TEACHING-LEARNING OF ECONOMICS

WITH CASE METHOD

FOR SENIOR SECONDARY TEACHERS

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PREFACE

The National Council of Educational Research and Training (NCERT) aims at bringing out improvement in the quality of school education. Toward this end, providing quality resource materials to students and teachers is important. NCERT develops curricular materials for all stages of school education in print as well as in electronic versions.

Development of Teachers’ support material on Teaching Learning of Economics with case method at Senior Secondary Stage started in 2012.

This material aims to:

- Encourage use of case studies for discussion purposes to engage students to look into socio-economic issues from multiple perspectives and understand how such issues are connected to their lives.

- Provide opportunities to explore various economic issues both from their day-to-day life and also issues which are broader and invisible in nature.

Teaching with case method provides an opportunity to reflect critically on issues in terms of their political, social, economic and moral aspects. It entails the acceptance of multiple views on socio-economic issues and a commitment to democratic forms of interaction. This is important in view of the multiple contexts in which our schools function. For instance issues related to human rights, caste, religion and gender can be critically reflected on by children in
order to see how these issues are connected to their everyday experiences, also how different forms of inequalities become compounded and are perpetuated. It facilitates collective decision making through open discussion and by recognizing multiple views.

This material is developed collectively by practicing school teachers, teacher educators and economists teaching in universities and contains four chapters. In chapters 1 and 2, why and how to teach with case method has been explained and in chapter 3 and 4, some sample cases and questions for discussion for classes 11 and 12.

NCERT appreciates the contributions of all teachers and experts for their help in development of this material.

As an organization committed to systemic reform and continuous improvement in the quality of its products, NCERT welcomes comments and suggestions which will enable us to undertake further revision and refinement.

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I owe my deep gratitude to Prof. Neeraja Rashmi, Professor of Economics, DESS for her guidance during the course of work especially in planning for the development of Cases. Without her support, this work could not be possible.

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Chapter 1
Making Learning of Economics Interesting

Teaching with Cases

What is Economics?

We live in a world of limited resources, and economics helps us decide how to use these limited inputs to satisfy our never-ending list of wants and needs. This science of decision-making economic philosophy operates in our lives all the times, consciously or unconsciously.

Simply stated, economics is the study of how society uses its limited resources in the present unlimited ever growing wants. It is a social science that deals with the production, distribution, and consumption of goods and services. It focuses on the four factors of production (land, labor, capital, and entrepreneurship) which constitute economic activities in contemporary world.

Economics is split into the following two broad categories of study:

- **Microeconomics** is the branch of economics that studies how households and firms reach decisions about consumption, production and price determination of goods and services. It focuses at the individual level, while macroeconomics looks at the decisions that affect the economy as a whole.
Macroeconomics is the branch of economics that studies the overall working of an economy. It focuses on the broader picture and analyzes economic variables such as growth, inflation, interest rates, unemployment and taxes. When one talks about 4 percent inflation or 7.5 percent unemployment rate or 8 percent growth rate of the GDP, one is talking about the macroeconomic perspective.

Economics is a dynamic subject that needs collection, organization, presentation and analysis of data. Theories and principles in economics are often explained in tabular forms and with the help of diagrams.

Economics is introduced as separate subject at senior secondary stage. In Class XI, it covers:

1. Indian Economic Development
2. Statistics for Economics

In Class XII, it comprises of:

1. Introductory Microeconomics
2. Introductory Macroeconomics

Indian Economic Development

One of the objectives of this course is to provide the learners with a background discussion on some of the key issues relating to the Indian economy. With regard
to various economic issues and trends, this course also provides the scope for alternative views and creates opportunities for the learners to debate. When they complete the course, the learners should be able to understand the economic realities that appear in various media.

Statistics for Economics

In this course, the learners are expected to acquire skills in collection, organization of quantitative and qualitative information pertaining to various economic aspects systematically. It also intends to provide some basic statistical tools to analyse and interpret any economic information and draw appropriate inferences. In this process, the learners are also expected to understand the behaviour of various economic data.

