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Untouchability is Inhuman and a Crime

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Glossary			
1.	Isthmus	A narrow stretch of land joining two large land masses	நிலச்சந்தி
2.	Strait	A narrow stretch of water joining two large water bodies	நீர்ச்சந்தி
3.	Cellulose	Obtained from wood Pulp	மரக்கூழ்
4.	Prairies	A temperate grassland of North America	பிரெய்ரி புல்வெளி
5.	Igloos	The specially designed a house by ice	இக்லூ (எஸ்கிமோக்களின் வீடு)
6.	The Pacific Ring of Fire	These places are subject to great volcanic eruption and earthquake activities	பசிபிக் நெருப்பு வளையம்
7.	Selvas	A tract of land covered by dense equatorial forest in the Amazon basin.	மழைக் காடுகள்
8.	Pampas	A temperate grassland of South America	பாம்பாஸ்
9.	4'o Clock Rain	In equatorial regions, convectional rain occurs at 4pm	நான்கு மணி மழை
10.	Estancias	The Breeds raised on large pasture lands	செம்மறி ஆட்டுப் பண்ணை



Evaluation



I. Choose the correct answer

- The ----- separates North America from Asia
 - Bering Strait
 - Palk Strait
 - Malacca Strait
 - Gibraltar straits
- is known as the "sugar bowl of the world"
 - Mexico
 - USA
 - Canada
 - Cuba
- are the longest rivers in North America
 - The Mississippi and Missouri rivers
 - The Mackenzieriver

- The St. Lawrence river
 - The Colorado river
- is the longest mountain chain in the world.
 - The Andes
 - The Rockies
 - The Himalayas
 - The Alps
 - basin gets rainfall every day because of its equatorial location
 - The Mackenzie
 - The Orinoco
 - The Amazon
 - The Paraná

II. Fill in the blanks

- 86m below the sea level is the lowest part of the continent of North America.
- is one of the world's best fishing grounds.
- The highest peak in the Andes is ----- on the Chile - Argentina border.

4. ----- of the equatorial regions are called the “lungs of the world”.
5. ----- is also known as the “coffee pot” of the world.

III. Match the following

- | | |
|--------------------|--------------------------|
| 1. Mount McKinley | - Tropical forests |
| 2. Grand Canyon | - The flightless bird |
| 3. Ebony | - The Colorado River |
| 4. 4'o Clock Rains | - 6194 m |
| 5. Rhea | - The equatorial regions |

IV. Give Reasons

1. The eastern coast of North America particularly USA enjoys mild climate.
2. United States of America is known as “Melting Pot”.
3. Though Quito and Amazon basin are in the same latitude Quito enjoys eternal Spring. Whereas Amazon basin is hot.
4. Peru is one of the world’s largest producers of tropical fish.

V. Distinguish between

1. The Rocky mountain and the Appalachian mountain.
2. The Prairies and the Pampas grassland.
3. Tundra and Taiga.

VI. Put (✓) for the correct option

1. **Assertion (A):** Cotton grows well in southern and western states of North America.

Reason (R): Warm summer with frequent rainfall and fertile soil which provide favourable condition.

- a) Both A and R is correct.
- b) A is correct and R is wrong.
- c) A is wrong and R is correct.
- d) Both A and R is wrong

2. **Assertion (A):** Industries in the South America has developed rapidly.

Reason (R): The continent lacks infrastructure (especially transport) need for industrialization.

- a) Both A and R are correct.
- b) A is correct and R is wrong.
- c) A is wrong and R is correct.
- d) Both A and R are wrong

VII. Answer the following

1. Name the boundaries of North America.
2. Write a note on Mackenzie River.
3. What type of fruits are cultivated in North America? Name some of them.
4. Give a short note about the lifestyle of an Eskimos.
5. Which are the densely populated areas of North America?
6. Name the physiographic divisions of South America.
7. What is called “4'o clock rains”?
8. Name the flora and fauna of equatorial forest in South America.
9. What is known as “Estancias”?
10. Name the major export of South America.

VIII. Answer the following in a paragraph

1. Give an account of the climate of North America.
2. Describe the Heavy Engineering Industries in North America.
3. Describe the drainage system in South America.
4. Write briefly about the major races in South America.

IX. Map skill

1. With the help of the map given in the text and an atlas, name the seas and bays in North America.
2. Mark the rivers Amazon, Orinoco, Negro, Paraguay, Uruguay on a map of South America.

X. Activity

1. Given below are some important cities with industries placed in brackets. Pick out the correct answer from them.
 - a) Pittsburgh (Textile, Iron and steel, Shipping)
 - b) Chicago (Meat Packing, Woolen textile, Heavy Engineering)
 - c) Ontario (Automobile, Paper, Cement)
 - d) Chile (Oil refinery, Sugar, Cotton textile)
 - e) Uruguay (Leather processing, Copper smelting, Daily products)

2. Write down the answers to the question given in blocks:

a) Name the highest peak in South America.

b) An active volcano in South America.

c) The combined Parana and Paraguay rives.

d) The highest falls in the world.

e) The largest river in the world.

3. Collect pictures of the animals and birds of North America and South America and make a scrap book.

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3. The World Geography by Time life (1999),USA
4. The illustrated Encyclopedia of Geography, (2005), Pentagon Press, USA
5. A Dictionary of Geography, Mayhew Susan, (2015), Oxford University Press, UK

Unit -2

Map Reading



Learning Objectives

- ❖ To know about the maps and scale
- ❖ To identify the various types of maps
- ❖ To understand the elements of maps
- ❖ To learn the legend and signs and symbols



Introduction

Reading of maps will give clear understanding of geographical location, physiographic features like mountains, plateaus and plains, water features – river, lake, ocean etc., and cultural features, such as roads, settlement etc., The maps are meant to be the preserving records of the past which will help us to understand the past and perceive the future. Maps portray political boundaries of different countries and states. It helps the students to visually understand the size and shape of various countries, continents etc., Maps clearly refer to the properties that people own and the geographical boundaries.

Maps

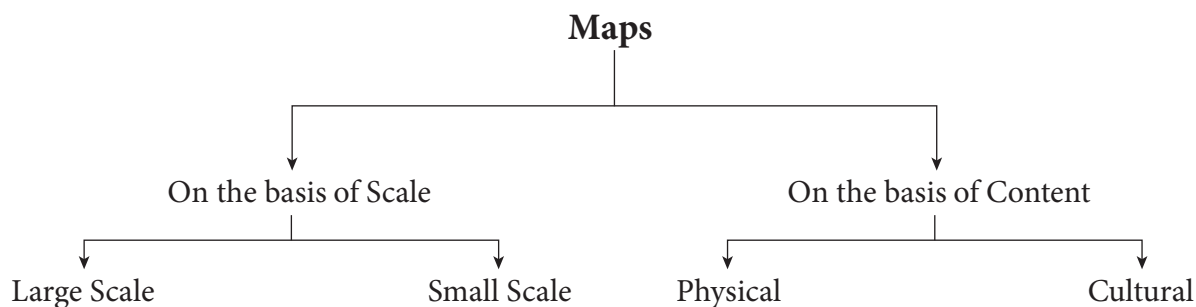
A map is an essential tool of a geographer. Map is a representation of the earth as a whole or a part of the earth drawn on a flat surface according to a given scale. It can show continents, countries, cities and even a local area are drawn with specific details. It is easy to handle and carry as it can be rolled up (or) folded and stored in computers.



In the early times, various materials such as animal skin, cloth, parchment, papyrus, wet earth and clay tablets were used to make maps.

Types of Maps

As each map is unique in its design, content and construction. On the basis of certain common features maps can be classified into several types.



Maps on the basis of scale:


Large scale maps show small areas in greater details because they are drawn on a relatively large scale.

- **Cadastral maps** are village and town maps which show individual fields and house sites.
- **Topographical maps** shows smaller areas in much greater details about small area. These maps are prepared by Survey of India. These are also large scale maps which show both natural features like hills and valleys as well as man-made features like buildings, road and canals.

Small scale maps that show large areas like continent or countries. These maps are drawn on 1cm = 1000 kms. These are called small-scale maps.

- **Wall maps** are small-scale maps showing large areas. They are useful for students in classrooms and offices, small scale maps covers a larger area and depicts with limited information.
- **Atlas** is a collection of maps in a book. Atlas maps are small-scale maps covering large areas like continents and countries. Only prominent relief features, main roads and railways important towns are shown in Atlas maps. The study of geographic

characteristics of a large area is possible at the time with the help of an atlas.



The science of map-making is called cartography (carte means 'map' and graphic means 'drawing'). One who draws maps is called a Cartographer.

Types of Atlas

- **School Atlas** contains the maps giving sufficient details of the home and country.
- **Advanced Atlas** contains detailed maps of even small regions of the continents and are used as reference atlases.
- **Regional Atlas** contains detailed maps of small areas, prepared with a view to help in regional planning.
- **National Atlas** contains detailed maps of a country. The maps of a national atlas are comparatively large-sized and they depict general and characteristic features of the geography of a country.

Maps on the basis of content

Physical maps show natural features such as relief, geology, soils, drainage, elements weather, and vegetation.

- **Relief maps** show general topography like mountains valleys, plains, plateaus and rivers.
- **Geological maps** are drawn to show geological structures, rocks and minerals.
- **Climatic maps** show the distribution of temperature, rainfall, clouds, relative humidity, direction and velocity of winds and other elements of weather.
- **Soil maps** which are drawn to show the distribution of different types of soil and their properties.

Cultural maps which shows the man-made features are called cultural maps.

- **Political maps** show the administrative divisions of a country, state or district. These maps facilitate the administration in planning and management of the concerned administrative units.
- **Population maps** show the distribution, density and growth of population, occupation structure and literacy.
- **Economic maps** depict the production and distribution of different types of crops and minerals, location of industries, trade routes and flow of commodities.
- **Transportation maps** show roads, railway lines and the location of railway station, airports and seaports, etc.,
- **Thematic maps** represent the distribution of a particular feature or theme and its spatial variation.

DO YOU KNOW? **Digital maps** is a web-based service that provides detailed information about geographical regions and sites around the world.

Elements of maps

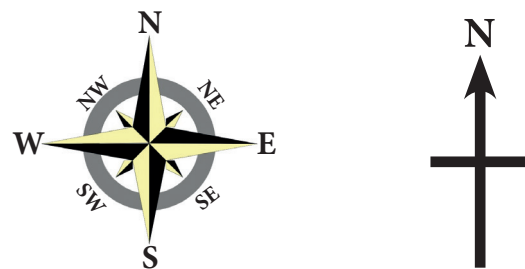
Maps provide us with a lot of information and one must know how to read and interpret them. Every map is provided with certain features that help us to study the information presented in it. The basic essential elements of a map are title, direction, scale and legend (or) key and signs and symbols.

Title

Every map has a title that describes the information given in the map. For example, a map with the title India Rivers shows Rivers of India.

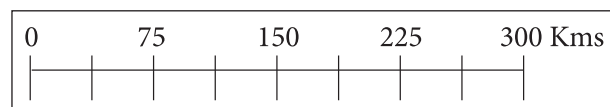
Direction

In general maps are drawn with North orientation. It helps us to find other direction on the map like East, West and South. In addition to the North notation, latitudes and longitudes are depicted in the margins. The North is notified by letter 'N' with an arrow mark.



Scale

The scale of a map is the ratio between the distance on the map between two points and actual distance between the two places on the ground. For example the scales can be represented as 1cm = 10km. It means 1cm on the map is equal to 10 km on the ground. It helps to find the distance on the map between two points.



Legend (or) key

A legend or key of a map explains the symbols that are used on it to represent various physical and cultural features. The common signs and symbols which are internationally accepted and used in maps are called conventional signs and symbols. Every map has a legend or a key which explains the different colours and symbols used in it. On a map it is difficult to show the real shape such as settlements, bridges, post offices, railway lines and forests. They are depicted by using certain colours, symbols or letters.



