

## Worksheet: Money and Credit

Punjab State Board · Class 10 · Economics · 4 questions · 13 marks

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Score: \_\_\_\_\_ / 13

**Q1.** What is the 'double coincidence of wants' problem in barter? How does money solve it? [2 marks]

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**Q2.** Describe the 'two faces of credit' with one example each. Why is high-interest credit dangerous for farmers? [3 marks]

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**Q3.** Compare formal and informal sources of credit in India. Why do poor households overwhelmingly use informal credit despite its higher cost? [3 marks]

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**Q4.** What are Self-Help Groups (SHGs)? How do they solve the problem of poor people's access to formal credit? Explain their limitations as well. [5 marks]

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