The students at senior secondary stage are expected to acquire following skills for lifelong learning:

- Relate textual material to real life situations.
- Communication skills to communicate effectively in written, spoken, and graphical form.
- Quantitative reasoning i.e. to interpret statistical results.
- Critical thinking i.e. to apply economic analysis to address day- to-day problems.
- Decision making - the process of identifying the alternatives and selecting an appropriate alternative.
- Problem-solving skill - the ability to analyze facts and situations.
"Learning is not a spectator sport. Students do not learn much just by sitting in class listening to teachers, memorizing prepackaged assignments, and spitting out answers. They must talk about what they are learning, write about it, relate it to past experiences, and apply it to their daily lives. They must make what they learn part of themselves."

This chapter defines economics and its branches, micro economics, macroeconomics, statistics and Indian economic development. It also provides the expected skills which the learner will acquire. In the next chapter we will go into detailed description of cases for discussion purposes in classroom.
Chapter 2
How to Teach with Case Method?

The case method combines two elements:

- The Case itself
- Discussion of the Case.

A teaching case is not a "case study" of the type used in academic research. The analytical work of explaining the relationships among events in the case, identifying options, evaluating choices and predicting the effects of actions is the work done by students during the classroom discussion. Cases are narratives that contain information and invite analysis. Students are put in the position of making decisions or assessments based on the information available. Teachers may extract cases from authentic sources such as Economic Times, Yojana, Economic and Political Weekly, Economic Survey. The case may be related to a firm, economic organisation, information on any economic issue, the impact of a particular government economic policy on a specific target group and story of a person who may be an entrepreneur, economist, consumer, farmer, etc. Under case study method students read the case and then seek a solution to the problem presented through it.

Objectives

The objectives of case method are:

- To enhance students' learning of economics through real life situations;
• To enhance student’s conceptual understanding; and

• To create interest among students towards the subject.

*The role of teacher is that of a facilitator, guide, and motivator.*

There are some topics which can be dealt effectively through cases in economics at the senior secondary stage to enrich the classroom transaction process.

*Preparation of Activity*

• Divide the students into 5-6 groups.
• Teachers are expected to use cases from authentic sources such as Economic Survey, Human Development Report, Newspapers and Magazines.
• Provide case to each group along with expected day, date and time of discussion and presentation, well in advance.
• Provide the case to the students with VI in Braille or soft copy in their laptops.
• Provide case and questions written on card to the students with HI and encourage communicating orally.
Conducting Activity

- Give each group ten minutes to discuss the case (one or more) as given in the next two chapters.
- Encourage everyone to participate in the group discussion.
- Ask each group leader/captain to share the views of the group on the case assigned to them, with the larger group.
- Teachers and students can discuss following suggested sample questions in the classroom given below each case in the next two chapters.
- Ensure that students with VI and HI also initiate and participate.

In the following pages, some developed cases along with suggested sample questions for classroom discussion purposes for classes 11 and 12 are provided. The cases may be used along with lectures for teaching the classes 11 and 12. Cases have been taken from various government reports like Economic Survey 2011-12 and 2012-13, and four NCERT textbooks namely, Statistics for Economics textbook for Class 11, Indian Economic Development textbook for class 11, Introductory Microeconomics textbook for class 12 and Introductory Macroeconomics textbook for class 12. The excerpts from other documents such as India Human Development Report 2011, Reserve Bank of India website, and daily newspapers such as The Hindustan Times, New Delhi, The Times of India, New Delhi, and The Economic Times can also be used as cases. The excerpts from local newspapers and other state government documents etc. can be used as cases for classroom discussion. Teachers can choose from these or develop their own cases using authentic sources.
In the following section, some sample cases are given along with sample questions for discussion in classroom to facilitate teachers in effective teaching learning of economics.
Chapter 3
Cases for class 11

Indian Economic Development

Case: 1

Topic: Equity: Persons with disability

Chapter 2: Indian Economy 1950-1990

Unit 1: Development Policies and Experience (1947-1990)

Time: One Period (35 minutes)

A number of schemes are being implemented for the empowerment and rehabilitation of persons with disabilities. These schemes aim to promote physical, psychological, social, educational, and economic rehabilitation and development of persons with disabilities to enhance their quality of life and enable them to lead their lives with dignity. There are seven autonomous National Institutes working in different fields of disabilities. These institutes are engaged in human resource development in the field of disability, providing rehabilitation services to persons with disabilities and undertaking research and development in their respective areas of specializations. As of 31 January 2011, ₹ 34 crore has been released to these national institutes against the budgeted outlay of ₹ 60 crore for the year. Under the Scheme of Assistance to the Disabled for Purchase/Fitting of Aids and Appliances (ADIP), approximately 2 lakh persons with disabilities are provided assistive devices every year.