India Physical Features

Colours	Features
White	Snow
Yellow	Agriculture
Green	Forest
Blue	Water bodies (oceans, seas and rivers)
Brown	Mountain, Hill and Contour
Red	Settlements, Road
Black	Railway line

Conventional signs and symbols

A sign is a widely used symbol or a line pattern or a colour on a map. It represents a feature on the ground. The Survey of India (SOI) have standardized a set of conventional signs and symbols. Several colours are commonly used in the map.

	Major Road
	Minor Road
	Bridge
RS	Railway Station
	Railway Broad Gauge
	Railway Metre Gauge
	River
	Canal
	Dam
	Lake
	Wetland
	Mountain
	Volcano
	Grass & Shrub
	Forest
	Country Capital
	Internal Administrative Capital
	Temple
PO	Post Office
TO	Telegraph Office
PS	Police Station
	Fort

Y7X8U5

Uses of Maps

1. Maps enable us to know details of the landforms.
2. Maps help the military personnel to campaigns.
3. It is used in the aero planes and ships.
4. Maps are used for weather forecasting.

Comparison of Map and Globe

Map	Globe
1. A map is a two – dimensional form of the Earth.	1. A globe is three –dimensional model of the Earth.
2. A map shows a small or a large area.	2. A globe is a true model of the earth
3. A map can show a detailed information about an area .	3. A globe cannot show the detailed information for an area.
4. A map is very easy to carry	5. A globe is not easy to carry.

Wrap up

- ❖ Map is a representation of the Earth as a whole (or) a part of the earth drawn on a flat surface according to given scale.
- ❖ Maps classified into two types on the basis of scale and on the basis of content.
- ❖ The basis essential elements of a map are title, direction, scale and legend (or) key or symbol.
- ❖ The cardinal direction are North, South, East and West.
- ❖ The scale of a map is the ratio between the distance on the map between two points.
- ❖ A legend (or) key of a map explain the details in the map.
- ❖ The Survey of India (SOI) have standardized a set of conventional signs and symbols.

Glossary

1.	Map	Representation of Earth on a flat surface	நிலவரைபடம்
2.	Scale	Ratio between the Actual distance of two points on the earth and the distance on a map	அளவை
3.	Legend	It is a representation of different geographical features by using different colours and symbols	குறி விளக்கம்
4.	Relief maps	map that shows the physical appearance of hills, mountains, ridges, valleys, slopes	நிலத்தோற்ற வரைபடம்
5.	Atlas	Collection of several maps	வரைபடம்
6.	Cardinal direction	North, south, east and west are called cardinal direction	முதன்மையான திசைகள்
7.	Thematic map	Represent the distribution of a particular feature.	கருத்துப்படம்
8.	Graduated	Arranged in a series	பகுத்துக் குறியிட்ட அளவு



Evaluation

I. Choose the correct Answer:

1. The science of map making is called _____.

- a) Geography
- b) Cartography
- c) Physiography
- d) Physical Geography



2. North, South, East and West are four directions are called as

- a) Cardinal b) Geographical
- c) Latitudinal d) Angels

3. Cultural maps are those which shows the _____ features

- a) Natural b) Man-made
- c) Artificial d) Environmental

II. Fill in the blanks:

1. _____ is an essential tool of a geographer.
2. The directions in between the cardinal directions are the intermediate _____.
3. _____ in a map which explains the different colours and symbols used in it.
4. Cadastral maps are known as _____.
5. Small scale maps are helpful to us to show large areas like _____ and _____.

III. Circle the odd one:

1. North East, Scale. North West and East.
2. White, Snow, High land, and Plains.
3. Relief map, Soil map, Physical map and Atlas.

4. Weather Forecasting, Climate, Rainfall and Temperature.

IV. Match the following:

1.	Upper right corner	- Density and growth
2.	Key (or) legend	- District (or) town
3.	Large Scale map	- Natural relief features
4.	Physical map	- Colours and Symbols
5.	Population map	- 'N' letter

V. Examine the Following Statements:

1. An Atlas is a bound volume of different types of maps
2. Atlas maps are drawn on smaller scale
3. Insignificant details are omitted
 - a) 1 and 3 are correct
 - b) 2 and 3 are correct
 - c) 1 and 2 are correct
 - d) 1, 2 and 3 are correct
2. **Statement I:** Globe is a three dimensional model of the Earth.
Statement II: It is easy to handle and to carry. as it can be rolled up or folded.
 - (a) Statement I is correct and II is wrong.
 - (b) Statement I is wrong and II is correct.
 - (c) Both the statements are correct.
 - (d) Both the statements are wrong.

VI. Name the following:

1. Representing the earth on a flat surface.
2. Ratio between the distance on a map and distance on the ground.
3. Symbols which help to show road ways and railways.
4. A book which contains different kinds of maps.
5. A map which shows administration divisions.

VII. Answer the following:

1. What is a map?

2. What is cartography?
3. What are cardinal directions?
4. What is an Atlas?
5. Name the types of Atlas?
6. What are the uses of maps?

VIII. Answer in Detail:

1. What are the elements of maps? Write about it?
2. What are the three ways of representation of maps?
3. Classify the maps based on functions
4. Write about comparison of map and Globe
5. Describe the types of maps based on the scale? Write about it?

IX. HOTs

1. Map is an essential tool for a traveller why?

X. Activity:

1. In an outline map of India mark the following features by using symbols and colours
 - a) Mark any one of the District capitals

- b) Draw any one river path
 - c) Mark any one of the mountains
2. Draw the convectional signs and symbols to given points
 - a) Bridge
 - b) Canal
 - c) Dam
 - d) Temple
 - e) Forest
 - f) Railway Station

References:

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Unit -3

Natural Hazards – Understanding of Disaster Management in Practice



Learning Objectives

- ❖ To understand the meaning of natural hazards and disaster
- ❖ To get familiarise with natural and man made disasters.
- ❖ To know about the disaster management and disaster management cycle
- ❖ To know several survival techniques



Introduction

Everyday almost all the newspapers and television news channels carry reports on Natural hazards and disasters that occurred in several parts of the world. Neither all the hazards nor all the disasters can be preventable but the destruction can be minimized.

For better understanding, we must know, what is a Natural Hazard? What is a Disaster? What is Disaster Management and so on? Let us learn about some important terminologies along with disaster management techniques.

Hazard

Generally, a hazard is a dangerous phenomenon, substance, human activity or condition that may cause loss of life, injury,

health impacts, property damage, loss of livelihoods, services, social and economic disruption or environmental damage. Natural hazards are natural phenomenon that might have negative impact on human or the environment. Natural hazards are classified into two broad categories: Geophysical and biological.

Disaster

A disaster can be generally defined as “A serious disruption in the society causing widespread material, economic, social or environmental losses which exceed the ability of the affected society to cope using its own resources”. Disaster impacts may include loss of life, injury, disease and other negative effects on human physical, mental and social well-being,

together with damage to property, destruction of assets, loss of services, social and economic disruption and environmental degradation.

Hazards are termed as Disasters when they cause widespread destruction of property and human lives.

Example

Hurricane is a natural hazard. It develops at sea. When it reaches land and destroys buildings and kills people, it can be described as a disaster.

Types of Disasters

	Types of Disaster	Sources	Events
1.	Natural Disaster	Beneath the Earth Surface	Earthquakes, tsunamis and volcanic eruptions
		On the Earth Surface	Landslides and Avalanches
		Meteorological / Hydrological	Windstorms, Tornadoes, Hailstorms and Floods.
		Health	Epidemics
2.	Man-made Disaster	Socio - technical	Technological, Transportations disasters, Structural collapse and production failures.
		Warfare	National and International

Natural Disasters

Earthquake

A sudden movement (or) trembling of the earth crust is called as earthquake. The movement of the tectonic plates, mass wasting, landslides, surface fault, etc., causes earthquake.

Effects

Due to a strong earthquake, loss of lives, buildings, roads, bridges and dams are damaged. Earthquake cause floods, tsunamis, landslides, fires, break down of water supply and electrical lines. It may change the course of a river too.



Effect of Earth Quakes



Recent hazard in India and Tamilnadu

On 2nd to 3rd May 2018 a high velocity dust storms swept across the parts of North India and more than 125 people died and over 200 were injured. In Uttar Pradesh 43 died in the city of Agra and about 30 died other parts of the state. In neighbourhood of Rajasthan state 35 people died and over 200 were injured. The wind downed more than 8000 electricity posts and uprooted hundreds of trees.

After 2004 tsunami, cyclone Gaja is the worst natural disaster to hit Tamilnadu. It left

a trail of destruction in several coastal districts and took a toll on agriculture to a serious extent.



Destruction of Cyclone Gaja



Dust storms swept across the parts of North India

Tsunami

When earthquake jolts the ocean floor, the sudden dislocation of the sea bed occurs and the resulting displacement of water can produce one or more huge, destructive waves, known collectively as a Tsunami. The sea waves rise to several meters and may reach the coast within a few minutes.

Effects

It causes flooding and disrupts transportation, power communication and water supply.



The word “Tsunami” is derived from the Japanese word. “Tsu” means harbour and “nami” means waves.

Flood

Sudden overflow of water in a large amount caused due to heavy rainfall, cyclone, melting of snow, Tsunami or a dam burst.

Effects

1. Loss of life and property
2. Displacement of people
3. Spread of contagious diseases such as Cholera and Malaria etc.,



Cyclone

A low-pressure area which is encircled by high pressure wind is called a cyclone.

Effects of cyclone

The main effects of tropical cyclone include heavy rain, strong wind, large storm surges near landfall and tornadoes.



Effects of cyclone

"Severe cyclonic storm Gaja crossed the coasts of Tamilnadu and Puducherry around Vedaranyam and Nagapattinam in the early hours of November 10, 2018 Friday with wind speed gusting of around 120 (Kmph)" reported the Indian Meteorological Department.



Effects of Storm Gaja in Nagapattinam

Man-made Disasters

Stampede

The term stampede is a sudden rush of a crowd of people, usually resulting in injuries and death from suffocation and trampling. It is believed that most major crowd disasters can be prevented by simple crowd management strategies. Human stampedes can be prevented by organization and traffic control, such as barriers, following queues and by avoiding mass gathering.

Fire

Fire is a disaster caused due to electrical short circuit, accidents in chemical factory, match and crackers factory.

Fire involves 3 basic aspects

1. Prevention
2. Detection
3. Extinguishing



Forest fire in hilly regions



Fire accidents in Cracker Factories

Public awareness of what to do before fire, during fire and after fire is of critical importance.

Industrial Disaster

Industry faces multiple risks involved with its production, transportation, storage, usage and disposal of the effluents containing residuals and hazardous materials from nuclear and chemical industries.

Example: Bhopal gas leakage

What is Disaster Management?

The systematic process of applying administrative directives, organizations, and operational skills and capacities to implement strategies, policies and improved coping capacities in order to lessen the adverse impacts of hazards and the possibility of disaster is called Disaster Management.

Disaster Management is necessary or expedient for:

- Prevention
- Mitigation
- Preparedness
- Response
- Recovery
- Rehabilitation

Disaster Management Cycle or Disaster cycle

The six disaster management phases that have been used in the concept of disaster cycle are as follows



Pre – Disaster Phase

Prevention and Mitigation

Reducing the risk of disasters involves activities, which either reduce or modify the scale and intensity of the threat faced or by improving the conditions of elements at risk. The use of the term reduction to describe protective or preventive actions that lessen the scale of impact is therefore preferred. Mitigation embraces all measures taken to reduce both the effects of the hazard itself and the vulnerable conditions to it, in order to reduce the scale of a future disaster.

In addition to these physical measures, mitigation should also be aimed at reducing the physical, economic and social vulnerability to threats and the underlying causes for this vulnerability. Therefore, mitigation may incorporate addressing issues such as land ownership, tenancy rights, wealth distribution, implementation of earthquake resistant building codes etc.

Preparedness

The process includes various measures that enable governments, communities and individuals to respond rapidly to disaster situations to cope with them effectively. Preparedness includes for example, the formulation of viable emergency plans, the development of warning systems, the maintenance of inventories, public awareness and education and the training of personnel. It may also embrace search and rescue measures as well as evacuation plans for areas that may be “at risk” from a recurring disaster. All preparedness planning needs to be supported by appropriate rules and regulations with clear

allocation of responsibilities and budgetary provision.

