CHAPTER - IV
CHAPTER IV
Role of Women Workers in Human Resources and Economic Development


4.2. a) Concept of Human Capital.
   
   b) Distinction between Human Resources and Human Capital.
   
   c) Indicators of Human Capital Formal.

4.3. Efficiency of Women-Capital in India.

4.4. Women in Development Process with Special Reference to Indian Planning.
INTRODUCTION:

The infrastructural disparity that causes regional imbalances vis-à-vis the global economic imbalance can be sorted out by giving impetus to human resource development for which eradication of poverty should be fought on war footing if desired level of economic growth rate is to be attained.

No democratically formed government can restrain anyone from enjoyment of human rights, so question on continuation of human poverty is a shameful addition to development proces of developing countries, as "Human poverty means a denial of human rights". Time is ripe for developing countries to honour "Freedom from poverty" - an international commitment to which every country is committed to should be fulfilled to realise objectives of Human Development Reports. This will be the real translation of utilisation of human resources with which the developing countries are specially endowed with. It is due to improper utilisation of human resources that country remains backward and fail to tap advancement of knowledge.

Since human beings are at the centre of sustainable development they should get priority in planning if country is serious to achieve gender equality, distributive justice, women empowerment and decent standard of living, lack of which will lead to a situation where man will feel "ashamed to appear in public". So it is judicious to accept the view of great philanthropist: Swami Vivekananda.¹ who said "Human soul is potentially divine"

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4.1. Meaning of Human Resource Development and its Role in Knowledge Era:

Before entering into the topic it will be ideal to define term "resource" for better understanding of caption. Technically it is defined "as anything or product which is useful to man and society is a resource". A resource consists of two attributes - utility and functionability. A resource is also a useful thing and it has a function in relation to man. The function ability differs from time to time and from place to place. It increases with the advancement of scientific knowledge and with the development of the means of transport.

Of the three resources natural, man-made and human resource, the study on the third is both fascinating and confusing. It is fascinating as it involves several dimensions of human resources; it is confusing because it is interdisciplinary in nature.

Human resource study thus includes wide range of discussion on demographic pattern of country, education, urbanization, size of rural settlement, occupational structure etc which in turn depend on other amenities like schools, medical facilities, roads, communication and etc.

India has a long glorious history of civilization. She has her own culture, tradition and second highest population in the world. In her own way she is significant, but it is the "quality of population" that matters most. To assess qualitative aspect of fast growing population Ministry of Human Resource Development (MHRD) was established at the centre and since then the term...

3. ibid, p. 4.
gained popularity inside the country. In International arena it is obviously the
quality of population that brings pride to the country rather than quantity.
Again "Quality of population" measured (their) social and political organization,
(their) cultural values, (their) economic efficiency or productivity and level of
(their) growth in science and technology. Thus looking into significance of
the terms "resource" and "quality of population" the present topic is picked
up for discussion with reference to workers as it involves creation of healthy
climate, generates work culture and help increase productivity-the ultimate
goal of any production unit.

Interestingly importance of human resource development cannot
be overemphasized, but there must be urgency to develop human resources
on priority basis.

Once terms "resource" and "quality of population" are defined, it
is also necessary to define "development", in relation to human resource. By
"development of people" it means advancement of knowledge, skills, and
competencies and improved behaviour of people within the organization for
both their personal and professional use. Human Resource Development thus
focuses on - individual development, professional advancement leading to
career development, and performance and improvement leading to organization
development.4

In simple term "Human Resource Development" refers to learning
and to the activities that bring about desired change. In the context of "Human
Resource" concept, "Human Resource Development" is one of its constituents.
The concept i.e. human resource refers to the holistic view of the Human
Resource Process.

4. Study Materials from Workshops.
4.1.1. Impact of HRD on Workers:

The 21st century is rightly known as "knowledge era" since information technology has made knowledge democratic. "Priority is to intellectual resources rather than natural resources" - making a paradigm shift from traditionalism to modernization - "a gift of New Economic Policy". The sudden change in knowledge economy calls for adaptation of new approach in "Human Resource Development" so that in "Global village concept" the human capital becomes more acceptable with organizational support. Introduction of "employee-centric" policy will fill up the gap in human resource management found to be missing in most of the organizations of India.5

It is to be noted that HRD education for workers is still at infancy in India; of course the ILO and UNECO have made recommendations relating to technical and vocational guidance for HRD. The ninth five-year draft plan (1998-2003) document lays down that for improving quality of employment and dignity of labour proper emphasis must be given to education and skill.6

The wave of globalization puts tremendous pressure on improvement of quality of human capital for which HRD education for workers is essential. The HRD for workers creates healthy climate and help their development in systematic way through - occupational capability, intellectual, psychological social and cultural aspects of their personality, higher level of achievement in motivation and self-management skills and confidence, initiative and entrepreneurship.7 It is hoped that an examination of skill composition will

