Chapter I

INTRODUCTION
Introduction:

The concept of Human Development (HD) is most widely accepted development approach in recent years. Since two and half decades, a debate has been going on using Gross Domestic Product as sole measurement of economic development which does not give the overall picture of development.¹ Hitherto, economists have tried to develop certain alternative indicators of development. Economists such as Morris D. Morris developed an abstract idea of Physical Quality of Life Index (PQLI) and economists like Paul Streeten supported strongly to the concept of a basic needs approach. All these approaches and concepts significantly contributed to birth of new measurement, Human Development Index (HDI), as a measurement road of human development. The concept of HD and the methodology of measuring HD technically and theoretically was developed and introduced by United Nations Development Programme (UNDP) in 1990. Mahbub ul Haq, Amrata Sen, Paul Streeten and others have immensely contributed for the genesis of the concept HD, scientifically. This was a historical landmark in measuring development in terms of Human Development by using HDI. Besides the HDI, UNDP also introduced two more indicators; namely, Gender-related Development Index (GDI) and Gender Empowerment Measures (GEM) in the year 1995.²

According to the Human Development Report 1990, “human development is the process of enlarging people’s choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a descent standard of living.”³

The idea of Human Development focuses directly on the progress of human lives and well-being. The basic objective of the development is to improve the welfare of the people, and every nation strives hard not only to increase her wealth and productive resources but also to ensure better standard of living for her citizens by making available to them with adequate food, clothing, housing, medical facilities and education etc.⁴

Apart from the fact that HDI was a landmark achievement in the measurement of development, it is failed to recognize women related problems, women empowerment and gender bias. Therefore economists and social scientists tried to develop and formulate

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such measures which could include women and their related problems in comparison with men. UNDP is pioneer in this regard developed, GDI and GEM which are annually being published along with HDI since 1995.

**Gender-related Development Index:**

While the HDI measures average achievements, the GDI adjusts the average achievement to reflect the inequalities between the following dimensions.

1. A long and healthy life, as measured by life expectancy at birth.
2. Knowledge, as measured by the adult literacy rate and combined gross enrolment ratio.
3. A decent standard of living, as measured by estimated earned income (PPP US $).\(^5\)

Health, education and income indicators will be separately computed for male and female to measure GDI.

**The Gender Empowerment Measures (GEM):**

The GEM is the decision making power of both male and female. GEM focuses on women’s opportunities rather than their capabilities; the GEM captures gender inequalities in three key areas:

1. Political participation and decision making power as measured women’s and men’s percentage share of parliamentary seats.
2. Economic participation and decision-making power, as measured by two indicators-women’s and men’s percentage share of positions as legislators, senior officials and managers and women’s and men’s shares of professional and technical positions.
3. Power over economic resources, as measured by women’s and men’s estimated earned income (PPP US dollars).\(^6\)

Interestingly, GDI and GEM will not measure the disparities between male and female, instead of that they penalize the disparities and compute the HD with gender perspective. Therefore, HDI, GDI and GEM failed to show the disparities among male


\(^6\) Ibid p.345
and female. These indicators only show how much males and females have achieved in their respective fields. It is also worth to note here that these indicators discussed above, under the UNDP methodology fails to show why there are disparities in health, education, income and decision making between male and female. It gives tremendous avenues for further research to find-out and understand the reasons for gender disparities in human development.

Disparities between male and female are considered as serious hurdles in the process of human development and achieving the welfare of the people. The improvement only in HDI does not represent the development of all. Hence higher the value of HDI is not the replica of development of both male and female. Existence of differences among HDI, GDI and GEM are the clear indications of disparities between male and female. Therefore, to solve the problems related to these aspects, understanding the genuine reasons for disparities could be worth enough.