The following questions may be asked by the teacher from students. More participation of students should be ensured by the teacher.

_Some sample questions for discussion based on the given case_

1. How can the persons with disabilities be empowered?

2. What is the name of the scheme for their economic empowerment?

3. In your opinion, is it enough to provide funds for empowerment and rehabilitation of persons with disabilities? Justify your opinion.

4. Do you think that implementation of the schemes for the empowerment and rehabilitation of persons with disabilities is adequate?
Case: 2

Topic: Types of Economic Systems
Chapter 2: Indian Economy 1950-1990
Unit 1: Development Policies and Experience (1947-1990)
Time: One Period (35 minutes)

Every society has to answer three questions

- What goods and services should be produced in the country?
- How should the goods and services be produced? Should producers use more human labour or more capital (machines) for producing things?
- How should the goods and services be distributed among people?

In a market economy, also called capitalism, only those consumer goods will be produced that are in demand, i.e., goods that can be sold profitably either in the domestic or in the foreign markets. If cars are in demand, cars will be produced and if bicycles are in demand, bicycles will be produced. If labour is cheaper than capital, more labour-intensive methods of production will be used and vice-versa.

In a socialist society the government decides what goods are to be produced in accordance with the needs of society. The government decides how goods are to be produced and how they should be distributed. In principle, distribution under socialism is supposed to be based on what people need and not on what they can afford to purchase. In Cuba and China, for example, most of the economic activities are governed by the socialistic principles.

In a mixed economy, the market will provide whatever goods and services it can
produce well, and the government will provide essential goods and services which the market fails to do.

Source: Indian Economic Development textbook for class 11, p. 18.

The following questions may be asked by the teacher from students. More participation of students should be ensured by the teacher.

**Some sample questions for discussion based on the given case**

1. How do the market forces of supply and demand solve the three central problems in a market economy?

2. How does a socialist society answer the three basic questions of economy?

3. Do you think a mixed economy is more suitable for a developing country like India?

4. Do you think that in a capitalist economy most of the citizens would be left behind without the chance to improve their quality of life?
This section examine the major dimensions of inclusive development like poverty alleviation, employment generation, health, education, and social welfare besides reviewing the progress of important government programmes in these sectors.

Inclusive development can be viewed in terms of progress in social and financial inclusion. A large part of the population, particularly segments like landless agricultural labourers, marginal farmers, scheduled castes (SCs), scheduled tribes (STs), and other backward classes (OBCs), continue to suffer social and financial exclusion. Accordingly, the government’s policies are directed towards economic and social upliftment of these segments so as to enable everyone to reap the benefits of growth and bring marginalized sections of the society into the mainstream. This is also reflected in social-sector expenditure by the government.

The following questions may be asked by the teacher from students. More participation of students should be ensured by the teacher.

**Some sample questions for discussion based on the given case**

1. Do you think that segments like landless agricultural labourers, marginal farmers, scheduled castes (SCs), scheduled tribes (STs), and other backward classes (OBCs), continue to suffer social and financial exclusion?

2. What should be the role of school, other children and yours for more participation of landless agricultural labourers and marginal farmers?

3. In your opinion, will it be enough to direct the government’s policies towards economic and social upliftment of these segments?

4. What will be your efforts in this field?
## Case: 4

**Topic:** Incidence of Poverty, by Social Groups  
**Chapter 4:** Poverty  
**Unit III:** Current Challenges facing the Indian Economy  
**Time:** One Period (35 minutes)

### Incidence of Poverty, by Social Groups, 1993–4 and 2004–5 (per cent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Rural</th>
<th>Urban</th>
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<tr>
<td></td>
<td>SC</td>
<td>ST</td>
</tr>
<tr>
<td>1993–4</td>
<td>48.3</td>
<td>52.0</td>
</tr>
<tr>
<td>2004–5</td>
<td>36.8</td>
<td>47.7</td>
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</table>

The following questions may be asked by the teacher from students. More participation of students should be ensured by the teacher.