Early Warning

This is the process of monitoring the situation in communities or areas known to be vulnerable to slow onset hazards, and passing the knowledge of the pending hazard to people harmless way. To be effective, warnings must be related to mass education and training of the population who know, what actions they must take, when warned.

The Disaster Impact

This refers to the “real-time event of a hazard occurrence and affecting elements at risk. The duration of the event will depend on the type of threat; ground shaking may only occur in a matter of seconds during an earthquake. Where as flooding may take place over a longer sustained period.

During Disaster Phase

Response

This refers to the first stage response to any calamity, which include setting up control rooms, putting the contingency plan in action, issue warning, action for evacuation, taking people to safer areas, rendering medical aid to the needy etc., simultaneously rendering relief to the homeless, food, drinking water, clothing etc. to the needy, restoration of communication, disbursement of assistance in cash or kind. The emergency relief activities undertaken during and immediately following a disaster, which includes immediate relief, rescue, and the damage needs assessment and debris clearance.

The Post- Disaster Phase

Recovery:

Recovery is used to describe the activities that encompass the three overlapping phases of emergency relief, rehabilitation and reconstruction.

Rehabilitation: Rehabilitation includes the provision of temporary public utilities and housing as interim measures to assist long-term recovery.

Reconstruction: Reconstruction attempts to return communities with improved pre-disaster functioning. It includes replacement of buildings; infrastructure and lifeline facilities so that long-term development prospects are enhanced rather than reproducing the same conditions, which made an area or population vulnerable.

Development: In an evolving economy, the development process is an ongoing activity. Long-term prevention/disaster reduction measures like construction of embankments against flooding, irrigation facilities as drought proofing measures, increasing plant cover to reduce the occurrences of landslides, land use planning, construction of houses, capable of withstanding the onslaught of heavy rain/wind speed and shocks of earthquakes are some of the activities that can be taken up as part of the development plan.

Let us see in detail about a few disaster management measures that are in practice in India.

Why mitigating the Hazards essential?

It is more cost-effective to mitigate the risks from natural disasters than to repair damage

after the disaster. Hazard mitigation refers to any action or project that reduces the effects of future disasters.

Warning System in India

Department of Science and Technology (DST) Department of Space (DOS) and CSIR Laboratories have set up early warning system for tsunami and storm surges in the Indian Ocean.

Disaster Management in India

National Disaster Management Authority, abbreviated as NDMA, is an agency of the Ministry of Home Affairs whose primary purpose is to coordinate response to natural or man-made disasters and for capacity-building in disaster resiliency and crisis response. NDMA was established through the Disaster Management Act enacted by the Government of India on 23rd December 2005.

The National Disaster Response Force (NDRF) is a specialized force constituted for the purpose of specialist response to a threatening disaster situation or disaster under the Disaster Management Act, 2005.

National Institute of Disaster Management (NIDM) is a premier institute for training and capacity development programs for managing natural disasters in India, on a national as well as regional basis.

Disaster Management in Tamilnadu

- Tamilnadu State Disaster Management Authority (TNSDMA) is responsible for all measures for mitigation, preparedness, response, and recovery are undertaken under the guidance and supervision of the Authority.

- Tamilnadu State Disaster Response Force (SDRF) has been constituted with a strength of 80 Police Personnel. They have been trained in disaster management and rescue operations in consultation with National Disaster Response Force (NDRF).
- District Disaster Management Authority (DDMA) is responsible for Disaster Management at district level

State Disaster Management plan – The perspective plan – 2018 -2030 prepared by the Revenue and Disaster Management Department.

Hot line between Indian Meteorological Department and the State Emergency Operation Centre is established and mitigation in the District is done through telephone, fax and IP phones also available which connect the State with District Head Quarters, Taluks and Blocks of the State. Wireless radio network with both high frequency and very high frequency are also available in the State.

General Survival Techniques

- During the earthquake be under the table, chair, kneel to the floor and protect yourself. Go near a sturdy wall, sit on the floor and hold the floor strongly and protect yourself.
- Use only torch lights.
- During flood forecast, store up necessary things like first aid. Listen to the local Radio / TV for instructions. Cut off all the electrical supplies during flood and earthquake.
- In case of fire accidents dial 101 for fire service.

- If clothes are on fire, “Don’t Run; Stop, Drop and Roll”.
- Road accidents can be avoided by permitting the persons only who have license are allowed to drive. Learn, preach and practice safety rules during walking and driving along the road.
- Rail Safety Tips: Stay alert. Trains can come from either directions at any time.
- Never sit on the edge of the Station Platform.
- Cross the tracks safely.
- While on boarding the Air craft, pay attention to the flight crew safety demonstration, and read the safety briefing card available in the seat pocket carefully.

Wrap up

- ❖ Both the hazard and the disaster cause enormous physical damage to property and even make huge loss of life.
- ❖ Disaster management refers to conservation of lives and property during a natural or man-made disaster.
- ❖ Preparation, Mitigation, Preparedness, Response, Recovery and Development are the six Disaster management cycles
- ❖ The state and the central government have various disaster management organisations.
- ❖ Earthquake, Tsunami, Flood Cyclone are some of the natural disaster.
- ❖ Fire and Industrial accidents are few man-made disasters.
- ❖ If any accidents occur dial 100 for Police, 101 for Fire service and 108 for the Ambulance
- ❖ If clothes are fire “Don’t Run, Stop, Drop and Roll”.


Glossary		
1.	Hazard	a dangerous event
2.	Disaster	an event which causes enormous damage to property and life
3.	Vulnerability	severity
4.	Mitigate	reduce (or) make something less severe
5.	Meteorology	forecasting of weather
6.	Trembling	shaking or vibration
7.	Preventive	stop something before it happens
8.	Extinguish	to stop a fire or light
9.	Emergency	a serious, or dangerous situation
10.	Psychological	Mental or emotional state of a person



Evaluation

I. Choose the correct Answer:

- _____ is a event which causes enormous physical damage to property, loss of life and change in the environment.



G7A1Q1

 - Hazard
 - Disaster
 - Recovery
 - mitigation
- Activities that reduce the effects of disaster
 - Preparation
 - Response
 - Mitigation
 - Recovery
- A sudden movement (or) trembling of the earth's crust is called an _____.
 - Tsunami
 - Earthquake
 - Fire
 - Cyclone
- A sudden overflow of water in a large amount caused due to heavy rainfall is called _____.
 - Flood
 - Cyclone
 - Drought
 - Seasons
- Road accidents can be avoided by permitting the persons who have _____ is allowed to drive vehicle
 - Ration card
 - License
 - permission
 - Documents

II. Fill in the blanks:

- A hazard is a _____ event that can causes harm or damage to human and his property

- Activities taken during a disaster is called _____
- Displacement of water can produce one or more huge destructive waves known as _____
- In case of fire accidents call the nearby police station or the no _____ for the fire service
- Disaster management refers to _____ of lives and property during a natural or man-made disaster

III. Match the following:

1.	Earthquake	– Gigantic waves
2.	Cyclone	– Creak / Fault
3.	Tsunami	– Uneven rainfall
4.	Industrial accident	– Eye of the storm
5.	Drought	– Carelessness

IV. Consider the following statement and tick the appropriate answer

- Assertion (A) :** In the modern world we can't live happily everyday.
Reason (R) : Due to pollution and environmental degradation we are undergoing natural hazard and Disaster
 - A and R are correct and A explains R
 - A and R are correct but A does not explain R
 - A is not correct but R is correct
 - Both A and R are in correct
- Assertion (A)** Sudden movement (or) trembling of the earth's crust is called an Earthquake **Reason (R):** Movement of the tectonic plates, mass wasting, surface fault all leads to earthquake
 - A and R are correct and A explains R

- b) A and R are correct but A does not explain R
- c) A is in correct but R is correct
- d) Both A and R are in correct

V. Answer the following briefly

1. Define Hazard
2. What is disaster ?
3. What are the six concepts of Disaster management cycle
4. Name any two agency which involves in warring system in Tamilnadu
5. Write about any three effects of flood
6. Give any four Rail safety tips
7. Name any four different industry which goes under industrial disaster frequently.

VI. Distinguish between


1. Earthquake and Tsunami
2. Flood and cyclone
3. Hazard and disaster

VII. Answer the following questions in detail

1. Write about disaster management cycle
2. Write about flood its effects and the mitigation
3. Write about any five general survival techniques
4. Write about earthquake, its effects, and mitigation steps


VIII. HOTs

1. Why should we know about the natural disasters?
2. Name four places in India which undergoes land slide .



ICT CORNER

Natural Hazards



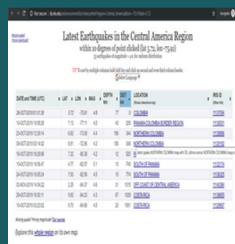
To know about Natural disaster in detail through this activity.

PROCEDURE :

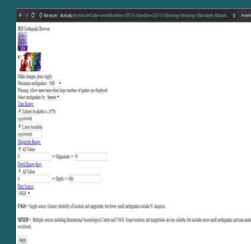
- Step 1:** Open the Browser and type the URL (or) Scan the QR Code.
- Step 2:** Seismic monitor page will appear on the screen.
- Step 3:** On the right side of the screen select the place or area.
- Step 4:** Click the marked positions to view the detailed explanation about the disaster



Step 1



Step 2



Step 3

Natural Hazard URL: <http://ds.iris.edu/seismon/>

*Pictures are indicative only
 *If browser requires, allow Flash Player or Java Script to load the page.





CIVICS



Unit -1

Women Empowerment



Learning Objectives

- ❖ To know the sociological perspectives of gender.
- ❖ To understand about various role played by women in society.
- ❖ To know the importance of woman's education.
- ❖ To understand the role played by women in economic development.
- ❖ To understand the idea of women's rights.



Introduction

“Feminism is not about making women stronger. Women are already strong. It's about changing the way the world perceives that strength”.

“The story of women's struggle for equality belongs to no single feminist nor to any one organisation but to the collective efforts of all who care about human rights”.

“You educate a man; you educate a man. You educate a woman; you educate a generation”.

To call woman the weaker sex is a libel; it is man's injustice to woman –Mahatma Gandhi.

The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development.

Women's empowerment and achieving gender equality is essential for our society to ensure the sustainable development of the country.

Social Aspects of Gender

SOCIOLOGY OF GENDER

Study of how society influences understandings & differences between masculinity & femininity



In sociology, we make a distinction between sex and gender. Sex is the biological trait that societies use to assign people into the category of either male or female. When people

talk about the differences between men and women they are often drawing on sex – on rigid ideas of biology – rather than gender, which is an understanding of how society shapes our understanding of those biological categories.

Gender is more fluid – it may or may not depend upon biological traits. More specifically, it is a concept that describes how societies determine and manage sex categories; the cultural meanings attached to men’s and women’s roles; and how individuals understand their identities including, but not limited to, being a man, woman, transgender, and other gender positions. Gender involves social norms, attitudes and activities that society views as more appropriate for one sex over another. Gender is also determined by what an individual feels and does.

The sociology of gender examines how society influences our understandings and perception of differences between masculinity (what society views appropriate behaviour for a “man”) and femininity (what society views appropriate behaviour for a “woman”). We examine how this, in turn, influences identity and social practices.

The essential factors for empowerment are :

1. **Education:** Education gives one the ability to think wisely and take thoughtful decisions.
2. **Gender Discrimination:** A Society which discriminates between the two genders can never be empowered.
3. Discrimination based on caste, creed, religion etc.

Woman’s Education



Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. More than 40 years ago, the Universal Declaration of Human Rights asserted that “everyone has the right to education”.

Educating the girl child produces mothers who are educated and who will, in turn, educate their children care for their families and provide their children care and support. The girl child needs to be educated to acquire knowledge and skills needed to advance her status for social interactions and self-improvement.

The sustainability and progress of all regions depend on the success of women across the globe. As the former President Barrack Obama said while addressing the United Nations General Assembly in 2012, “the future must not belong to those who bully women. It must be shaped by girls who go to school and those who stand for a world where our daughters can live their dreams just like our sons.”