7. M.P. : op. cit., p. 3.
help Human Resource management to plan for employee development. Mention may be made that ILO in this regard publishes the occupational details under the title "International standard classifications "of occupation". The occupational structure of an economy is essentially the result of interplay of three dynamic forces: the growth and diversification of economy, the growth and diversification of employment and the growth and diversification of educational/training infrastructure.\(^8\) What change HRD activities within the organization brings can be discussed with reference to Singapore, Hong Kong and Guangdong region of China where people with universally high level of education and training have brought a shift in the approach of organization vis-à-vis the development of the employees making a remarkable difference with the organizations of our own. Thus HRD helps organization to develop the capability of employee for continual strategic changes.\(^9\)

The growing awareness of role responsibilities and the increasing levels of education due to HRD education among workers will convert the less informed workers into knowledge workers and help them compete with Greater World.\(^10\) HRD since help build up skill and knowledge among workers, it develops work-culture among them ultimately leading to increase their productivity.\(^11\) Productivity according to the broadest concept of ILO

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8. Idem.
9. Idem
constitutes the ratio of available goods and services to the potential resources of the group, community or country; thus measuring productivity implies proper, efficient and full utilization of all the available resources of men, machines, money, power, land etc.¹²

According to an economist new economy is unable to understand and use knowledge for which workers are to be motivated to develop work-culture. But due to strong impact of different socio-psychological and socio-economic factors motivational level suffers set back. Under socio-economic conditions adverse environment specially social environment adversely effect social-concept; e.g. under the impact of unequal social power and interactions the oppressed take over the definition of their self as held by their adversaries. They learn to doubt their own worth and capabilities and develop dependence on powerful others. Because of such deficiency among women workers, employers generally adopt exploitative attitude towards low-earning female wage earners, trend of which is to be reverted for proper utilization of human resources.¹³ Here it will be appropriate to mention that since women resources are never considered in equal term with men Vakil during her world wide tour she never came across a women heading a major bank in even so called developed nation.¹⁴

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4.1.2. Human Resources of Assam:

A brief discussion on sub-theme in context to Assam is necessary as she stands at the threshold of 21st century. Over the last one decade there is much change in global scenario due to technological advancement and computer-mania. The New Economic Policy (NEP) has paved way for direct foreign investment, which has provided new vista for already rich states to increase their "Net state Domestic Product" (NSDP) in accelerated rate. The positive impact of DFI (direct foreign investment) will be reflected in higher per capita income of the people leading to further regional disparity in the country. So it is high time to glimpse over situation in term of human resources if Assam is to reap benefit of "Knowledge Era".

The topographical features always bear strong influence on economic development of the country/state, which is proved historically. Assam shares 31 percent area of the North-Eastern Region (2405' N-2800' N Lat and 89042' E-960o' E(long) and 75 percent of the regional population. It has three physiographical units - the Assam valley, the Assam hills and Cachar. The first unit has 71.8 per cent area of the state, and 85.2 percent of the population. The second unit has 19 percent area and 3.1 percent population and third unit shares 9.2 percent area of the state and 11.7 percent of population.15

Assam is rich in natural resources but due to slow progress in infrastructural and social sector she is far behind of the prosperous states of India. In recently published "Development profile of Assam"16 a faint picture of socio-economic indicators are shown whereby it can be known:

15. J.P. : op. cit., p. 68.
Per capita GDP of Assam at constant prices (1993-94) is Rs. 6,733 as against the national average of Rs. 11,632 and the gap is increasing since the beginning of the 9th Five Year Plan. There has been a substantial increase of the population living below the poverty line, which reached 40.86 percent against the national average of 35.97 percent. The per capita consumption of electricity in Assam as per 1998-99 figures was only 123 kwh as against the national average of 360 kwh. The number of unemployed persons is increasing alarmingly thus providing a recruitment ground for insurgent outfits, the state government report said.

The report further said that connectivity and communication remains to be one of the main handicaps for Assam. The road length per 100 sq. km. area in Assam is only 87.2 km as against 374.9 km. in Kerala. The railway network compared to the population is one of the lowest in the country, while tele density is shockingly low at 1.34 telephones against national average of 2.8 per 100 persons. Similarly industrial development in Assam has been very low and the two main industries of Assam, tea and oil are facing crisis for reasons beyond the control of the state. In addition following indicators are incorporated in tabular form to depict gloomy picture of state for which it is essential that human resources are developed on priority basis. The table clearly tells that how far the state lags behind the national level specially in terms of fertilizer consumption, electricity consumption etc. supporting the view that inspite of potentiality, the state is not only backward in agriculture but also in industry.

Keeping in mind such grim picture of economy state government has chalked out strategy accordingly and identified five sectors as thrust areas. These are agriculture and allied services, infrastructure including power, road
network and communication, human resource development, services including IT, tourism and health care and industrial development with emphasis on information technology, trade and commerce, handloom and handicrafts, agro industry and forest based "industries". To overcome all such hurdles it is essential to improve quality of human resources of the state. The observation made by economist cum bureaucrat Sri H.N. Das is quoted hereunder.