**Some sample questions for discussion based on the given case**

1. For which social group incidence of poverty was higher than the national average in rural areas in 1993-94?

2. During 1993-94 to 2004-05, which social group in urban area experienced higher reduction in poverty?

3. Enumerate whether decline in poverty an all India level has been higher in rural area or in urban area?

4. To reduce poverty, on which social group, the Government should pay more attention.
In recent years, awareness of the harmful effect of chemical-based fertilizers and pesticides on our health is on a rise. Conventional agriculture relies heavily on chemical fertilizers and toxic pesticides etc., which enter the food supply, penetrate the water sources, harm the livestock, deplete the soil and devastate natural eco-systems. Efforts in evolving technologies which are eco-friendly are essential for sustainable development and one such technology which is eco friendly is organic farming. In short, organic agriculture is a whole system of farming that restores, maintains and enhances the ecological balance. There is an increasing demand for organically grown food to enhance food safety throughout the world.

**Organic Food**

Organic food is growing in popularity across the world. Many countries have around 10 per cent of their food system under organic farming. There are many retail chains and supermarkets, which are accorded with green status to sell organic food. Moreover, organic foods command higher price of around 10-100 per cent than conventional ones.

Source: Indian Economic Development textbook for Class 11, p. 110-111.
The following questions may be asked by the teacher from students. More participation of students should be ensured by the teacher.

**Some sample questions for discussion based on the given case**

1. Do you think that the chemical-based fertilizers and pesticides have harmful effects on our health?

2. Do you feel that the conventional agriculture has drawbacks?

3. In what ways organic farming is beneficial?

4. How is organic farming helpful in sustainable development?
Case: 6

Topic: Women and the economy

Chapter 6: Rural Development

Unit III: Current Challenges facing the Indian Economy

Time: One Period (35 minutes)

Some sample questions for discussion based on the given case

1. Do you think that is it enough to have a government training programme to change the labour markets?

2. How is strategy for financial inclusion for women important?

3. How can employability of women be increased?

4. How does SHG help in improvement of women?
Case: 7

Topic: Distribution of Electricity
Chapter 8: Infrastructure
Unit III: Current Challenges facing the Indian Economy
Time: One Period (35 minutes)

**Power Distribution: The Case of Delhi**

Since independence, power management in the capital has changed hands four times. The Delhi State Electricity Board (DSEB) was set up in 1951. This was succeeded by the Delhi Electric Supply Undertaking (DESU) in 1958. The Delhi Vidyut Board (DVB) came into existence as SEB in February 1997. Now the distribution of electricity vests with two leading Private sector companies- Reliance Energy Limited (BSES Rajdhani Power Limited and BSES Yamuna Power limited) and Tata - Power limited (NDPL). They supply electricity to approximately 28 lakh customers in Delhi. The tariff structure and other regulatory issues are monitored by the Delhi Electricity Regulatory Commission (DERC). Though it was expected that there will be greater improvement in power distribution and the consumers will benefit in a major way, experience shows unsatisfactory results.

Some sample questions for discussion based on the given case

1. How many times power management system has been changed in Delhi since Independence?

2. Why was DERC set up?

3. Name existing companies responsible for distribution of electricity in your area and how far these are efficient.

4. Give your suggestions for improving the distribution of electricity in your area?
Cases for class 11

Statistics for Economics

Case: 1

Topic: Frequency

Chapter 2: Collection of Data, Frequency Distribution

Time: One Period (35 minutes)

<table>
<thead>
<tr>
<th>Marks (x)</th>
<th>No. of students (f)</th>
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<tbody>
<tr>
<td>1-10</td>
<td>5</td>
</tr>
<tr>
<td>10-20</td>
<td>12</td>
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<td>20-30</td>
<td>15</td>
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<td>40-50</td>
<td>8</td>
</tr>
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<td>50-60</td>
<td>3</td>
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<tr>
<td>60-70</td>
<td>2</td>
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Some sample questions for discussion based on the given case

