



Directorate of Distance and Continuing Education
Manonmaniam Sundaranar University
Tirunelveli-627 012, Tamil Nadu.

M.A. ECONOMICS
(Second Year)

ECONOMICS OF SOCIAL ISSUES
SECE41

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ECONOMICS OF SOCIAL ISSUES

Course Objectives

1. To understand the insights to the economic theory in the design and implementation of public policy related to the social sectors.
2. This course finds roots in social economics, health, education and the problem of discriminations in the society.

Unit I

Introduction-Social Economics

Introduction of Social Economic Definitions: Definition – Equality in Human Societies – Role of government – Social security – Subsidies – Social banking – Refugees, Slavery and Beggary – principles of Social Doctrines: Marx, Pope and Gandhi.

Unit II

Economics of Health

Concept of Welfare Economics – Health dimensions – Determinations of Health – Demand and Supply of Health care – Financing of healthcare – Concept of human life value – Inequalities in health – Healthcare constraints.

Unit III

Economic of Education

Education as an instrument of economic growth – Concept of human capital – components of human capital – Private and Social demand for education – Educational planning and economic growth – Manpower requirements approach – Human resource mobilization and utilization.

Unit IV

Social Discrimination

Sources of Social Discrimination – Class, Caste, Religion, Race and language – Monopoly power – Consumerism – Provision of information – Economic crimes and their prevention – Violation of Human Rights – Terrorism: Causes and consequences – Need to control terrorism.

Unit V

Human Development Index

Indicators – Life expectancy, Per Capita Income and Education _ Index – HID Reports, UNDP – Dimensions – Poverty – Inequality – Gender.

Unit I

Introduction-Social Economics

Introduction of Social Economic Definitions: Definition – Equality in Human Societies – Role of government – Social security – Subsidies – Social banking – Refugees, Slavery and Beggary – principles of Social Doctrines: Marx, Pope and Gandhi.

What is Social Economics?

Social economics, also known as socioeconomics, is the social science and branch of economics that studies the interrelation between economic activity and social behavior. Social economics analyzes how the economy is affected by social norms, ethics, sentiments, and other factors.

Social economics is a social science and branch of economics that focuses on the interrelationship between economic activity and social behavior.

Social economics attempts to explain how members of certain socioeconomic classes act and how the economy is impacted.

Social economics draws upon information from fields such as history, philosophy, sociology, and political science. It uses information from different areas to examine how it influences consumer behavior, shapes buying trends, and affects other activities within business and economics.

Social economics attempts to explain how social factors impact economic activity in society by drawing upon information from fields such as history, philosophy, sociology, and political science. It uses information from different areas to examine how it influences consumer behavior, shapes buying trends, and affects other activities within business and economics.

It is interesting to note that social economic theories are somewhat unorthodox with regards to considering factors that are not usually focused on in traditional or mainstream economics, such as environmental effects on wealth and consumption behavior in society.

Definition: Social Economics

Social economics refers to the study of the relationships between social values and economics, as well as the connection between economics and ethics. It focuses on the social aspects of the economy and explores topics such as justice, poverty, cooperation, income distribution, and economic institutions.

Social Economics and Social Classes

Social economics relies heavily on theories of sociology to explain how members of different socioeconomic classes may adopt different priorities when making financial decisions for them and their families. Socioeconomic classes refer to groups of people with a similar social standing in society, which is heavily influenced by factors such as education, income, profession, and family background – such as the education and income level of parents and other relatives.

With our society becoming increasingly diverse and globalized, factors such as ethnicity and heritage also play a significant role in affecting socioeconomic classes since members of visible minorities and other disadvantaged groups historically faced barriers to education and certain professions in comparison to their Caucasian counterparts.

Going back to more foundational factors, some socioeconomic classes also face barriers to purchasing some goods or services, as they are unable to afford them as a result of lower income. The goods or services may include advanced medical care, healthy and nutritious food, or finding a safe and comfortable living environment.

Significance and Impact of Social Economics

Social economics certainly exerts a profound impact on the lives of individuals, and their socioeconomic status may strongly influence their future achievements, level of education, and degree of financial security. For example, someone coming from a wealthy household in the upper or upper-middle classes would likely encounter more opportunities. They will be able to afford higher education while enriching their experiences with study abroad programs or frequently traveling to explore foreign places and cultures.

They will also be more likely to do so due to the similar achievements of their peers of similar socioeconomic backgrounds, as well as pressure from families and other members of their social class.

The completion of higher education – such as undergraduate and graduate degrees – is strongly linked to an increase in income and eligibility for positions in senior management. It also enables more opportunities to interact with others of similar social standing and build social networks to include those of the same or more advanced social classes.

Indeed, according to studies, children born to university-educated parents enjoy a much higher chance of success in school and are more likely to obtain the high grades needed for higher education in post-secondary and beyond. Individuals with highly educated parents also are more likely to enroll at top-performing schools with better teaching staff and resources.

Based on other studies, university-educated parents are more likely to place a high value on educational achievement and instill in their children the importance of achievement-oriented behaviors and opportunities – such as obtaining advanced degrees, reading and writing often to develop strong skill sets, and partaking in after-school activities and extracurricular programs to enrich their breadth and depth of experiences. It, in turn, leads to a stronger belief in the benefit

of pursuing higher learning, which leads to more successful careers and a wider range of job opportunities.

In comparison, individuals whose parents did not hold university degrees were more likely to believe that post-secondary education was not worth the cost, and it would be more beneficial to enter the workforce straight out of high school. Such a mindset is perhaps further exasperated by the lack of an education role model in their adolescence and less support, both financial and emotional, to pursue post-secondary studies after high school.

What is Socioeconomic Meaning?

The social science and area of economics that examines the connections between economic activity and social conduct is known as socioeconomics, sometimes known as socioeconomic. Social economics studies the economic and social issues such as: how values, attitudes, and other factors such as social standards and ethics have an impact on the economy. It helps in studying and examining the characteristics of social structure.

By using data from disciplines like history, philosophy, sociology, and political science, social economics tries to explain how social variables affect economic activity in society. It makes use of data from various sources to investigate how consumer behaviour, purchasing trends, and other business and economic operations are impacted.

Social economic theories deviate from conventional wisdom in that they take into account aspects of economics such as how the environment affects wealth and societal consumption patterns.

Characteristics of Social Groups

A social group is any two or more individuals who interact with one another, have common traits, and have a feeling of oneness as a whole. Social groupings come in a wide range

of shapes and sizes, though. A society, for instance, can be thought of as a sizable social group.

The following are the characteristics of the social groups:

Mutual Understanding: A social group requires reciprocal relationships among its members. A larger group of people cannot form a social group unless they are aware of one another reciprocally. Therefore, mutual attachment is considered to be its key characteristic. It is a crucial component of a group.

One or More Shared Interests: Groups are frequently created to pursue shared interests. The people that make up a group should share one or more similar interests and ideals. They get together in order to realize their shared interests. Groups always begin, go forward, and arise from shared interests.

Sense of Unity: The growth of a feeling or sense of belongingness demands a sense of unity and sympathy within each social group. Because of this sense of unity, the members of a social group grow a shared loyalty or empathy for one another in all situations.

We-Feeling: The propensity of the group's members to identify with the whole is referred to as a sense of we-feeling. They view the individuals in their own group as friends and the individuals in other groups as strangers. They work together with those in their groupings and together defend their shared interests. We-feeling encourages members to be loyal, sympathetic, and cooperative.

The Similarity of Behaviour: When pursuing a shared interest, a group's members act similarly.

Collective behaviour is represented by social groups. The members of a group have more or less comparable behaviour patterns.

Characteristics of Social Problems

Situations that have negative effects on society constitute all social problems.

Every social problem emerges because of a departure from the "ideal" scenario.

There is a single root cause for all social problems.

All social problems have a social root.

Pathological social conditions are the root cause of every social crisis.

Social problems are all linked.

All social problems are social in nature, affecting all facets of society in some way.

Social problems are a community duty, hence a group effort is needed to find a solution.

All societies experience social problems.

Equality in Human Societies

Equality in human societies refers to the principle where all individuals are entitled to the same rights, opportunities, and treatment, regardless of their background or characteristics. This encompasses social, political, economic, and legal aspects, aiming for a society where everyone has the chance to thrive and participate fully.

Why is equality so important?

Equality is a core human right and a pillar of democratic societies. Equality is key to ensuring that the rights of all humans across the world are respected and that no group or individual has privilege over another. Equality is part of the fight against discrimination.

Definition of equality?

Equality is when people have the same opportunities, social status, and rights. The core principle of equality is that people should not be treated differently on the basis of any identity with which they identify or which is ascribed to them, including their race, sex, gender identity, class, language, religion, age, sexual orientation, national origin, birth status, disability, and so forth. Equality is a cross-cutting right, meaning that individuals have the right to equal treatment

and non-discrimination in all forums, including social equality, political equality, economic equality, and civil equality.

Types of Equality

Equality can be classified into several types, each addressing different aspects of human life. Political equality ensures that all citizens have equal rights to vote, contest elections, and participate in the political process.

Social equality emphasizes the absence of discrimination based on caste, class, race, gender, or religion, promoting equal status in society.

Economic equality aims to reduce the gap between the rich and the poor by ensuring fair distribution of wealth and access to economic resources.

Legal equality, also known as civil equality, guarantees that all individuals are treated equally before the law and have equal protection under it.

Natural equality is the philosophical idea that all humans are inherently equal by birth in dignity and rights.

Gender equality focuses on providing equal rights and opportunities to all genders, particularly addressing historical disadvantages faced by women and gender minorities. Equality of opportunity ensures that everyone has the same starting point to pursue education, employment, and personal development without any unjust barriers. Lastly, educational equality promotes equal access to quality education for all, regardless of socio-economic background, to empower individuals and promote social mobility.

Key aspects of equality in human societies:

Social Equality:

Ensures that all individuals have equal status in society, free from discrimination based on factors like caste, class, race, or gender. It emphasizes the equal dignity and respect for all.

Political Equality:

Guarantees that all citizens have the same rights to participate in the political process, including voting, holding office, and influencing decision-making.

Economic Equality:

Focuses on fair distribution of wealth, income, and resources, ensuring access to basic needs like education, healthcare, and employment for everyone.

Legal Equality:

Implies that all individuals are subject to the same laws and legal protections, with no one receiving preferential treatment or facing discrimination.

Promoting equality involves:

Eliminating discrimination:

This includes addressing discrimination based on socioeconomic status, special privileges, and unequal access to education.

Ensuring equal access:

Providing everyone with the same opportunities to access basic needs like food, shelter, healthcare, and education.

Fostering equal participation:

Allowing all individuals to contribute to societal activities, culture, and decision-making processes.

Promoting equal treatment:

Treating everyone with dignity and respect, regardless of their differences.

Examples of equality in practice:

Equal pay for equal work:

Men and women performing the same job should receive the same compensation.

Access to education:

Ensuring that all individuals, regardless of their background, have the opportunity to receive quality education.

Equal access to healthcare:

Providing everyone with access to necessary medical care, regardless of their financial situation or social status.

Equal representation in politics:

Guaranteeing that all citizens have a voice in the political process and are represented in government.

Challenges to equality:

Systemic barriers:

Discrimination and inequality can be deeply ingrained in social structures and institutions.

Implicit biases:

Unconscious biases can affect how individuals treat others and limit opportunities for certain groups.

Unequal distribution of resources:

Disparities in wealth, income, and access to resources can create significant inequalities.

Moving towards a more equal society requires:

Awareness and education:

Raising awareness about inequality and promoting understanding of different perspectives.

Policy reforms:

Implementing policies that address systemic barriers and promote equal opportunities.

Individual action:

Challenging personal biases and actively promoting equality in daily interactions.

Role of Government in Society

Governments play a crucial role in ensuring stability, order, and the overall development of society. The primary functions of the government include law-making, maintaining law and

order, protecting the rights of citizens, and ensuring economic stability and growth. In modern democratic societies, governments are also expected to ensure social justice and equity.

The role of the government can be classified into the following broad categories:

Legislative Function: Creating laws that regulate behavior and ensure justice.

Executive Function: Implementing laws and managing the administration.

Judicial Function: Interpreting laws and delivering justice.

Welfare Function: Providing services and facilities for the public good, especially for marginalized groups.

Regulatory Function: Monitoring and regulating different sectors like health, education, environment, and economy.

Governments are also instrumental in promoting human rights, protecting minorities, and enhancing opportunities through affirmative action and welfare schemes.

Social Security

During the time of Kautilya, the system of social security was not so elaborate as it is found today. Kautilya had expressed his view on social welfare. He believed that it was the prime duty of the state to provide charitable institutions and poor houses for the maintenance of the poor, for providing jobs to the unemployed, and for protecting the weak and the aged. This clearly proves that Kautilya was very well aware of the importance of social security.

Social Security

Social security is a government system that provides monetary assistance to people with inadequate or no income. It encompasses a wide range of public policies and programs aimed at reducing poverty, providing health care, and ensuring income security.

Major components of social security include:

Pensions and Retirement Benefits

Unemployment Insurance

Disability Benefits

Health Insurance (e.g., Ayushman Bharat in India)

Maternity and Child Care Benefits

Social security systems vary from country to country but are often funded through taxation and contributions from employers and employees. The objective is to create a safety net that protects individual.