### Table - 4.1
Key Indicators Showing Backwardness of Assam

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Indicator</th>
<th>Ref. Year</th>
<th>Unit</th>
<th>Assam</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Per Capita Income (at constant 1970-71 prices)</td>
<td>1984-85</td>
<td>Rs.</td>
<td>569.7</td>
<td>782.6</td>
</tr>
<tr>
<td>2.</td>
<td>Average Size of Operational Holding</td>
<td>1996-97</td>
<td>Hect.</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>3.</td>
<td>Fertilizing Consumption</td>
<td>1983-84</td>
<td>Kg. per hect of gross cropped area</td>
<td>5.4</td>
<td>44.5</td>
</tr>
<tr>
<td>4.</td>
<td>Per Capita Consumption of Electricity</td>
<td>1982-83</td>
<td>Kwh.</td>
<td>38.4</td>
<td>146.0</td>
</tr>
<tr>
<td>5.</td>
<td>Factory Workers Per 000 Population</td>
<td>1980-81</td>
<td>Number</td>
<td>5.10</td>
<td>8.82</td>
</tr>
<tr>
<td>6.</td>
<td>Hospital Per 1000 sq. km.</td>
<td>1983(Jan)</td>
<td>Number</td>
<td>1.4</td>
<td>2.1</td>
</tr>
<tr>
<td>7.</td>
<td>Road Length Per 100 sq. km.</td>
<td>1980</td>
<td>Km</td>
<td>31.83</td>
<td>46.8</td>
</tr>
<tr>
<td>9.</td>
<td>Per Capita Bank Deposits.</td>
<td>31.12.84</td>
<td>Rs.</td>
<td>427</td>
<td>933</td>
</tr>
<tr>
<td>10.</td>
<td>Per Capita Bank Advance.</td>
<td>31.07.84</td>
<td>Rs.</td>
<td>148</td>
<td>613</td>
</tr>
<tr>
<td>11.</td>
<td>Credit Deposit Ratio.</td>
<td>30.06.84</td>
<td>Percent</td>
<td>46.8</td>
<td>68.0</td>
</tr>
</tbody>
</table>

Source: Quoted from A New Paradigm of Development, Regional imbalance and Assam, Das, H.N., Janasanjog.
Inspite of good number of educational institutions that provide foundation of human resource development, Assam along with rest of the north-eastern states seriously suffer from shortage of technical human resources in its programmes for social and economic strategy. The National Committee on Development Backward Areas in 1981 remarked that development programme in North East might run aground due to shortage of technical personnel of various categories. The human resource development planning based on realistic estimates is essential for socio-economic progress. The concept of human resource development is new in this region but it has to be developed for projected growth rate of the state. 17

Since poverty and unemployment both are in dismal condition among the selected thrust sectors human resource development must get priority if HDI for state of Assam is to improve. The modern definition of poverty emphasizes on the actual monthly expenditure at individual level on account of food intake, level of nutrition health status, education and skill, housing and loss due to morbidity and frustration. 18 The poor performance of human resources has become deep matter of concern among the intellectuals of the state, as it is one of the main responsible factors for backwardness of state economy. Looking into increasing trend of poverty it can be said "Poverty creates a condition in the society which negates all human rights, not just a selected few. A poor person has no right at all, no matter what one puts into the book." 19 According to 1991 census Assam has 22.4 million populations

out of which 60 percent are below the age of 25 and 54 percent are in the employment seeking age range of 15-59. By the year 2010 over 51 percent will be in the employable age of 21-59. Other way growth rate of labour force is increasing every year. The physical quality of life index is also not satisfactory in Assam as it is evident from following observation.

"With 52 years of life expectancy at birth (1981-91). Assam ranked 13th followed by Madhya Pradesh and Uttar Pradeshn. Assam life expectancy at birth was below the national level of 55 years. Assam life expectancy at birth during 1989-93 stood at 54.9 years as against 59.4 years for India as a whole. With 81 infants dying per thousand live births in 1991. Assam's rank in IMR was 12th among the 15 major states followed by Uttar Pradesh, Madhya Pradesh and Orissa. The all India average was 80. Significantly IMR for the state declined to 76. With literacy rate 53 percent (64.28 percent according to 2001 census) in 1991, Assam ranked 9th amongst the 15 major states. In respect of composite index of physical quality of life, Assam ranked 9th followed by Bihar, Rajasthan, Uttar Pradesh, Orissa and Madhya Pradesh. Male-female ratio is 923 (932 in 2001). But states performance in reduction of poverty ratio is dissatisfactory (HCR). The ratio (as estimated by the Expert Group) was 40.9 in 1983-84 (as against 44.8 for India as a whole) and 40.86 in 1993-94 against corresponding figure of 35.97. Moreover during 1988-94 the Index of Quality of Life for Assam declined considerably and ranked it 14th among the 15 major states, Orissa being Assam's lone follower.