1. What are the class limits of the second class?

2. How many students get (60-70) marks?

3. Calculate the mid value of class (30-40).

4. Which class of marks has maximum frequency?
Case: 2

Topic: Organised data

Chapter 3: Organisation of Data

Time: One Period (35 minutes)


Some sample questions for discussion based on the given case

1. What does the above picture show?

2. Which picture does show organised data?

3. Which data do you like and why?
Case: 3
Topic: Construction of Pie Diagram
Chapter 4: Presentation of Data
Time: One Period (35 minutes)

Table: Distribution of Indian Population by their working status (crore)

<table>
<thead>
<tr>
<th>Status</th>
<th>Population</th>
<th>Per cent (%)</th>
<th>Angular Component (°)</th>
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<tbody>
<tr>
<td>Main Worker</td>
<td>31</td>
<td>8.8</td>
<td>32</td>
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<tr>
<td>Marginal Worker</td>
<td>9</td>
<td>30.4</td>
<td>109</td>
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<tr>
<td>Non-Worker</td>
<td>62</td>
<td>60.8</td>
<td>219</td>
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<tr>
<td>All</td>
<td>102</td>
<td>100</td>
<td>360</td>
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Source: Statistics for Economics, NCERT Textbook for class 11, p.49.
Some sample questions for discussion based on the given case

1. What is the angular component of main worker?

2. Which sector has the highest population percent?

3. Which sector has the minimum percent?
Case: 4  
Topic: Parts of table  
Chapter 4: Presentation of Data  
Time: One Period (35 minutes)

Some sample questions for discussion based on the given case

1. Why is table number assigned to a table?

2. The headings or designations of vertical columns are called __________.

3. In which part of the table numerical information are shown?

4. What is the importance of source in a table?

Source: Statistics for Economics, NCERT Textbook for class 11, p.44.
Case: 5

Topic: arithmetic mean

Chapter 5: Measures of Central Tendency

Time: One Period (35 minutes)

Source: Statistics for Economics, NCERT Textbook for class 11, p.66.
Some sample questions for discussion based on the given case

1. Calculate arithmetic mean from the above diagram.

2. Find out the median value in the above diagram.

3. Which method is used to calculate what?

4. Calculate range of Height from the above data.
Case: 6

Topic: Types of Correlation

Chapter 7: Correlation

Time: One Period (35 minutes)

Source: Statistics for Economics, NCERT Textbook for class 11, p.95.
Some sample questions for discussion based on the given case

1. If all the points lie on a straight line with a negative slope. Then which type of correlation is it?

2. When all the points of scatter diagram cluster around a straight line going upwards from left to right which type of correlation is that?

3. Draw scatter diagram showing zero correlation.

4. What is the nature of correlation when value of $r$ is +1?
Chapter 4
Cases for class 12

Introductory Microeconomics

Case: 1

Topic: Elasticity of Demand

Chapter 2: Theory of Consumer Behaviour

Time: One Period (35 minutes)

**Why is demand for salt inelastic?**

Salt has no close substitute & moreover a household has to share a negligible part of his entire budget. Therefore, even in spite of increase in price of salt its demand will not be affected.

However, demand for a particular brand of toothpaste is comparatively more elastic as there are many brands of toothpaste available in the market, so the consumers can switch over to any other brand in case of hike in the price of a particular brand of toothpaste.

Some sample questions for discussion based on the given case

1. Which factors according to above passage are responsible for price elasticity of demand?

2. Is the demand for a luxury item elastic? Why?

3. Name some commodities, which have small number of substitutes.

Case: 2

Topic: Demand and Supply

Chapter 2: Theory of Consumer Behaviour

Time: One Period (35 minutes)

Source: Hindustan Times /New Delhi/Sunday/08 July 2012.
Some sample questions for discussion based on the given case

1. In which city was the gap between demand and supply of power maximum?

2. Identify the reasons responsible for the power crisis.

3. Power crisis in the month of July 2012 was because of mismatch of demand and supply. Elaborate the comment.
Case: 3
Topic: Demand and Supply
Chapter 2: Theory of Consumer Behaviour
Time: One Period (35 minutes)

Source: The Times of India, New Delhi, September 26, 2012.
Some sample questions for discussion based on the given case

1. Water supply is less than demand, what are its effects?

2. “Delhi’s own power generation is 2,000 MW but its demand for power is much higher.” How does Delhi meet this demand-supply gap?