Subsidies

Subsidies are financial assistance provided by the government to reduce the cost of goods and services. The aim is to make essential commodities affordable and to promote economic activities in targeted sectors.

Types of subsidies:

- Food Subsidy: Provided through the Public Distribution System (PDS).
- Fertilizer Subsidy: To support farmers and increase agricultural productivity.
- Fuel Subsidy: On LPG, diesel, and petrol to reduce transportation and household costs.
- Education and Health Subsidy: To promote access to basic services.

Subsidies can stimulate growth, support the poor, and reduce inequality. However, excessive subsidies can burden the economy and lead to inefficiency if not managed properly.

Social Banking

Social banking refers to financial services provided with the aim of achieving social goals such as financial inclusion, poverty reduction, and rural development. It emphasizes serving those who are traditionally excluded from the formal banking sector.

Key features:

Priority Sector Lending (PSL): Mandatory allocation of credit to sectors like agriculture, MSMEs, education, housing, etc.

Regional Rural Banks (RRBs): Established to provide credit in rural areas.

Self-Help Groups (SHGs): Linked with banks to promote microfinance.

Jan Dhan Yojana: Massive financial inclusion scheme in India.

Social banking is crucial for empowering disadvantaged communities and fostering inclusive economic growth.

Refugees, Slavery, and Beggary

Refugees: Individuals who flee their country due to war, persecution, or natural disaster.

Governments, through international cooperation (e.g., UNHCR), are responsible for providing asylum, basic necessities, and integration support.

Slavery: Though abolished globally, modern forms like human trafficking and bonded labor persist. Governments combat slavery through stringent laws, enforcement, and rehabilitation programs.

Beggary: Often a result of poverty, unemployment, or disability. Governments tackle beggary through anti-beggary laws, rehabilitation centers, vocational training, and welfare schemes.

A humane approach coupled with effective policy implementation is essential to address these issues.

The concept of an Economic society:

His economic ideas are mostly found in the second part of the 'kural' which he names as the porutpal, i.e., the part dealing with wealth. For Valluvar porutpal was the same as Arthshastra was for Kautilya. Porutpal literally means 'things, substances, objectives, values, wealth, etc., all material things, all tangible objects, that can be acquired, enjoyed and lost and which a man requires in daily life for maintaining his family and for the fulfilling of his life's obligations.' This word covers all consumer and producer goods, the techniques of surviving for the struggle in existence, etc. in Valluvar's time economics had no independent existence as a discipline. It was political economy of Adam Smith. His concept of prosperous society is nearer to that of a welfare state. In modern economic terminology his ideal was 'a self-sufficient, self-generating and a self-propelling economy.' Valluvar's ideas of an economic society emanate from three freedoms, namely, (i) freedom from hunger, (ii) freedom from disease, and (iii) freedom from fear of external and internal aggression.

Karl Marx's: Principles of Social Doctrine

Karl Marx's principles of social doctrine form the foundation of Marxism, a social, political, and economic philosophy that critiques capitalism and advocates for a classless, stateless society. His theories have profoundly influenced modern social sciences and political ideologies. Below is a detailed discussion of Karl Marx's social doctrines:

I. Introduction to Karl Marx

Karl Marx (1818–1883) was a German philosopher, economist, historian, sociologist, political theorist, journalist, and socialist revolutionary. His works, especially *The Communist Manifesto* (1848, with Friedrich Engels) and *Das Kapital* (1867), critiqued the capitalist system and laid out the framework for a revolutionary theory of society based on class struggle.

II. Core Principles of Marx's Social Doctrines

1. Historical Materialism

Historical materialism is the methodology of Marx's analysis. It asserts that:

Material conditions (economy, technology, resources) are the primary drivers of societal change.

Social development follows a historical progression: Primitive Communism → Slavery → Feudalism → Capitalism → Socialism → Communism.

Human history is driven by class conflict, stemming from economic relationships.

“The history of all hitherto existing society is the history of class struggles.” –
Communist Manifesto

2. Class Struggle

Marx emphasized that class conflict is the engine of historical development:

Bourgeoisie (capitalist class): owns the means of production.

Proletariat (working class): sells labor for wages, has no ownership.

Exploitation occurs when the bourgeoisie appropriates the surplus value produced by labor.

Marx believed that the proletariat would eventually become conscious of their exploitation and overthrow the capitalist system.

3. Surplus Value and Exploitation

A cornerstone of Marx's economic theory:

Labor Theory of Value: All value is derived from labor.

Surplus Value: The difference between the value produced by the worker and the wages paid.

Capitalists accumulate wealth by extracting surplus value, which is seen as exploitation of labor.

This creates inequality, alienation, and systemic instability.

4. Alienation

Marx argued that in capitalist societies, workers are alienated in four ways:

From the product of their labor (they don't own what they produce)

From the act of production (repetitive, monotonous work)

From their species-being (creative potential)

From other workers (competition instead of cooperation)

Alienation is both psychological and social, leading to dehumanization.

5. Abolition of Private Property

Marx called for the abolition of bourgeois private property, which he saw as the root of inequality and exploitation. He did not mean personal property (clothes, homes) but productive property (factories, land, tools of production):

Property in capitalist society concentrates wealth in the hands of a few.

Marx advocated for collective ownership of the means of production.

6. Dictatorship of the Proletariat

To transition from capitalism to communism, Marx proposed a temporary phase:

A dictatorship of the proletariat, where the working class holds power.

This stage would suppress bourgeois resistance and begin restructuring society.

Ultimately, this would lead to the withering away of the state and emergence of classless, stateless communism.

7. Communism: The End Goal

The ultimate goal of Marxist doctrine is communism, a society characterized by:

No classes

No state

No private ownership of means of production

Equal access to resources

From each according to his ability, to each according to his needs

This utopian society would restore human freedom and dignity, with cooperative production and no alienation.

III. Marx's Critique of Capitalism

Marx believed capitalism was:

Internally contradictory: prone to crises (recessions, overproduction)

Exploitative: based on wage slavery

Unstable: Inequality leads to revolution

Self-destructive: The bourgeoisie create the conditions for their own downfall

IV. Marx's Impact and Legacy

Inspired global socialist and communist movements.

Led to revolutions (e.g., Russian Revolution of 1917, Chinese Revolution of 1949).

Influenced political ideologies, labor rights, economic theories, and critical sociology.

Criticized for underestimating capitalism's adaptability, over-reliance on class analysis, and authoritarian implementations of his ideas.

V. Criticism of Marx's Social Doctrines

Economic Determinism: Critics argue that Marx placed too much emphasis on the economy as the sole driver of history.

Revolutionary Path: Peaceful reform is often preferred in modern societies.

Failure of Communist States: The 20th-century experiments (e.g., USSR, Maoist China) led to authoritarianism rather than emancipation.

Underestimation of Individual Agency: Marxist theory focuses on collective classes, often ignoring individual motivations and freedoms.

VI. Conclusion

Karl Marx's principles of social doctrines are rooted in the critique of capitalist exploitation and the belief in a classless society built on equality and justice. Whether one agrees with his conclusions or not, Marx remains one of the most influential thinkers in social and political thought. His call for social justice, economic equality, and the dignity of labor continues to inspire debates and movements worldwide.

Gandhi: Principles of Social Doctrine

Mohandas Karamchand Gandhi appeared at a time when the national movement was gaining momentum. But Gandhi's appearance changed its shape and direction. Those were the days when Indian intellectuals had complete faith in British justice. People were afraid of the British administration and the spirit of fearlessness had not developed in them. A command over the English language and the stamp of Oxford and Cambridge universities were supposed to be the essential qualities of leadership. The voice of Tilak, "Swaraj is my birth right, "had not

evoked adequate response and it: was Gandhi who removed the fear of the people and boosted up their morale. It may be interesting to note that even Gandhi at that time believed in the spirit of justice of the British and thought that by persuasion and service, Indian may gain a status of full equality in the British Empire. However, the belief of the leaders was soon shaken by incidents like the Rowlatt Act, the Jallianwala Bagh massacre, etc. all these events led to a sharp change in direction of the movement and our leaders started insisting on liberty rather than concessions. Gandhi adopted a non-violent attitude based on the principle of self-suffering rather than making the adversary to suffer. It was in 1947 that India achieved independence under the impact of a new programme, new principles and ideals were not significant only from the political point of view but also from the economic and social standpoint. So great has been the influence of Gandhian ideology that it would not be improper to call the period from 1920 1948, as the Gandhian era.

Principles of Social Doctrine

Mahatma Gandhi's social doctrine is a comprehensive moral and philosophical system rooted in Indian spiritual traditions, human dignity, and socio-economic justice. Gandhi did not articulate his principles in the form of a structured doctrine like Marx or the Popes, but his ideas evolved through his writings, speeches, and actions, particularly in the context of India's freedom struggle. His philosophy integrates political, economic, and ethical dimensions to propose a just and equitable society.

Below are the key principles of Gandhian Social Doctrine:

1. Truth (Satya)

Central tenet of Gandhi's philosophy.

Truth is not just factual accuracy but an ethical and spiritual reality. It implies honesty, integrity, and moral commitment.

Gandhi said: “Truth is God.”

All social and political actions must be grounded in truth.

2. Non-violence (Ahimsa)

Ahimsa means love and compassion for all living beings.

It is active love, not passive resistance.

It involves non-violent means to achieve just ends, both in personal life and collective action.

Ahimsa is a tool for social transformation, used by Gandhi in movements like Satyagraha.

3. Sarvodaya (Welfare of All)

Derived from John Ruskin’s “Unto This Last”, which deeply influenced Gandhi.

Sarvodaya means universal upliftment or progress of all, especially the poorest.

Gandhi believed that true development must prioritize the weakest sections of society.

It is the ethical and spiritual foundation of a just society.

4. Trusteeship

A non-violent alternative to capitalism and communism.

Gandhi proposed that wealth should not be concentrated in the hands of a few.

The rich should act as trustees of their wealth, using it for the benefit of society.

Emphasizes voluntary renunciation, moral responsibility, and social equality.

5. Swaraj (Self-Rule)

More than political independence; it means self-control, self-discipline, and local self-governance.

Emphasizes empowerment of individuals and villages to govern their own affairs.

Gandhi said: “Real Swaraj will come not by the acquisition of authority by a few but by the acquisition of the capacity by all to resist authority when abused.”

6. Decentralization and Village Economy

Gandhi envisioned gram swaraj (village republics) as the foundation of Indian society.

Advocated decentralized, self-sufficient rural communities.

Promoted khadi and cottage industries to sustain the local economy and prevent urban-rural divide.

Opposed large-scale industrialization and centralization which alienated the common man.

7. Dignity of Labour

Gandhi upheld the dignity of manual work and considered it sacred.

Promoted bread labour – everyone must engage in productive physical work to earn a living.

This removes the distinction between mental and manual labour and eradicates caste-based occupational divisions.

8. Equality and Social Justice

Gandhi strongly opposed untouchability, caste discrimination, and social exclusion.

He called the oppressed castes “Harijans” (Children of God).

Promoted inter-dining, inter-caste marriages, and temple entry reforms.

Believed in equal rights and dignity for women, the poor, and marginalized.

9. Moral Politics (Ethical Governance)

Gandhi believed politics must be rooted in morality and service, not power or coercion.

Leaders should be servants of the people, practicing purity, simplicity, and sacrifice.

Advocated transparent and participatory governance.

10. Education (Nai Talim or Basic Education)

Gandhi proposed a system of education integrated with productive work.

Education should foster character, manual skill, and civic sense.

Emphasis on holistic development – body, mind, and soul.

It must be accessible, free, and in the mother tongue.

Gandhi's Relevance Today:

His doctrine continues to inspire non-violent movements, grassroots development, social entrepreneurship, and ethical politics.

Concepts like sustainable development, inclusive growth, and corporate social responsibility echo Gandhian values.

Conclusion:

Gandhi's principles of social doctrine are a blueprint for a humane, just, and sustainable society. They emphasize moral action, collective welfare, and individual responsibility. His ideas are timeless and continue to offer ethical guidance in addressing contemporary social, economic, and political challenges.

Pope: Principles of Social Doctrine

The Social Doctrine developed by various Popes, refers to the body of Catholic teaching on social, political, and economic issues. Rooted in Gospel values, natural law, and human dignity, it addresses how individuals and institutions should behave in society.

Here are the key principles of the Social Doctrine Pope:

1. Human Dignity

Every person is made in the image and likeness of God and therefore possesses an inalienable dignity.

Society must be organized around the respect and protection of this dignity.

2. Common Good

The social conditions that allow people to reach their full human potential and realize their dignity.

Not just the sum of individual goods, but a shared responsibility.

3. Solidarity

A firm commitment to the good of all and of each individual, because we are all responsible for all.

Particularly important in addressing global inequality and poverty.

4. Subsidiarity

Matters ought to be handled by the smallest, lowest, or least centralized competent authority.

Larger organizations should support, not replace, local and individual initiative.

5. Option for the Poor and Vulnerable

Society should prioritize the needs of its most marginalized members.

