



Collegedunia NCERT Notes

The Ultimate NCERT Revision Guide for Class 12 Geography
Fundamentals of Human Geography (Part 2)

Chapter 3: Human Development

NCERT Notes | Class 12 Geography | Chapter 3 | (2026-27 / New NCERT)

Also see for this chapter: [NCERT Solutions](#)

These notes follow the rationalised NCERT syllabus (2026-27) and are framed for **CBSE Board, CUET (UG) Geography**, and **UPSC** preparation.

Contents

1	Introduction: Growth, Development and the Human Idea	1
1.1	Growth versus Development	2
1.2	From Economic Growth to Human Development	3
2	The Concept of Human Development	3
2.1	Defining Human Development	4
2.2	What is a Meaningful Life?	4
2.3	Capability and Freedom of Choice	5
2.4	The Two Economists Compared	6
3	The Four Pillars of Human Development	6
3.1	The Four Pillars Explained	6
3.2	Equity and Sustainability in Practice	7
3.3	Productivity and Empowerment in Practice	8

4 Approaches to Human Development	8
4.1 The Four Approaches	9
4.2 Comparing the Approaches	9
5 Measuring Human Development: HDI and HPI	10
5.1 The Human Development Index (HDI)	10
5.2 The Human Poverty Index (HPI)	11
5.3 Beyond HDI: Gross National Happiness	12
6 International Comparisons and Classification	12
6.1 Surprising Patterns Across Countries	13
6.2 The Four-Fold Classification	13
6.3 Why Regions Differ in Human Development	14
7 Quick Reference Summary	15
7.1 Key Terms at a Glance	15
7.2 Founders, Indices and Organisations	15
7.3 Exam Pointers and Continue Learning	16
7.4 Common Exam Questions, Answered	16

1 Introduction: Growth, Development and the Human Idea

Human Development is the third chapter of *Fundamentals of Human Geography* and one of the most scoring topics for the CBSE Board and CUET exams. The chapter shifts the focus of development away from money alone and places **people at the centre**. It explains how the well-being of people, the choices they enjoy and the freedoms they have are the true measures of a country's progress. This idea changed the way the whole world looks at development after 1990.

The chapter is short but conceptually rich. Most questions are definition-based or comparison-based, so clear understanding of a few key terms carries the whole chapter. We begin by separating two words that are often confused: growth and development.

1.1 Growth versus Development

Both growth and development describe **change over a period of time**, but they are not the same thing. Growth is purely about quantity, while development is about quality.

- **Growth** is **quantitative** and **value neutral**. It can carry a positive sign (an increase) or a negative sign (a decrease).
- **Development** is **qualitative** and **always value positive**. It only happens when there is a positive change in quality, that is, an improvement in conditions.

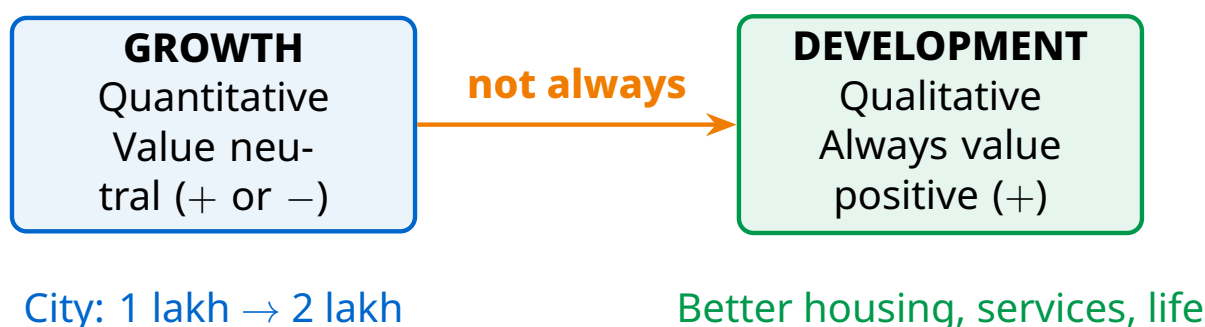
A simple link ties the two together: development needs positive growth, but positive growth does not always bring development.

Key Relationship

Development takes place only when there is a **positive change in quality**. Positive growth is needed for development, yet positive growth alone does not guarantee development.

Growth ($\pm$) $\rightarrow$ may or may not give $\rightarrow$ Development (+)

A classic NCERT example makes this clear. If a city's population rises from one lakh to two lakhs, the city has **grown**. But if housing, basic services and other facilities stay the same, this growth has **not** brought development, because the quality of life has not improved.



