

ANSWER KEY & MARKING SCHEME · CBSE CLASS 12**Human Development**

Geography · Chapter 3 · Use this with the Board Paper · Companion to Quick Drill

HOW TO USE

Attempt the Board Paper first (closed-book, full time). Then come here. For 2-mark+ questions, compare your answer to the model. For 3-4 mark questions, also consult the **Topper Templates** below — these show the exact step-by-step structure that scores full marks per CBSE marking-scheme conventions.

MODEL ANSWERS · BOARD PAPER**Section A — VSA (1 mark × 4)****Q1. Who conceived the Human Development Index? [1 mark]**

Ans: The Pakistani economist Mahbub-ul-Haq, who created the UNDP's first Human Development Report in 1990.

Q2. Name the four pillars of human development. [1 mark]

Ans: Equity, sustainability, productivity and empowerment.

Q3. What is the range of HDI values? [1 mark]

Ans: Between 0 and 1; the closer to 1, the higher the level of human development.

Q4. Which organisation proposed the basic-needs approach? [1 mark]

Ans: The International Labour Organisation (ILO).

Section B — SA-I (3 marks × 2)**Q5. Distinguish between economic growth and human development. [3 marks]**

Ans: ECONOMIC GROWTH is a QUANTITATIVE, value-neutral change in income or output (e.g. GNI/GDP) that can be positive or negative; it is a MEANS. HUMAN DEVELOPMENT is a QUALITATIVE, value-loaded improvement in people's well-being, choices and quality of life; it is the END. A country can grow without developing if the extra income is not used to expand people's choices in health, education and freedom. Growth provides resources; development is how those resources translate into better lives.

Q6. Name the indicators used to construct the Human Development Index. [3 marks]

Ans: Three dimensions: (1) a LONG and HEALTHY LIFE — life expectancy at birth; (2) KNOWLEDGE — mean years of schooling (adults) and expected years of schooling (children); (3) a DECENT STANDARD OF LIVING — gross national income (GNI) per capita in PPP US dollars. The three combine into a composite value between 0 and 1.

Section C — SA-II (5 marks × 3)**Q7. Explain the four pillars of human development. [5 marks]**

Ans: Human development rests on FOUR pillars. (1) EQUITY — making EQUAL ACCESS to opportunities available to everybody regardless of gender, race, caste, ethnicity or income; it is equality of OPPORTUNITY, e.g. equal access to education for girls and boys. (2) SUSTAINABILITY — CONTINUITY in the availability of opportunities ACROSS GENERATIONS; every form of capital (environmental, human, financial) must be replenished so future generations enjoy the same or better opportunities. (3) PRODUCTIVITY — human-labour productivity, which must be enriched by BUILDING CAPABILITIES in people through investment in education, health and skills, since people are the real wealth of nations. (4) EMPOWERMENT — having the POWER TO MAKE CHOICES, made possible by growing freedom and capability and by good governance and people-oriented policies, especially for the marginalised. Together the four pillars ensure development is fair, lasting, capability-rich and freedom-giving.

Q8. Explain the different approaches to human development. [5 marks]

Ans: (1) **INCOME APPROACH** — the oldest; human development is linked to income, where the level of income reflects the level of freedom an individual enjoys, so higher income is read as higher development. (2) **WELFARE APPROACH** — looks at human beings as **BENEFICIARIES**/targets of development and argues for higher **GOVERNMENT EXPENDITURE** on education, health, social security and amenities; people are recipients, not participants. (3) **CAPABILITY APPROACH** — associated with Prof. **AMARTYA SEN**; building human **CAPABILITIES** in health, education and access to resources is the **KEY**, with people as active agents who expand their own freedoms. (4) **BASIC-NEEDS APPROACH** — proposed by the **ILO**; identifies six minimum requirements (health, education, food, water supply, sanitation, housing) and concentrates on provisioning them without reference to human choices. The shift across these approaches is from **MONEY** (income) towards **FREEDOM** and **CHOICE** (capability).

Q9. How is human development measured? Explain the HDI and the measurement of deprivation. [5 marks]

Ans: Human development is measured by the **HUMAN DEVELOPMENT INDEX (HDI)**, introduced by the **UNDP** (conceived by Mahbub-ul-Haq) in 1990. It combines **THREE** dimensions: (1) a **LONG and HEALTHY LIFE** — life expectancy at birth; (2) **KNOWLEDGE** — mean and expected years of schooling; (3) a **DECENT STANDARD OF LIVING** — GNI per capita in PPP US\$. The composite value lies between 0 and 1, the closer to 1 the better, and countries are grouped as **VERY HIGH** (≥ 0.800), **HIGH** (0.700-0.799), **MEDIUM** (0.550-0.699) and **LOW** (< 0.550) human development. **DEPRIVATION** is measured separately by the **HUMAN POVERTY INDEX (HPI)** and the **MULTIDIMENSIONAL POVERTY INDEX (MPI)**, which capture the shortfall — the probability of dying young, adult illiteracy and lack of access to safe water, health and economic provisioning. **NCERT** cautions that the size of a country's territory and per-capita income alone do **NOT** indicate the level of human development, because wise public policy on health and education matters more than wealth or size.

