is widely spread in India and it contributes the largest share in our agricultural wealth and also write about its formation, distribution, types and cultivation.

OR

(B) Why is soil considered as a resource? Explain with five arguments.

32. (A) "Social divisions affect politics." Examine the statement.

OR

(B) Why is power-sharing a necessity?

33. (A) Describe any five provisions of 'Mahatma Gandhi National Rural Employment Guarantee Act 2005.

OR

(B) Name the sector that is the largest employer in India. Why does this sector produce only a quarter of the GDP?

SECTION E

CASE BASED QUESTIONS (4 × 3 = 12)

34. Read the passage given below and answer the following questions: During the French Revolution artists used the female allegory to portray ideas such as Liberty, Justice and the Republic. These ideals were represented through specific objects or symbols. As you would remember, the attributes of Liberty are the red cap, or the broken chain, while Justice is generally a blindfolded woman carrying a pair of weighing scales. Similar female

allegories were invented by artists in the nineteenth century to represent the nation. In France she was christened Marianne, a popular Christian name, which underlined the idea of a people's nation. Her characteristics were drawn from those of Liberty and the Republic - the red cap, the tricolour, the cockade. Statues of Marianne were erected in public squares to remind the public of the national symbol of unity and to persuade them to identify with it. Marianne images were marked on coins and stamps. Similarly, Germania became the allegory of the German nation. In visual representations, Germania wears a crown of oak leaves, as the German oak stands for heroism.

- (i) Who became the female allegory of the France?
- (ii) What does blindfolded women carrying a pair of weighing scales signify?
- (iii) How were the ideas of Liberty, Justice and the Republic represented by French artists during the French Revolution?

35. Read the passage given below and answer the following questions: Agriculture has been the backbone of the Indian economy though its share in the Gross Domestic Product (GDP) has registered a declining trend from 1951 onwards; According to Census of India 2011 about 54.6 per cent of the total work force was employed by the farm sector which makes more than half of the Indian Population dependent on agriculture for sustenance. The declining share of agriculture in the GDP is a matter of serious concern because any decline and stagnation in agriculture will lead to a decline in other spheres of the economy having wider implications for society. Considering the importance of agriculture in India, the Government of India made concerted efforts to modernise agriculture. Establishment of Indian Council of Agricultural Research (ICAR), agricultural universities, veterinary services and animal breeding centres, horticulture development, research and development in the field of meteorology and weather forecast, etc. were given priority for improving Indian agriculture.

- (i) What steps are taken by the government to modernise agriculture?
- (ii) What is the purpose of establishment of ICAR?
- (iii) Why is the declining share of agriculture a matter of concern?

36. Read the passage given below and answer the following questions :

Besides banks, the other major source of cheap credit in rural areas are the cooperative societies (or cooperatives). Members of a cooperative pool their resources for cooperation in certain areas. There are several types of cooperatives possible such as farmers cooperatives, weavers cooperatives, industrial workers cooperatives, etc. Krishak Cooperative functions in a village not very far away from Sonpur. It has 2300 farmers as members. It accepts deposits from its members. With these deposits as collateral, the

Cooperative has obtained a large loan from the bank. These funds are used to provide loans to members. Once these loans are repaid, another round of lending can take place. Krishak Cooperative provides loans for the purchase of agricultural implements, loans for cultivation and agricultural trade, fishery loans, loans for construction of houses and for a variety of other expenses.

- (i) Why do cooperatives need to lend more to borrowers?
- (ii) Write the role played by cooperatives in village societies.