Exam Shortcut

Remember the pair as **Quantity vs Quality**. If a question describes a number rising or falling, it is **growth**. If it describes an improvement in well-being or conditions, it is **development**. The CBSE one-mark MCQ "development is best described as" almost always answers to *a positive change in quality*.

1.2 From Economic Growth to Human Development

For many decades, a country's development was measured **only by its economic growth**. The bigger the economy, the more developed the country was thought to be. This view had a major flaw: a growing economy did not always change the lives of ordinary people.

By the late eighties and early nineties, a new idea took shape: the **quality of life**, the opportunities people have, and the freedoms they enjoy are central to devel-

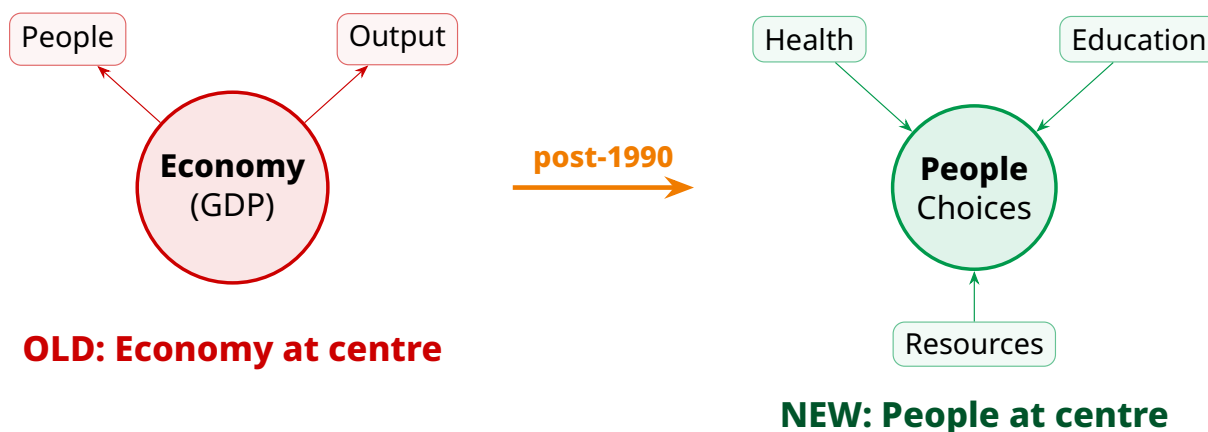
opment. Two South Asian economists, **Dr Mahbub-ul-Haq** and **Prof. Amartya Sen**, gave this idea a clear shape.

The Shift in Thinking

Old view: Development = size of the economy (income and output).

New view (post-1990): Development = enlarging people's **choices** and improving their **lives**. People are central, not just the GDP figure.

The change can be drawn as a simple shift in what we put at the centre of development. The older approach kept the economy at the centre and treated people as one of its outputs. The newer approach reverses this and keeps **people at the centre**, treating income only as a means to enlarge their choices.



Why this matters today

Two countries can have the same per capita income, yet very different lives. One may have long life expectancy, good schools and clean water; the other may have none of these. Income alone hides this gap, which is exactly why human development became a separate measure used by the United Nations.

2 The Concept of Human Development

This section explains what human development actually means, who shaped the idea, and what makes a life meaningful. These are high-value definitions for the CBSE 3-mark and 5-mark questions, so the wording here is kept close to the NCERT text while staying in simple language.

2.1 Defining Human Development

The concept of human development was introduced by **Dr Mahbub-ul-Haq**, a Pakistani economist. He described human development as **development that enlarges people's choices and improves their lives**. Under this concept, people

are central to all development. These choices are not fixed; they keep changing over time.

Mahbub-ul-Haq's Definition

Human development is development that **enlarges people's choices** and improves their lives, so that people can lead **long, healthy lives with dignity**. The basic goal is to create conditions where people can live **meaningful lives**.

Dr Haq created the **Human Development Index (HDI) in 1990**. The United Nations Development Programme (UNDP) has used his concept to publish the **Human Development Report** every year since 1990.

- **Dr Mahbub-ul-Haq** created the HDI (1990) and the first Human Development Reports.
- **Prof. Amartya Sen** (Nobel Laureate) saw an **increase in freedom** (or a decrease in unfreedom) as the main objective of development. He showed that increasing freedom is also one of the most effective ways to bring about development.