3. Suggest few measures to save electricity?
The demand curve is a relation between the quantity of the good chosen by a consumer and the price of the good. The independent variable (price) is measured along the vertical axis and dependent variable (quantity) is measured along the horizontal axis. The demand curve gives the quantity demanded by the consumer at each price.
Some sample questions for discussion based on the given case

1. Can want or desire for a commodity be treated as demand for the commodity?

2. What do you understand by the inverse relation of price and quantity demanded?
Case: 5

Topic:  Market Sensitivity towards Non-Economic happenings
Chapter 4:  The Theory of the Firm under Perfect Competition
Time:  One Period (35 minutes)

Just after 9/11, attack on WTO tower a sharp downturn in the demand for travel was seen. Many airlines had to reduce their number of flights & some of the small players in this area had to face a big crisis.

A small statement regarding the anticipated (not certain) behaviour of the market by a recognized/well-known economist or office has lead to a big rise in the prices of many Indian domestic items including sugar, onion, potato etc. Similarly, stock market crushes down or leads to a sudden rise just because of a created rumour. We rushed to the ATMs & Banks to withdraw all our deposits just because of an unchecked rumour that might have been raised out of business rivalry.


Some sample questions for discussion based on the given case

1. Why do you think that an attack on WTO tower reduced the demand for air travel?

2. What do you suggest about how should we react on the statement of an expert or office?
Case: 6

Topic: Perfect competition and Monopoly

Chapter 4: The Theory of the Firm under Perfect Competition

Time: One Period (35 minutes)

Under perfect competition, there are a large numbers of sellers selling homogenous product. Each seller sells quite an insignificant portion of total market supply that none of them can influence the price in the market. Both buyers and sellers do not have any trade union or association. The price of the commodity under perfect competition is determined by the forces of demand and supply of the product. Every seller accepts the price as determined by the market. No individual firm can influence this price. It has to decide how much quantity of the commodity it wants to sell. It is because of this that the seller under perfect competition is a price taker.

On the other hand, under monopoly, there is a single seller of a product, which has no close substitute. The firm has full control over the supply of the commodity. The firm is in a position to influence the price of the product. In monopoly demand curve slopes downward from left to right which implies that if the firm charges a higher price, quantity demanded of its product will be less, if the firm fixes a lower price, quantity demanded will be more. Because of it, demand curve slopes downward from left to right. The firm will fix price that maximise its profit. Therefore, under monopoly, the seller is a price maker and not a price taker.

Source: Teacher’s made
Some sample questions for discussion based on the given case

1. Why is firm under perfect competition a price taker?

2. Give two important differences between monopoly and perfect competition.

3. Can a monopoly fix the price of commodity at his will?

4. Identify the market forms for the two sellers of good A and B from the following information. Give reasons.

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<thead>
<tr>
<th>Output demanded</th>
<th>Price of &quot;A&quot; (₹)</th>
<th>Price of &quot;B&quot; (₹)</th>
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<tr>
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<td>20</td>
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<td>30</td>
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Case: 7  
Topic: Equilibrium  
Chapter 4: Market Equilibrium  
Time: One Period (35 minutes)

Table: Impact of Simultaneous Shifts on Equilibrium

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<tr>
<th>Shift in Demand</th>
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<th>Price</th>
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<td>Increases</td>
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</table>

Source: Introductory Microeconomics, NCERT Textbook for class 12, p.78.
Some sample questions for discussion based on the given case

1. If the demand curve will shift to leftward side, how will it affect the equilibrium quantity of the commodity?

2. What are the reasons for shift in demand for a commodity?

3. On the eve of Diwali, the demand for sweets and crackers increase. How it will affect the equilibrium price of these commodities?