Moreover it ranked 4th in life expectancy, 10th in per capita SDP, 9th in literacy rate and 6th in poverty eradication. It may be pointed out that 63.6 per cent of households had access to safe drinking water during 1991-94, only 17.5 percent households had electricity, 94 per cent households could enjoy two meals throughout the year and only 13.8 per cent households had pucca residential houses. In all the three studies conducted by Haq, UNFPA and Guha relating to human development in India Assam ranks 10th among the major states.

The first ever HDI report likely to be published very shortly focuses that state has achieved only 31 percent in human development as revealed by HDI value. Jorhat tops the list in HDI value 0.461, followed by Dibrugarh (0.422), Golaghat (0.396) and Sivasagar (0.392), Dhubri lies at the bottom with HDI value 0.184. The three indicators used in preparation of HDI report are education health and income and accordingly Kamrup ranks top in education with educational attainment index value of 0.616, Dhubri at the bottom (0.359) and for states as a whole it is only 0.495.

The health index is also dissatisfactory. It is only 39 out of 100 points in the scale. Jorhat again shows better position (0.6867) followed by Dibrugarh (0.6600) and Golaghat (0.5933) and Dhubri at bottom (0.1467).

The report clearly points out that state's meagre revenue budget allocation against health and education sectors is mainly responsible for poor performance of human development. The proportion of expenditure on education and health during 1973-74 were 21.55 percent and 6.96 percent.

respectively and in 1999-2000 the increase is marginal i.e. 28.88 percent and 7.91 percent only, whereas for sustainable human development together they should not be less than 50 percent.

4.1.3. *Tug of War between Poverty and Human Resource Development*:

On the basis of poor performance of human resources "poverty" is defined as "denial of opportunities and choices-the most basic to human development". Human poverty is simply a denial of human rights; as such an agenda for 21st century is directed towards "Eradicating human poverty world wide programme.23

It is the level of poverty which deprives a person from enjoying satisfactory level of consumption. Role of consumption should never be underestimated as consumption clearly contributes to human development when it enlarges capabilities and enriches the lives of people without adversely affecting the well being of others. It clearly contributes when it is as fair to future generations as it is to the present ones. It also clearly contributes when it encourages lively creative individuals and communities.24

In a developing economy poverty and unemployment are chronic problems due to surplus population. The state of human development for some courtiers while are satisfactory in case of rest the progress is marked by great inequalities between people and countries. As such HDR 1997 introduced Human Poverty Index (HPI) in order to measure different dimension of

deprivation in human life. It provides an aggregate human measure of prevalence of poverty in a community. Instead of discussing on general poverty scenario, reference may be made here about feminization of poverty, as it is found allover that women remain excluded from greater world because of poor rating in Gender Development Index (GDI) and Gender Empowerment Measure (GEM). In both urban and rural informal sectors they fail to get good jobs because of low female literacy rate. So whole situation can be interpreted in different language i.e it is due to poor female literacy rate informal sector is more feminized leading to feminization of poverty. In following paragraph how women are worst sufferer of poverty is discussed in brief.

4.1.4. Meaning of Feminization of Poverty:

Women and men experience poverty in different ways. And the feminization of poverty may be a question less of whether more women than men are poor than of the severity of poverty and the greater hardship women face in lifting themselves and their children out of the top. The wide range of biases in society- unequal opportunities in education, employment and asset ownership among them - mean that women have fewer opportunities. Poverty accentuates gender gaps and when adversity strikes it is women who often are the most vulnerable.

25. ibid, p. 25.
Poverty can be further described with aid of transcription from World Development Report on poverty (2000-2001) where voices of 60,000 poor men and women living in 60 countries are recorded while preparing the Report. The following quotation is probably the best suitable way to define "poverty":

"Poverty is humiliation, the sense of being dependent on them, and of being forced to accept rudeness, insults and indifference when we seek help".

Poor Women-Lotvia

Moreover in South Asia where women bear greatest burden of human deprivation and poverty is a major contributing factor to the ill health and malnutrition of women.

Since women are worst sufferer of poverty they pick up low paid employment as mentioned in the Report. Further due to weak linkage between formal and informal sectors globalization accentuates the disadvantage of informal sector workers where women are engaged in large number in lower hierarchy of employment.

But it is also fact that simply income is not the cause of poverty; it has multidimensional facet; so it is correct to assume that as income is not the sum total of human lives, the lack of it can not be sum total of human deprivation.

Time is high to create a world with more human touch that will usher new hope among millions of poverty stricken people.