SECTION-F

MAP SKILL BASED QUESTIONS (2+3=5)

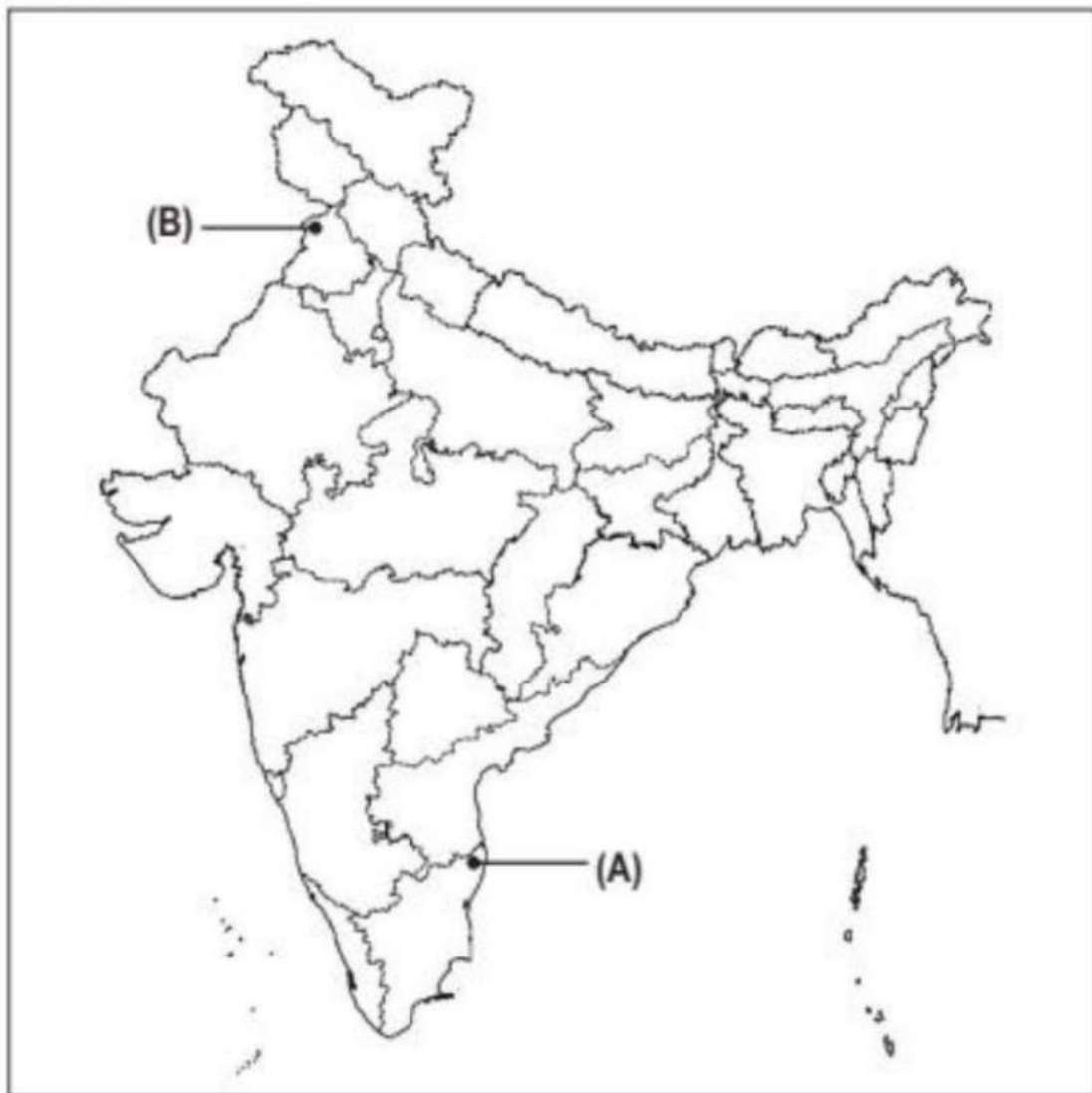
37. (a) Two places A and B are marked on the given political map of India. Identify these places with the help of the following information and write their correct names on the lines marked near them.

(I) The place where the Indian National Congress Session was presided by M.A. Ansari in 1927.

(II) The city where Jallianwala Bagh incident took place.

(b) Locate and label any 3 of the following with appropriate symbols on the same political map of India.