Remember the Two Founders

"Haq made the Index, Sen sold the Freedom."

Mahbub-ul-Haq → **HDI** (1990).

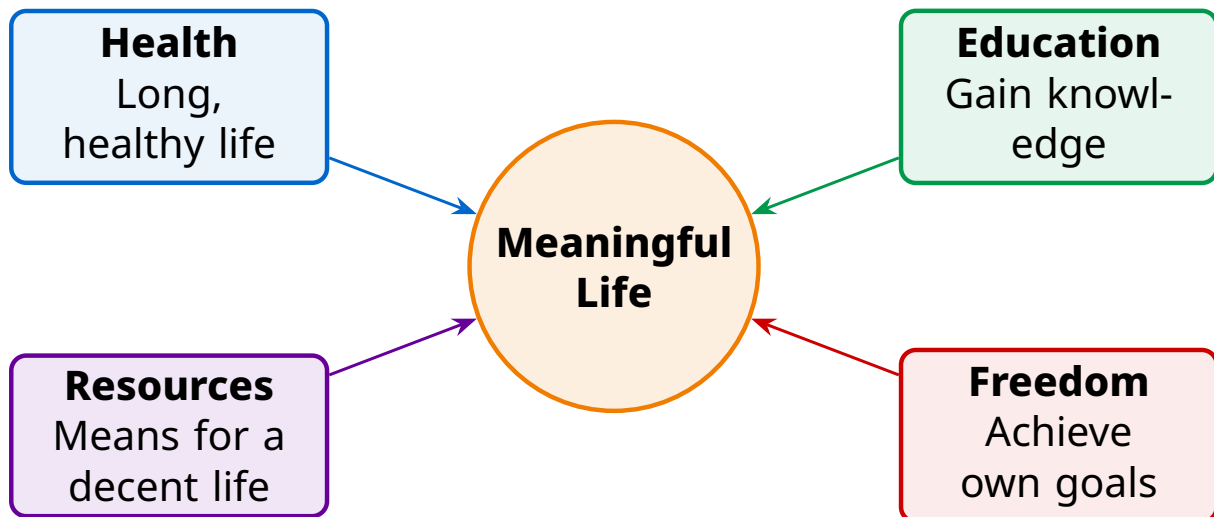
Amartya Sen → **Swatantrata** (freedom) as the goal of development.

2.2 What is a Meaningful Life?

A meaningful life is **not just a long life**. It must be a life with some purpose. For this, people must be able to do four things.

- Be **healthy**.
- Be able to **develop their talents**.
- **Participate** in society.
- Be **free** to achieve their goals.

Leading a long and healthy life, being able to gain knowledge, and having enough means to live a decent life are the most important aspects of human development. This is why **health, education and access to resources** are the three key areas of the subject.



2.3 Capability and Freedom of Choice

Very often people do not have the **capability** and **freedom** to make even basic choices. This can be due to lack of knowledge, material poverty, social discrimination, weak institutions and other reasons. When capabilities are missing, choices shrink.

- An **uneducated child** cannot choose to become a doctor; the lack of education has already removed that choice.
- A **poor person** often cannot choose medical treatment because the lack of resources removes that choice.

So building people's capabilities in **health, education and access to resources** is the way to enlarge their choices. This is the heart of the capability approach we will meet again later in the chapter.

Capability → Choice

No capability means no real choice. A person can only "choose" an option that their education, health and resources actually allow. Enlarging capabilities therefore enlarges freedom.

Don't confuse the founders

A very common error is to credit **Amartya Sen** with introducing human development or creating the HDI. The HDI and the concept of human development were introduced by **Dr Mahbub-ul-Haq** in 1990. Sen contributed the **capability and freedom** idea. CBSE MCQs test exactly this distinction.

2.4 The Two Economists Compared

CBSE often asks students to tell apart the work of the two founders, so it helps to place them side by side. Both were close friends and worked together under Dr Haq's lead to bring out the first Human Development Reports, yet each is known for a distinct idea.

Point	Dr Mahbub-ul-Haq	Prof. Amartya Sen
Nationality	Pakistani economist	Indian economist (Nobel Laureate)
Main contribution	Created the HDI (1990); led the first Human Development Reports	Stressed freedom and the capability approach
Core idea of development	Enlarging people's choices for long, healthy, dignified lives	Increasing freedom (or reducing unfreedom)
Linked term	Human Development Index	Capability approach

Two ideas, one goal

Haq gave human development its **measuring tool** (the HDI), while Sen gave it its **guiding philosophy** (freedom through capabilities). Together they moved people to the centre of every discussion on development.