4.2. Concept of Human Capital:

Under present global economic scenario a great deal of attention is given to develop the concept of "Human Capital" and apply the same to accelerate process of economic development. In recent time no doubt the concept has gained momentum, but in history of economic thought there were economists like Petty, Smith, Say, Senior, List, Von Thunen, Roscher, Bagehot, Ernst, Engel, Sidgurick Wale as and Fisher who admitted human beings or their skills as capital.\(^{31}\)

To Smith it is the acquisition of talent that makes a person fortunate as flourishing of trade depends on acquisition of machine or instrument.\(^{32}\) Earlier economists admitted importance of human capital, but intensive economic analysis of human capital started with Garry S. Becker and Theodore Schultz. In nineteenth and twentieth centuries labour was treated as homogeneous factors under the influence of industrial revolution. Such idea was perceived on the grounds that since machines were identical and interchangeable, so also the unskilled labour. But unskilled labour with the aid of machinery and division of labour could make their status equated with skilled labour. It is the physical machine that increases output. Smith summarizes the whole situation as such:\(^{33}\):


"The annual produce of the labour of any nation can be increased in its value by no other means, but by increasing either the numbers of its productive labourers or the productive powers of those labourers who had before been employed. The number of its productive labourers, it is evident, can never be much increased but in consequence of an increased capital, or of the funds destined for maintaining them. The productive powers of the same number of labourers cannot be increased, but in consequence either of some addition and improvement to these machines and instruments, which facilitate and abridge labour, or of more proper division and distribution of employment. In either case, an additional capital is almost always required".

Intellectual concept of human capital over the centuries is more widely acceptable phenomenon than economic role of human beings. According to Tahseen Jafry "human capital is often considered in terms of the new skills which development initiatives should seek to impart".34

Commonly human capital is defined as an individual's productive skills, talents and knowledge. It includes "abilities and know-how of men and women that have been acquired at some cost and can command a price in the labour market because they are useful in the productive process.35 Thus it is measured in term of the value (price multiplied by quantity) of goods and services produced. Since ultimate aim of economic system is consumption, the value of man's human capital is the same as value of consumption of goods

34. tahseen jafry @ b bsrc.ac.uk ; Women, Human Capital and Livelihood ; An Ergonomies Perspective.
and services directly or indirectly produced by him. Thus when value of goods and services rises, the value of human capital raises and vice-versa.  

In economics capital is defined as produced means of production, and process of creating capital is called investment. Investment is always carried out with a purpose of getting return over it and it can be either public or private, i.e. in case of human-capital it may be the decision of individual or the society/public. It is necessary to augment production capacity of labour by way of making investment in it in the form of better educational facilities, training and health services as they will directly bear fruit in realizing higher remuneration which will be equivalent to labour's marginal product in the long run. Since human-capital is an economic concept, Thurow is of opinion that if labour is not paid its marginal product, remuneration will not reflect productive capacity. In this case he further points out that individuals will be interested in capitalizing their earnings stream and investigating what makes stream change if they are not paid marginal product.

In this case capitalized value of earnings is economically less significant. Thus concept of human capital loses its economic meaning. As it does not reflect productive capacities it can no longer be viewed in same light as physical capital. However it is not necessary that all the individuals must be paid according to marginal product; equal wages are also often paid for different categories of labour even though marginal product may vary with individuals within these categories. By making broader interpretation of term it can be said men are paid not only according to present performance, but

37. ibid, pp. 18-21.
they are also paid according to expected future expectation. A new employee thus may be paid more than his/her expectation until he or she learns to handle new work. Seniority also influences wages rather than its impact on production. So it happens that during initial stage of productive life wage may be lower than an individual's marginal product and higher than marginal product during later period of his life.

Now question may arise why human beings are to be treated as human capital? In support of the question, the economists argue that: the cost of rearing and educating human beings is a real cost, the product of their labour adds to national wealth and an expenditure on a human being, that increases this product will *ceteris paribus*, increase national income.  

### 4.2.1. Human Capital As Perceived by Leading Economists:

Adam Smith has included skills and useful abilities of human beings in the category of fixed capital. He says that skill of a man may be regarded as a machine that has a genuine cost and returns a profit. He aptly has included not only materials and tools in the category of fixed capital but also human capital because acquired skills of labourers are not, in any way natural qualities but are produced.

Recardo considers "capital" as that part of the wealth of a country, which is employed in production and consists of food, clothing, tools, raw materials, machinery etc. necessary to give effect to labour. J.S. Mill on

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39. Paul, R.R. : *History of Economic Thought*, p. 120.
the other hand thinks that material progress of society depends on size of national wealth. By wealth he means, tools, machines and skill of the labour force; thus he distinguishes between productive and unproductive labour, and by productive labour he means those labour that spend time in acquiring skill and protecting property.41

Of all, Karl Marx, who although advocated against labour exploitation exceptionally opines that increase in capital accumulation is only possible by increasing the productivity of labour, which involves technological improvement. Capital-intensive techniques increase the surplus value. Surplus value converted into capital induces to take full advantage of advanced technology and some in turn raises labour productivity. By labour he means productive human activity, which aims at transforming natural objects to satisfy human, wants. While acting on nature he acquires knowledge and skill and introduce improvements into the process of labour.42

**Distinction between Human Resources and Human-Capital:**

Once both the concepts are defined, it now becomes easy to distinguish between the two in order to give due weightage to respective terms according to requirement; moreover it will help application of term more technically.