The Unmatched Importance of Female Education

1. **Increased Literacy:** Of the illiterate youth across the globe, nearly 63 percent are female. Offering all children education will prop up literacy rates, pushing forward development in struggling regions.
2. **Human Trafficking:** Women are most vulnerable to trafficking when they are undereducated and poor, according to the United Nations Inter-Agency Project on Human Trafficking. Through providing young girls with opportunities and fundamental skills, Human Trafficking can be significantly undermined.
3. **Political Representation:** Across the globe, women are under represented as voters and restricted from political involvement. The United Nations Women's Programmes on Leadership and Participation suggest that civic education, training and all around empowerment will reduce this gap.
4. **Thriving Babies:** According to the United Nations Girls' Education Initiative, children of educated mothers are twice as likely to survive past the age of five.



5. **Later Marriage:** As suggested by the United Nations Population Fund, in underdeveloped countries, one in every

three girls is married before reaching the age of 18. In a region where a girl receives seven or more years of education, the wedding date is delayed by four years.

6. **Income Potential:** Education also increases a woman's earning capabilities. According to the United Nations Educational, Scientific and Cultural Organisation, (UNESCO) a single year of primary education has shown to increase a girl's wages later in life by 20 percent.
7. **Prospering GDP:** Gross Domestic Product also rises when both girls and boys are being offered educational opportunities. When 10 percent more women attend school, GDP increases by three percent on average.
8. **Poverty Reduction:** When women are provided with equal rights and equal access to education, they go on to participate in economic activity. Increased earning power leads to reduction in poverty level.

Savitribai Phule as a tradition breaker, the first female teacher at the first girls' school. when we talk about the girls' education only Jyotirao Phule is remembered as the champion of women's education in India. He, along with his wife Savitribai Phule, opened the first school for girls in 1848.



First in the World – Woman

First woman	Name	Country
Prime Minister	Sirimavo Bandaranaike	Sri Lanka
In space	Valentina Tereshkova	USSR
To scale Mt Everest	Junko Tabei	Japan
To win the Olympic gold	Charlotte Cooper	England

First in India - Woman

First Women’s University Maharshi Karve starts SNDT University in Pune with five students in 1916.
First Women to hold a Union Cabinet post Vijaya Lakshmi Pandit
First Women to hold a Union Foreign Minister’s post Sushma Swaraj (2014)
First Women youngest minister of a state Sushma Swaraj (She became the cabinet minister of Haryana when she was only 25 yrs old)
First Women governor of Independent India Sarojini Naidu, in charge of United Provinces
First Women president of UN General Assembly Vijaya Lakshmi Pandit (1953)
First Women Prime Minister of India Indira Gandhi (1966)
First Women IPS Officer of India Kiran Bedi (1972)
First Women to win Nobel Peace Prize Mother Teresa (1979)
First Indian Women to climb Mount Everest Bachendri Pal (1984)
First Indian Women to win Booker Prize Arundhati Roy (1997)
First Women President Pratibha Patil (2007)
First Women Speaker of Lok Sabha Meira Kumar (2009)
First Women judge in Supreme Court Meera Sahib Fatima Bibi
First Women President of the Indian National Congress Annie Besant
First Women Chief Minister of an Indian State Sucheta Kripalani
First Women Director General of Police (DGP) Kanchan Chaudhary Bhattacharya
First women defence Minister of India Nirmala Sitharaman
First woman Finance Minister of India Nirmala Sitharaman

Factors Responsible for Poor Female Literacy Rate

1. Gender based inequality.
2. Social discrimination and economic exploitation.
3. Occupation of girl child in domestic chores.
4. Low enrolment of girls in schools.
5. Low retention rate and high dropout rate.

Male Female literacy rate in India: 1951-2011

Census year	Persons	Males	Females	Male-Female gap in literacy rate
1	2	3	4	5
1951	18.33	27.16	8.86	18.30
1961	28.3	40.4	15.35	25.05
1971	34.45	45.96	21.97	23.98
1981	43.57	56.38	29.76	26.62
1991	52.21	64.13	39.29	24.84
2001	64.83	75.26	53.67	21.59
2011	74.04	82.14	65.46	16.68

Role of woman in the economic development

Importance of women's economic empowerment in society is inevitable. Empowerment is one of the main procedural concerns when addressing human rights and development. Women's empowerment and achieving gender equality is essential for our society to ensure the sustainable development of the country.

Benefits of Economic Empowerment of Woman

1. Women's economic empowerment is central to realising women's rights and gender equality.
2. Empowering women in the economy and bridging gender gaps in the world of work are key to achieving the agenda for Sustainable Development
3. When more women work, economies grow.
4. Increasing women's and girls' educational attainment contributes to women's economic empowerment and more inclusive economic growth.
5. It is estimated that companies with three or more women in senior management functions score higher in all dimensions of organisational performance.

The need for Economic Empowerment of Woman.

1. Gender differences in laws affect both developing and developed economies, and women in all regions.
2. Women remain less likely to participate in the labour market than men around the world.
3. Women are more likely to be unemployed than men.
4. Women are over-represented in informal and vulnerable employment.
5. Globally, women are paid less than men.



6. Women bear disproportionate responsibility for unpaid care and domestic work.
7. Unpaid care work is essential to the functioning of the economy, but often goes uncounted and unrecognised
8. Women are less likely to be entrepreneurs and face more disadvantages starting businesses.
9. Women are less likely than men to have access to financial institutions or have a bank account.
10. Women are still less likely to have access to social protection.
11. Violence and harassment in the world of work affects women regardless of age, location, income or social status.

Indian society is known for its unity in diversity. Social inequality also prevails in this society which has given birth of weaker section of society which is as diverse as Indian society itself, women, Scheduled caste, scheduled tribes, children, poor, landless farmers are considered as weaker sections. They have faced socio-economic and political discrimination in hands of dominating section since ancient time and their fight for rights and access to justice is almost as old as the discrimination against these marginalised and weaker group.

Summary

Women empowerment and issues related, nowadays gained its importance worldwide. Personal rights, Social equality, Political power, and Economic opportunity are the important aspects of woman empowerment. World governments, both developed and developing countries are sincerely working towards achieving the goal of Women empowerment. Almost the women population shared 50% of the total population of the world; we can't imagine world peace and prosperity without empowering each and every woman on this planet. It is everyone's responsibility to make each woman into an independent and empowered woman.

Glossary			
1.	bully	to hurt or frighten someone, terrorise	பலவீனனைக் கொடுமைப்படுத்துபவர், கொடுமைக்காரர்
2.	trafficking	the act of buying or selling people	மனித கடத்தல், ஆள் கடத்தல்
3.	thriving	very lively and profitable, successful	வெற்றிகரமான
4.	chores	task, duty	வேலை, பணி
5.	retention	the act of retaining something, with holding	தேக்கி வைத்தல், வைத்திருத்தல்
6.	entrepreneur	a person who sets up a business or businesses	தொழிலதிபர்
7.	harassment	aggressive pressure, irritation	துன்புறுத்தல், தொல்லை கொடுத்தல்



Evaluation

I. Choose the correct answer:

- Which of the following is NOT a consequence of gender inequality?
 - Poor maternal health
 - Greater insecurity for men
 - The spread of HIV/AIDS
 - Lower literacy rates for women
- Gender equality is an issue that is relevant to
 - Girls and women; it's a women's issue
 - All societies, women and men alike
 - Third world countries only
 - Developed Countries only
- Which of the following strategies will help women become more socially and economically empowered?
 - Women working together to challenge discrimination
 - More income sources for women
 - Improved access to education
 - All of the above
- Why are girls more likely than boys to miss out on secondary education in the developing world?
 - Because of high school fees, only boys are sent to school
 - Girls are expected to help out at home



- Child Marriage restricts girls mobility and freedom
- All of the above

II. Fill in the blanks:

- Jyotirao Phule is remembered as the champion of women's education in India. He, along with his wife _____, opened the first school for girls in 1848.
- _____ is the first Woman to hold a Union Foreign Minister's post.
- _____ is the first Woman Director General of Police (DGP)
- _____ is the first Indian Woman to win Booker

III. Match the following:

1.	Sirimavo Bandaranaike	England
2.	Valentina Tereshkova	Japan
3.	Junko Tabai	Sri Lanka
4.	Charlotte Cooper	USSR

IV. Consider the following statements:

1. Tick the appropriate answer:

Assertion : Now women are being integrated at all steps of humanitarian operations.

Reason: Women and girls suffer the most from any kind of conflict in the society.

- 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) If A is true but R is false
 - d) If A is false but R is true
2. **Assertion :** Violence against women cuts across caste, class, religion, age and even education.

Reason: Domestic violence is manifested in the form of foeticide, infanticide, dowry murder, marital cruelty, battering, child abuse etc.

- 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) If A is true but R is false
- d) If A is false but R is true

V. Answer the following questions:

1. Discuss about various roles played by woman in Society
2. What is gender equality?
3. Explain woman's right.
4. List out the essential factors of woman empowerment
5. Write an essay on importance of woman's education

VI. Activity:

1. Prepare an album about top ten Women achievers of different fields of Tamilnadu?

Unit - 2

Market and Consumer Protection



Learning Objectives

- ❖ To identify four different types of market structures.
- ❖ To know the differences between each type of market structure.
- ❖ To understand why consumers need protection.
- ❖ To understand the rights of consumers.



Introduction

When we talk about a market we generally visualise a crowded place with a lot of shops and consumers. People are buying different types of goods like groceries, clothing, electronics, etc in the market.

And the shops are also selling a variety of products and services as well. So in a traditional sense, a market is where buyers and sellers meet to exchange their goods and services.

But what is a market in economics? In economics, we do not refer to a market as a physical place. Economists described a market as coming together of the buyers and sellers, i.e. an arrangement where buyers and sellers come in direct or indirect contact to sell/buy goods and services. For example, the market for books will constitute all the sellers and buyers of books in an economy. It does not necessarily refer to a geographic location.

A set up where two or more parties engaged in exchange of goods, services and information is called a market. Ideally a market is a place where two or more parties are involved in

buying and selling. The two parties involved in a transaction are called seller and buyer. The seller sells goods and services to the buyer in exchange of money. There has to be more than one buyer and seller for the market to be competitive.

Features of a Market

In economics, the term market refers to the shops for one commodity or a set of commodities. For example a market for rice, a market for cloth, a market for electronics goods, etc.



1. A market is also not restricted to one physical or geographical location. It covers

a general wide area and the demand and supply forces of the region.

2. There must be a group of buyers and sellers of the commodity to constitute a market. And the relations between these sellers and buyers must be business relations.
3. Both the sellers and buyers must have access to knowledge about the market. There should be an awareness of the demand for products, consumer choices, and preferences, fashion trends, etc.
4. At any given time only one price can be prevalent in the market for the goods and services. This is only possible in the existence of perfect competition.

Classification of Markets



Broadly there are two classifications of markets – the product market and the factor market. The factor market refers to the market for the buying and selling of factors of production like land, capital, labour, etc. The other classification of markets are as follows,

I. On the Basis of Geographic Location

Local Markets: In such a market the buyers and sellers are limited to the local region or area. They usually sell perishable goods of daily use since the transportation of such goods can be expensive.

Regional Markets: These markets cover a wider area than local markets like a district, or a cluster of few smaller states

National Market: This is when the demand for the goods is limited to one specific country. Or the government may not allow the trade of such goods outside national boundaries.

International Market: When the demand for the product is international and the goods are also traded internationally in bulk quantities, we call it as an international market.

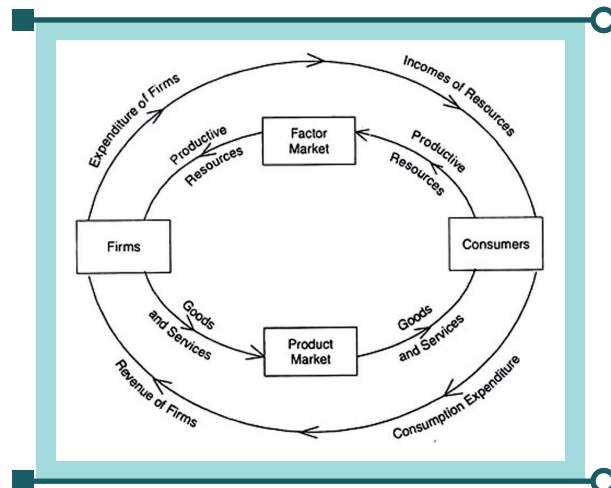
II. On the Basis of Time

Very Short Period Market: This is when the supply of the goods is fixed, and so it cannot be changed instantaneously. Say for example the market for flowers, vegetables. Fruits etc. The price of goods will depend on demand.