This is not exclusionary but seeks to ensure justice and inclusion.

6. Rights and Responsibilities

Every person has basic rights (e.g., food, shelter, education, work, healthcare).

Alongside these rights are responsibilities to others, to family, and to the broader society.

7. Work and the Dignity of Labor

Work is a form of continuing participation in God's creation.

Workers have rights: fair wages, safe conditions, unions, and rest.

8. Stewardship of Creation

Humans are caretakers of the Earth and must use its resources responsibly.

Includes environmental concerns and sustainability.

9. Promotion of Peace

Peace is more than absence of war; it is the presence of justice.

It involves reconciliation, forgiveness, and respect for all nations and peoples.

Check Your Progress:

Q.No	Short Questions	LOCF Mapping		
1.	Define Social Economics and explain its scope in modern society.	K2	CO1	PO2
2.	Discuss the concept of equality in human societies with examples.	K3	CO2	PO3
3.	Explain the role of government in promoting social welfare.	K4	CO1	PO4
4.	Describe the importance of social security and subsidies in developing economies.	K3	CO3	PO3
5.	Explain the basic principles of social doctrines of Marx, Pope, and Gandhi.	K4	CO2	PO4
Q.No	Essay type Questions	LOCF Mapping		
1.	Discuss the objectives and importance of Social Economics.	K2	CO1	PO2
2.	Explain the role of government intervention in reducing social inequalities.	K3	CO2	PO3
3.	Discuss social banking and its role in inclusive development.	K1	CO3	PO1
4.	Analyse the socio-economic issues of refugees, slavery, and beggary.	K4	CO3	PO2
5.	Compare the social doctrines of Karl Marx, Pope (Catholic Social Thought), and Mahatma Gandhi.	K5	CO4	PO4

Unit II

Economics of Health

Concept of Welfare Economics – Health dimensions – Determinations of Health – Demand and Supply of Health care – Financing of healthcare – Concept of human life value – Inequalities in health – Healthcare constraints.

Welfare Economics is a branch of economics that focuses on evaluating the economic well-being (or "welfare") of individuals and society as a whole. It is concerned with how resources can be allocated to improve social welfare and how policies can enhance the overall quality of life.

Core Concepts of Welfare Economics

1. Social Welfare

Refers to the overall well-being of society.

Welfare economics tries to assess how different economic states or policy choices affect societal welfare.

2. Utility

Utility represents individual satisfaction or happiness.

Welfare economics often assumes that increasing individuals' utility increases overall social welfare.

3. Efficiency and Equity

Efficiency: Often discussed in terms of Pareto Efficiency.

A situation is Pareto Efficient if no one can be made better off without making someone else worse off.

Equity: Concerned with fairness in the distribution of wealth, income, and resources.

4. Pareto Criterion

A change is considered an improvement if it makes at least one person better off without making anyone worse off.

Limitation: It doesn't address fairness or income distribution.

5. Compensation Principle (Kaldor-Hicks Efficiency)

A policy is considered beneficial if the winners could theoretically compensate the losers and still be better off.

Used when some are made worse off, but the overall gain is considered greater.

Objectives of Welfare Economics

Identify optimal allocation of resources.

Assess the desirability of different economic policies.

Maximize total social welfare.

Bridge the gap between efficiency and equity.

Definition and Dimensions of Health

Health is considered as a fundamental human right indispensable for the existence of human beings. The right to health is the basic necessity to enjoy other human rights.

The preamble of the WHO Constitution defines, "Health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. The enjoyment of the highest attainable standard of health is one of the fundamental right of every human being and that governments have a responsibility for the health of their people, which can be fulfilled only through the provision of adequate health and social measures".

The right to health is recognised by numerous international and regional institutions. It is recognised by the Universal Declaration of Human Rights 1948, the International Covenant on Economic, Social and Cultural Rights 1966, the International Convention on the Elimination of

All Forms of Discrimination against Women 1979 and the International Convention on the Rights of the Child 1989 and other regional human rights instruments like European Social Charter 1961 and the African Charter of Human Rights and People's Rights 1985.

The Universal Declaration of Human Rights in Article 25(1) says “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family including food, clothing, housing, medical care and necessary social services”.

The ILO Convention, 1969, which adopted the article 25 (1) of the UDHR 1948, says “Governments shall ensure that adequate health services are made available to the people concerned or shall provide them with resources to allow them to design and deliver such services under their own responsibility and control, so that they may enjoy the highest attainable standard of physical and mental health”.

The Indian constitution in article 47 says, “The state shall regard the raising of the level of nutrition and the standard of living of its people and the improvement of public health as among its primary duties...”.

Meaning and Importance of Health Economics

In broad terms, health economists study the functioning of healthcare systems and health-affecting behaviors such as smoking, diabetes, obesity etc.

Health economics is important in determining how to improve health outcomes and lifestyle patterns through interactions between individuals, healthcare providers and clinical settings. In other words it focuses on how the economic behavior of stakeholders and recipients affects the quality and cost of medical care. It includes how people pay for care, how those payments are processed, and how health systems around the world can be restructured and improved.

Determinants of Health

The determinants of health include:the social and economic environment,the physical environment, and.the person's individual characteristics and behaviours.Besides these determinants of health,the following determinants are also influence the health seeking individuals.

1. Income and social status.
2. Employment and working conditions.
3. Education and literacy.
4. Childhood experiences.
5. Physical environments.
6. Social supports and coping skills.
7. Healthy behaviours.
8. Access to health services.

Indicators of Health

Health Indicator is *a variable, susceptible to direct measurement, which reflects the state of health of persons in a community.* Health indicators are *quantifiable in character of a population which researchers use as supporting evidence for describing the health of a population.* The health status of a population is a reflection of the socio-economic development of the country. Health of a population is measured in terms of health indices, such as, infant mortality rate, maternal mortality rate, nutritional standard, life expectancy at birth, literacy rate, medical care facilities available, availability of basic amenities like safe drinking water, sanitation and housing and other socio-economic and environmental conditions required for making a good standard of health. The important indicators of health are as follows.

Crude Birth Rate (CBR)

Crude birth rate indicates the number of live births occurring per 1000 population in a given year (Economic Survey, 2013).

Crude Death Rate (CDR)

Crude death rate indicates the number of deaths per 1000 population occurring in a given year (Economic Survey, 2013).

Life Expectancy at Birth(LEB)

Life expectancy at birth refers to the expected number of years a new born infant could expect to live (HDR, 2013).

Maternal Mortality Rate (MMR)

Maternal mortality rate refers the number of women who die from pregnancy-related causes while pregnant or within 42 days of pregnancy termination, per 100,000 live births (WDI, 2014).

Low-Birth Weight

Low-birth weight babies are the percentage of newborns weighing less than 2.5 kilograms within the first hours of life (WDI, 2010).

Peri-Natal Death

Peri-natal death indicates the infant death in 7 days of their life (Sample Registration Survey, 2011).

Neo-Natal Death

Neo-natal death refers to the infant death in 28 days of their life (Sample Registration Survey, 2011).

Infant Mortality Rate (IMR)

Infant mortality rate is the number of infants dying before reaching the first birthday, per 1000 live births in a given year (HDR, 2013).

Under-five Mortality Rate (U5MR)

Under five mortality rate is the probability per 1,000 that a newborn baby will die before reaching the age of five (WDI, 2010).

Child Mortality Rate (CMR)

The probability of children dying between the first and fifth birthday, per 1000 live births in a given year is called child mortality rate (Economic Survey, 2013).

Total Fertility Rate (TFR)

The average number of children expected to be born per woman during her entire span of life is called total fertility rate (HDR, 2013).

Anaemia

The percentage of pregnant women whose hemoglobin level is less than 110 grams per liter at sea level is called anaemia (WDI, 2010).

Malnutrition

Child malnutrition is the percentage of children under age five whose weight for age (underweight) or height for age (stunting) is more than two standard deviations below the median for the international reference population ages 0–59 months. Height is measured by recumbent length for children up to two years old and by stature while standing for older children (WDI, 2010).

Income and Health Linkages

Income is considered as one of the indicators of economic status and standard of living of the people. Human life is very interesting. Man sacrifices all his health to earn money then he sacrifices all his money to earn health.

Interestingly, several economists advocated that there is a strong relationship between health and income. Some of the observations are as follows:

There is strong relationship between health and national income- Jack and Maureen in Spence and Maureen (Ed.) (2009).

There is direct or positive relationship between the level of health and the amount spent on medical care. He believes that more the money spent on medical care, the more will be the health status of a person- Henderson (2005).

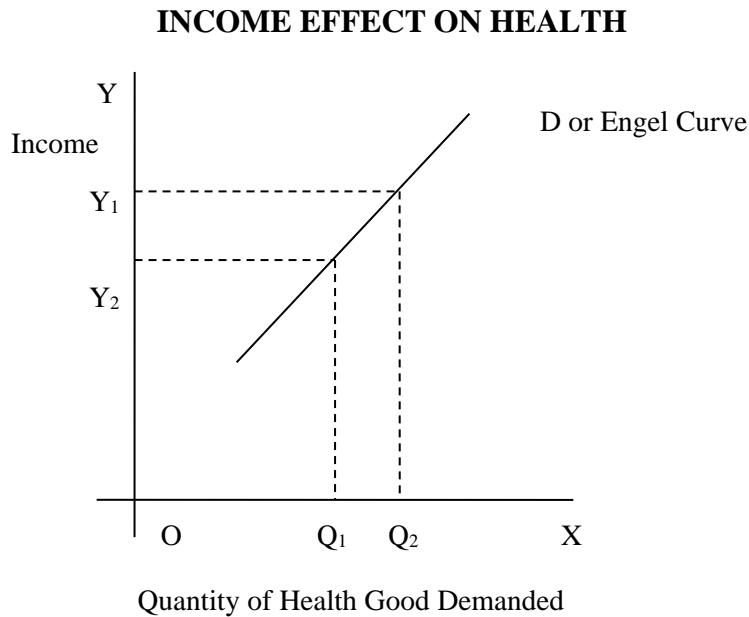
There is a strong positive correlation between health and income. The study found that family's long run average income is a powerful determinant of children's health status - Anne et al (2002).

There is a close interactive relationship between health and level of income. The attainment of a higher income level affords an individual the access to better health - Teresa (1982). The above discussion is very fruitful in identifying how health and income are interrelated. Here we shall discuss the income effect on health by using the 'Engel curve'.

Income Effect

Health care seems to be a normal good, so that people's desire to use the good increases as their income increases. Health care was essentially a service that would be purchased by consumers in a market place supplied by individual doctors. People with higher incomes often have better health than those with lower incomes. Higher per capita income also gives more buying power, which directly increases the amount of medical care used, also improved health outcomes. The demand for health depends upon the income of the people. The greater the

income of the people, the greater their demand for health will be. Economist Ernst Engel developed the Engel curve which explains the relationship between quantity demanded of a good and level of consumer's income.



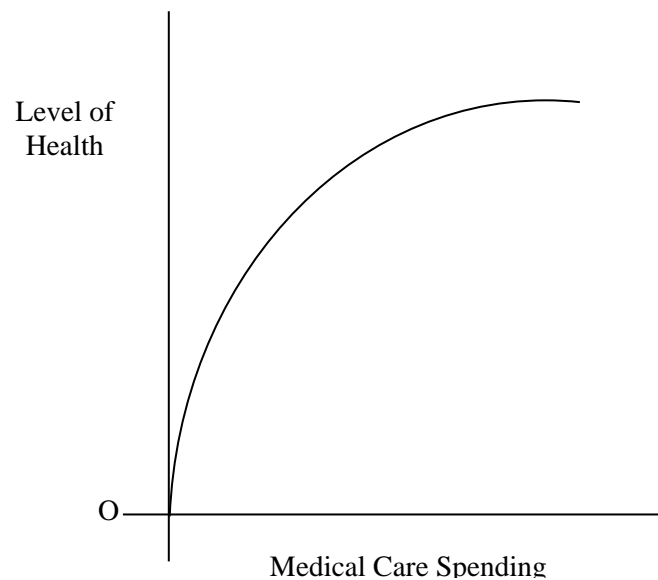
Engel curve has a positive slope because an increase in income causes an increase in demand curve of medical care. It means that people with more income buy more medical care. At the same time, higher income people choose life style choices which may cause health to fall with higher incomes. When as a result of the rise in the income of the people, the demand increases, the whole demand curve shifts upward and vice-versa. Likewise in income and health, the following figure depicts how health and medical care spending is related.

Health and Medical Care Spending

Medical care spending has a positive relationship with the health outcomes of an individual. Pritchett and Summers (1996) and Deaton (2004) say that higher income is associated with better health standards. The figure indicates that there is a direct (positive) relationship between the level of health and the amount spent on medical care. Higher the level of spending, healthier the person or population will be. The shape of the line indicates that there is a limit to

how much health you can buy with increased medical care spending. After a certain level, there is no increase in health. The relationship of health and medical care spending is illustrated in the table below.