3 The Four Pillars of Human Development

Just as a building stands on pillars, the idea of human development rests on four supporting concepts: **equity, sustainability, productivity and empowerment**. This is one of the most frequently asked questions in the CBSE Board, usually worth 3 to 5 marks, so each pillar is explained with its own definition and example.

3.1 The Four Pillars Explained

Equity

Making **equal access to opportunities** available to everybody, irrespective of gender, race, income and, in the Indian case, caste. Yet this equal access very often does not happen in real society.

Sustainability

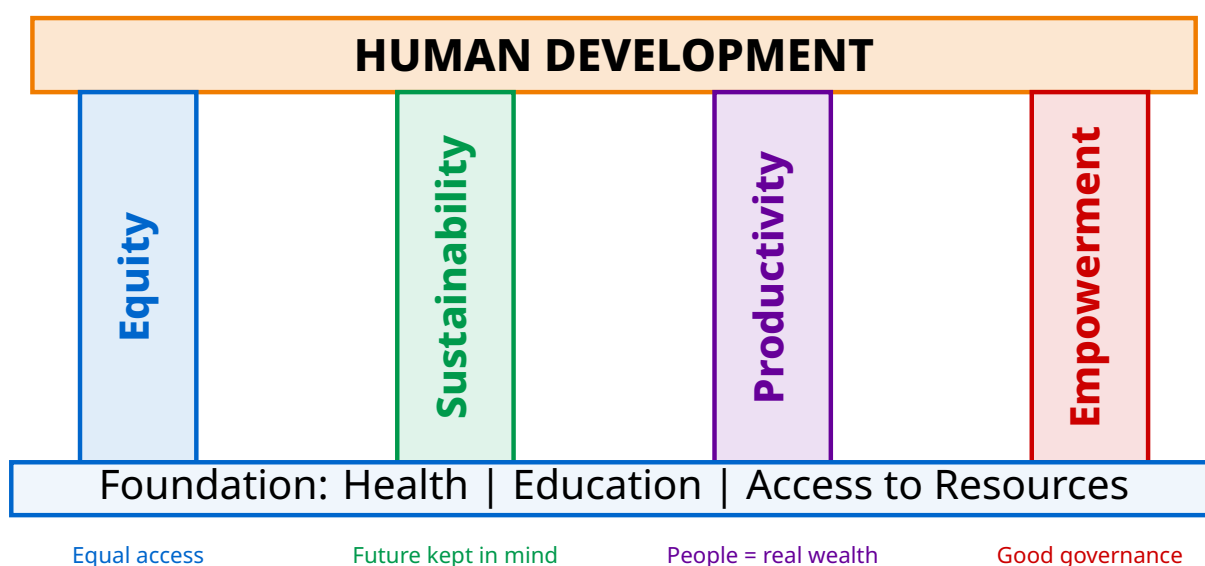
Continuity in the availability of opportunities. Each generation must have the same opportunities, so environmental, financial and human resources must be used with the future in mind. A good example is sending girls to school: if a community ignores this, the next generation of women loses many opportunities.

Productivity

Human labour productivity, or productivity in terms of human work. It must be constantly enriched by building people's capabilities, because people are the real wealth of nations.

Empowerment

Having the **power to make choices**. This power comes from increasing freedom and capability, and needs good governance and people-oriented policies. Empowering socially and economically disadvantaged groups is especially important.

**The Four Pillars**

"E - S - P - E" holds up the building of human development:

Equity, **S**ustainability, **P**roductivity, **E**mpowerment.

Tip: think **"Every Student Performs Excellently"**.

3.2 Equity and Sustainability in Practice

These two pillars are the most commonly paired in CBSE 150-word answers, so it helps to see them side by side. Equity is about **fairness today**; sustainability is about **fairness across time**.

Equity	Sustainability
Equal access to opportunities for everyone.	Continuity of opportunities over time.
Removes barriers of gender, race, income, caste.	Protects environmental, financial and human resources.
Concerns the present generation.	Concerns future generations too.
Example: equal schooling for all children.	Example: not misusing resources so the next generation also benefits.

Sustainability in everyday policy

The “send girls to school” example is the NCERT’s own illustration of sustainability. If girls are educated today, their daughters are far more likely to be educated too, so opportunity carries forward across generations. Government schemes like *Beti Bachao Beti Padhao* act on exactly this logic.