Short Period Market: The market is slightly longer than the previous one. Here the supply can be slightly adjusted. Example:

Long Period Market: Here the supply can be changed easily by scaling production. So it can change according to the demand of the market. So the market will determine its equilibrium price in time. Example:

III. On the Basis of Nature of Transaction



Spot Market: This is where spot transactions occur, that is the money is paid immediately. There is no system of credit.

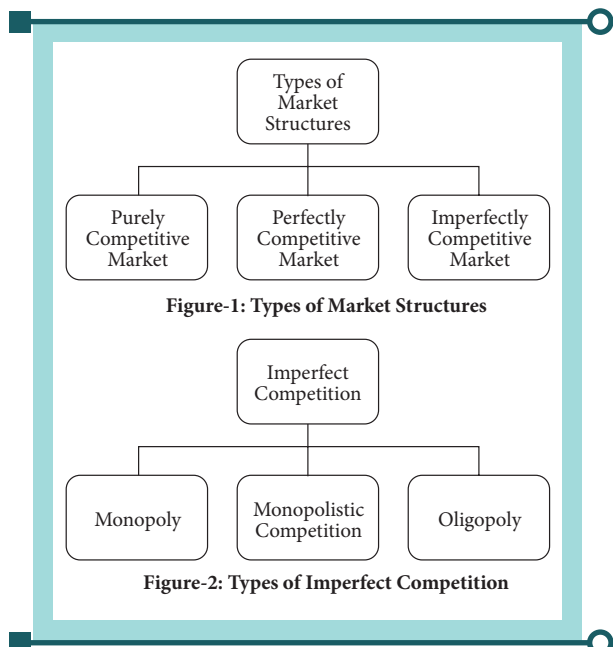
Future Market: This is where the transactions are credit transactions. There is a promise to pay the consideration sometime in the future.

IV. On the Basis of Regulation

Regulated Market: In such a market there is some oversight by appropriate government authorities. This is to ensure there are no unfair trade practices in the market. Such markets may refer to a product or even a group of products. For example, the stock market is a highly regulated market.

Unregulated Market: This is an absolutely free market. There is no oversight or regulation, the market forces decide everything. Example:

V. On the basis of nature of competition



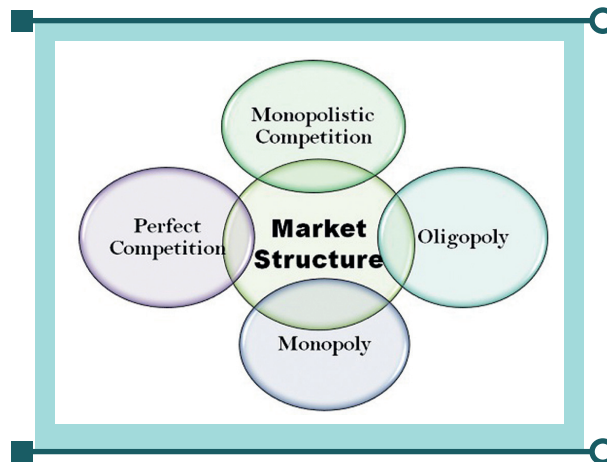
Monopoly:

Monopoly refers to a market structure in which there is a single producer or seller that has a control on the entire market. This single seller deals in the products that have no close substitutes.

Monopolistic Competition:

The term monopolistic competition was given by Prof Edward H. Chamberlin of Harvard University in 1933 in his book Theory of Monopolistic Competition. The term monopolistic competition represents

the combination of monopoly and perfect competition. Monopolistic competition refers to a market situation in which there are a large number of buyers and sellers of products. However, the product of each seller is different in one aspect or the other.



Oligopoly:

The term oligopoly has been derived from two Greek words, Oligoi means few and poly means control. Therefore, oligopoly refers to a market form in which there are few sellers dealing either in homogenous or differentiated products.

1. Who is a Consumer?

A Consumer is a person who purchases a product or avails a service for a consideration, either for his personal use or to earn his livelihood by means of self employment.

The consideration may be:

- ✓ Paid
- ✓ Promised
- ✓ Partly paid and partly promised.

It also includes a beneficiary of such goods/services when such use is made with the approval of such person.

2. Who is not a Consumer ?

A person is not a consumer if he/she:


- ✓ Purchases any goods or avails any service free of charge;
- ✓ Purchases a good or hires a service for commercial purpose;
- ✓ Avails any service under contract of service.

What is Unfair Trade Practice?



An “unfair trade practice” means a trade practice, which, for the purpose of promoting any sale, use or supply of any goods or services, adopts unfair method, or unfair or deceptive practice. Some of these practices include:

- ◆ False representation
- ◆ When goods and services are not of stated standard, quality or grade;
- ◆ When second hand, renovated goods are sold as new ones;
- ◆ When goods and services do not have the claimed use, usefulness or benefit;
- ◆ When products / services do not have the claimed warranty / guarantee;
- ◆ When the price of product or service is misleading.
- ◆ False and misleading advertisement of selling at bargain price.
- ◆ Offering gifts, prizes, etc. to lure customers with no intention of providing them.
- ◆ Selling goods which do not fall within the safety standards set up by competent authority.
- ◆ Hoardings or destroying goods with the intention of raising the cost of these or similar goods manufactured in greater number so as to manipulate higher prices.
- ◆ Manufacturing or offering spurious goods or adopting deceptive practices in the provision of services.



“Goods once sold will not be taken back”
or
“No exchange”,
or
“No refund under any circumstances”

It amounts to Unfair Trade Practice and does not carry any legal weight.

Consumer protection

Consumer protection is a group of laws enacted to protect the rights of consumers, fair trade, competition and accurate information in the market place. The laws are designed to prevent the businesses that engage in unfair practices from gaining an advantage over competitors. They may also provide additional protection for those most vulnerable in society. Consumer protection laws are a form of government regulations that aim to protect the rights of consumers. For example, a government may require businesses to disclose detailed information about products—particularly in areas where safety or public health is an issue, such as food.



Consumer protection is linked to the ideas of consumer rights and to the formation of consumer organisations, which helps consumers make better choices in the marketplace and get help with consumer complaints. Other organisations that promote consumer protection include government organisations and self-regulating business organisations.



Example:

Telecom Regulatory Authority of India – **TRAI**.
Insurance Regulatory and Development Authority of India – **IRDAI**.

The Eight Basic Consumer Rights

1. The Right to Basic Needs.
2. The Right to Safety.
3. The Right to Information.
4. The Right to Choose.
5. The Right to Representation.
6. The Right to Redress.
7. The Right to Consumer Education.
8. The Right to a Healthy Environment.

The Consumer Protection Act, 1986 (COPRA)

This Act enacted in 1986 in the Parliament of India to protect the interests of consumers. It makes for the establishment of consumer councils and other authorities for the settlement of consumer's grievances and for matters connected there with it. The act was passed in Assembly in October 1986 and came into force on December 24, 1986.

COPRA is regarded as the 'Magna Carta' in the field of consumer protection for checking unfair trade practices, 'defects in goods' and 'deficiencies in services' as far as India is concerned. It has led to the establishment of a widespread network of consumer forums and appellate courts all over India. It has significantly impacted how businesses approach consumer complaints and has empowered consumers to a great extent.

Consumer Protection Councils are established at the national, state and district level to increase consumer awareness. To increase the awareness of consumers, there are many consumer organisations and NGOs that have been established.

Consumer Disputes Redressal Agencies

National Consumer Disputes Redressal Commission (NCDRC): Established by the

Central Government. It deals with matters of more than 10 million.

State Consumer Disputes Redressal Commission (SCDR): Also known as the "State Commission" established by the State Government in the State. It is a state level court that takes up cases valuing less than ₹10 million.

District Consumer Disputes Redressal Forum (DCDRF): Also known as the "District Forum" established by the State Government in each district of the State. The State Governments may establish more than one District Forum in a district. It is a district level court that deals with cases valuing up to ₹2 million.

Consumer protection Act of 2019

Indian Parliament, in August 2019, passed the landmark Consumer Protection Bill, 2019 which aims to provide the timely and effective administration and settlement of consumer disputes in this Digital Age. The New Act will come into force on such date as the Central Government may so notify. The New Act seeks to replace more than 3 (three) decades old Consumer Protection Act, 1986 (Act).



Highlights of the New Act:

1. **E-Commerce Transactions:** The New Act has widened the definition of 'consumer'. The definition now includes any person who buys any goods, whether through offline or online transactions, electronic means, teleshopping, direct selling or multi-level marketing.

2. Enhancement of Pecuniary Jurisdiction:

Revised pecuniary limits have been fixed under the New Act. Accordingly, the district forum can now entertain consumer complaints where the value of goods or services paid does not exceed INR 10,000,000 (Indian Rupees Ten Million). The State Commission can entertain disputes where such value exceeds INR 10,000,000 (Indian Rupees Ten Million) but does not exceed INR 100,000,000 (Indian Rupees One Hundred Million), and the National Commission can exercise jurisdiction where such value exceeds INR 100,000,000 (INR One Hundred Million).

3. E-Filing of complaints: The New Act contains enabling provisions for consumers to file complaints electronically and for hearing and/or examining parties through video-conferencing.

4. Establishment of Central Consumer Protection Authority: The New Act proposes the establishment of a regulatory authority known as the Central Consumer Protection Authority (CCPA), with wide powers of enforcement. The CCPA will have an investigation wing, headed by a Director-General, which may conduct inquiry or investigation into consumer law violations.

5. Unfair Trade Practices: The New Act introduces a specific broad definition of Unfair Trade Practices, which also includes sharing of personal information given by the consumer in confidence, unless such disclosure is made in accordance with the provisions of any other law.

6. Penalties for Misleading Advertisement: The CCPA may impose a penalty of up to INR 1,000,000 on a manufacturer or an endorser, for a false or misleading advertisement. The CCPA may also sentence them to imprisonment for up to two years for the same. In case of a subsequent offence, the fine may extend to INR 5,000,000 and imprisonment of up to five years. The CCPA can also prohibit the endorser of a misleading advertisement from endorsing that particular product or service for a period of

up to one year. For every subsequent offence, the period of prohibition may extend to three years.



Consumer courts in India

National Consumer Disputes Redressal Commission (NCDRC): A national level court works for the whole country and deals compensation claimed exceeds rupees one core. The National Commission is the Apex body of Consumer Courts; it is also the highest appellate court in the hierarchy. The National Consumer Disputes redressal Commission (NCDRC), is a quasi-judicial commission in India which was set up in 1988 under the Consumer Protection Act of 1986. Its head office is in New Delhi. The commission is headed by a sitting or retired judge of the Supreme Court of India.

State Consumer Disputes Redressal Commission (SCDRC): A state level court works at the state level with cases where compensation claimed is above 20 lakhs but up to one core. The State Commission also has the appellate jurisdiction over the District Forum.

District Consumer Disputes Redressal Forum (DCDRF): A district level court works at the district level with cases where the compensation claimed is up to 20 lakhs.

Important Acts

- ✓ The Consumer Protection Act, 1986
- ✓ The Legal Metrology Act, 2009
- ✓ The Bureau of Indian Standards Act, 1986
- ✓ The Essential Commodities Act, 1955
- ✓ The prevention of Black Marketing and maintenance of supplies of essential
- ✓ Commodities Act, 1980

II. Fill in the blanks:

1. A set up where two or more parties engage in _____ of goods, services and information is called a market.
2. In regulated Markets, there is some oversight by appropriate _____ authorities.
3. _____ refers to a market structure in which there is a single producer or seller that has a control on the entire market.
4. _____ statue is regarded as the 'Magna Carta' in the field of consumer protection for checking unfair trade practices.