HEALTH AND MEDICAL CARE SPENDING



Health care Financing

Health care financing refers to the methods by which funds are generated, allocated, and managed to ensure the provision of health care services to individuals and populations. It plays a critical role in determining access to health care, the quality of services, and overall public health outcomes. There are various models and mechanisms for financing health care systems, and these can differ greatly across countries. Here's a breakdown of key aspects of health care financing:

1. Sources of Health Care Financing

Health care systems can be financed through various sources:

Government Funding (Tax-Based Systems): In this model, health care is funded through general taxation, meaning the government collects taxes from individuals and businesses and allocates funds to health services. Examples include the National Health Service (NHS) in the UK.

Social Health Insurance (SHI): In SHI systems, individuals and employers contribute to a health insurance fund, typically managed by the government or non-profit agencies. This is the model used in countries like Germany and Japan, where health care is financed through contributions, and services are provided by a network of public and private providers.

Private Health Insurance: Health care is financed through premiums paid by individuals or employers to private insurance companies. The U.S. is an example of a country with significant reliance on private health insurance, though public programs also exist.

Out-of-Pocket Payments: In many countries, a large proportion of health care financing comes from individuals directly paying for services when they need them, without insurance coverage. This can create barriers to accessing care, especially for low-income populations.

Donor Contributions and External Aid: Some countries, particularly in low-income regions, rely on external funding from international organizations (e.g., World Bank, WHO, or private foundations) to support their health care systems.

2. Key Health Care Financing Models

Health care financing is structured around different models, which can determine how services are delivered and accessed:

Single-Payer Systems: In a single-payer system, a single entity (usually the government) is responsible for paying health care providers for their services. The Canadian health care system

is an example of this. Citizens may receive health services that are free or low-cost at the point of care.

Multi-Payer Systems: Multiple insurance providers (both public and private) contribute to financing health care. Patients often choose their insurance plans, and providers are reimbursed by a variety of payers. The U.S. operates within this framework.

National Health Insurance: This system blends elements of public and private insurance models, where the government provides universal insurance, and care is delivered by private entities.

Taiwan and South Korea use such models.

3. Cost Sharing

Co-Payments and Deductibles: In many systems, patients share some of the cost of care through co-payments or deductibles. This reduces overutilization but can also limit access for low-income patients.

Sliding Scales: Some health care systems use sliding scales, where individuals pay based on their income levels, ensuring equitable access for poorer populations.

4. Public vs. Private Health Care Expenditure

The proportion of public (government) vs. private (individual or employer) spending on health care varies widely:

Public systems tend to have higher public expenditure but can reduce overall costs through government regulation and prevention programs.

Private systems often have higher costs due to profit motives, administrative overhead, and market-driven pricing.

5. Challenges in Health Care Financing

Sustainability: Aging populations, the rising cost of medical technology, and chronic diseases can strain health care financing systems.

Equity: Ensuring that all individuals, regardless of income, have access to quality care is a major challenge, especially in systems with high out-of-pocket expenses.

Efficiency: Health care systems must balance cost control with the need to deliver high-quality care, avoiding inefficiencies like over-treatment or under-treatment.

6. Innovative Financing Mechanisms

Value-Based Health Care: Instead of paying providers based on the volume of services, value-based care ties payments to patient outcomes, incentivizing efficiency and better care quality.

Health Savings Accounts (HSAs): Some systems allow individuals to save pre-tax income in a health savings account, which they can use to cover medical expenses.

Universal Health Coverage (UHC): Many countries aim for universal health coverage, where all citizens have access to essential health services without suffering financial hardship.

Effective health care financing is crucial to achieving health system goals like universal coverage, cost efficiency, and high-quality care. The balance of public and private funding, as well as how resources are allocated, greatly influences the performance of any health care system.

IMPORTANCE OF HEALTH CARE FINANCING

Health care financing is crucial for the effective functioning of health care systems and plays a key role in ensuring that health services are accessible, affordable, and sustainable. Its importance can be seen in various areas that directly impact public health, social equity, and economic stability. Below are several reasons why health care financing is critical:

1. Ensures Access to Health Care

Universal Coverage: Adequate health care financing allows governments or insurance systems to offer universal health coverage (UHC), ensuring that all individuals can access essential health services without facing financial hardship. This helps in reducing health disparities between different income groups and improving overall population health.

Equitable Distribution of Services: Health care financing mechanisms help allocate resources to underserved or vulnerable populations, ensuring that everyone, regardless of their income or location, has access to quality health care services.

2. Improves Health Outcomes

Preventive Care Funding: Proper financing can shift focus from curative to preventive care, funding programs that promote public health through vaccinations, screenings, and health education. This can prevent diseases and reduce long-term health care costs by avoiding expensive treatments for preventable conditions.

Improving Quality of Care: Financing ensures that health care systems have the resources to invest in the latest medical technologies, better training for health care professionals, and the development of high-quality health care infrastructure. This results in improved care quality, reduced mortality rates, and better overall health outcomes.

3. Protects Individuals from Financial Hardship

Risk Pooling: Health care financing systems, particularly through mechanisms like social health insurance, allow for risk pooling, where contributions are collected from individuals and distributed to those who need care. This protects individuals and families from catastrophic health expenses, which could push them into poverty.

Financial Protection: Well-designed financing models reduce out-of-pocket expenses for patients, providing financial protection. This ensures that people can seek care when needed

without fear of the financial consequences, such as going into debt or skipping treatment due to cost.

4. Promotes Economic Stability

Health as Economic Investment: Health care financing supports the health of the workforce by ensuring they have access to medical care. A healthier workforce is more productive, resulting in economic growth and improved national prosperity.

Reduces Poverty: By protecting individuals from the high costs of health care, financing systems prevent medical impoverishment, helping families avoid the cycle of poverty caused by health-related financial stress.

Efficient Resource Use: Health care financing helps governments and organizations manage limited resources more effectively, allowing funds to be allocated where they are most needed, improving the overall efficiency of health systems.

5. Enhances Sustainability of Health Care Systems

Long-Term Planning: Health care financing helps governments and health organizations plan for the future by ensuring a steady stream of resources. This is particularly important in the context of rising health care costs due to aging populations and the increasing burden of chronic diseases.

Managing Health Crises: Adequate financing ensures health systems can respond to public health emergencies, such as pandemics or natural disasters, by providing the necessary funds to scale up health services, secure medical supplies, and mobilize health workers.

6. Encourages Health System Reforms and Innovation

Driving Efficiency: Financing mechanisms, such as value-based care or bundled payments, can incentivize health care providers to deliver high-quality care more efficiently. This fosters innovation in care delivery models, cost reduction strategies, and better patient outcomes.

Fostering Public-Private Partnerships: Health care financing can encourage collaborations between the public and private sectors, leveraging resources and expertise from both to improve health care delivery.

7. Reduces Inequities in Health Care

Addressing Social Determinants of Health: By financing health care systems in a way that targets disadvantaged populations, health care financing can address broader social determinants of health, such as poverty, education, and living conditions. This promotes health equity by ensuring that the most vulnerable receive the care they need.

Eliminating Barriers to Care: Effective health care financing eliminates barriers, such as high costs or lack of insurance, which can prevent marginalized groups from accessing care. This reduces disparities in health outcomes between different social and economic groups.

8. Supports Global Health Objectives

Meeting Global Health Targets: Health care financing is essential for countries aiming to achieve global health goals, such as those set by the World Health Organization (WHO) or the United Nations' Sustainable Development Goals (SDGs), particularly Goal 3: Good Health and Well-being.

International Health Collaboration: Financing is critical for supporting global health efforts, such as responding to pandemics, controlling infectious diseases, and improving maternal and child health. Donor contributions and international aid play a role in financing health systems in lower-income countries, enabling global progress.

Conclusion

Health care financing is a cornerstone of any effective health care system, ensuring that health services are accessible, equitable, and sustainable. It plays a vital role in protecting individuals

from financial hardship, improving health outcomes, and promoting economic stability. Without proper financing mechanisms, health systems would struggle to provide quality care, leading to poorer health outcomes and greater social inequities. Effective health care financing is key to building resilient, inclusive health systems capable of responding to both everyday needs and emerging health crises.

Merits and Demerits of Health Care Financing Systems

Health care financing systems vary across the world, each with its own merits and demerits. These systems affect how accessible, equitable, and sustainable health services are for the population. Below are the general merits and demerits of different health care financing models:

Merits of Health Care Financing Systems

1. Government-Funded (Tax-Based) Systems

Universal Coverage: Tax-based systems often ensure universal health coverage, where every citizen has access to basic health services (e.g., the UK's NHS). This reduces inequalities in access to care.

Cost Control: Government controls can help regulate costs and reduce administrative overhead. Bulk purchasing and centralized negotiations for drugs and equipment can also lower costs.

Preventive Care Focus: Government-funded systems tend to emphasize preventive care and public health programs, potentially reducing long-term costs by preventing disease before it occurs.

2. Social Health Insurance (SHI)

Broad Coverage with Contributions: SHI models, such as those in Germany and Japan, ensure that all working individuals and their dependents have access to health services through mandatory contributions by employees and employers.

Pooling of Risk: By spreading risk across large populations, SHI helps protect individuals from catastrophic health expenses, which can otherwise push families into poverty.

Balanced Public-Private Partnerships: SHI often allows for a mix of public and private providers, giving patients more choice while maintaining coverage guarantees.

3. Private Health Insurance

Choice and Competition: Private insurance systems, such as in the U.S., can give patients more freedom to choose their providers, treatments, and insurance plans, theoretically fostering competition that drives quality improvements.

Innovation and Efficiency: Market-driven systems can incentivize efficiency and innovation in service delivery, since providers and insurers seek to differentiate themselves and reduce costs.

High Quality for the Privately Insured: In well-funded private systems, those with insurance coverage often have access to advanced treatments and shorter wait times for care.

4. Out-of-Pocket Systems

Direct Control of Services: Patients paying out-of-pocket may have more control over the services they choose, without intermediaries like insurers or government agencies.

Cost Awareness: When patients are responsible for costs, they are more conscious of the prices of services, which can reduce unnecessary use of care and promote cost-conscious behavior.

5. Mixed Systems

Flexibility and Customization: Countries with mixed systems, such as Australia and France, can combine the strengths of public funding, social insurance, and private insurance to ensure universal coverage while allowing for innovation and efficiency from the private sector.

Demerits of Health Care Financing Systems

1. Government-Funded (Tax-Based) Systems

Long Wait Times: In systems where services are free or low-cost at the point of care, demand can exceed supply, leading to long waiting times for non-urgent care (e.g., elective surgeries).

Limited Choice: Patients may have fewer choices in terms of providers, treatments, or facilities, as governments typically regulate what services are covered.

Funding Limitations: These systems can face underfunding if tax revenues are insufficient, particularly during economic downturns. This may limit the ability to expand services or invest in new technology.

2. Social Health Insurance (SHI)

Contribution Inequities: The reliance on payroll contributions may disproportionately burden lower-income workers, especially if their contribution rates are the same as higher-income individuals.

Administrative Complexity: SHI systems can have high administrative costs due to the need for managing multiple funds, insurers, and reimbursement processes.

Risk of Exclusion: If not carefully designed, SHI can leave out informal workers or the unemployed, creating gaps in coverage, especially in countries without universal participation.

3. Private Health Insurance

High Costs: Private health insurance systems can lead to higher overall health care costs due to administrative overhead, profit margins, and price inflation from less-regulated providers.

Inequitable Access: Those without sufficient income may not be able to afford private insurance, leading to disparities in health care access and quality, as seen in the U.S.

Complexity and Fragmentation: Multiple insurance plans and providers can create complexity for patients, leading to confusion about coverage and higher administrative costs.

4. Out-of-Pocket Systems

Financial Barriers to Care: Out-of-pocket systems can prevent individuals, particularly those in low-income groups, from seeking timely care, leading to worse health outcomes and increased long-term costs due to untreated conditions.

Risk of Catastrophic Expenses: Individuals and families may face financial ruin if they are hit with a serious illness or injury that requires expensive treatments.

Inequity: These systems often disproportionately affect the poor and can lead to substantial inequalities in access to care.

5. Mixed Systems

Complexity in Navigation: With multiple funding sources and options for coverage, patients may find it confusing to understand their rights and how to access the system.

Dual-Tiered Access: In mixed systems, there can be a divide between those using public services and those using private insurance, leading to faster or better care for those who can afford private options.

The concept of human life value

The concept of human life value is a multifaceted idea that seeks to understand and evaluate the worth, significance, and dignity of human life in various contexts—ethical, philosophical, economic, legal, and spiritual. Here's a comprehensive overview:

1. Philosophical and Ethical Perspective

a. Intrinsic Value

Human life is considered inherently valuable, meaning it possesses worth simply because it exists.

Philosophers like Immanuel Kant argued that every person should be treated as an end in themselves, not merely as a means to an end.

b. Human Dignity

Rooted in moral philosophy and human rights discourse.

Every human being is entitled to respect and should be treated with fairness and compassion, regardless of age, gender, race, or status.

2. Religious and Spiritual Perspective

a. Sanctity of Life

Many religious traditions (Hinduism, Christianity, Islam, Buddhism) uphold that life is sacred and a divine gift.