3.3 Productivity and Empowerment in Practice

Productivity treats people as the **real wealth of a nation**. Spending on knowledge and health is not a cost; it raises work efficiency and so raises productivity. Empowerment then gives people the **power to choose**, which only grows when freedom and capability grow together.

- **Productivity** rises when capabilities (health and education) are built up in people.
- **Empowerment** of disadvantaged groups needs good governance and people-oriented policies.
- The two reinforce each other: a more capable person is both more productive and more empowered.

Pillar pairing trick

For a 5-mark “explain the four pillars” answer, group them: **Equity + Sustainability** (about access, now and later) and **Productivity + Empowerment** (about people and their power). One line of definition plus one example per pillar usually fetches full marks.

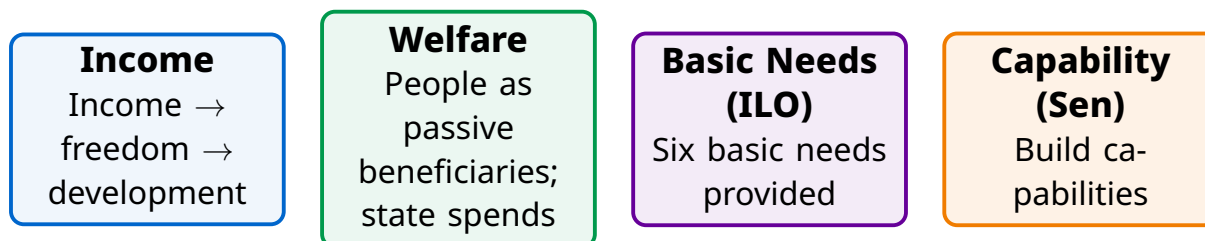
4 Approaches to Human Development

There are several ways of looking at the problem of human development. The NCERT (Table 3.1) lists four important approaches: the **income approach**, the **welfare approach**, the **basic needs approach** and the **capability approach**. Knowing one defining line for each is enough for the CBSE objective and short-answer questions.

4.1 The Four Approaches

Approach	Core Idea
Income Approach	One of the oldest approaches. Human development is linked to income; the level of income reflects the level of freedom a person enjoys. Higher income means higher human development.
Welfare Approach	Sees human beings as beneficiaries or targets of all development activities, not participants. Argues for higher government spending on education, health, social security and amenities.
Basic Needs Approach	Proposed by the International Labour Organisation (ILO) . Identifies six basic needs: health, education, food, water supply, sanitation and housing. Human choices are ignored; the focus is on providing basic needs.
Capability Approach	Associated with Prof. Amartya Sen . Building human capabilities in health, education and access to resources is the key to increasing human development.

Four Approaches to Human Development



ILO, not UNDP

The **basic needs approach** was proposed by the **International Labour Organisation (ILO)**, not the UNDP. The UNDP publishes the Human Development Report; the ILO gave the six-basic-needs list (health, education, food, water, sanitation, housing). Mixing these two organisations is a frequent slip.

4.2 Comparing the Approaches

The four approaches differ mainly in **how they see the people**. In the income approach, money stands in for everything. In the welfare approach, people are passive recipients. In the basic needs approach, the state supplies a fixed list of needs. Only the capability approach treats people as **active agents** whose abilities must be built.

- **Most income-focused:** Income approach (oldest).

- **People as targets, state spends:** Welfare approach.
- **Fixed list of six needs (ILO):** Basic needs approach.
- **People as capable agents (Sen):** Capability approach (closest to modern human development).

One-line memory for the table

Match the name to the keyword: **Income** = money, **Welfare** = government spending, **Basic Needs** = ILO + six needs, **Capability** = Amartya Sen. Four names, four keywords, full marks.

5 Measuring Human Development: HDI and HPI

To compare countries, human development must be turned into a number. The UNDP does this with two indices: the **Human Development Index (HDI)** and the **Human Poverty Index (HPI)**. This section explains how each is built and what its score means. The HDI calculation is a favourite for both CBSE and CUET.

5.1 The Human Development Index (HDI)

The HDI ranks countries on their performance in the three key areas of **health, education and access to resources**. The ranking is based on a score between **0 and 1**.