**Trends and Disparities in Human Development, Gender-related Development Index (GDI) and Gender Empowerment Measures (GEM) of India over the years:**

The progress in the process of Human Development in India, has not been improving. The positions and rankings of human development have been worsening from year to year at the world level. India’s human development rank has gone down from 128 in the year 2005 to 134 in the year 2011. In the same years the human development index value have also gone down from 0.619 (2005) to 0.547 (2011). India’s lowest and highest human development rank was 139 and 115 in the years 1995 and 1999 respectively. The lowest and highest human development index value for India was 0.308 and 0.619 in the years 1990 and 2005 respectively. This clearly indicates the position and condition of human development in India. Within states of India there are wide disparities in HD among the states. According to NHDR 2001, Kerala ranks first with the HDI value of 0.638 and Bihar ranks last with the HDI value of 0.360. On the other hand Gender-related Development also not fair enough. In the year 2005, at the world level, GDI rank of India was 113, and dropped down to 114 in 2007. The index value also dropped over the years. In year 2005 the GDI index value was 0.60 and has gone down to 0.594 in the year 2007. The lowest and the highest GDI rank was 128 and 96 in the years 1995 and 2004 respectively. The lowest GDI index value was 0.401 in the year 1992 and the highest GDI index value was 0.60 in the year 2005. As far as the Gender Empowerment Measures,
India has not performed upto the desired level. In the year 1992, India’s GEM rank was 101 and has gone up to 95 in the year 1997. In the year 1992 the GEM index value was 0.226 and it was 0.24 in the year 1997. The lowest GEM rank was 101 in the year 1992 and highest rank was 86 in the year 1994. India’s lowest GEM index value was 0.24 in the year 1997 and highest GEM index value was 0.235 in the year 1993.

**Trends and Disparities in Human Development of J&K:**

The performance of human development in the state of Jammu and Kashmir is similar to India. There are wide spread disparities in human development of Jammu and Kashmir. The only human development report 2002-03 (unpublished), Jammu district ranks number one with human development index values being 0.6753 and Kupwara ranks last, with human development index value of 0.50. It shows a widespread gap prevailing in J&K among the districts of Jammu and Kashmir.

**Statement of the Problem:**

Disparity of any kind will not ensure the optimum level of welfare of the people. Gender disparity is one such hurdle which denies the optimum human development. It has been revealed from the previous literature that there is a negative relationship between gender disparity and development. Reducing the disparities of all kinds in general and gender disparity in particular is the task of all the governments. UNDP has considerably analyzed the various issues of gender disparities at the world level in its human development reports, but failed to capture the issues at the regional level. Since 1997, South Asia human development reports have discovered some of the women related issues and problems, but failed to focus at the national level. The National Human Development Report 2001, published by government of India has given aggregate pictures about human development for the years 1981, 1991 and 2001 and failed to produce the reports for the consecutive years. The individual researchers have raised some of the issues related women, human development, educational disparities, disparities in health, wages, work and income. Hitherto, none of these studies have given comprehensive picture about all the dimensions of gender disparities in human development. Moreover none of the previous study has given the reasons for the existence of gender disparities. In this back ground, the present work has focused on searching the reasons for gender disparities in human development. Hence the present study entitled “An Economic Analysis of Gender
Disparities in Human Development of Jammu and Kashmir” is a unique and humble attempt.

Objectives:

For the present study, the researcher has formulated the following objectives:

♦ To evaluate the human development of South Asia, India and, Jammu and Kashmir.
♦ To examine the gender disparities in educational development of Jammu and Kashmir.
♦ To analyze the health, and income status of Jammu and Kashmir.
♦ To estimate the gender disparities in educational freedom, choice, decision making, work, and others.

Hypotheses:

For the present study, the researcher has constructed the following hypotheses:

♦ There are inter-state variations in human development of India.
♦ There is significant difference in per-capita NDDP between forward and backward districts.
♦ There is significant difference between male and female literacy rate.
♦ The female population is significantly less compared to male population.
♦ At household level women have lower education than men.
♦ There are significant differences in market place and house place work allocation between male and female.

Methodology:

The present study has used following methodology.

Data Collection:

The Study has used both primary and secondary data.
Collection of Secondary Data:


Collection of Primary Data:

Primary data has collected from the field survey by using questionnaire schedule. Selection of sample and fixation of sample size has followed stratified systematic random sampling method.