Therefore, it must be respected, protected, and not taken unjustly (e.g., teachings against murder, euthanasia, etc.).

b. Purpose and Meaning

Human life is often seen as having a spiritual purpose, such as self-realization (in Hinduism), salvation (in Christianity), or enlightenment (in Buddhism).

3. Economic and Legal Perspective

a. Human Life Value (HLV) in Economics/Insurance

Refers to the monetary value placed on a person's life, often used in insurance, legal claims, and policy compensation.

It estimates future income, contributions, and value that a person would have generated over their lifetime.

b. Cost-Benefit Analyses in Policy

Governments and institutions sometimes quantify human life in decision-making (e.g., infrastructure safety, public health measures).

While controversial, such measures aim to maximize social welfare while acknowledging constraints.

4. Social and Political Perspective

a. Equality and Justice

The value of human life underpins the demand for equal rights, social justice, and freedom from oppression.

Any form of discrimination, exploitation, or dehumanization is seen as a violation of this principle.

b. Human Rights

The Universal Declaration of Human Rights (1948) affirms that "All human beings are born free and equal in dignity and rights."

This reflects the global recognition of the value of human life.

5. Contemporary Issues Related to Human Life Value

Debates on abortion, euthanasia, and capital punishment often revolve around differing views on the value of life.

Refugee crises, slavery, human trafficking, and poverty raise ethical questions about how societies protect or ignore the value of certain lives.

AI and biotechnology prompt new concerns about what defines human value in a technologically advancing world.

Conclusion

The value of human life is a core principle across civilizations. While its monetary estimation might be necessary for practical purposes, the moral and existential value transcends such

measures. Upholding the dignity of every person is foundational to a just and compassionate society.

Inequalities in Health

Definition:

Health inequalities refer to the unjust and avoidable differences in people's health across different population groups. These disparities are linked to social, economic, and environmental disadvantages.

Types of Health Inequalities:

a) Socioeconomic Inequalities:

People from lower income groups tend to have poorer health outcomes.

Malnutrition, infant mortality, and chronic diseases are more common among the poor.

Access to preventive care (like vaccinations or screenings) is also limited.

b) Regional and Urban-Rural Disparities:

Rural areas often lack basic healthcare infrastructure and qualified professionals.

Urban populations may have better access to healthcare, but urban slums still suffer from poor health services.

c) Gender-Based Inequalities:

Women may face neglect in healthcare access, particularly in patriarchal societies.

Maternal health, menstrual health, and access to reproductive services are often compromised.

Men may also avoid seeking healthcare due to masculine norms.

d) Caste and Ethnic Disparities (especially in India):

Marginalised communities like Scheduled Castes (SCs), Scheduled Tribes (STs), and certain minorities often face discrimination in healthcare access.

They may live in remote areas with poor services and be hesitant to access public facilities due to stigma.

e) Age-Based Disparities:

The elderly may suffer from neglect and insufficient geriatric care.

Children from poorer families often lack immunization, clean drinking water, and sanitation.

f) Disabilities and Mental Health:

Persons with disabilities often face infrastructural and attitudinal barriers to healthcare.

Mental health remains neglected with limited facilities and high stigma.

Causes of Health Inequality

Social Determinants of Health:

Poverty, education level, occupation, housing, and sanitation directly affect health outcomes.

Unequal Access to Health Services:

Distribution of health professionals and facilities is skewed toward urban and rich areas.

Lack of Health Insurance:

Most low-income individuals cannot afford private care and are not covered by insurance schemes.

Discrimination and Social Exclusion:

Marginalized groups face subtle or overt discrimination in public hospitals or private clinics.

Poor Implementation of Government Schemes:

Even well-intentioned schemes like Ayushman Bharat or Janani Suraksha Yojana may not reach the neediest due to corruption, poor awareness, or bureaucratic hurdles.

Global Factors:

Developing countries often suffer from underfunded health systems due to economic dependency and debt.

Healthcare Constraints

1. Infrastructure Deficiency:

Inadequate number of hospitals, beds, ambulances, and diagnostic labs.

Many Primary Health Centres (PHCs) and Community Health Centres (CHCs) lack basic facilities.

2. Shortage of Trained Personnel:

Low doctor-patient ratios, especially in rural and tribal areas.

Lack of specialists and support staff like nurses, lab technicians, and pharmacists.

3. Financial Constraints:

Low public health expenditure (India spends around 2% of GDP on health).

High out-of-pocket expenses push families into poverty.

4. Urban-Rural Divide:

Most health facilities and specialists are concentrated in cities.

Rural populations face long distances to reach medical help.

5. Administrative and Bureaucratic Issues:

Delay in fund disbursement, red-tapism, corruption, and lack of transparency hinder service delivery.

6. Lack of Health Awareness:

Many people are unaware of their rights and available schemes.

Superstition and reliance on traditional healers delay proper treatment.

7. Inadequate Focus on Preventive Healthcare:

Emphasis is often on curative rather than preventive measures like hygiene, immunization, and health education.

8. Private Sector Domination:

The private sector offers better quality but at higher cost, leading to exclusion of the poor.

Regulatory oversight of private hospitals is weak.

IV. Impact of Health Inequality

Lower productivity and economic growth.

Higher disease burden among the poor and marginalised.

Intergenerational poverty as poor health leads to loss of income and opportunities.

Increased dependency ratio due to early morbidity.

Social unrest due to perceived injustices.

V. Addressing Health Inequalities: Policy Interventions

In India:

Ayushman Bharat – A national health insurance scheme for poor families.

National Health Mission (NHM) – Strengthening primary and secondary healthcare.

Janani Suraksha Yojana – To reduce maternal and neonatal mortality.

National Nutrition Mission (POSHAN Abhiyaan) – Tackling malnutrition.

Public Health Infrastructure Development through digital health mission and Health and Wellness Centres (HWCs).

Reservation and outreach for SC/ST/OBC groups in medical education and service delivery.

VI. Conclusion

Health inequality is a moral, social, and economic issue. Despite several government schemes, persistent structural and systemic constraints continue to deny equal healthcare to all citizens.

Bridging this gap requires:

Increased public health spending,

Stronger governance and monitoring,

Community involvement,

Focus on universal health coverage and social determinants of health.

Check Your Progress:

Q.No	Short Questions	LOCF Mapping		
1.	Explain the concept of Welfare Economics in relation to health.	K2	CO1	PO2
2.	Discuss the dimensions of health.	K3	CO2	PO3
3.	Explain the determinants of health.	K4	CO1	PO4
4.	Describe the demand and supply of healthcare services.	K3	CO3	PO3
5.	Explain healthcare financing methods.	K4	CO2	PO4
Q.No	Essay type Questions	LOCF Mapping		
1.	Discuss the concept of human life value and its economic significance.	K2	CO1	PO2
2.	Explain inequalities in health and their economic consequences.	K3	CO2	PO3
3.	Analyse the demand and supply of healthcare with suitable examples.	K1	CO3	PO1
4.	Discuss major healthcare constraints in developing countries.	K4	CO3	PO2
5.	Examine the role of public and private sectors in healthcare financing.	K5	CO4	PO4

Unit III

Economic of Education

Education as an instrument of economic growth – Concept of human capital – components of human capital – Private and Social demand for education – Educational planning and economic growth – Manpower requirements approach – Human resource mobilization and utilization.

Health Education

Health education is a process aimed at informing and empowering individuals and communities to make informed decisions about their health and well-being. It involves providing knowledge, skills, and resources related to health, disease prevention, and health promotion to help individuals adopt healthier behaviors and lifestyles.

Key Components of Health Education

Information Dissemination:

Providing accurate and relevant information about various health topics, such as nutrition, physical activity, mental health, substance abuse, sexual health, and disease prevention.

Skill Development:

Teaching individuals the skills necessary to make healthy choices, such as critical thinking, decision-making, and goal-setting.

Behavior Change:

Encouraging and facilitating changes in behaviors that contribute to better health outcomes, such as smoking cessation, healthy eating, and regular exercise.

Community Engagement:

Involving community members in health education initiatives to ensure that the information is culturally appropriate and relevant to their specific needs.

Advocacy:

Promoting policies and practices that support public health and healthy environments, such as access to nutritious foods, safe recreational spaces, and healthcare services.

Objectives of Health Education

Prevent Disease: Educating individuals about risk factors and preventive measures for various diseases, such as diabetes, heart disease, and infectious diseases.

Promote Healthy Lifestyles: Encouraging practices such as regular physical activity, balanced nutrition, and mental wellness.

Increase Health Literacy: Enhancing individuals' ability to understand health information and make informed choices regarding their health.

Support Community Health: Fostering community initiatives that address public health issues, such as immunization drives, health screenings, and wellness programs.

Methods of Health Education

Workshops and Seminars: Organized sessions that provide information on specific health topics, often including interactive discussions.

Printed Materials: Brochures, flyers, and pamphlets that convey important health information in an accessible format.

Digital Resources: Websites, social media, and apps that provide health education content and resources.

One-on-One Counseling: Personalized guidance from healthcare professionals or trained educators to address individual health concerns and goals.

School-Based Programs: Curriculum and initiatives designed to educate students about health topics, including physical education, nutrition, and mental health awareness.

Importance of Health Education

Empowerment: Equips individuals with the knowledge and skills to take charge of their health and make informed choices.

Disease Prevention: Informs individuals about health risks and preventive measures, reducing the incidence of diseases.

Community Health Improvement: Contributes to overall community well-being by promoting healthy practices and addressing public health issues.

Cost-Effectiveness: Preventing health issues through education can lead to reduced healthcare costs and improve quality of life.

Conclusion

Health education plays a crucial role in promoting individual and community health. By providing knowledge, skills, and resources, health education empowers people to make informed choices and adopt healthier lifestyles, ultimately leading to improved health outcomes and a healthier society.

Education as an Instrument:

- Education plays a crucial role in promoting economic development by:
- Enhancing the skills, knowledge, and productivity of the workforce.
- Facilitating technological innovation, entrepreneurship, and efficiency.
- Reducing poverty and inequality, leading to better economic outcomes.
- Encouraging social mobility, health awareness, and demographic transition.

Education as an Instrument of Economic Growth:

Education is widely recognized as one of the most powerful tools for driving sustainable economic growth. It enhances the productive capacity of individuals and contributes to the overall development of a nation.

1. Definition and Overview

Education, in economic terms, is considered a form of investment in human capital. Just as physical capital (machinery, buildings) increases productivity, education increases the efficiency, creativity, and capability of the labor force.

2. Ways in Which Education Promotes Economic Growth

a) Improves Labor Productivity

Educated workers can understand instructions better, adopt new technologies faster, and perform more complex tasks.

For example, a literate farmer using modern farming techniques can increase crop yield.

b) Encourages Innovation and Entrepreneurship

Higher education and technical training promote research and development.

Educated individuals are more likely to become entrepreneurs, generating employment and economic value.

c) Reduces Unemployment

Education improves employability by equipping people with marketable skills.

A skilled workforce matches labor market demands, reducing structural unemployment.

d) Increases Income and Reduces Poverty

Individuals with education tend to earn higher wages.

This leads to higher consumption, which stimulates demand and production, driving economic growth.

e) Promotes Demographic Transition

Education, especially of women, leads to lower fertility rates, improved health, and greater workforce participation.

This demographic change creates a "demographic dividend" beneficial for growth.

f) Enhances Social Capital and Governance

Educated citizens are more aware of their rights and duties.

This leads to better governance, less corruption, and a more stable economic environment.

3. Examples from Practice

East Asian countries (e.g., South Korea, Singapore) invested heavily in education before experiencing rapid economic growth.

India's IT sector grew significantly due to investment in higher education and engineering colleges.

4. Education and Economic Theories

Human Capital Theory: Education increases the value of a worker, leading to higher productivity.

Endogenous Growth Theory: Technological innovation, driven by research and education, is key to long-term economic growth.

5. Conclusion

Education is not merely a social goal but a strategic economic investment. Governments that prioritize education can create a skilled, productive, and innovative workforce, which is essential for achieving inclusive and sustained economic development.

✦ Quote: "Education is both the seed and the flower of economic development." – T.W. Schultz

Components of Human Capital:

Human capital is composed of various elements:

Education and Training: Formal education, vocational training, and skill development.

Health: A healthy worker is more productive and efficient.

Migration: Movement of skilled labor to areas where they can be more productive.

On-the-Job Experience: Continuous learning and skill enhancement at the workplace.

Human capital refers to the attributes gained by a worker through education, experience, skills, and health, which contribute to economic productivity. Unlike physical capital (machines, tools), human capital resides within individuals and is developed through investments in people.

Here are the major components of human capital:

1. Education

Formal education (schooling, college, university) is the most fundamental component.

It imparts literacy, numeracy, technical knowledge, and problem-solving skills.

Education enhances an individual's ability to understand and adopt new technologies, contributing to productivity and innovation.

Example: A trained engineer contributes more effectively to industrial development than an untrained worker.

2. Skills and Training

Refers to vocational training, professional development, and on-the-job training.

Helps individuals acquire specific competencies required for particular jobs or industries.

Includes both technical skills (e.g., machine operation) and soft skills (e.g., communication, teamwork).

Example: A tailor trained in using modern stitching machines becomes more efficient and productive.

3. Health and Nutrition

A healthy individual is more energetic, focused, and productive.