- **Health** is measured by **life expectancy at birth**. A higher life expectancy means a greater chance of living a longer, healthier life.
- **Education** (access to knowledge) is measured by the **adult literacy rate** and the **gross enrolment ratio**.
- **Access to resources** is measured by **purchasing power** (in U.S. dollars).

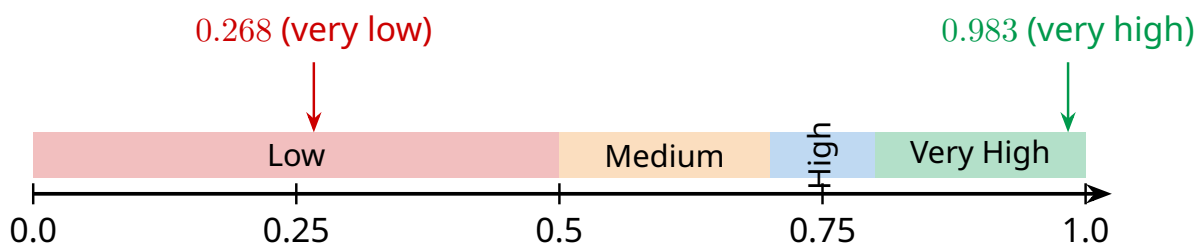
Each of these three dimensions is given an equal weight of **one-third**. The HDI is the sum of the weights assigned to all three dimensions.

How the HDI is built

$$\text{HDI} = \frac{1}{3} (\text{Health}) + \frac{1}{3} (\text{Education}) + \frac{1}{3} (\text{Access to resources})$$

Each dimension carries a weight of $\frac{1}{3}$. The final score lies between **0 and 1**; the closer the score is to **1**, the higher the level of human development.

A score of **0.983** would mean a very high level of human development, while a score of **0.268** would mean a very low level. The HDI measures **attainments**, that is, what has been achieved in the key areas.



Reading the HDI score

The HDI runs from **0 to 1**. **Closer to 1** = higher human development. It reflects **achievements** in health, education and resources, but it does **not** reveal how those achievements are distributed within a country.

A simple way to see why each dimension is weighted equally is to imagine three countries that are each strong in only one area. Because every dimension carries the same one-third weight, a country that does well in all three will always beat a country that does brilliantly in one but poorly in the others. This is exactly why a rich country with poor health or education can still record a modest HDI.

Country (idea)	Health	Education	Resources
Balanced country	High	High	High
Rich but unhealthy	Low	Medium	High
Poor but educated	Medium	High	Low

The balanced country scores highest overall, because the equal one-third weights reward all-round progress rather than a single strength. This is the core logic the CBSE wants you to explain when it asks "why are the three dimensions given equal weight?"

5.2 The Human Poverty Index (HPI)

The HDI has one weakness: it says nothing about **distribution**, that is, who within a country actually enjoys the gains. The **Human Poverty Index (HPI)** fills part of this gap by measuring the **shortfall** in human development. It is a **non-income measure**.

The HPI takes several deprivations into account:

- The probability of **not surviving to the age of 40**.
- The **adult illiteracy rate**.
- The number of people **without access to clean water**.
- The number of small children who are **underweight**.

Feature	HDI	HPI
What it measures	Attainments in human development	Shortfall (deprivation) in human development
Direction	Higher score = better	Measures what is lacking
Uses income?	Yes (purchasing power)	No (non-income measure)
Key indicators	Life expectancy, literacy + enrolment, purchasing power	Dying before 40, illiteracy, no clean water, underweight children

HDI measures attainment, HPI measures shortfall

Students often write that the HPI is "the opposite of HDI" and stop there. Be precise: the **HDI measures attainments** (what has been achieved), while the **HPI measures the shortfall** (deprivation). The HPI is a **non-income** measure, unlike the HDI.

5.3 Beyond HDI: Gross National Happiness

Bhutan is the only country in the world to officially declare **Gross National Happiness (GNH)** as the measure of its progress. Bhutan approaches material progress and technology cautiously, weighing the possible harm to the environment and to cultural and spiritual life.

Gross National Happiness

GNH says **material progress cannot come at the cost of happiness**. It pushes us to value the **spiritual, non-material and qualitative** sides of development, not just income or output.

A different yardstick

While most countries chase a higher HDI rank, Bhutan asks a different question: are people actually happier? GNH shows that "development" can be measured in more than one way, and that well-being is not the same as wealth. This is a popular value-added point in CUET and UPSC answers.