<table>
<thead>
<tr>
<th>Human Resources</th>
<th>Human Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The term is multi dimensional in approach.</td>
<td>1. The term is unidimensional in meaning.</td>
</tr>
<tr>
<td>2. It helps all-round development of the person.</td>
<td>2. It helps partial development of the person.</td>
</tr>
</tbody>
</table>

41. *ibid*, p. 255.

42. *ibid*, pp. 332-353. Contd...........
<table>
<thead>
<tr>
<th>Human Resources</th>
<th>Human Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. It is a whole-some concept. So improvement of HR means improvement in quality of human capital.</td>
<td>3. It is only fractional discussion on human resource. Since fraction cannot be equivalent to whole thing improvement in quality of human capital does not mean improvement in HR.</td>
</tr>
<tr>
<td>4. It deals with all aspects of human life including culture in integrated sense.</td>
<td>4. It deals only with economic aspect of HR and helps develop work culture.</td>
</tr>
<tr>
<td>5. It is the size of population that determines size of human resources.</td>
<td>5. It is the investment in social sector that determines efficiency of human capital.</td>
</tr>
<tr>
<td>6. Quality of human resources can be improved by lowering the birth rate.</td>
<td>6. Quality of human capital can be improved through education and training.</td>
</tr>
<tr>
<td>7. Human resource is much wider in concept.</td>
<td>7. To some extent it narrows down scope of human resources.</td>
</tr>
<tr>
<td>8. Improvement in human resources leads to improvement in human capital and thereby accelerates proces of economic development.</td>
<td>8. Vice-versa is not true.</td>
</tr>
<tr>
<td>9. Aim of economic development is to raise standard of living of human beings i.e. to improve quality of population, as human beings are end of everything.</td>
<td>9. Economic development becomes smooth when physical capital are used judiciously by improved quality of human capital.</td>
</tr>
<tr>
<td>10. Improvement in HDI reflects country's achievement in international arena.</td>
<td>10. Human Development Report is interested in projection of over all human development, not in human capital as later is partial reflection of the universe.</td>
</tr>
</tbody>
</table>

Thus the two concepts HR and HC should not be mingled up. The term is to be used technically and deliberately depending on requirement of subject-matter, otherwise it will be lay-men's interpretation.
4.3. Efficiency of Women Capital in India:

Since general indicators of human capital do not give a clear picture about the quality of women's capital, it is therefore pertinent to refer to the Gender Development Index (GDI) and the Gender Empowerment Measure (GEM) as both are indicators of women's condition in the international arena. With these tools, one can know women's freedom to enjoy resources. Wider is the scope and greater is the accessibility, resulting in qualitative improvement in women's resources and when they become economic agents, more efficient they are as women capital. Before carrying on the discussion further, the following table is reproduced in order to get a bird's eye view of India's position in terms of GDI and GEM in relation to HDI (Human Development Index).

**Table - 4.2**

Magnitude of Gender Disparity in Leading Developing Countries (1997)

<table>
<thead>
<tr>
<th>Countries</th>
<th>HDI</th>
<th>GDI</th>
<th>GEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangladesh</td>
<td>0.440</td>
<td>0.428</td>
<td>0.304</td>
</tr>
<tr>
<td>Bhutan</td>
<td>0.459</td>
<td>0.444</td>
<td>n/a</td>
</tr>
<tr>
<td>India</td>
<td>0.545</td>
<td>0.525</td>
<td>0.240</td>
</tr>
<tr>
<td>Maldives</td>
<td>0.716</td>
<td>0.711</td>
<td>0.342</td>
</tr>
<tr>
<td>Nepal</td>
<td>0.463</td>
<td>0.441</td>
<td>n/a</td>
</tr>
<tr>
<td>Pakistan</td>
<td>0.508</td>
<td>0.472</td>
<td>0.176</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>0.721</td>
<td>0.712</td>
<td>0.321</td>
</tr>
<tr>
<td>South Asia</td>
<td>0.532</td>
<td>0.511</td>
<td>0.241</td>
</tr>
<tr>
<td>Developing Countries</td>
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<td>0.630</td>
<td>n/a</td>
</tr>
<tr>
<td>World</td>
<td>0.706</td>
<td>0.700</td>
<td>n/a</td>
</tr>
</tbody>
</table>

Source: Human Development in South-Asia 2000, "The Gender Question".
From the table it is clear among the SAARC countries India's position in all the cases in third. Both Sri Lanka and Maldives with lesser population top first and second rank respectively. In terms of GDI and GEM India's position among 94 countries was 75 and 86 respectively in 1997\textsuperscript{43} and again in 1998 out of 102 countries the figures were as high as 88 and 95 respectively.\textsuperscript{44}

Such low ranking strengthens the view that country where wide range discrimination is practiced it creates obstacles to women in building their capacities and getting access to economic and political opportunities. Comprising GDI and GEM with other developing countries and the world Mahbub-Ul-Hoq thus laments that women of South-Asia bear the greatest burden of deprivation.