Investments in public health, sanitation, and nutrition directly improve human capital.

Poor health leads to absenteeism, reduced work capacity, and early retirement.

Example: A construction worker who is physically fit will be more efficient than one suffering from chronic illness.

4. Work Experience

Practical experience gained over time contributes to greater efficiency, judgment, and problem-solving in the workplace.

This is often referred to as learning-by-doing.

Helps workers adapt to changing work conditions and advance in their careers.

Example: An experienced teacher is likely to handle a classroom more effectively than a newly qualified one.

5. Migration and Mobility

Human capital is also enhanced through geographical and social mobility.

People moving to areas with better job opportunities or training facilities improve their skills and income potential.

Mobility also helps in efficient allocation of labor resources across regions and sectors.

Example: A nurse migrating from a rural area to a city hospital gains exposure, experience, and better earnings.

6. Innovation and Creativity

Creative thinking and innovation—often developed through education and exposure—are important aspects of human capital.

These lead to entrepreneurship, invention, and efficiency improvements.

Example: A software developer creating a time-saving app contributes significantly to economic productivity.

7. Attitudes and Work Ethics

Discipline, commitment, punctuality, and honesty are intangible but vital components.

Education and upbringing influence these behavioral traits.

A motivated workforce with strong ethics adds value to any economy.

Example: A dedicated nurse who provides care beyond the call of duty contributes to both social and economic well-being.

Private and Social demand for Education

Private Demand: The desire of individuals or families to invest in education for personal benefits like:

Better employment opportunities.

Higher income and social status.

Social Demand: The need felt by society or government for educated citizens to:

Promote civic awareness.

Ensure democratic participation.

Achieve national development goals.

Private Demand for Education

Definition:

Private demand refers to the individual or household's willingness and decision to invest in education for personal benefits such as income, status, and employment.

Aspect	Private Demand	Social Demand
Focus	Individual benefits	Societal benefits
Returns	Private (income, job)	Social (health, equality, development)
Decision Maker	Individual or family	Government or public institutions
Funding Source	Personal expenditure	Public funds, state budget
Time Horizon	Short/Medium-term benefits	Long-term benefits

Key Characteristics:

Driven by self-interest.

Focuses on private returns (e.g., higher wages, better jobs).

Influenced by:

Family income.

Tuition costs.

Expected future earnings.

Awareness about the value of education.

Examples:

A student pursuing an MBA to increase their salary potential.

A family sending a child to a private coaching center for better academic results.

Private Returns:

Increased income.

Better job security.

Higher social status.

Personal development.

2. Social Demand for Education

Definition:

Social demand refers to the collective need of society for education, based on the belief that an educated population leads to overall social and economic development.

Key Characteristics:

Driven by public interest.

Focuses on social returns (benefits to society).

Requires government support because the benefits are non-exclusive and long-term.

Includes considerations like:

- Literacy rates.

- Democratic participation.

- Public health.

- Social equity.

Examples:

Government investing in free primary education to reduce illiteracy.

Providing scholarships to marginalized groups to ensure equal access to education.

Social Returns:

- Reduced crime and poverty.

- Higher productivity of the workforce.

- Better health and hygiene awareness.

- Greater social cohesion and democratic participation.

Educational Planning and Economic Growth

Educational planning ensures that the educational system aligns with economic needs and future growth.

It involves forecasting manpower requirements, setting targets for literacy or enrollment, and allocating budgets accordingly.

Helps in reducing unemployment and skill mismatches.

Promotes regional balance, gender equality, and inclusive development.

Manpower Requirements Approach

This approach estimates the future demand for skilled labor and aims to match educational output accordingly.

Based on projected economic growth, sectoral development, and technological needs.

Helps in planning the number of engineers, doctors, teachers, etc. needed in future.

Used heavily in the 1960s–80s in India and other developing nations.

The Manpower Requirements Approach (MRA) is a method used in educational planning to estimate the future demand for skilled human resources in various sectors of the economy. It helps in aligning the output of the education system with the needs of the labor market.

1. Definition

The Manpower Requirements Approach is a quantitative technique that forecasts the number and types of skilled workers needed in different sectors of the economy based on expected economic growth and technological changes.

★ Goal: To ensure that the supply of educated and trained workers matches the future demand in various occupations and industries.

2. Key Features

Estimates sector-wise employment needs (e.g., health, education, industry, services).

Identifies educational qualifications required for those jobs.

Determines the number of people that should be educated or trained at each level.

Used to guide educational investments and curriculum planning.

3. Steps Involved in the Approach

Project Economic Growth:

Forecast the future growth of the economy (GDP) and different sectors (agriculture, industry, services).

Estimate Sectoral Employment Needs:

Assess how many workers will be needed in each sector based on expected output and productivity.

Identify Educational Qualifications:

Match jobs with the required level of education and training (e.g., engineers, doctors, skilled technicians).

Calculate Educational Output Needed:

Determine how many graduates or trained individuals are needed from schools, colleges, and training centers.

Plan Education Accordingly:

Expand or restructure educational institutions to produce the required number of skilled workers.

4. Advantages

Helps in avoiding unemployment and skill mismatch.

Ensures efficient use of resources in education.

Provides a scientific basis for educational planning.

Supports balanced development by identifying shortages in specific sectors.

5. Limitations

Rigid and mechanical – cannot easily adapt to sudden changes in the economy or labor market.

Ignores the importance of general education and soft skills.

Difficult to predict long-term labor market trends accurately.

May lead to overemphasis on quantity rather than quality of education.

6. Example

Suppose a country expects to grow its healthcare sector significantly over the next 10 years.

Using the MRA, planners might estimate:

Number of doctors, nurses, technicians required.

Plan to expand medical colleges, nursing schools, and technical institutions.

Adjust intake capacity and curriculum to meet this projected demand.

Conclusion

The Manpower Requirements Approach is a useful tool for aligning educational outputs with economic needs. However, it must be used alongside other planning methods (like the rate of return approach or social demand approach) to ensure a flexible, inclusive, and responsive education system.

✦ **Key Point:** While MRA is helpful for producing technically skilled labor, a balanced educational policy must also include general and moral education for holistic development.

Human Resource Mobilization and Utilization

This refers to the effective deployment and productive use of human capital:

Mobilization: Ensuring full participation of all sections of society, especially marginalized groups, women, and rural populations in the workforce.

Utilization: Making sure that education and training are put to productive use; avoiding underemployment or brain drain.

Includes policies like:

Employment guarantee schemes, Skill development missions, Labour market reforms.

Meaning

Mobilization involves identifying and bringing potential human resources into the active labor force or productive sectors of society.

Key Aspects of Mobilization:

Encouraging participation of underutilized groups: women, rural populations, disabled persons, minorities.

Improving access to education and training to unlock potential.

Creating awareness and motivation to participate in economic activities.

Human Resource Utilization -Meaning

Utilization means ensuring that the mobilized human resources are productively employed and their skills are used efficiently.

Key Aspects of Utilization:

Creating suitable job opportunities aligned with people's skills and education.

Avoiding underemployment and mismatch of skills.

Promoting innovation, entrepreneurship, and career advancement.

Mobilization	Utilization
Identifying and preparing human resources	Productively employing those resources
Involves education, training, awareness	Involves job creation, matching skills
Expands the workforce pool	Ensures efficiency and economic contribution

Barriers to Effective Mobilization and Utilization

- ✓ Lack of quality education or training
- ✓ Gender and caste-based discrimination
- ✓ Poor health and nutrition
- ✓ Unemployment or mismatch between skills and jobs
- ✓ Brain drain (skilled individuals migrating abroad)

Strategies to Improve Mobilization and Utilization

➤ For Mobilization:

- Universal access to education
- Vocational and skill development programs
- Health and nutrition programs
- Awareness campaigns and social inclusion policies

➤ For Utilization:

- Creating jobs through industrial and service sector growth
- Encouraging entrepreneurship and start-ups
- Public-private partnerships for skill alignment
- Labor market reforms to match demand and supply

Importance in Economic Development

Enhances productivity and national income, Reduces poverty and social inequality, Increases employment and self-reliance and Builds a knowledge-based economy.

✦ Quote: “A country’s wealth is not measured by its gold but by the capabilities of its people.”

Conclusion

Human Resource Mobilization and Utilization are critical for transforming the potential of the population into actual economic output. A country can only progress when it educates, trains, empowers, and employs its people effectively.

Check Your Progress:

Q.No	Short Questions	LOCF Mapping		
1.	Explain education as an instrument of economic growth.	K1	CO1	PO1
2.	Define human capital and explain its components.	K2	CO2	PO2
3.	Discuss private and social demand for education.	K2	CO1	PO2
4.	Explain the manpower requirements approach in educational planning.	K4	CO2	PO4
5.	Describe human resource mobilization and utilization.	K2	CO4	PO2
Q.No	Essay type Questions	LOCF Mapping		
1.	Discuss the role of education in economic development.	K3	CO5	PO3
2.	Explain the concept and components of human capital formation.	K4	CO2	PO4
3.	Analyse the relationship between educational planning and economic growth.	K2	CO1	PO2
4.	Discuss the manpower planning approach and its limitations.	K4	CO1	PO4
5.	Examine the role of education in improving productivity and employment.	K5	CO3	PO4

Unit IV

Social Discrimination

Sources of Social Discrimination – Class, Caste, Religion, Race and language – Monopoly power – Consumerism – Provision of information – Economic crimes and their prevention – Violation of Human Rights – Terrorism: Causes and consequences – Need to control terrorism.

Introduction:

Social discrimination refers to unequal treatment of individuals or groups based on characteristics such as class, caste, religion, race, or language. It leads to marginalization, inequality, and exclusion from full participation in society. These sources of discrimination are deeply rooted in history, culture, economy, and power structures.

1. Class as a Source of Discrimination:

Definition:

Social class refers to a hierarchical system in which individuals are grouped based on economic status, wealth, occupation, and education.

How it leads to discrimination:

Economic Inequality: The poor often have limited access to quality education, healthcare, housing, and job opportunities.

Power Imbalance: Wealthier classes dominate decision-making in politics and business.

Social Exclusion: Lower classes may face stigma, exclusion from elite institutions, and lack of representation in media or politics.

Examples:

Informal sector workers being denied labor rights.

Urban slums with poor infrastructure compared to affluent neighborhoods.

2. Caste as a Source of Discrimination:

Definition:

The caste system is a rigid social stratification historically associated with Hindu society in India, dividing people into hierarchical groups based on birth.

How it leads to discrimination:

Untouchability: Historically, Dalits (Scheduled Castes) were denied access to temples, wells, and schools.

Social Segregation: Caste affects marriage (endogamy), dining, occupation, and social mobility.

Economic and Educational Backwardness: Lower castes often lag behind due to centuries of exclusion.

Examples:

Manual scavenging still being assigned to certain castes.

Caste-based violence and honor killings in inter-caste marriages.

3. Religion as a Source of Discrimination:

Definition:

Religious discrimination involves treating individuals unfairly because of their faith or beliefs.

How it leads to discrimination:

Majoritarianism: In countries with a dominant religion, minorities may face pressure to conform or may be denied equal rights.

Communal Violence: Historical tensions and stereotypes can lead to riots and systemic oppression.

Denial of Rights: Discrimination in employment, housing, and even law enforcement based on religion.

Examples:

Muslims in India facing challenges in renting houses in some urban areas.

Attacks on religious minorities during communal riots.

4. Race as a Source of Discrimination:

Definition:

Race refers to classification based on physical features such as skin color, facial features, and hair texture. Though scientifically debunked as a basis for superiority, racism remains a global issue.

How it leads to discrimination:

Stereotyping and Prejudice: Assumptions about abilities or behavior based on race.

Institutional Racism: Discrimination built into systems such as law enforcement, education, and employment.

Violence and Hate Crimes: Racial minorities often face targeted violence and hate speech.

Examples:

Racial profiling of African-Americans in the U.S.

Discrimination against people from Northeast India in mainland Indian cities.

5. Language as a Source of Discrimination:

Definition:

Language-based discrimination occurs when individuals are treated unequally because of their native or preferred language.

How it leads to discrimination:

Cultural Exclusion: Speakers of regional or tribal languages may feel alienated in a nation where one or two languages dominate.

Employment Barriers: Jobs may require knowledge of a specific language, excluding capable people.

Political Marginalization: Linguistic minorities may lack representation or voice in policy decisions.

Examples:

Discrimination against non-Hindi speakers in North India.

Movements for separate states or autonomy based on language (e.g., Telangana, Gorkhaland).

Conclusion:

Discrimination based on class, caste, religion, race, and language not only violates the principles of equality and justice but also hampers national integration and development. Addressing these issues requires:

Legal reforms and strict enforcement of anti-discrimination laws,

Inclusive policies in education, employment, and governance,

Public awareness campaigns to promote tolerance and respect for diversity.

A just society is one where every individual, regardless of their background, has equal dignity, opportunity, and freedom.

Monopoly Power: Definition and Features

Definition:

A monopoly exists when a single seller or company dominates a particular market, controlling the supply of a good or service, often without close substitutes.

Features:

Single seller: One firm controls the entire market.

Price maker: The monopolist sets prices instead of taking market prices as given.