6 International Comparisons and Classification

International comparisons of human development throw up some surprising results. This final content section looks at how countries compare, how they are grouped, and why some regions consistently report high or low human development. These reasons are commonly asked as 5-mark CBSE questions.

6.1 Surprising Patterns Across Countries

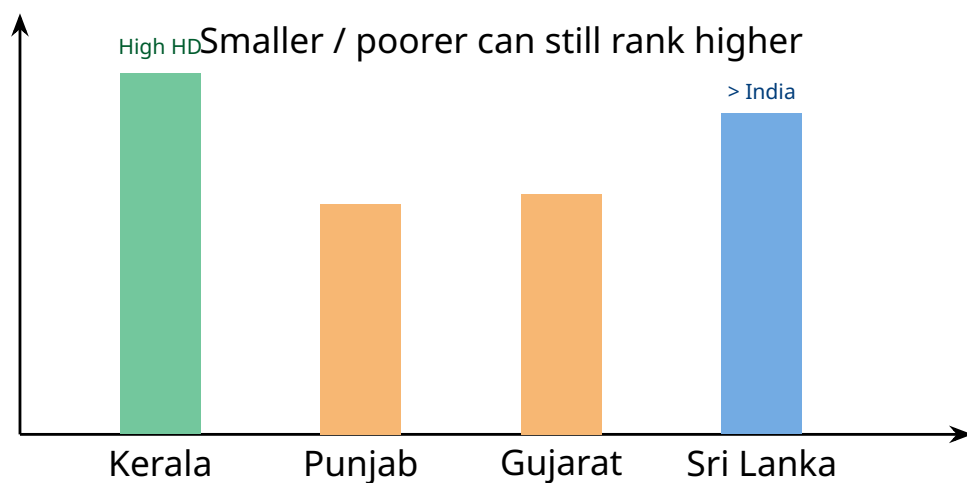
The size of a country's territory and its per capita income are **not directly related** to its human development. Smaller and poorer countries have often done better than larger and richer ones.

- **Sri Lanka** and **Trinidad and Tobago** rank **higher than India** on the HDI despite having smaller economies.
- Within India, **Kerala** performs much better than **Punjab and Gujarat** on human development, even though Kerala has a **lower per capita income**.

Income is not destiny

A bigger territory or a higher income does **not** automatically mean higher human development. What matters more is how a society invests in health, education and equity. Kerala versus richer states is the standard NCERT proof of this.

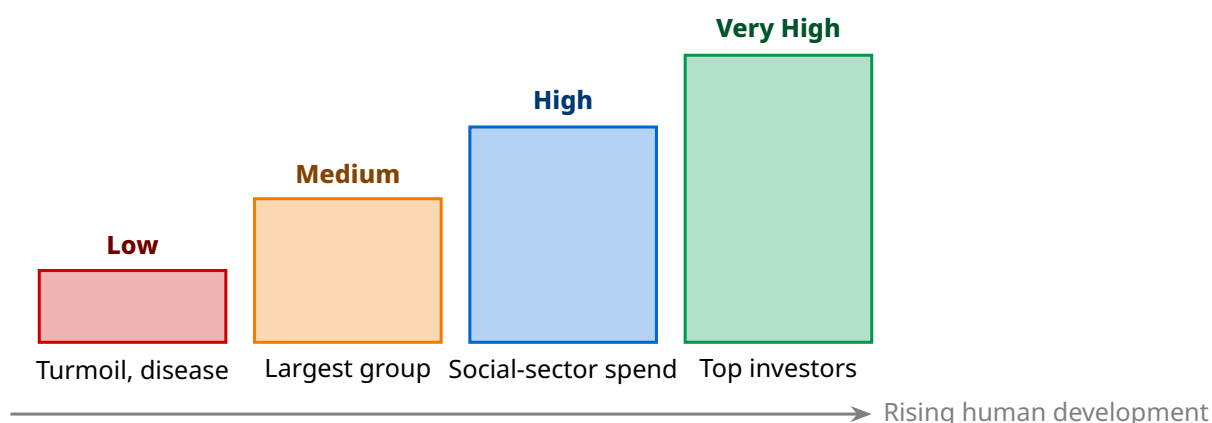
Relative HDI performance



6.2 The Four-Fold Classification

The UNDP groups countries into **four levels** of human development. The number of countries in each group can change with every Human Development Report, but the four-band structure stays the same.