Under such gloomy situation it is futile to expect satisfactory level of efficiency from Indian women who constitute almost half of population. The rural women bearing stigma of permanent-pregnancy fail to be healthy economic agent as such they are to work within the peripheral of agricultural labour and marginal workers rather than as cultivators. It is difficult to accept them as stimulating factor to usher new era of development so long society keeps them isolated from National Population Policy (2000) and secludes them from right to decision-making process. It is tragedy that even among some educated people status of women is estimated in term of "male child". So long attitude of society towards women in this case does not change "efficiency of women-capital" will remain a theoretical concept whether they


work in urban or rural atmosphere. Panacea of such undesirable situation lies in translation of Gandhiji's dream into reality. He said:

"I fail to see any reason for jubilation over the birth of a 'son' and for mourning over that of a 'daughter'. Both are God's gifts. They have an equal right to live and are equally necessary to keep the world going".45

The economists like Mill and Taylor unlike other economists are of opinion that women are not less productive than men. They draw such conclusion on Smithian view who considers that specialization of tasks "needs more efficient organization of work than varied occupation".46

In urban scenario position has improved with mushroom growth of schools and colleges. Urban women with good educational background are mainly attracted towards tertiary sector. They are equally efficient with counterpart. But in organised sector "Women do get equal pay for equal work, but they rarely get equal work".47

4.3.1. GDI in Assam:

In case of Assam both the urban and rural scenario for women in term of efficiency presents a similar picture as the state is still to achieve "Education for all", Health for all" and etc. etc. Efficiency of women capital will improve when there is general improvement in quality of human resources of the state. It is thus expected that there will be no fragmentation of society

45. Kurukshetra, August 1995, p.78.
46. Michele : op. cit., p. 27.
47. Indu Prakash : op. cit., p. 129.
on gender issues and women will have easy access to health and education leading to improvement in GDI and GEM at state level.

It can be said that GDI for Assam is not satisfactory as per state HDI report (to be published). The Gender Development Index (GDI) for the state is only 30 percent of this count against Jorhat GDI value 0.449 showing less gender inequality in the district.48 On the other hand among the North-Eastern States GDI for Manipur (0.815), Meghalaya (0.807), Arunachal Pradesh (0.776), Mizoram (0.77) seemed to be satisfactory than the other constituting states Sikkim (which will join seven sisters in near future) Assam and Tripura.49

Keeping pace with time the state of Assam feels the urgency to build human capability by paying proper attention to social sectors. As such it is accepted that "Health for All" by 2020 A.D. will be achieved whereas by 2010 basic health care services will be available to people of Assam. In like manner adequate steps are taken to restructure education system, which will be value based, reduce number of dropouts, and empower women.50 Though target of universalization of elementary education up to the age of 10 by the year 2002 was fixed but it may not realized within given framework and will take some more years to achieve the goal. So it is the progress of human resources that make the state prosperous, and accelerate economic growth rate with social justice.

4.3.2. Efforts to Increase Efficiency of Women Capital:

There is no prescribed medicine to increase efficiency of women-capital. The only solution is in accepting the views of social thinkers who wish to see women as more active element rather than a passive factor of development. "Education and health being strong 'input' for getting desired level of 'output' called 'efficiency' will be available with the women, when societal outlook towards women changes at a faster rate to catch the benefits of new perception of knowledge era.

In fine discussion leads to comment that in developing countries efficiency of women will always remain underrated so long GDI and GEM donot improve. With chronological development one can say that India has made much improvement in WAD, but in practice India is far behind the industrialised countries where both GDI and GEM are quite high leading to minimisation of gender-inequality and improved efficiency. Surprisingly China is ahead of Japan, Guatemala and Mexico in term of GEM. The same parameter when applied in case of other countries top four position were enjoyed by Nordic countries: Norway, Sweden, Denmark and Finland. These countries are not only good at strengthening the basic capabilities of women but have opened many opportunities for them to participate in economic and political field.51

India too can improve her position in this regard if society endorses economic role of women. By keeping them confined in traditional atmosphere efficiency cannot be expected to be at per with the advanced countries. It is

the society whose responsibility is to increase efficiency of women if there is to be proper utilization of both physical and human resources. So at this juncture there is extreme need to improve GAD rather than simply WAD. Therefore conclusion is made with the following observation:

"For this is humanism, meditating and caring that man be human and not inhumane, "Inhumane" that is outside his essence. But in what does the humanity of man consist"?52

Heidegger Letter on Humanism

4.4. Women in Development Process with Special Reference to Indian Planning:

"The remarkable work of conceptual clarification which has been carried under UNESCO's auspices for the last years and more has given prominence to the idea of man as the starting point, the prime mover, and ultimate aim of any development process".53 Development means development of man as a whole, and economic development is only one aspect of development. Development must try to achieve what is human, of everything that is human in all. Thus ultimate aim of development is the complete mastery of one's destiny through self-imposed changes in which the experience of successful achievements gradually restores self-confidence and builds up self-assurance.


