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CLASS XII · GEOGRAPHY (029) · FUNDAMENTALS OF HUMAN GEOGRAPHY · CBSE BOARD EXAMINATION 2027

GEOGRAPHY · CHAPTER 3

Human Development

Chapter Practice Booklet · Questions only

9 note blocks + 2 tables | Pillars · approaches · HDI | 44 practice questions | Model Answer Booklet

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STUDENT DETAILS

NAME _____

CLASS & SECTION _____

ROLL NO. _____

BOOKLET STARTED ON _____

PRACTICE SCORE ____ / ____

1

READ THIS FIRST

Chapter Notes

The whole chapter in short-note form: growth and development, the idea of human development, its four pillars, the four approaches, how it is measured (HDI, HPI) and what world comparisons show. Revise from here – you should not need the textbook again.

1 Growth and development

- **Growth** is **quantitative** and **value-neutral** – it can be positive or negative (an increase or a decrease).
- **Development** is a **qualitative** change that is always **value-positive** – it means things get better.
- Development cannot take place without an addition to existing conditions; it happens when **positive growth** takes place. But positive growth does **not always** lead to development.
- **Example:** a city's population grows from one lakh to two lakh (growth). If housing, water, roads and other services improve too, that is development.
- For decades, development was measured only by **economic growth** – a bigger economy was thought more developed – even though many people's lives did not improve.

2 The idea of human development

- The concept was introduced by **Dr Mahbub-ul-Haq**, a Pakistani economist, in the early 1990s.

> **Human development** is development that **enlarges people's choices** and improves their lives. **People are central** to all development.

- Choices are not fixed; they keep changing. The basic goal is to create conditions in which people can live **meaningful lives** – not just long lives, but lives with some **purpose**: healthy, able to develop their talents, take part in society and be **free** to achieve their goals.
- **Prof. Amartya Sen** saw the increase in **freedom** (or decrease in unfreedom) as the main objective of development. Social and political institutions and processes play an important part in increasing freedom.
- Inspired by their work, the **UNDP** has published the **Human Development Report** every year since **1990**.

3 Three key areas – health, education, resources

- Leading a **long and healthy life**, being able to **gain knowledge**, and having **enough means** to live a decent life are the most important aspects.
- So **access to resources, health and education** are the key areas. Building people's **capabilities** in these areas is central to human development.
- Very often people do not have these capabilities and choices because of **social and economic** reasons – for example, a child who cannot go to school, or a family that cannot afford a doctor.

4 The four pillars of human development

Just as a building is supported by pillars, human development rests on **equity, sustainability, productivity and empowerment**.

- **Equity: equal access to opportunities** for everyone, regardless of **gender, race, income** and, in India, **caste**. In India many women and people from socially and economically backward groups **drop out** of school – their choices are limited.
- **Sustainability: continuity** in the availability of opportunities – each **generation** must have the same opportunities. Environmental, financial and human resources must be used with the **future** in mind. If a country does not send its girls to school, they lose many opportunities when they grow up.
- **Productivity: human labour productivity** – it must be constantly enriched by building people's capabilities. Better **knowledge and health** lead to better work efficiency. **People are the real wealth of nations.**
- **Empowerment:** having the **power to make choices**, which comes from increasing **freedom and capability**. **Good governance** and people-oriented policies are needed; empowering **socially and economically disadvantaged groups** is especially important.

5 Approaches to human development

- **Income approach:** the oldest. Human development is linked to **income**; the level of income reflects the level of freedom a person enjoys – the higher the income, the higher the level of human development.
- **Welfare approach:** sees people as **beneficiaries or targets** of development. It argues for **higher government spending** on education, health, social security and amenities. People are **not participants** but passive recipients; the government must maximise welfare spending.

- **Basic needs approach:** first proposed by the **International Labour Organisation (ILO)**. Six basic needs: **health, education, food, water supply, sanitation and housing**. It ignores the question of **human choices** and stresses meeting the basic needs of defined sections.
- **Capability approach:** associated with **Prof. Amartya Sen**. Building human **capabilities** in health, education and access to resources is the key to increasing human development.

6 Measuring human development – HDI

- The **Human Development Index (HDI)** ranks countries on their performance in **health, education and access to resources**.
- The score lies between **0 and 1**: the closer to 1, the higher the level of human development.
- **Health: life expectancy at birth** – a higher life expectancy means a greater chance of a longer and healthier life.
- **Education (knowledge):** measured by **years of schooling** – the mean years of schooling of adults and the expected years of schooling of children. (Older reports used the adult literacy rate and gross enrolment ratio.)
- **Access to resources: purchasing power** – income per head, in US dollars adjusted for prices.
- Each of the three dimensions is given a weight of **one-third**; the HDI is the sum of the weighted values.
- The HDI measures **attainments**; it does not by itself show how fairly they are shared.

7 Human Poverty Index and other measures

- The **Human Poverty Index (HPI)** is related to the HDI. It measures the **shortfall** in human development and is a **non-income** measure.
- **Indicators:** the probability of **not surviving to age 40**, the **adult illiteracy** rate, the number of people **without access to clean water**, and the number of **small children who are underweight**.
- The HPI is often **more revealing** than the HDI. Looking at both together gives an accurate picture.
- **Bhutan** is the only country to officially proclaim **Gross National Happiness (GNH)** as the measure of its progress. It approaches material and technological progress with caution, to protect its **environment** and its **cultural and spiritual** life.