III. Match the following:

1.	The Consumer Protection Act	1955
2.	The Legal Metrology Act	1986
3.	The Bureau of Indian Standards Act	2009
4.	The Essential Commodities Act	1986

IV. Consider the following statements:

1. Tick the appropriate answer:

Assertion : In local Markets the buyers and sellers are limited to the local region or area.

Reason: A market is not restricted to one physical or geographical location.

- 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) If A is true but R is false
- d) If A is false but R is true

V. Answer the following questions

1. What is market?
2. Describe consumer protection.
3. List out the rights of consumers
4. Discuss about the role of consumer courts.
5. Write about the types of market and its functions.

VI. Activity

1. List out the name and price of ten essential commodities that used in our day today's life.

Unit -3

Road Safety



Learning Objectives

- ❖ Understand the need for road safety
- ❖ Analyze the causes for road accidents
- ❖ List out the safety measures
- ❖ Recognize the roles and responsibilities of government and individuals
- ❖ Know about safety week and traffic signals



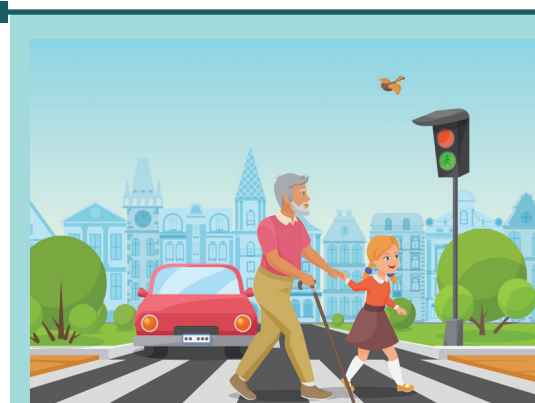
Safe driving, Saves lives, Drive fine, Avoid fine

Introduction

The revolutionary invention of the wheel has given rise to modern technologies from transport to machinery. It is one of the most fundamental inventions we use in our daily life. Invention of wheel may be a mystery but the history of vehicles prove the intelligence of man. Can you imagine a world without two wheelers, three wheelers and four wheelers?

We have to travel via roads almost every day to go to school, college, office, shops, visit relatives and friends. We need to be safe on the roads. Road safety refers to the methods and measures used to prevent road users. from being killed or seriously injured.

Need for safety on Roads



It is a saddening fact that India is the world's largest contributor to road accidents.

Road safety



India accounts for about 10% of road accident fatalities at worldwide. Road crashes have a threatening impact on Indian lives, growth and economy.

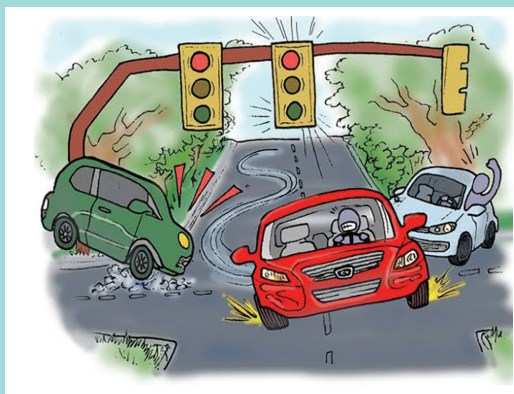
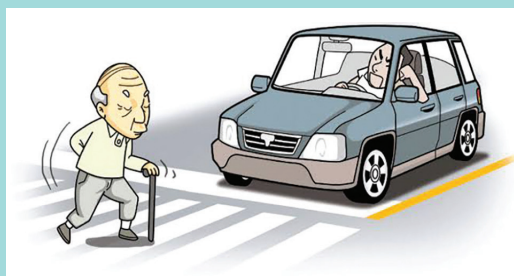
Causes for Road Accidents

Distracted driving



This is a larger threat and the leading cause for road accidents. It is the distraction of the driver, engaging in any other activity while driving. It may be talking over the mobile phone or texting message or engaging in any activities with attention diverted from driving.

Reckless driving



It is a major traffic violation of rules. It is defined as the mental state in which the driver purposely disregard the rules of the road.

Night driving



An extra alertness is needed while driving at night. The uncontrolled sleep, tiredness due to long drive, poor lighting on the road can cause fatal accidents.

Tailgating



Tailgating refers to a condition where a driver drives behind another vehicle without leaving sufficient distance between them. In this condition, if the vehicle in front of him, stops suddenly, his own vehicle will crash with it.

Heavy Traffic

Increase of vehicles on the road create heavy traffic jam and cause more pollution.



Road conditions



Road expansion is very slow when compared to the expansion of vehicles.

Avoidance of safety gears



Avoiding the use of helmets for two wheelers and seat belts for four wheelers lead to unwanted happenings.

Impatience of Pedestrians



Impatience of Pedestrians and violation of traffic rules result in accidents.

Other causes



Drunken driving, jumping red light over speeding and unmanned railway crossings cause great damage to valuable lives. Due to this, many families lose their breadwinners.

Road Safety Rules

Every country has its own road safety rules and regulations for the best interests of its citizens.



India also has designed road safety rules for protecting the road users from meeting with accidents and injury.

As per the Indian law, one should be eligible to get a driving license at the age of 18. While driving use of mobile phone is prohibited. Sound horn is prohibited near a hospital or a school zone.

10 GOLDEN RULES FOR ROAD SAFETY

<div style="margin-bottom: 10px;">  <p>STOP OR SLOW DOWN Allow Pedestrians to cross first at uncontrolled zebra crossing. They have the Right of Way (Rule 11)¹</p> </div> <div style="margin-bottom: 10px;">  <p>BUCKLE UP So that your family and you are safe in the car (Section 138 (3))². Seat Belts reduce chances of death of a car occupant in accident by over 60%.</p> </div> <div style="margin-bottom: 10px;">  <p>OBEY TRAFFIC RULES AND SIGNS To prevent road accidents (Section 119)³.</p> </div> <div style="margin-bottom: 10px;">  <p>OBEY SPEED LIMITS For your own safety and that of others (Section 112)³. In residential area and market places, that ideal speed is 20 kmph and the limit is 30 kmph.</p> </div> <div style="margin-bottom: 10px;">  <p>KEEP VEHICLE FIT To prevent frequent breakdowns and difficulty in controlling vehicle which may lead to accidents on road (Section 190)²</p> </div>	<div style="margin-bottom: 10px;"> <p>NEVER USE MOBILE WHILE DRIVING To avoid distraction that lead to accidents (Section 184)³.</p>  </div> <div style="margin-bottom: 10px;"> <p>WEAR HELMET To protect your head while riding a two wheeler (Section 129)². A good quality helmet reduces the chances of severe head injury by over 70%.</p>  </div> <div style="margin-bottom: 10px;"> <p>NEVER DRIVE DANGEROUSLY To ensure your own safety and that of other road user (Section 184)³.</p>  </div> <div style="margin-bottom: 10px;"> <p>BE COURTEOUS Share the road with all and be considerate. Never range on the road. It is dangerous for your and other road users.</p>  </div> <div style="margin-bottom: 10px;"> <p>NEVER MIX DRINKING AND DRIVING Be Responsible... Don't drink and Drive (Section 185)³.</p>  </div>
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1. Rules of Road Regulations 1989 2. The Central Motor Vehicle Rules. 1989 3. The Motor Vehicle Act 1968.

Use standard helmets while driving two wheeler vehicle and strap it before mounting the vehicle. Fasten the seat belts while driving a car for both the driver and co-passenger. Avoid carrying heavy load while riding a two wheeler. Two wheeler can carry one adult pillion rider and not the whole family. Keep a safe distance from the vehicle ahead of yours. Slow down on bends and turns, especially in hill stations. The Motor Vehicle Act, 1988 passed by the Parliament came into force in 1989 and it is applicable to across the country.

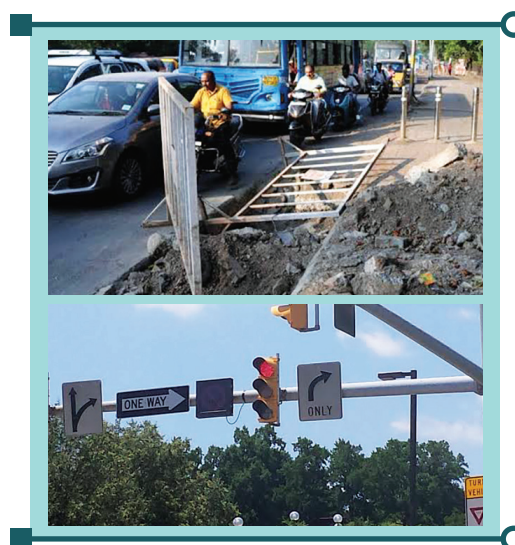
Preventive Measures

Government

Through the Ministry of Road Transport and Highways, Government of India has taken

earnest steps for reducing the number of road accidents.

- i) Taking steps for the rectification of accident black spots and improvement of road engineering.



- ii) Ensuring the good functioning of the traffic signals and road signs at busy crossing roads.
- iii) Constructing proper roads both in urban and rural areas.
- iv) Installation of CCTV cameras to record high speed offences which can detect the offenders.
- v) Prohibiting the act of digging or hoarding soil from roads.
- vi) Remove encroachments and maintain proper pedestrian ways for ensuring road safety. If the public are violating the traffic rules, it is the duty of government to correct the public and maintain order. Stringent actions are to be taken for the violation of any road safety rules.

Individuals

One who drives a vehicle should have undergone the training and tests to obtain a driving license. It is compulsory to have the following documents – driving license, registration certificate of the vehicle, Insurance certificate, Taxation certificate, fitness certificate and permit.

Brake failure can result in crucial collisions. So the vehicle should be in good condition and serviced at regular intervals.

To avoid accidents because of potholes and road humps, users can opt to use the Raksha safe drive device. It is attached with velcro to the car and alerts the driver about road humps, bad roads and on crossing the speed limits.

Carpooling is the sharing of car journeys so that more than one person travels in car, and prevents the need for more cars to the same location.

Raksha safe drive. It is a device capable of automatic crash detection, two – way call connectivity, GPS tracking, engine health monitoring and smart panic button.

Carpooling will reduce the number of vehicles on the road. Many people use one vehicle and so fuel, money and time are saved. It will pave way for a cordial relationship and better understanding among the fellowmen.

Parents and Teachers

Parents and Teachers play a vital role in imparting road safety Education to young ones. If a child's parent violates the traffic rules, the child too will initiate the same in future. So the elders have to set an example for them in adhering to the safety rules and regulations. Video and computer games that simulate driving should be banned by the government or discouraged by parents as it will develop racing habit in children.



Help your children learn about the traffic signals and rules. Instruct them to wait for

the right signal and to use the zebra crossing while crossing the road. Warn them not to run across or along the road. Teach them to use the footpath, while walking on the road.

Provide Road Safety education since childhood. It has to be made a part of school curriculum, syllabus, text book and included in competition on road safety. Activities like writing of slogans, essays and paintings on this theme should be conducted for reinforcement.

Media



Media like radio, TV, films and advertisement could take up this responsibility of creating awareness of road safety.



On Sachin Tendulkar's 45th birthday, Mumbai police has released his video to create awareness among the motorists. "The little master set great records wearing a helmet! How about simply following his footsteps".

Traffic Signs



Traffic signs act as silent conductors of the traffic on the road. Some traffic signs are mandatory like stop, speed limit, turn right, no left turn etc. Some signs are cautionary, which warn the driver about the danger ahead like steep ascent or descent, narrow bend. Some signs are informative providing information about hospital, petrol pump, resting place, parking or no parking area.

Road Safety Week



This is a national event which aims at promoting public awareness about traffic rules and to reduce casualties due to road accidents. It is observed annually. It is celebrated with great joy and enthusiasm. A variety of programmes related to road safety is conducted. Educational banners, safety posters, leaflets, and pocket guides related to road safety are distributed to the public.

The Government of India observes 'Road Safety Week' awareness during January, every year.

Suggestions

- ❖ Walking is a good alternative and cycling is a good exercise for a distance of 1 to 2 kms.
- ❖ Use eco-friendly vehicles.
- ❖ Implement the idea of installing bollards near unmanned railway crossings. A separate unhindered passage for cyclists would yield many benefits and also reducing road crashes.
- ❖ Cycling is a healthy habit and reduces pollution.