Group	Key Features
Very High HD	Includes countries such as Switzerland, Norway and Iceland (top ranks in recent reports). Heavy investment in the social sector and good governance set them apart.
High HD	Education and healthcare are major government priorities; large social-sector investment. Many were former imperial powers, mostly in Europe and the industrialised West, with some non-European countries too.
Medium HD	The largest group . Most emerged after the Second World War; some are former colonies. Several have faced political instability and social uprisings at some point.
Low HD	A large share are small countries facing political turmoil, civil war, famine or a high incidence of disease. They need well-thought-out policies urgently.



6.3 Why Regions Differ in Human Development

To understand why a region keeps reporting high or low human development, three things must be examined: **government spending on the social sector**, the **political environment and freedom**, and the **distribution of resources**.

High Human Development	Low Human Development
Invest more in the social sectors .	Spend more on defence than social sectors.
Generally free from political turmoil .	Located in areas of political instability .
Equitable distribution of resources.	Unable to start accelerated economic development.

Culture does not explain it

People sometimes blame low human development on the culture or religion of the people ("country X is low because its people follow religion Y"). The NCERT calls such statements **misleading**. The real drivers are **government spending, political stability and the distribution of resources**, not culture.

7 Quick Reference Summary

This section pulls together every high-yield fact of the chapter for last-minute revision before the CBSE Board or CUET. If you remember only this page, you can still attempt most of the chapter's questions.

7.1 Key Terms at a Glance

Term	One-line Meaning
Growth	Quantitative, value-neutral change (+ or –).
Development	Qualitative, always value-positive change.
Human Development	Enlarging people's choices and improving their lives (Mahbub-ul-Haq).
Three key areas	Health, Education, Access to resources.
Four pillars	Equity, Sustainability, Productivity, Empowerment.
Four approaches	Income, Welfare, Basic Needs (ILO), Capability (Sen).
HDI	Index of attainments ; score 0–1; closer to 1 is better.
HPI	Index of shortfall ; non-income measure.
GNH	Gross National Happiness; Bhutan's measure of progress.

7.2 Founders, Indices and Organisations

- **Dr Mahbub-ul-Haq** introduced human development and created the **HDI in 1990**.
- **Prof. Amartya Sen** (Nobel Laureate) stressed **freedom** and the **capability approach**.
- **UNDP** publishes the **Human Development Report** every year since 1990.
- **ILO** proposed the **basic needs approach** (six needs: health, education, food, water, sanitation, housing).
- **Bhutan** uses **Gross National Happiness** as its measure of progress.

HDI in one line

$$\text{HDI} = \frac{1}{3}(\text{Life expectancy}) + \frac{1}{3}(\text{Literacy} + \text{Enrolment}) + \frac{1}{3}(\text{Purchasing power})$$

Score between 0 and 1; the **closer to 1**, the higher the human development.

7.3 Exam Pointers and Continue Learning

- **1-mark MCQs** usually test: definition of development, founder of human development (Haq), basis of country classification (HDI).
- **3-mark** questions: three key areas, four components, HDI vs HPI.
- **5-mark** questions: the four pillars (with examples), why regions differ in human development.

7.4 Common Exam Questions, Answered

These are the questions that appear most often in CBSE Board papers and CUET for this chapter, with crisp model answers you can reproduce.

- **Which one best describes development?** A **positive change in quality**. (Not a change in size; that is growth.)
- **Who introduced the concept of human development?** Dr Mahbub-ul-Haq.
- **What are the three basic areas of human development?** Health, education and access to resources.
- **Name the four components (pillars) of human development.** Equity, sustainability, productivity and empowerment.
- **How are countries classified on the basis of the HDI?** Into **four groups**: very high, high, medium and low human development.
- **What do equity and sustainability refer to?** Equity is **equal access to opportunities** for everyone; sustainability is the **continuity of those opportunities** across generations.

Model answer: What is human development?

Human development is development that **enlarges people's choices** and improves their lives. It puts people at the centre and aims to create conditions where they can lead **long, healthy and meaningful lives with dignity**. Its three key areas are health, education and access to resources, and it rests on the four pillars of equity, sustainability, productivity and empowerment.

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Last-minute revision order

With ten minutes left, revise in this order: **Growth vs Development** → **Four Pillars (E-S-P-E)** → **HDI formula and 0–1 scale** → **HDI vs HPI** → **Four-fold classification**. These five blocks cover the bulk of the marks.

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Continue learning:

- [Ch 2: The World Population Distribution Density and Growth](#)
- [Ch 4: Primary Activities](#)
- [Class 12 Geography - All Chapters](#)