High barriers to entry: Difficult for new firms to enter the market due to high costs, legal restrictions, or control of essential resources.

Lack of substitutes: Consumers have limited or no alternatives.

Imperfect information: Consumers may not have full knowledge of prices or quality.

2. Monopoly Power and Its Impact on Consumers

Negative Effects:

Higher Prices: Without competition, monopolists may charge higher prices than in competitive markets.

Poor Quality of Goods/Services: Lack of competition can lead to complacency in maintaining product standards.

Limited Consumer Choice: Consumers are forced to buy from a single provider, reducing freedom of choice.

Exploitation: Monopolies may exploit consumers through unfair trade practices.

Reduced Innovation: Less incentive to innovate due to the absence of market competition.

Positive (Possible) Effects:

Economies of Scale: Large monopolies may reduce costs through mass production, sometimes passing savings to consumers.

Stable Prices and Supply: Monopolies may ensure consistent supply and stable prices in essential sectors like electricity or water.

3. Consumerism: Definition and Principles

Definition:

Consumerism is a social and economic movement aimed at protecting the rights of consumers and promoting fair, ethical, and transparent business practices.

Principles of Consumerism:

Right to Safety

Right to Information

Right to Choose

Right to Be Heard

Right to Redress

Right to Consumer Education

Right to a Healthy Environment

Conflict between Monopoly and Consumerism

Monopoly Power	Impact on Consumerism
Restricts choice	Violates consumer's right to choose
Sets high prices	Violates right to fair value for money
Controls information	Violates right to information
Ignores grievances	Violates right to be heard and to redress

Consumerism challenges monopoly power by advocating regulatory frameworks, consumer rights laws, and the formation of consumer protection agencies.

Measures to Curb Monopoly Power in Favor of Consumers

Competition laws (e.g., India's Competition Act, 2002) to prevent abuse of dominance.

Consumer Protection Act, 2019 – ensures redressal mechanisms for grievances.

Public awareness campaigns – to educate consumers on their rights.

Regulatory bodies like the Competition Commission of India (CCI) monitor unfair trade practices.

6. Examples

Telecom Sector in India: Earlier dominated by BSNL, now liberalized with multiple players (Jio, Airtel) due to reforms.

Microsoft (Globally): Faced antitrust cases for using its monopoly in operating systems to dominate the browser market.

Conclusion

Monopoly power often works against the interests of consumers by limiting choice and raising prices. Consumerism serves as a counter-force, ensuring that consumers are protected through legal rights, awareness, and regulatory oversight. A balance between corporate power and consumer rights is essential for a fair and ethical economy.

Provision of Information

In Economics, the term "provision of information" refers to the process by which relevant knowledge or data is made available to economic agents (like consumers, producers, workers, or governments) to help them make better decisions.

Explanation:

Information is crucial for efficient decision-making in markets. The provision of information can come from:

Government agencies (e.g., publishing inflation data, employment rates),

Private entities (e.g., product labeling, credit ratings),

Media and research institutions.

Importance of Provision of Information in Economics:

Reduces Information Asymmetry:

Information asymmetry occurs when one party has more or better information than another in a transaction.

Improves Market Efficiency:

When consumers and producers have access to accurate and timely information (like prices, quality, or alternatives), resources are allocated more efficiently.

Promotes Consumer Protection:

Proper labeling (e.g., nutrition facts, drug side effects) helps consumers make informed choices.

Supports Public Policy:

Governments need reliable data to design welfare programs, taxation, subsidies, or interest rate policies.

Encourages Competition:

Transparent information about prices and quality encourages firms to be more competitive.

Conclusion:

The provision of information is a fundamental aspect of functioning markets. When information is freely and fairly available, it leads to better decisions, reduced inefficiencies, and overall economic welfare.

Economic Crimes and their Prevention

Introduction:

Economic crimes are illegal acts committed by individuals or organizations to gain a financial or professional advantage. These crimes typically involve deceit, fraud, or manipulation of financial systems and often affect the economy, public trust, and governance.

Definition

Economic Crime (also known as financial crime) refers to non-violent criminal acts that result in financial gain, including crimes against property, involving the unlawful conversion or acquisition of property belonging to another, and crimes that manipulate the economy, markets, or public trust.

Types of Economic Crimes

Economic crimes can be classified as follows:

1. Fraud

Deceiving others to gain money or property.

Examples: Bank fraud, insurance fraud, tax fraud.

2. Forgery

Falsification of documents or signatures to deceive others.

Example: Fake certificates, fake cheques, counterfeit currency.

3. Money Laundering

Concealing the origins of illegally obtained money to make it appear legal.

Involves layering, placement, and integration of funds.

4. Tax Evasion

Illegally avoiding paying taxes by underreporting income or inflating deductions.

5. Bribery and Corruption

Offering, giving, or receiving something of value to influence public or private decisions.

6. Smuggling

Illegal transportation of goods or people, including across borders, often avoiding customs duties.

7. Cyber Economic Crimes

Financial frauds using digital platforms.

Examples: Phishing, credit card fraud, identity theft.

8. Ponzi and Pyramid Schemes

Investment frauds that pay returns to earlier investors using the capital of new investors.

9. Corporate Crimes

Committed by companies or their representatives.

Examples: False accounting, insider trading, price fixing.

Causes of Economic Crimes

Greed and Profit Motive

Weak Enforcement of Law

Poor Financial Regulations

Lack of Awareness and Education

Technological Advancements (used negatively)

Corruption in Governance

Unemployment and Poverty (in some cases)

Effects of Economic Crimes

Loss of Public Revenue (e.g., due to tax evasion)

Reduced Investor Confidence

Damage to National Reputation

Distortion of Markets

Growth of Black Money

Weakening of Institutions (like banks, government departments)

Undermining Rule of Law

Prevention of Economic Crimes

1. Legislative Measures

Enforcement of strong laws like:

Prevention of Money Laundering Act (PMLA)

Indian Penal Code (Sections on forgery, cheating, etc.)

Companies Act (on corporate fraud)

Information Technology Act (for cyber fraud)

2. Institutional Mechanisms

Economic Offences Wing (EOW)

Enforcement Directorate (ED)

Central Bureau of Investigation (CBI)

Financial Intelligence Unit (FIU)

Serious Fraud Investigation Office (SFIO)

Income Tax Department

3. Technology-Based Monitoring

Use of AI, data analytics, and surveillance to detect suspicious financial activities.

Example: Real-time tracking of digital transactions.

4. Banking and Financial Regulations

KYC norms (Know Your Customer)

STR (Suspicious Transaction Reports)

AML (Anti-Money Laundering) policies

5. Public Awareness Campaigns

Educating citizens about financial frauds, phishing, cyber scams, etc.

6. International Cooperation

Agreements between nations to share intelligence and extradite economic offenders.

Role of INTERPOL, FATF (Financial Action Task Force).

7. Whistleblower Protection

Encouraging internal reporting of frauds in organizations by protecting informants.

Role of Judiciary

Fast-track courts and tribunals like NCLT, DRT, etc.

Supreme Court and High Courts interpret laws on economic crimes.

Judicial activism in high-profile scams.

Challenges in Prevention

Complex nature of crimes (especially digital)

Lack of trained investigation officers

Cross-border jurisdictions

Political and bureaucratic interference

Slow legal process and low conviction rates

Conclusion

Economic crimes pose a serious threat to financial stability, governance, and social trust. Their prevention requires strong laws, efficient enforcement, modern technology, and active public participation. Governments must act decisively to build a transparent and accountable financial system.

Human Rights

Human Rights are the fundamental rights, which are essential for man to lead a meaningful life. They are defined as those rights and freedoms, which belong to all human beings. Human Rights include all rights that should be enjoyed by every individual irrespective of class, gender, religion and culture.

Human Rights are the naturally given rights. They are intrinsic to humans, specifically; they are the right of all persons to freely lead a life worthy of their dignity. The people have the rights to take part in the political life of their country, to enjoy social and economic rights and rights to seek happiness and develop themselves fully.

Definitions of Human Rights

According to Section 2(d) of the Protection of Human Rights Act, 1993 defines Human Rights as “rights relating to life, liberty, equality and dignity of the individual, guaranteed by the constitution or embodied in the international covenants and enforceable by courts in India”.

M.H. Beg, former Chief Justice of India says, “Human Rights imply justice, equality and freedom from arbitrary and discriminatory treatment. These cannot be subordinate to the interests of the rulers. No one can be subjected to coercion for holding particular beliefs. The doctrine of national sovereignty cannot justify violation of human rights”. (in Gokulesh Sharma - 2003, P. 14)

H.J. Laski defines, “Human Rights are necessary conditions of social life without which no one could become his best, to be himself holds good till date”. (in Miracle of Teaching – 2006, P.101)

P.P. Rao has defined Human Rights as “The inherent dignity and inalienable rights of all members of human family recognizing them as the foundation of freedom, justice and peace in the world”. (in Gokulesh Sharma – 2003, P. 15)

According to David Selby, “Human Rights pertain to all persons and are possessed by everybody in the world because they are human beings, they are not earned, bought or inherited nor are they created by any contractual undertaking”. (in Arun Ray – 2004, P. 45)

Scott Davison says, “The concept of human rights is closely connected with the protection of individuals from the exercise of state, government or authority in certain areas of their lives, it is also directed towards the creation of societal conditions by the state in which individuals are to develop their fullest potential”. (Arun Ray – 2004, P. 46)

Human Rights Violation

Human rights violations are actions or inactions that infringe upon the fundamental rights and freedoms universally recognized as inherent to all human beings. These violations can range from subtle infringements on individual liberties to large-scale atrocities, and they can be committed by states, individuals, or groups.

Restricting or forbidding any one to enjoy the rights he/she is eligible to enjoy is human rights violation. Violations of human rights are one of the most worrying problems of our times for the entire world. They are increasing day by day. People are besieged by human rights violation.

Violations may in the form of breach of civil and political rights, discrimination against minority, women and weaker sections of society like scheduled caste and scheduled tribes,

arbitrary arrest, torture and death of suspected culprits in police custody, female infanticide, killing of suspected militants in police custody, religious violence, child labour, ethnic killings and kidnapping for ransom. (Saroj Pandey - 2005, P. 12)

Different types of Human Rights Violations:

Torture and cruel treatment:

Inflicting physical or psychological pain on individuals, often in detention or custody.

Arbitrary arrest and detention:

Restricting someone's freedom without due process or legal justification.

Freedom of speech and expression:

Suppression of dissenting opinions, censorship, and limitations on the press.

Discrimination and inequality:

Denying individuals equal opportunities based on race, religion, gender, or other characteristics.

Forced labor and slavery:

Exploiting individuals for labor against their will, depriving them of their freedom.

Child labor:

Employing children in harmful or exploitative work, hindering their development.

Genocide and ethnic cleansing:

Systematic extermination of a particular group based on ethnicity or religion.

Sexual violence:

Using rape and other forms of sexual assault as weapons of war or instruments of oppression.

Denial of access to basic necessities:

Limiting access to food, water, healthcare, and shelter.

Who is Responsible?

States:

Governments are primarily responsible for upholding human rights and preventing violations within their territories.

Individuals:

Everyone has a responsibility to respect the rights of others and avoid engaging in human rights abuses.

Organizations and groups:

Businesses, armed groups, and other organizations can also be held accountable for human rights violations.

Addressing Violations:

International mechanisms:

The United Nations, human rights organizations, and international courts play a crucial role in monitoring, investigating, and addressing human rights violations.

National legal systems:

National laws and courts are responsible for investigating and prosecuting human rights abuses.

Civil society:

Human rights organizations, activists, and communities play a vital role in advocating for human rights, monitoring abuses, and holding those responsible accountable.

Violations of human rights have profound and far-reaching consequences, undermining the dignity and well-being of individuals and societies. Protecting and promoting human rights is essential for creating a just and equitable world.

Terrorism:

Terrorism, a global issue, arises from a complex interplay of political, social, economic, and ideological factors, leading to severe consequences such as physical and emotional harm, economic disruption, and the erosion of social fabric. Addressing terrorism requires a multi-faceted approach that combines security measures with efforts to tackle the root causes of extremism and promote tolerance and inclusivity.

Causes of Terrorism:

Political Instability and Conflict:

Political instability, weak governance, and unresolved conflicts create an environment where terrorist groups can flourish.

Socio-economic Deprivation:

Poverty, inequality, and lack of opportunities can fuel resentment and alienation, making individuals vulnerable to radicalization.

Ideological and Religious Extremism:

Extremist ideologies that promote violence and intolerance can be a powerful motivator for terrorist acts.

Strategic Motivations:

Some terrorist groups may be motivated by strategic goals, such as gaining political power or achieving territorial objectives.

Social and Cultural Factors:

Social grievances, ethnic tensions, and cultural clashes can also contribute to the rise of terrorism.

Consequences of Terrorism:

Loss of Life and Injury:

Terrorism results in death, injury, and trauma for victims and their families.

Economic Disruption:

Terrorist attacks can disrupt economic activity, damage infrastructure, and negatively impact tourism and investment.

Erosion of Social Cohesion:

Terrorism can create fear and distrust, leading to social fragmentation and polarization.