- ❖ Motorcycle manufacturers should be asked to design two wheelers with a designed maximum speed of 50 km ph.
- ❖ An awareness programme can be used by narrating live examples and also projecting videos.

Recap

- ❖ Road safety refers to the methods and measures used to prevent road users and vehicle users from fatal accidents and injuries.
- ❖ Violation of road rules and regulations cause road crashes and a threatening impact on a country's growth and economy.
- ❖ Traffic signs act as silent conductors of the traffic on the road.
- ❖ Mandatory signs, Cautionary signs and informatory signs are the three types of traffic signs.
- ❖ Every country celebrates road safety week.
- ❖ We should strictly follow the rules and regulations road safety and save our nation.

Glossary

1.	Pedestrians	persons walking on the road	பாதசாரிகள்
2.	Fatalities	deaths due to accident	விபத்தால் ஏற்படும் இழப்பு
5.	Breadwinner	one who earns money to support the family	குடும்பத்திற்காக சம்பாதிப்பவர்
6.	Stringent	severe	மிகவும் கடுமையான
7.	Collision	crash	மோதல்
8.	Rectification	correction	திருத்தம்
9.	Potholes	holes in a road surface	பாதையில் உள்ள குழிகள்
12.	Mandatory	compulsory	கட்டாயம்
13.	Bollards	short concrete posts used to prevent vehicles on the road	கட்டை தூண்கள்
14.	Pillion	seat behind in a two wheeler	இருசக்கர வாகன பின்இருக்கை



Evaluation

I. Choose the correct answer:

- Road safety is meant for
 - Passersby
 - drivers
 - public
 - all who use roads
- Road accidents affect a country's
 - improvement
 - life
 - finance
 - all the above
- Permit refers to
 - permission for driving
 - permission for carrying goods
 - certificate for drivers
 - registration of vehicles
- Raksha safe drive is a device useful for
 - pedestrians
 - motorists
 - car drivers
 - passengers
- Road safety week celebration was first imitated in India in the year
 - 1947
 - 1989
 - 1990
 - 2019



II. Fill in the blanks:

- The most useful invention of man for transport is _____.
- Using _____ is inevitable in our journey of life.
- Too many vehicles on the road cause _____ and _____ pollution.
- _____ is the monetary supporter of a family.
- In case of emergency for medical assistance call _____ for help.

III. Match the following:

1.	Informatory sign	Traffic lights
2.	Zebra crossing	Narrow bend sign
3.	Mandatory sign	Petrol pump sign
4.	Cautionary sign	License
5.	Right to drive a vehicle	Walkers

IV. Consider the following statements:

1. Tick the appropriate answer:

Assertion : Car pooling is the use of vehicles by turns.

Result: It saves fuel, time and money and also

- A is correct and R is not correct
- A is correct and R is also correct
- A is wrong and R is correct
- Both are wrong

2. Find the odd one

- car
- trucks
- tempos
- aero planes

3. Find the following statements are true or false

- Road safety education in the school curriculum is an additional burden for the students.
- An ounce of practice is worth more than tons of preaching.
- Hoarding on roads has to be banned.
- Following road safety rules from childhood will become a habit in future.

V. Answer in one or two sentences:

- What are the distracters while driving?
- Mention the 2 safety gears for safe driving.
- Why is not safe to drive in nights?
- When can a person obtain the right to drive a vehicle?
- How can media promote road safety among the public?

VI. Answer the following in detail:

1. List out the documents necessary for an Indian while driving.
2. What is the need for including road safety education in the school curriculum?
3. How can parents teach their children road safety rules?

2. If wheel had not been invented, what might have been our mode of transport?

Activity

1. Prepare an album of all traffic signals.
2. Organise a procession promoting road safety with catchy slogans for public awareness.
3. Conduct competitions on road safety.

VII. HOTs

1. Knowing the road safety rules, how will you influence your parents and relatives?



ROAD SAFETY

To know and learn about the safety rules through this activity.



PROCEDURE :

- Step 1:** Open the Browser and type the URL (or) Scan the QR Code.
- Step 2:** Game page will appear on the screen.
- Step 3:** Click on PLAY button on the screen and Choose the Characters.
- Step 4:** Select the area URBAN or RURAL. Read the instructions by clicking next then start the game.
- Step 5:** Choose the correct path A or B to reach the goal safely



Step 1



Step 2



Step 3

ROAD SAFETY Web URL:

https://www.think.gov.uk/games/take_the_lead/take_the_lead.html

*Pictures are indicative only



B352_7_SOCIAL_EM



ECONOMICS



Unit -1

Tax and its Importance



Learning Objectives

- ❖ To know the Taxation, Principles of Taxation and its types.
- ❖ To know the importance of Tax and its types.
- ❖ To gain knowledge of the need for Tax and People's Welfare.



இயற்றலும் ஈட்டலுங் காத்தலும் காத்த
வகுத்தலும் வல்ல தரசு.

– திருவள்ளுவர்

"It was only for the good of his subjects that he collected taxes from them, just as the Sun draws moisture from the Earth to give it back a thousand fold"

– Kalidas

Introduction

For the welfare of the society, the government has to perform various functions so it requires revenue. Modern governments have a wider variety of sources of revenue. The principal sources of the revenue are taxes, fees, prices, special assessment and Raffle Scheme. Like any other country, taxes form the most important part of revenue of India.

Taxation

Taxation is a term for when a taxing authority, usually a government, levies or imposes a tax. The term 'taxation' applies to

all types of involuntary levies, from income to capital gains to estate taxes. Though taxation can be a noun or verb, it is usually referred to as an act; the resulting revenue is usually called 'taxes'.

Taxes

Taxes are compulsory payments to the government without expectations of direct or return or benefit to the taxpayers. According to Prof. Seligman, taxes are defined as a compulsory contribution from a person to the government to defray the expenses incurred in the common interest of all without reference to special benefits conferred.

Why are Taxes Imposed?




Everybody is obliged by law to pay taxes. Total Tax money goes to government exchequer. The government decides how are taxes to be spent and how the budget is to be organized. Tax payment is not optional. An individual has to pay tax if any income comes under the income tax slab. It is a duty of every citizen to pay taxes. More collection of tax allows the government to implement more and more welfare schemes.

Principle of taxation

Adam Smith's principles or cannons of taxation still form the basis of the tax structure of a modern state:

Adam Smith's four Canons of Taxation:

1. Canon of Equality
2. Canon of Certainty
3. Canon of Convenience
4. Canon of Economy



1. Canon of Equality: the government should impose taxes in such a way that people have to pay according to their ability. It does not mean equal amount of tax but it means that the burden of a tax must be fair and just.

2. Canon of Certainty: Certainty creates confidence in the taxpayers cost of collection of taxes and increases economic welfare because it tends to avoid all economic waste.

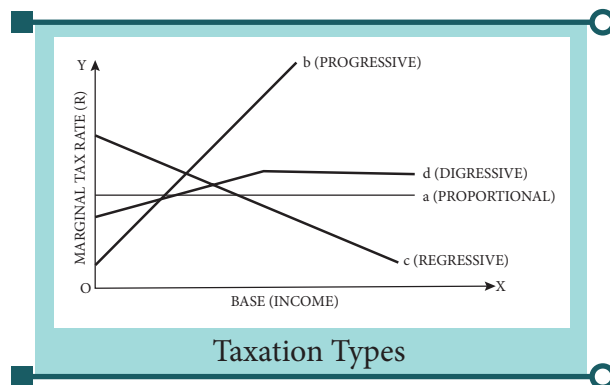
3. Canon of Convenience: Taxes should be levied and collected in such a manner that it provides a maximum of convenience to the taxpayers. It should always be kept in view that the taxpayers suffer the least inconvenience in payment of the tax.

4. Canon of Economy : Minimum possible money should be spent in the collection of taxes. Collected amount should be deposited in the Government treasury.

Taxation Types

There are three types of Taxation:

1. Proportional Tax
2. Progressive Tax
3. Regressive Tax and



Proportional Taxation is a method, where the rate of tax is same regardless the size of the income. The tax amount realized will vary in the same proportion as that of income.

If tax rate is 5% on income and Mr. X gets an income of Rs.1,000, he will pay Rs.50, Mr. B gets an income Rs.5,000, he will pay tax of Rs.50. In short, proportional tax leaves the relative financial status of taxed persons unchanged.

Progressive Taxation is a method by which the rate of tax will also increase with the increase of income of the person. If a person with Rs.1000 income per annum pays a tax of 10% (i.e) Rs.100, a person with an income of Rs.10,000 per annum pays a tax of 25% (i.e) Rs.2,500 and a person with income of 1 lakh per annum pays the tax of 50% that is Rs.50,000.

Regressive Taxation

A regressive tax is a tax applied uniformly, taking a larger percentage of income from low income earners than from high income earners. It is in opposition to a progressive tax.

Importance of Tax

Without taxes, governments would be unable to meet the demands of their societies. Taxes are crucial because governments collect this money and use it to finance under the following social projects.

1. Health

Without taxes, government contributions to the health sector would be impossible. Taxes go to funding health services such as social healthcare, medical research, social security, etc.



Health

2. Education

Education could be one of the most deserving recipients of tax money. Governments put a lot of importance in the development of

human capital and education is central in this development.



Education

3. Governance

Governance is a crucial component in the smooth running of country affairs. Poor governance would have far reaching ramifications on the entire country with a heavy toll on its economic growth. Good governance ensures that the money collected is utilized in a manner that benefits citizens of the country.



Digital India

4. Other important sectors are infrastructure development, transport, housing, etc.

Apart from social projects, governments also use money collected from taxes to fund sectors that are crucial for the wellbeing of their citizens such as security, scientific research, environmental protection, etc.

Some of the money is also channeled to fund projects such as pensions, unemployment benefits, childcare, etc. Taxes can affect the state of economic growth of a country. Taxes generally

contribute to the gross domestic product (GDP) of a country.



Scientific Research

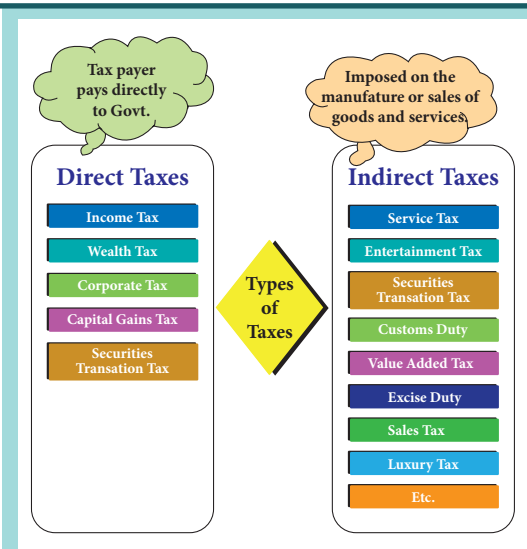


Environmental Protection

Types of tax

In modern times taxes are classified into two types. There are:

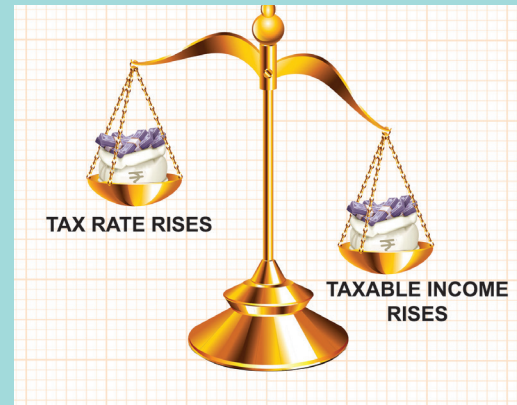
1. **Direct Tax;**
2. **Indirect Tax**



Direct Tax

A **Direct tax** is paid directly by an individual or organisation to imposing entity.

A tax payer, for example, pays direct taxes to the Government for different purposes, including real property tax, personal property tax, income tax or taxes on assets.



Income Tax



Central Board of Revenue bifurcated and a separate Board for Direct Taxes known as Central Board of Direct Taxes (CBDT) constituted under the Central Board of Revenue Act, 1963.