- (i) Kalpakkam - Nuclear Power Plant
- (ii) Vijayanagar - Iron and Steel Plant
- (iii) Noida - Software Technology Park
- (iv) Paradwip - Sea Port
- (v) Sardar Sarovar - Dam



SOLUTIONS

1. (b): Cavour did not belong to a Royal family. He belonged to a family that had served the House of Savoy as soldiers and officials.
2. (b): The peasants
3. (d): The name 'silk routes' points to the importance of west bound Chinese cargoes along this route.
4. (a) Portuguese missionaries
5. (d): Karnataka
6. (a): (A) (iii), (B) - (i), (C) - (iv), (D) - (ii)
7. (c): (i) Alluvial Soil (X): It covers the entire Northern Plains and extends to Rajasthan and Gujarat through a narrow corridor and also found in the eastern coastal plains particularly in the deltas of the Mahanadi, the Godavari, the Krishna and the Kaveri rivers.
(ii) Red and Yellow Soil (Y): Yellow and red soils are found in parts of Odisha, Chhattisgarh, southern parts of the middle Ganga plain and along the piedmont zone of the Western Ghats.
(iii) Black Soil (Z): They cover the plateaus of Maharashtra, Saurashtra, Malwa, Madhya Pradesh and Chhattisgarh and extend in the south east direction along the Godavari and the Krishna valleys.
8. (b): The minority French-speaking community was richer and more powerful than the majority Dutch-speaking community.
9. (c) Problem of a coalition government
10. (b): Both A and R are correct but R is not the correct explanation of A.
11. (b): It did not give official status to any religion.
12. (a): (i) only
13. (d): Economic development depends on several factors: country's population, size, global situation, cooperation from other countries, economic priorities adopted by the country.
14. (c): Transparency is often missing from a non-democratic government.
15. (b): (A) (iv), (B) - (iii), (C) - (i), (D) - (ii)

16. (b): America

17. (a): It because not enough jobs were created in the secondary and tertiary sectors.

18. (c): (i) low, (ii) easy, (iii) less

19. (d): Globalisation is a multi-dimensional phenomenon. MNCs are playing a major role in the globalisation process. More and more goods and services, investments and technology are moving between countries.

20. (b): Reserve Bank of India

21. The important features of intensive subsistence agriculture in India are:

(i) This type of farming is practiced in densely populated areas. Because of inheritance laws as land holdings become smaller; more people become dependent on smaller land holdings.

(ii) This kind of farming involves high degree of use of biochemical inputs and gives good agricultural output.

(iii) It is a labour-intensive farming.

(iv) The division of land among successive generations leads to plot size getting smaller large-scale farming is not possible.

22. (A) The Balkan Nations comprise of Romania, Bulgaria, Albania, Greece, Macedonia, Croatia, Bosnia, Herzegovina, Slovenia, Serbia and Montenegro. The inhabitants of these regions were known as the Slavs.

OR

(B) The main aim of the revolutionaries of Europe in the years following 1815, was to oppose monarchical form of government. It emphasized the notion of united community which would have equal rights under a constitution.

23. Power-sharing helps to reduce the possibility of conflict between different social groups. A social conflict often leads to violence and political instability. Power-sharing helps to ensure the stability of political order.

24. For development, people do look at a mix of goals which not only focus on earning more but also on non-material aspect like equal treatment, respect from others, dignity of labour, a safe and secure work environment, pollution free surroundings, etc.

25. The Indian National Congress session was held at Lahore in December, 1929 under the presidency of Jawaharlal Nehru. A resolution for Complete

Independence or Purna Swaraj was passed in this session. The Congress declared the attainment of Complete Independence as its goal. It was decided that 26th January 1930 will be observed as Independence Day or Purna Swaraj Diwas all over the country, and years to come. So, 26th January 1930 was celebrated as the first independence day throughout India.

26. (A) (i) Through trade, goods travel from one market to another. This increases the availability of goods in different markets at different locations.

(ii) The choice of goods in the markets increases and prices become competitive, which benefits the economy of the country.

(iii) Producers compete closely with each other and new technologies are shared between the nations.

OR

(B) Rapid improvement in information and communication technology has stimulated the globalisation process.

(i) While transportation technology has made much faster delivery of goods across long distances at lower costs, this would not have been possible without IT.

(ii) There has been remarkable development in information and communication technology.