Human Rights Violations:

Terrorist acts often violate fundamental human rights, including the right to life, security, and freedom of movement.

Psychological Trauma:

Terrorist attacks can have a devastating impact on the mental health of individuals and communities, leading to anxiety, depression, and PTSD.

Need to Control Terrorism:

Strengthening Security Measures:

Protecting borders, improving intelligence gathering, and enhancing law enforcement capabilities are crucial for preventing terrorist attacks.

Addressing Root Causes:

Addressing the underlying factors that contribute to terrorism, such as poverty, inequality, and political grievances, is essential for long-term prevention.

Promoting Tolerance and Inclusion:

Fostering interfaith dialogue, promoting education about different cultures, and combating hate speech can help build more inclusive and tolerant societies.

International Cooperation:

Sharing information, coordinating efforts, and providing assistance to countries affected by terrorism are vital for global security.

Rehabilitation and Reintegration:

Providing support to victims of terrorism and helping former terrorists reintegrate into society can help break the cycle of violence.

Check Your Progress:

Q.No	Short Questions	LOCF Mapping		
1.	Explain the major sources of social discrimination.	K1	CO1	PO1
2.	Discuss caste and class as forms of discrimination.	K2	CO2	PO1
3.	Explain monopoly power and its social impact.	K2	CO3	PO2
4.	Describe consumerism and its economic implications.	K5	CO4	PO4
5.	Explain economic crimes and their prevention.	K2	CO5	PO2
Q.No	Essay Type Questions	LOCF Mapping		
1.	Discuss the economic consequences of social discrimination.	K4	CO3	PO3
2.	Analyse the role of information asymmetry in consumer exploitation.	K2	CO2	PO2
3.	Discuss violation of human rights as a social and economic issue.	K6	CO4	PO5
4.	Examine the causes and consequences of terrorism.	K4	CO4	PO4
5.	Suggest measures to control terrorism and economic crimes.	K6	CO5	PO5

Unit V

Human Development Index

Indicators – Life expectancy, Per Capita Income and Education _ Index – HID Reports, UNDP – Dimensions – Poverty – Inequality – Gender.

The health status of a population is measured in terms of health indices, such as, infant mortality rate, maternal mortality rate, nutritional standard, life expectancy at birth, literacy rate, medical care facilities available, availability of basic amenities like safe drinking water, sanitation and housing and other socio-economic and environmental conditions required for making a good standard of health. Hence, since ancient times, human beings through their organizations have tried to formulate rules and protocols that would enhance chances of sustained good health.

Crude Birth Rate (CBR)

Crude birth rate indicates the number of live births occurring per 1000 population in a given year (Economic Survey, 2013).

Life Expectancy at Birth (LEB)

Life expectancy at birth refers to the expected number of years a new born infant could expect to live (HDR, 2013).

Crude Death Rate (CDR)

Crude death rate indicates the number of deaths per 1000 population occurring in a given year (Economic Survey, 2013).

Malnutrition

Child malnutrition is the percentage of children under age five whose weight for age (underweight) or height for age (stunting) is more than two standard deviations below the median for the international reference population ages 0–59 months. Height is measured by recumbent length for children up to two years old and by stature while standing for older children (WDI, 2010).

Under-five Mortality Rate (U5MR)

Under five mortality rate is the probability per 1,000 that a newborn baby will die before reaching the age of five (WDI, 2010).

Infant Mortality Rate (IMR)

Infant mortality rate is the number of infants dying before reaching the first birthday, per 1000 live births in a given year (HDR, 2013).

Neo-Natal Death

Neo-natal death refers to the infant death in 28 days of their life (Sample Registration Survey, 2011).

Maternal Mortality Rate (MMR)

Maternal mortality rate refers the number of women who die from pregnancy-related causes while pregnant or within 42 days of pregnancy termination, per 100,000 live births (WDI, 2014).

Anaemia

The percentage of pregnant women whose hemoglobin level is less than 110 grams per liter at sea level is called anaemia (WDI, 2010).

Low-Birth Weight

Low-birth weight babies are the percentage of newborns weighing less than 2.5 kilograms within the first hours of life (WDI, 2010).

Peri-Natal Death

Peri-natal death indicates the infant death in 7 days of their life (Sample Registration Survey, 2011).

Total Fertility Rate (TFR)

The average number of children expected to be born per woman during her entire span of life is called total fertility rate (HDR, 2013).

Child Mortality Rate (CMR)

The probability of children dying between the first and fifth birthday, per 1000 live births in a given year is called child mortality rate (Economic Survey, 2013).

India's Global Position on Human Development

The human development covers health status of individuals, infant mortality rate, nutritional standards, life expectancy and literacy. India is one of the developing countries experiencing a substantial economic development. India's global position on human development is given in table.

INDIA'S GLOBAL POSITION ON HUMAN DEVELOPMENT

Country	Human Development Index (HDI)				
	2000	2004	2007	2010	2012
Norway	0.956 (1)	0.965 (1)	0.971 (1)	0.938 (1)	0.955 (1)
Australia	0.947 (5)	0.957 (3)	0.970 (2)	0.937 (2)	0.938 (2)
China	0.730 (96)	0.768 (93)	0.772 (92)	0.663 (89)	0.699 (101)
Sri Lanka	0.747 (89)	0.755 (81)	0.759 (102)	0.658 (91)	0.715 (92)
Indonesia	0.682 (110)	0.711 (108)	0.734(111)	0.600 (108)	0.629 (121)
India	0.577 (124)	0.611 (126)	0.612 (134)	0.519 (119)	0.554 (136)
Pakistan	0.511 (138)	0.539 (134)	0.572 (141)	0.490 (125)	0.515 (146)
Bangladesh	0.510 (145)	0.530 (137)	0.543 (146)	0.469 (129)	0.515 (146)
Nepal	0.500 (142)	0.527 (138)	0.553(144)	NA	0.463 (157)
Niger	0.268 (172)	0.311 (177)	0.340 (182)	NA	0.304 (186)

Source: Compiled from various Human Development Reports

India's performance in human development is very poor. India ranks 136 out of 186 countries and its human development index (HDI) is 0.554 in 2012, 0.140 points lower than the world average of 0.694. Norway ranks first in all four years for which details are available and the HDI is 0.955 in 2012. Australia holds the second place in 2012 but in the year 2000 it was in the 5th rank among 172 countries. India had a better position in 2000 but its performance is very poor in 2007, i.e., India has lost 10 places i.e., moved from 124 to 134, but moved to 119th place in 2010, again India lost 17 places to 136th place in 2012. Norway, Australia and China have showed a consistent performance. Hence, there is a need for special emphasis on policy to attain targets in key human development areas.

UNDP – Dimensions – Poverty – Inequality – Gender

1. UNDP – Introduction

The United Nations Development Programme (UNDP) is the United Nations' global development network, established in 1965. Its mission is to eradicate poverty, reduce inequalities, and build resilience so countries can sustain progress. UNDP works in over 170 countries and territories, helping to achieve the Sustainable Development Goals (SDGs).

The UNDP's Human Development Report (HDR) is a globally recognized tool that goes beyond economic indicators like GDP and instead focuses on Human Development, emphasizing:

People (not just production)

Opportunities (not just income)

Capabilities (not just wealth)

2. Dimensions of Human Development

UNDP measures human development using several key dimensions:

A. Health

Measured by life expectancy at birth.

Indicates access to nutrition, healthcare, and clean living environments.

B. Education

Measured by mean years of schooling (average education level of adults) and expected years of schooling (education level children can expect to receive).

Reflects the development of human capabilities and knowledge.

C. Standard of Living

Measured by Gross National Income (GNI) per capita (PPP).

Reflects the economic resources available to people and their ability to access services and products.

These are compiled into the Human Development Index (HDI) — a composite index ranking countries by human development level (low, medium, high, very high).

3. Poverty – UNDP's Perspective

Poverty is seen by UNDP not only in terms of income deprivation but as a multidimensional issue, including poor health, lack of education, inadequate living standards, and exclusion.

A. Multidimensional Poverty Index (MPI)

Introduced in 2010 by UNDP and the Oxford Poverty and Human Development Initiative (OPHI), MPI considers:

Health (nutrition, child mortality)

Education (years of schooling, school attendance)

Living standards (cooking fuel, sanitation, drinking water, electricity, housing, assets)

If a person is deprived in at least one-third of the weighted indicators, they are classified as multidimensionally poor.

B. Importance of MPI

Captures a more realistic picture of poverty.

Useful for policy planning, as it identifies who is poor and how they are poor.

4. Inequality

UNDP addresses inequality as a major barrier to development. Inequality occurs in:

Income

Access to education and healthcare

Participation in political and economic life

A. Inequality-adjusted Human Development Index (IHDI)

Reflects actual human development when inequality is taken into account.

If there is perfect equality, $HDI = IHDI$.

The greater the difference, the greater the loss due to inequality.

UNDP promotes inclusive growth, social protection systems, and redistribution policies to reduce inequality.

5. Gender

Gender equality is a core principle of UNDP's approach to development.

A. Gender Inequality Index (GII)

Measures disparity between men and women in:

Reproductive health (maternal mortality, adolescent birth rates)

Empowerment (parliamentary seats, secondary education attainment)

Economic status (labor market participation)

Higher GII = more gender inequality.

B. UNDP's Gender-focused Programs:

Promoting female education and economic participation

Addressing gender-based violence

Ensuring equal access to health and justice

Supporting women's political leadership

C. Gender Development Index (GDI)

Compares HDI values of females and males.

Indicates the gender gap in human development achievements.

Conclusion

UNDP's approach to development is holistic and people-centered. It emphasizes that true progress is not just economic growth, but the expansion of choices, freedoms, and opportunities.

Through its indices and programs, UNDP helps policymakers focus on:

Reducing poverty in all forms, Combating inequality and social exclusion, Empowering women and marginalized groups and Promoting sustainable human development.

Check Your Progress:

Q.No	Short Questions	LOCF Mapping		
1.	Explain the concept of Human Development Index (HDI).	K1	CO1	PO2
2.	Discuss the indicators used in measuring HDI.	K6	CO2	PO5
3.	Explain the role of UNDP in publishing Human Development Reports.	K1	CO3	PO1
4.	Describe the relationship between poverty and inequality.	K2	CO4	PO1
5.	Discuss gender inequality in human development.	K5	CO2	PO4
Q.No	Essay Type Questions	LOCF Mapping		
1.	Explain the construction and dimensions of HDI.	K1	CO4	PO1
2.	Analyse the importance of life expectancy, education, and per capita income in measuring development.	K3	CO2	PO3
3.	Discuss poverty and inequality in the context of human development.	K5	CO5	PO4
4.	Examine gender disparities in human development.	K5	CO1	PO4
5.	Critically evaluate HDI as a measure of development.	K2	CO5	PO2

Note: Search recent reports for data Human Development Index:

World Development Indicators
 Human Development Reports
 Economic Surveys
 UNDP Reports etc.

Text Books

1. SeetaPrabhu, K. Economic Reform and Social Sector Development, Sage Publications, New Delhi, 2012.
2. Dreze, Jean and AmartyaSen, Hunger and Public Action, Clarendon Press, London.1999

Reference Books

1. Baumol, W J, & Oates, W E, Theory of Economical Policy, Cambridge University Press, 2000.
2. Culyer, A.J., The Economics of Social Policy, Martin Robertson and Co. Ltd., London. 1993.
3. Douglass C. North and Roger Leroy Miller, The Economics of Public Issues, Harper & Row Press, New York. 2001.

Web Resources

1. <https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&cad=rja&uact=8&ved=2ahUKewjI4KeSh>
2. <https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&cad=rja&uact=8&ved=2ahUKewjI4KeSh->
3. <https://link.springer.com/content/pdf/bfm:978-1-349-15632-0/1.pdf>

Course Outcomes (Cos):

Upon Completion of this course, the students will be able to

CO Code	Course Outcomes	K-Levels
CO1	To define social economics and illustrate the role of the government in creating equality in human societies.	K1, K2
CO2	To explain and elaborate the concept of welfare economics with specific reference to healthcare.	K2, K6
CO3	To illustrate and discuss the importance of education in creating human capital; private and social demand for education.	K2, K6
CO4	To recall, classify and compare the various sources of social discrimination, causes and consequences of the same.	K1, K2
CO5	To examine, estimate and illustrate the several components of human development index and the importance of these indices on development of the social sector.	K4, K6

K₁ – Knowledge, K₂ - Understand, K₃ – Apply, K₄ – Analyse, K₅ – Evaluate, K₆ – Create.

CO-PO Mapping (Course Articulation Matrix)

CO /PO	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	3	3	3	3	3	3
CO2	3	3	3	3	3	3
CO3	3	3	3	3	3	3
CO4	3	3	3	3	3	2
CO5	3	3	3	3	3	3
Weightage	15	15	15	15	15	15
Weighted percentage of Course Contribution to Pos	3.0	3.0	3.0	3.0	3.0	3.0

Level of Correlation between PSO's and CO's

(Suggested by UGC as per Six Sigma Tool – Cause and Effect Matrix) Assign the value

1 – Low, 2 – Medium, 3 – High, 0 – No Correlation

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