Other examples of direct tax are

Corporation Tax



Corporation Tax

It is levied on profit of corporations and companies. It is charged on royalties, interest, gains from sale of capital assets located in India, fees for technical services and dividends.

Wealth Tax



It is imposed on property of individuals depending upon the value of property. The same property will be taxed every year on its current market value.

Gift Tax



It is paid to the Government by the recipient of gift depending on value of gift.

Estate Duty



Estate Duty

It is charged from successor of inherited property. It is not desirable to avoid payment of taxes. They are levied directly on income and property of persons, who pay directly to the government.

Indirect Tax



On the other hand when liability to pay a tax is on one person and the burden of that tax shifts on some other person, this type of tax is called an indirect tax. Indirect Tax is a tax whose burden can be shifted to others. For example.

Service Tax



It is raised on provision of Service. This tax is collected from the service recipients and paid to the Central Government.

Sales Tax or VAT



It is an indirect tax on sale of goods because liability to collect tax is that of shopkeeper but the burden of that tax falls on the customer. The shopkeeper realizes the tax amount from the customer by including it in the price of the commodity that he sells.

Excise Duty



It is paid by the producer of goods, who recovers it from wholesalers and retailers. This tax in India is levied by the Central Government.

Entertainment Tax



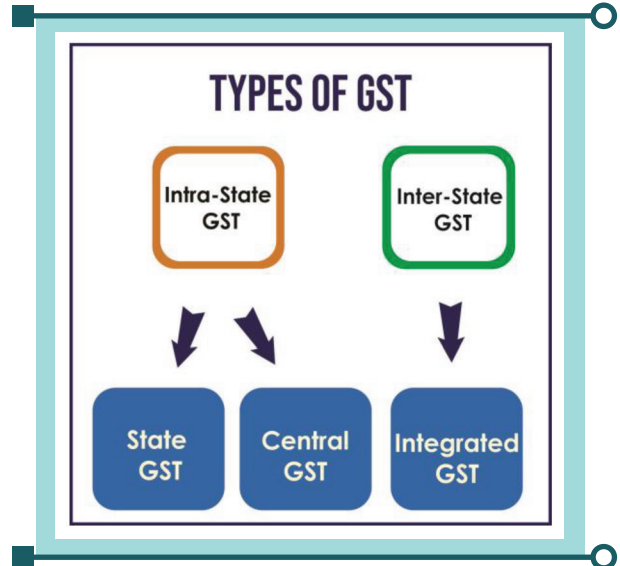
The state governments charge such tax on every transaction related to entertainment.

Some examples are movie tickets, video game arcades, stage shows, exhibitions, amusement parks, and sports-related activities.

Goods and Services Tax (GST)



Goods and Services Tax is a kind of tax imposed on sale, manufacturing and usage of goods and services. This tax is applied on services and goods at a national level with a purpose of achieving overall economic growth. GST is particularly designed to replace the indirect taxes imposed on goods and services by the Central and State.



Introduction to GST

Previous Indirect Tax Structure and its difficulties

The history of Indian taxation goes back to ancient period. According to Arthshastra, the book written by Kautilya, in ancient time taxes were levied and collected in both cash and kind. The modern history of Indirect taxes starts from the early 20th century when Central Excise Duty was imposed on Salt, Sugar, Motor Spirit, etc. Gradually the base of Excise duties was widened. At the time of independence, the system of Central Excise Duty at the national level and the Sales Tax at the State level was prevailing. After prolonged efforts and amendments, VAT was introduced first in Indian State of Haryana in 2003 and thereafter in 24 States/UTs including Punjab, Chandigarh, HP, J&K and Delhi in 2005. If the VAT was a major improvement over the pre-existing Sales Tax regime, then the Goods and Services Tax (GST) is indeed a remarkable improvement and the next logical step towards realising perfection in taxation system in the country.



Initially, it was proposed that there would be a single and national level GST. However, the GST tax regime has been finally implemented from 1st July, 2017 across India. With this there is an economic union of the country with ONE TAX, ONE MARKET AND ONE NATION.

Goods and Services Tax (GST) is a tax on all the goods and services that we buy. It has two parts, the Central Goods and Services Tax (CGST) and State Goods and Services Tax (SGST). It is a transparent tax. If you get a bill for the products you buy, you will find the following information:

Value of the Product	=	Rs.100	SGST 9%	=	Rs.9
CGST 9%	=	Rs.9	Total	=	Rs.118

In the bill, the GST is 18%, and it is divided equally as 9% for the Central and State Governments. Therefore, Rs 9 will go to Tamil Nadu Government and another Rs 9 will go to Central government.

If a seller in Tamil Nadu sells a commodity to a buyer in other state (for example Karnataka), it is called inter-state trade. In the case of inter-state trade, the bill will be as given below:

Value of the Product	=	Rs.100
IGST 18%	=	Rs.18
Total	=	Rs.118

Rs 18 will go to Central government. Central government will take Rs 9 and send another Rs 9 to Karnataka government.

The tax is divided into five slabs - 0 per cent, 5 per cent, 12 per cent, 18 per cent, and 28 per cent. Although GST is collected by the central government, taxes on petroleum products, alcoholic drinks, electricity are separately collected by the state government and almost all the necessities of life like vegetables and food grains are exempted from this tax.

Toll Tax & Road Tax



Toll tax is a tax you often pay to use any form of infrastructure developed by the government, example roads and bridges. The tax amount levied is rather negligible which is used for maintenance and basic upkeep of a particular project.

Swachh Bharat Cess

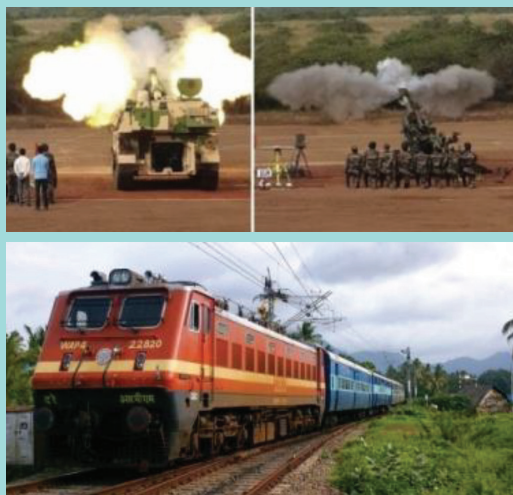


This is a cess imposed by the government of India and was started from 15 November 2015. This tax is applicable on all taxable services and the cess currently stands at 0.5%. Swachh Bharat cess is levied over and above the 14% service tax that is prevalent in the present times.

Distinction between Direct and Indirect tax

Direct Tax	Indirect Tax
Burden cannot be shifted by taxpayers	Easily be shifted to another person
Tax is imposed on personal income and corporate income	Taxes imposed on various goods and services
Direct tax has no inflation pressure	This tax has inflation pressure
The impact and incidence are the same in case of direct tax	The impact and incidence are different in case of indirect tax
Direct tax is less elastic	Indirect tax is more elastic

Need for Tax and Peoples Welfare



The levying of taxes aims to raise revenue to fund governing. It helps alter prices in order to balance the affect of demand. States and their functional equivalents throughout history have used money provided by taxation to carry out many functions.

Some of these include expenditures on economic infrastructure like, transportation, sanitation, public safety, education, health-care systems, military, scientific research, culture and the arts, public works, public insurance, etc. A government's ability to raise taxes is called its fiscal capacity.

When expenditures exceed tax revenue, a government accumulates debt. A portion of taxes may be used to serve past debts. Governments also use taxes to fund welfare and public services. These services can include education systems, pensions for the elderly, unemployment benefits, and public transportation. Energy, water and waste management systems are also common public utilities.

According to the proponents of the list theory of money creation, taxes are not needed for government revenue, as long as the government in question is able to issue fiat money. The purpose of taxation is to maintain the stability of the currency, express public policy regarding the distribution of wealth, subsidizing certain industries or population groups or isolating the costs of certain benefits, such as highways or social security.

Summary

- ❖ Taxation is a term used for when a government taxing authority levies or imposes a tax. The term 'taxation' applies to all types of involuntary levies, from income to capital gains to estate taxes.
- ❖ Taxes are compulsory payments to the government without expectations of direct or return or benefit to the taxpayers.

- ❖ Proportional Taxation is a method, where the rate of tax is same regardless size of the income.
- ❖ Governance is a crucial component in the smooth running of country affairs.
- ❖ A Direct tax is the tax whose burden is directly borne by the person on whom it is imposed, i.e., its burden cannot be shifted to others.
- ❖ Estate is charged from successor of inherited property. It is not desirable to avoid payment of taxes .
- ❖ Indirect Tax is a tax whose burden can be shifted to others.
- ❖ Excise duty in India is levied by the Central Government.
- ❖ Goods and Services Tax is a kinds of tax imposed on sale, manufacturing and usage of goods and services.
- ❖ The levying of taxes aims to raise revenue to fund governing or to alter prices in order to affect demand. States and their functional equivalents throughout history have used money provided by taxation to carry out many functions.

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Glossary			
1.	Equality	equal opportunities	சமத்துவம்
2.	Convenience	the state of being able to proceed with something without difficulty	வசதி
3.	Proportional	equivalent	விகிதாசார
4.	Regressive	taking a proportionally greater amount from those on lower incomes	பிற்போக்கு வரி
5.	Inherited	received as an heir at the death of the previous holder	மரபுரிமை
6.	Accumulate	gather	குவிக்க
7.	Subsidize	contribute to	மாளியம்
8.	Persecution	unfair treatment of a person or a group, especially because of their religious or political beliefs	துன்புறுத்தல், அடக்குமுறை



Evaluation

I. Choose the correct answer:

- Taxes are _____ payment.
 - Voluntary
 - Compulsory
 - a & b
 - None of the above
- Minimum possible amount should be spent in the collection of taxes is
 - canon of equality
 - canon of certainty
 - canon of economy
 - canon of convenience
- This taxation is a very opposite of progressive taxation.

a) degressive	b) proportional
c) regressive	d) none
- Income tax is a

a) direct tax	b) indirect tax
c) a & b	d) degressive tax
- Which tax is raised on provision of service.

a) wealth	b) corporate
c) wealth	d) service



II. Fill in the blanks:

- _____ is a term for when a taxing authority usually a government levies or imposes a tax.
- _____ is the method, where the rate of tax is same regardless size of the income.
- _____ is paid to the Government by the recipient of gift depending on value of gift.
- _____ tax burden cannot be shifted by tax payers.
- Indirect tax is _____ elastic.

III. Match the following:

- | | |
|--------------------------|-------------------------|
| 1. Principle of taxation | - Direct Tax |
| 2. Estate tax | - Goods and Service Tax |
| 3. Excise Tax | - Adam Smith |
| 4. 01.07.2017 | - Less elastic |
| 5. Direct Tax | - Indirect Tax |

IV. Odd one out:

- Which one of the following is not a indirect tax?
- | | |
|----------------|--------------------------|
| a) Service tax | b) Value Added Tax (VAT) |
| c) Estate duty | d) Excise duty |

V. Correct one out :

- Which one of the following tax is a direct tax?

a) Service tax	b) Wealth tax
c) Sales tax	d) Progressive tax

VI. Give short answer:

- Define tax.
- Why taxes are imposed?.
- Write name of taxation types and draw its diagram.
- Write any three importance of tax.
- What are the types of tax? and explain its.
- Write short note on Gift Tax and Service Tax.
- What is Goods and Service Tax?.
- Distinguish between the direct and indirect tax.

VII. Give brief answer:

- Write briefly about the principles of taxation.
- Explain the taxation types.
- Explain the importance of tax.
- Explain the direct and indirect tax with examples.
- Why need for tax on people welfare? And explain it.



VIII. Activity and Project

1. Students are asked to go to the nearest departmental store and know about the Goods and Service tax (GST). Teacher and students are discussed about the GST.
2. Teacher asks the student to write an essay on what is tax? why we pay tax? And how

does the Government use this tax for the welfare of the people.

IX. Life Skills :

1. Teacher and Students together discuss about the tax and their importance of development of country.



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