4. If there is truck strike, how will it affect the supply of apples and the equilibrium price?
Cases for class 12

Introductory Macroeconomics

Case: 1

Topic: NNP at factor cost

Chapter 4: National Income Accounting

Time: One Period (35 minutes)

<table>
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<th>At 2004-05 prices</th>
<th>At current prices</th>
<th>At 2004-05 Prices</th>
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Q: Quick estimates. A: Advance estimates

**Some sample questions for discussion based on the given case**

1. By how many times has NNP at factor cost in current prices increased between 1990-91 and 2011-12?

2. By how many times has NNP at factor cost (at 2004-05 prices) increased between 1990-91 and 2011-12?

3. Why is the value in the answer to Q.2 lower than in the answer to Q.1?

4. By how many times has per capita NNP at factor cost at 2004-05 prices increased between 1990-91 and 2011-12?
In the Figure given above, the uppermost arrow, going from the households to the firms, represents the spending the households undertake to buy goods and services produced by the firms. The second arrow going from the firms to the households is the counterpart of the arrow above. It stands for the goods and services which are flowing from the firms to the households. In other words, this flow is what the households are getting from the firms, for which they are making the expenditures. In short,
the two arrows on the top represent the goods and services market – the arrow above represents the flow of payments for the goods and services, the arrow below represents the flow of goods and services. The two arrows at the bottom of the diagram similarly represent the factors of production market. The lower most arrow going from the households to the firms symbolises the services that the households are rendering to the firms. Using these services the firms are manufacturing the output. The arrow above this, going from the firms to the households, represents the payments made by the firms to the households for the services provided by the latter.

Source: Introductory Macroeconomics textbook for Class 12, p.15.

Some sample questions for discussion based on the given case

1. What are the different factors of production?

2. Differentiate between factor market and goods & services market.

3. What do you understand by factor payments?
Case: 3

Topic: Is GDP a good indicator of Economic Growth?

Chapter 4: National Income Accounting

Time: One Period (35 minutes)

How uniform is the distribution of GDP? It still seems that majority of the people are poor and only some have benefited.

GDP and Welfare

Can the GDP of a country be taken as an index of the welfare of the people of that country? If a person has more income, he or she can buy more goods and services and his or her material well-being improves. So it may seem reasonable to treat his or her income level as his or her level of well-being. GDP is the sum total of value of goods and services created within the geographical boundary of a country in a particular year. It gets distributed among the people as incomes (except for retained earnings). So we may be tempted to treat higher level of GDP of a country as an index of greater well-being of the people of that country (to account for price changes, we may take the value of real GDP instead of nominal GDP).

Source: Introductory Macroeconomics Textbook for Class 12, p.27.
Some sample questions for discussion based on the given case

1. Is it reasonable to treat a person's income level as his or her level of well-being?

2. In the given picture, do you see that all of the people have benefited.

3. In the given picture, do you think that the distribution of GDP is uniform?

4. Do you think that GDP is a true indicator of welfare?
Case: 4  
Topic: History of money  
Chapter 3: Money and Banking  
Time: One Period (35 minutes)

Sample question for discussion based on the given case

1. Read above story about money and discuss in the class.
The rate of growth of reserve money comprising currency in circulation and deposits with RBI (bankers and others) decelerated from an average of 17.6% in Q1 of 2011-12 to 4.3% in Q3 of 2012-13. Almost the entire increase in the reserve money of ₹ 2381 billion between Q3 of 2011-12 and Q3 of 2012-13 consisted of increase in currency in circulation. As sources of reserve money, net RBI credit to Government and increase in net financial assets of RBI contributed to the growth of base money. The rate of growth of base money was muted largely because of an increase in non-monetary liabilities of RBI which increased from ₹ 1572 billion in 2011-12 to ₹ 3596 billion between Q3 of the current year to Q3 of 2011-12. Though net foreign exchange assets constituted more than 100% of the base money, rate of growth of acquisition of NFA has moderated considerably, and was 1.6% in Q3 of 2012-13. Increase in net monetary liabilities of RBI was particularly sharp in 2011-12 and first 2 quarters of the current year. Currency constituted nearly 3/4th of the base money.