★ **TOPPER ANSWER TEMPLATES**

3 TEMPLATES · MEMORISE THE FORMAT

★ **TOPPER TEMPLATE — 5-mark: 'Explain the four pillars of human development.'**

Annual

Step 1 [1 mark]	Setup — pillars hold up the concept	Human development rests on FOUR pillars — equity, sustainability, productivity and empowerment. Together they ensure development is fair, lasting, capability-rich and freedom-giving.
Step 2 [1 mark]	Equity	EQUITY means making EQUAL ACCESS to opportunities available to everybody, regardless of gender, race, caste, income or ethnicity. The opportunities must be available equally to all — e.g. equal access to education for boys and girls.
Step 3 [1 mark]	Sustainability	SUSTAINABILITY means CONTINUITY of opportunities across generations. Every form of capital — environmental, human, financial — must be replenished so future generations enjoy the same or better opportunities; e.g. not over-exploiting natural resources today.
Step 4 [1 mark]	Productivity	PRODUCTIVITY means human-labour productivity, which must be continuously ENRICHED by BUILDING CAPABILITIES in people — through investment in education, health and skills — so that people themselves become the real wealth of nations.
Step 5 [1 mark]	Empowerment	EMPOWERMENT means having the POWER TO MAKE CHOICES , which comes from growing FREEDOM and CAPABILITY . Good governance and people-oriented policies empower individuals, especially the marginalised, to shape their own lives.

COMMON LOSS OF MARKS:

- Listing pillar names without explaining each.
- Confusing equity with equality of **OUTCOME** (it is equality of **OPPORTUNITY**).
- Reducing sustainability to only the environment.
- Missing 'building capabilities' in productivity.

★ **TOPPER TEMPLATE — 5-mark: 'Explain the approaches to human development.'**

Most years

Step 1 [1 mark]	Income approach	INCOME APPROACH — the oldest. Human development is seen as linked to INCOME: the level of income reflects the level of freedom an individual enjoys; a higher income means a higher level of human development.
Step 2 [1.5 marks]	Welfare approach	WELFARE APPROACH — looks at human beings as BENEFICIARIES or targets of all development activities. It argues for HIGHER GOVERNMENT EXPENDITURE on education, health, social security and amenities; people are recipients, not participants. The government takes the responsibility of raising welfare levels.
Step 3 [1.5 marks]	Capability approach	CAPABILITY APPROACH — associated with Prof. AMARTYA SEN. Building human CAPABILITIES in the areas of health, education and access to resources is the KEY to increasing human development. People are active agents who expand their own freedoms.
Step 4 [1 mark]	Basic-needs approach	BASIC-NEEDS APPROACH — proposed by the ILO. It identifies six minimum requirements — health, education, food, water supply, sanitation and housing — and concentrates on provisioning these, without reference to the question of human choices.

COMMON LOSS OF MARKS:

- Naming only two approaches.
- Wrongly crediting the HDI to Sen rather than the capability idea.
- Confusing welfare (people as beneficiaries) with capability (people as agents).
- Forgetting the ILO link for basic needs.

★ **TOPPER TEMPLATE — 3-mark: 'What is the Human Development Index? Name its components.'**

Most years

Step 1 [1 mark]	Definition + scale	The HUMAN DEVELOPMENT INDEX (HDI), introduced by the UNDP in its first Human Development Report (1990, conceived by Mahbub-ul-Haq), is a COMPOSITE index that ranks countries on human development on a 0-to-1 scale; the closer to 1, the higher the achievement.
Step 2 [1 mark]	Three dimensions	It measures THREE basic dimensions: (1) a LONG and HEALTHY LIFE — life expectancy at birth; (2) KNOWLEDGE — mean years of schooling and expected years of schooling; (3) a DECENT STANDARD OF LIVING — gross national income (GNI) per capita in PPP US dollars.
Step 3 [1 mark]	Categories	On the index, countries fall into FOUR groups — VERY HIGH (0.800 and above), HIGH (0.700-0.799), MEDIUM (0.550-0.699) and LOW (below 0.550) human development.

COMMON LOSS OF MARKS:

- Saying HDI is out of 100.
- Listing only one or two of the three dimensions.
- Crediting Sen instead of Haq with the index.
- Omitting the country categories when asked for the full answer.

MARKING SCHEME — GENERAL NOTES

- Thinker roles: Mahbub-ul-Haq = conceived the HDI/HDR; Amartya Sen = capability approach. Reversing them loses marks.
- Each correctly explained pillar / approach / HDI dimension carries roughly one mark; naming without explaining earns only partial credit.
- Real-world or NCERT examples (e.g. gender-equal schooling, ILO basic needs) earn the example mark.
- Stating the 0-1 scale and the four country categories is mandatory for full HDI marks.
- Equity = equality of OPPORTUNITY, not outcome; marking deducts for the outcome error.
- A concluding/synthesis line on 5-markers (e.g. 'shift from money to freedom') = 1 mark.