Accepting development from this aspect education is only solution to this problem and to break vicious circle of poverty emancipation of people is necessary.\textsuperscript{54}

Boutros Boutros Ghali, the UN Secretary General in his report on "Agenda for Development" referred to development as "the decisive factor in shaping our world. It will define relation between people. It will shape the behaviour of nations. It will determine the ecological future of the planet. Yet today, development is in crisis. First there is crisis of complexity. We have realized that development has no single definition. No single strategy has been immune from failure. There is no certain path to success".\textsuperscript{55}

Through trickle-down theory development seeks to bring equal benefits to men and women. But from analysis it is found that poverty emerges due to unequal benefits of development resulting from disparities and unequal access to assets, particularly apparent in access to health, education and employment opportunities and facilities and inequitable access to skills in technical training and market information and resources as in access to land, water credit and capital.\textsuperscript{56}

"The twentieth century development has new face". Development is reviewed in term poverty-alleviation measures to provide basic needs, specially health and education to rural poor. Modern thinking on development accepts that if development is selective in its bestowing benefits to people, the people who most affected and marginalized are women.\textsuperscript{57}

\textsuperscript{54} Cited in Haider Raana: \textit{A Perspective in Development Gender Focus}, 1995, p. 1.
\textsuperscript{55} ibid, p. 5.
\textsuperscript{56} ibid, p. 11.
\textsuperscript{57} ibid, p. 11.
4.4.1. Efforts of Planning in Gender Equality:

In order to promote gender equality planning from time of inception has included women in its different schemes, but no significant achievement is attained since no effort is made to improve gender realationship. As such it is said that planning gave much importance to 'Women and Development' (WAD) rather than 'Gender and Development' (GAD).\(^{58}\) The impact of planning being insignificant till sixth plan (1980-85) from seventh plan (1985-1990) onward gradual switch over is made so that women no longer remain passive beneficiary. But simultaneously it is to be admitted that there were some external forces which played favourable role to bring changes in attitude of Planning authority. With the publication of Towards Equality (1974) and launching of International Women's year (1975) fifth plan (1974-79) was geared up. Consequent upon "National Plan of Action for Women" was taken up. The plan emphasised need to help women in want of income and protection. Accordingly the Equal Remuneration Act 1976 was passed.\(^{59}\)

The sixth plan (1980-85) adopted multi-diminsional approach for women development and seventh plan (1985-90) was continuation of previous plan but gave more emphasis to awareness, literacy, prevention of atrocities that all help raise status of women.\(^{60}\) During the period Reports on "National Perspective Plan for Women" (1985-2000) and "National Committee on Self-employed Women and Women in the Informal Sector" (1987) were published.

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60. Idem.
However eighth plan (1992-97) was different from earlier ones as it more emphatically appreciated role of women in development who so far remained marginalised. From this plan-period more attention was given to Human Resource Development. In this case Beijing Conference helped to bring new taste in the system. By this time Country Report on Beijing Conference (1995) was published. The ninth plan (1997-2000) was launched during golden jubilee celebration of the country giving more importance to social justice and equality. During this time "Women-Empowerment Year" was observed showing government's interest in women welfare. The tenth plan (2002-2007) is expected to bring new hope in new millenium by giving topmost priority to social sector that will help harnessing of human resources in right direction where women-capital will transform into more productive element.

Lastly, how women can be involved more effectively in economic and development process of the country can be known from outcome of the International Population Conference (sept. 20-27, 1989, New Delhi) where many social thinkers and economists opined that women should play more active role in social life rather than keeping themselves confined in traditional role. Some of the prominent personalities like J.C. Caldwell (demographer) V.K.R.V Rao (economist), Bhabotosh Dutta (economist), Premi (economist), S.M. Shah (former adviser, planning commission), Inder Malhotra (journalist),

61. R.K. : *op.cit.,* p. 189/VI.
M.N. Buch (senior administrator and expert on human settlement) and so on categorically emphasised on significant role of women which can be realised by their greater involvement in social life for which family planning/control of population is essential.

So long wishes of social reformers, social thinkers, social scientist and economists are not fulfilled, the "women will never get their dues in any field, lag behind and suffer deprivation at least once in their life time".