The rate of growth of broad money (M3) was not only lower than the indicative growth set by the Reserve Bank of India but also it witnessed continuous and sequential deceleration in the last 7 quarters. Overall M3 growth moderated to 11.2% in December, 2012. Aggregate deposits with the banks were the major component of broad money counting for over 85% of total M3 and this share has almost remained stable. The sources of broad money are net bank credit to the Government and to the commercial sector.

Some sample questions for discussion based on the given case

1. Explain the components of reserve money.

2. Enumerate the reasons for increase in reserve money between Q3 of 2011-12 and Q3 of 2012-13.

3. What have been the sources of growth of base money during the period?

4. Explain two sources of broad money.
Case: 6  
Topic: Repo Rate & Reverse Repo Rate  
Chapter 3: Money and Banking  
Time: One Period (35 minutes)

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As percentage to Assets:

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Some sample questions for discussion based on the given case

1. Which category of bank did earn highest income during 2011-12?

2. Compare operating parameters of public sector banks with new private sector banks.

3. Arrange profitability to different categories of bank in descending order.

4. Compare operating parameters of foreign banks and public sector banks.

5. Do you think that foreign banks and private sector banks are more efficient than public sector banks?
Case: 7

Topic: Government Budget

Chapter 5: The Government: Functions and Scope

Time: One Period (35 minutes)

Source: Introductory Macroeconomics Textbook for class 12, p.62.

Some sample questions for discussion based on the given case

1. What are the various components of revenue expenditure and capital expenditure?

2. Discuss the implications of deficit budget on economic development.

3. Differentiate between plan and non-plan expenditure.
For Teacher’s Feedback

Reflect yourself

What do you think about this book? We would appreciate if you reflect on the book and fill in this feedback form. Your feedback will be helpful to revise this book, to understand your academic needs and to establish a network of you and other economics teaching fraternity working to improve the quality of teaching economics in schools. Please tick (✓) mark the relevant box in case of rating scale questions and type your comments and suggestions in the given space (attach a separate sheet, if required). Kindly send us this filled in form as an attached file to our email id: pratimasingh33@gmail.com.

Thank you for your cooperation in this initiative.

1. The main objective of this book is to provide case studies for discussion purposes to help children to see economic issues from multiple perspectives and understand how such issues are connected to their lives.

   Do you think this material is fruitful for qualitative teaching?
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________

2. In your view, how does the book reflect the concerns and perspectives of National Curriculum Framework 2005? (You can view and download the PDF version of NCF 2005 in NCERT website: www.ncert.nic.in)

   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
3. How does the book reflect the concerns and perspectives of National Curriculum Framework for Teacher Education 2009? (You can view and download the PDF version of NCFTE 2009 in NCTE website: www.ncte-india.org)

4. Each chapter of this book has been developed to provide cases for discussion purposes during the classroom transaction process. Kindly rate each chapter in terms of its objective, presentation and coverage of issues.

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<th>Sl. No.</th>
<th>Chapter</th>
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5. How do the chapters in the book help you to make informed decisions in organising your economics classes?

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<td>3.</td>
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6. Rate the following aspects

<table>
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<th>Sl. No.</th>
<th>Chapter</th>
<th>Not relevant</th>
<th>Relevant but not helpful for me</th>
<th>Partly helpful</th>
<th>Quite helpful</th>
<th>Very helpful</th>
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<td>1.</td>
<td>Format of the book</td>
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<td>2.</td>
<td>Presentation</td>
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<td>Overall impression</td>
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</table>
7. Would you recommend this book to other economics teachers?

Yes / No

8. What are the best features of this book?

_________________________________________________________________
_________________________________________________________________
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9. Is there a particular chapter in this book that impressed you most? Why?

(State in terms of presentation, language and understanding etc.)

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10. Which part of the book do you not like and believe should be revised in the next edition?

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11. What constructive criticism would you like to offer to the publisher of this book?

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12. Which format of the book do you prefer to use? Please tick (✓) mark the relevant one

1. Standard printed version (   )
2. Electronic version (   )
3. Braille (   )
4. Audio version (   )

13. Details about you and your institution

1. Name

2. Qualification

3. Designation

4. Teaching Experience (years)

5. Institution/Contact Address (with pin code, email, telephone/mobile)