Sample Size:

According to statistics, anything more than thirty is treated as large sample. Given the time resource constraints researcher has taken two hundred and forty samples as it has explained in the sample design.

Sample Design:

There are twenty two districts in Jammu and Kashmir. The state has divided into two groups based on development as forward and backward. One district from each group has taken. Srinagar is representative of forward districts and Budgam district is representative of backward districts. Each selected district has divided into urban and rural based on stratified method. Thirty male and thirty female have selected randomly from each stratified group.
Data Analysis, Model Specification and Statistical Techniques:

The study has used both secondary and primary data for the analysis. The major variables considered in this work were gender, education, health, work, income and decision making. The study has used three dimensions namely, gender, region and income. The Study has prominently used analytical and comparative methods. Descriptive and analytical statistical tools and techniques were also used for analysis. For the disparity analysis dummy variable econometric models were used, since nominal scale is operating. This model explains the presence or not presence of an attribute. To avoid the dummy variable trap, n – 1 dummy variable were used in the model.

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Note: Numbers in bracket represent number of samples.
To identify the presence of disparity the following model is used.

\[ Y_i = \alpha + \beta_1 D_{1i} + U_i \]  

(1.1)

Where,

\[ Y_i = \text{Per Capita NDDP} \]

\[ D_{1i} = 1 \text{ if forward district} \]

\[ = 0 \text{ otherwise (if not forward district, means backward district)} \]

**Note:** The same model was used to identify gender bias in education.

To analyze both the primary and secondary data along with dummy variable regression model researcher also used appropriate statistical techniques. To assess the performance of individual variables tools and techniques like, Arithmetic Mean (Average), Standard Deviation, percentage, Independent Sample t-test Analysis, F-test Analysis and Simple Linear Regression Analysis have used. To calculate the aggregates and statistical results, researcher used Excel software, Statistical Package for Social Sciences (SPSS) software. Data has presented in processed form and graph form in the thesis. The above-mentioned statistical techniques and values have used with specific meanings.

**Cohort Analysis:**

Standard deviation and arithmetic means were used for cohort analysis. Cohort technique was used to calculate the higher, medium and lower level human development of the states of India, among districts of Jammu and Kashmir. It has also used to calculate higher, medium and lower level; education, income and health among districts of Jammu and Kashmir.

Higher Level = Mean value + value of Standard Deviation.

Lower Level = Mean value – value of Standard Deviation.

Medium Level= Between the higher level and lower level.

**Percentage:**

It has used to know the size of the sample units in terms of percentage.
**Independent Sample t-test Analysis:**

It was used to identify the significant difference between the mean values of quantitative variables. Significant difference between the mean values have accepted or rejected at one and five percent level.

**F-test Analysis:**

It was used to identify the significant difference in the variance between the series and within the series. Significant difference in variance has accepted or rejected at one and five percent level.

**Chi-square Test:**

It was used to identify the significant difference between the groups for qualitative variables. Significant difference between the groups have accepted or rejected at one and five percent level.

**Organization of the Study:**

The study has organized in the following manner.

**Chapter I: Introduction**

It deals with introduction to the study, statement of problem, objectives of the study, hypotheses of the study, methodology and organization of the study.

**Chapter II: Review of literature and History to the Human Development**

This chapter presents review of literature and a brief history to the human development.

**Chapter III: Disparities in Human Development in South Asia, India and Jammu and Kashmir**

This chapter presents disparities in HD of India in comparison with some selected South Asian countries. This chapter also presents disparities in HD of Indian States and also presents disparities in human development among the districts of Jammu and Kashmir.
Chapter IV: Gender Disparities in Education, Health and Income

This chapter analyses disparities in income, gender disparities in education, and disparities in health of Jammu and Kashmir.

Chapter V: Field Survey Analysis

This chapter presents a brief profile of Jammu and Kashmir. This chapter also includes the analysis of perception of the respondents based on the data collected from field survey.

Chapter VI: Findings, Hypothesis Testing, Policy Imperatives and Conclusion

This chapter presents findings, hypothesis testing, policy imperatives and conclusion