(iii) Telecommunication and internet facilities are used to contact one another around the world, to access information instantly, and to communicate from remote areas.

(iv) Through internet, one can obtain and share information. It also allows to send e-mail and talk across the world at negligible costs.

(v) For example, a news magazine published for Mumbai readers can be designed and printed in Delhi office. The designers in the Delhi office get order on how to design the magazine from the office in Mumbai using internet facilities. The designing is done on a computer and sent to Mumbai. The printing is done in Mumbai.

27. Indian federalism is formed by holding together nature of federalism where a large country decides to divide its power between the constituent states and the national government. Although, it does not give equal powers to its constituent units.

(i) States are not given identical powers as the union government.

(ii) Few states have been given special status-like Assam, Nagaland, Mizoram and Arunachal Pradesh in order to protect and preserve their custom, traditions, cultural, linguistic diversity and economic interests.

(iii) Some territories of the Indian union like Chandigarh and Lakshadweep are administered by the union government and hence they are known as Union Territories.

28. (i) The process of transformation of things into resource involves an inter-dependent relationship between nature, technology and institutions.

(ii) Human beings interact with nature through technology and create institutions to accelerate the pace of economic development.

(iii) Human beings are essential components of resources as they transform materials in the environment into resources and utilise them.

29. (i) It is necessary to understand that democracy is not simply rule by majority. The majority always needs to work with the minority so that governments function to represent the general view.

(ii) It is also necessary that rule by majority does not become rule by majority community in terms of religion or race or linguistic group.

The exception is in the government of Sri Lanka where majoritarianism is followed leading to many problems.

30. (A) (i) In Europe, primary education became compulsory from the late nineteenth

century, children became an important category of readers. Production of school textbooks became critical for the publishing industry.

(ii) The children's press devoted to literature for children alone, was set up in France in 1857.

(iii) This press published new works as well as old fairy tales and folktales.

(iv) The Grimm brothers in Germany spent years in compiling traditional folk tales gathered from peasants. What they collected was edited before the stories were published in a collection in 1812.

(v) Anything that was considered unsuitable for children or would appear vulgar to the elites, was not included in the published version. Rural folk tales thus acquired a new form. In this way, print recorded old tales but also changed them.

OR

(B) Impact of the print revolution in Europe during the 15th and 16th century:

(i) Printing reduced the cost of books.

(ii) The time and labour required to produce each book came down, multiple copies could be produced with greater ease.

(iii) Books flooded the market, reaching out to an ever-growing readership.

(iv) Publishers started publishing popular ballads, folk tales with beautiful pictures and illustrations.

(v) Print created the possibility of wide circulation of ideas and introduced a new world of debate and discussion.

(vi) Even those who disagreed with established authorities, could now print and circulate their ideas, e.g. Martin Luther was a German monk, priest, professor and church reformer. He challenged the Church to debate his ideas.

This led to division within the Church and the beginning of the Protestant Reformation.

(vii) Print and popular religious literature stimulated many distinctive individual interpretations of faith even among little-educated working people.

31. (A) Alluvial Soil: This soil type is the most important and widely spread. It contributes the largest share of our agricultural wealth and supports the bulk of India's population.

Formation: These have been deposited by three important Himalayan River systems- the Indus, the Ganga and the Brahmaputra.

Distribution: It covers the entire northern plains. These soils also extend in Rajasthan and Gujarat through a narrow corridor. Alluvial soil is also found in the eastern coastal plains particularly in the deltas of the Mahanadi, the Godavari, the Krishna and the Kaveri rivers.

Types: According to age, these are classified as old alluvial (Bangar) and new alluvial (Khadar). The bangar soil has higher concentration of kanker nodules than the Khadar. Khadar soil has more fine particles and is more fertile than the bangar. Alluvial soils as a whole are very fertile.

These soils contain adequate proportion of potash, phosphorus and lime which are ideal for the growth of sugarcane, paddy, wheat and other cereal and pulse crops.

Cultivation : Regions of alluvial soils are intensively cultivated and densely populated. Soils in the drier areas are more alkaline and becomes productive after proper treatment and irrigation.

OR

(B) Soil is considered as a resource because:

- (i) It is used to satisfy our needs by practicing farming, supporting settlements etc.
- (ii) It is the most important renewable natural resource.
- (iii) It is the medium of plant growth.
- (iv) It supports different types of living organisms on the earth.
- (v) Numerous minerals are extracted from soil.

32. (A) Social divisions indeed affect politics. Various groups raise demands and during elections vote as per their interests. Social divisions affect voting in most countries. People from one community tend to prefer some party more than others. In many countries, there are parties that focus only on one community, which however, cannot be said to be healthy.

Political expression of social diversity depends on three factors, which are as follows:

- (i) How people perceive their identities. If people see their identity in singular or exclusive term, it becomes difficult to accommodate social diversity. A majority of Belgians now feel that they are as much Belgian as they are Dutch or German-speaking. This helps them to

stay together. This is how most people in our country see their identity: they think of themselves as Indian as well as belonging to a state or a language group.

(ii) How political leaders raise the demands of any community. It is easier to accommodate demands that are within the constitutional framework and are not at the cost of another community. In Sri Lanka, the demand for 'only Sinhala' was at the cost of the interest and identity of the Tamil community.

(iii) How the government reacts to the demands of a community. If the government accommodates the demand of a particular community in a justified way, it makes the politics much better. As seen in the case of

Belgium whereas it did not happen in Sri Lanka, if the rulers are willing to share power and accommodate the reasonable demands of minority community, social divisions become less hazardous for the country. However, when the demands are suppressed the end result is very bad.

OR

(B) (i) Power-sharing helps to reduce the possibility of conflict between social groups.

(ii) Power-sharing is a good way to ensure the stability of political order as social conflict often leads to violence and political instability.

(iii) Imposing the will of the majority community over others may look like an attractive option in the short run, but in the long run it undermines the unity of the nation. So, power sharing is a necessity.

33. (A) Provisions of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005 are:

(i) It provides 100 days assured employment every year to each rural household.

(ii) One-third of the proposed jobs are reserved for women.

(iii) If an applicant is not employed within 15 days, he/she is entitled to an unemployment allowance.

(iv) The government have to establish Central Employment Guarantee Funds and state employment guarantee funds for the implementation of the scheme.

(v) The scheme is to be extended to 625 districts.

OR

(B) The primary sector is the largest employer in India. About 44% of the total population is engaged in primary sector in one way or the other. It contributes to 17% of the country's GDP. This sector produces only a quarter of the GDP because of the following reasons.

(a) Productivity in the primary sector is very low because of the use of outdated means of production.

(b) Land holdings are very small, which cannot produce the desired output.

(c) Primary sector lacks modern irrigational facilities and dependence on monsoon.

(d) The government has not been able to provide an effective system of financing and transportation in the rural areas.

(e) Difficulty in accessing the marketing facilities.

(f) Absence of alternative employment in the rural areas.

34. (i) Marianne

(ii) The blindfolded woman carrying a pair of weighing scales signify justice.

(iii) French Artists used the female allegory to portray ideas like Liberty, Justice and the Republic. Specific objects or symbols were used to represent the ideas. Liberty was attributed with red cap or the broken chain, while Justice is generally a blind-folded woman carrying a pair of weighing scales.

35. (i) (a) Establishment of ICAR

(b) Veterinary services

(c) Horticulture development

(d) Weather forecast

(ii) The purpose of establishment of ICAR is to modernise agriculture.

(iii) Any decline and stagnation in agriculture will lead to a decline in other spheres of the economy.

36. (i) Borrowers when borrow from informal sources, they fall, into debt traps of very high interest rates, so cooperatives need to lend more to their borrowers because they are a major source of cheap credit with low interest rate and require no collateral from the borrowers.

(ii) Cooperative play an important role in village societies as being a source of cheap credit. It accept deposits from members of villages as collateral. Cooperatives have obtained a large loan from the bank. These funds are used to provide loans to members. Once these loans are repaid, another round of lending can take place.

37. (a) and (b)