8 International comparisons

- **Size and income are not directly related** to human development. Smaller countries often do better than larger ones, and relatively poor countries can rank above richer neighbours.
- Example: **Sri Lanka** and **Trinidad and Tobago** rank above India though their economies are smaller; within India, **Kerala** does much better than richer states such as **Punjab and Gujarat**.
- **HDI groups** (UNDP): **very high** – 0.800 and above; **high** – 0.700 to 0.799; **medium** – 0.550 to 0.699; **low** – below 0.550. India is in the **medium** group.
- **High scores:** countries that invest more in the **social sector** (health, education) and are free from political turmoil – e.g. **Norway**, Switzerland, Iceland.
- **Low scores:** many small countries facing **political turmoil, social instability, civil war, famine or disease** – most in **Africa**. Better policies on health and education can raise human development quickly.

9 Exam snapshot

- **3-mark favourites:** one pillar explained with an example (productivity, empowerment, equity, sustainability); Mahbub-ul-Haq's concept.
- **1-mark favourites:** growth vs development; match approach ↔ feature; HPI indicators; HDI categories; data on HDI values.
- **5-mark:** 'Explain the four pillars' or 'Explain the approaches to human development'.
- **Answer tip:** give an Indian example – school drop-outs (equity), girls' education (sustainability), Kerala vs Punjab (size and income).

The four pillars

3-mark answers in Board 2026

Pillar	Meaning	Example
Equity	equal access to opportunities for all	drop-outs among girls and backward groups in India
Sustainability	same opportunities for every generation	girls not sent to school lose future choices
Productivity	human labour productivity, enriched by capabilities	better health and knowledge → better work
Empowerment	power to make choices, from freedom and capability	good governance; help for disadvantaged groups

The four approaches

Matching MCQs: approach ↔ feature

Approach	Key idea	Associated with
Income	higher income = more freedom = higher development	oldest approach
Welfare	government spends on welfare; people are passive beneficiaries	state as provider
Basic needs	six needs: health, education, food, water, sanitation, housing	ILO
Capability	build capabilities in health, education, resources	Amartya Sen

Key terms

1- and 2-mark answers

Growth – quantitative, value-neutral change (+ or −)

Development – qualitative, always value-positive change

Human development – enlarging people's choices and improving their lives

Equity – equal access to opportunities for all

Sustainability – continuity of opportunities across generations

Productivity – human labour productivity, raised by capabilities

Empowerment – power to make choices

HDI – Human Development Index: health, education, resources; 0 to 1

HPI – Human Poverty Index: shortfall in human development

Life expectancy – average years a newborn is expected to live

Purchasing power – income per head adjusted for prices (US$)

GNH – Gross National Happiness – Bhutan's measure of progress

Basic needs – health, education, food, water, sanitation, housing (ILO)

Capability – ability to lead the life one values (Sen)

Scholars and bodies to remember

Match-the-scholar MCQs come from here

Name	Remember for
Mahbub-ul-Haq	introduced human development – enlarging choices (early 1990s)
Amartya Sen	development as freedom; capability approach

Name	Remember for
UNDP	Human Development Report every year since 1990
ILO	proposed the basic needs approach

Exam snapshot

What the board asks, and how to prepare

SYLLABUS 2026–27

- Growth and development; concept of human development
- Four pillars of human development
- Approaches to human development
- Measuring human development; Human Development Index
- International comparisons

BOARD WEIGHTAGE

3–5 / 70

Geography theory is 70 marks (practical 30). This chapter was asked in **all 5 papers checked**: a **3-mark** answer on a pillar or on Mahbub-ul-Haq's concept (Board 2026, SQP 2026–27), data on HDI values or categories (Board 2025, SQP 2026–27, SQP 2024–25) and 1-mark items on approaches and HPI. Expect **3 to 5 marks**.

MOST ASKED – BOARD 2025–2026 AND SAMPLE PAPERS (5 PAPERS CHECKED)

How often	Topic / question type	Marks	Papers
★★★	HDI – measurement, categories, data tables	1 / 3	3 of 5
★★☆	Four pillars – productivity, empowerment, equity, sustainability	3	2 of 5
★★☆	Meaning of development; Mahbub-ul-Haq's concept	1 / 3	2 of 5
★☆☆	Approaches – income, welfare, basic needs, capability	1	1 of 5
★☆☆	HPI indicators; size and income vs human development	1	1 of 5

ANSWER-WRITING RULES FOR GEOGRAPHY (CBSE SAMPLE PAPER 2026–27)

1 mark
MCQ · write the letter and the answer text

3 marks
Short answer · 80–100 words · 3 points with examples

3 marks
Source / map-based · read the source, answer each part

5 marks
Long answer · 120–150 words · 5 points

Write in points, underline key words, and give a place, a figure or an example in every point. Draw a small diagram or flow chart where it helps.

MISTAKES THAT COST MARKS

- Calling growth ‘always positive’ – growth is **value-neutral**; **development** is always value-positive.
- Giving **Amartya Sen** as the originator of human development – it was **Mahbub-ul-Haq**; Sen’s idea is **freedom/capability**.
- Linking the basic needs approach with the World Bank or UNDP – it was proposed by the **ILO**.
- Mixing **equity** (equal access now) and **sustainability** (opportunities for future generations).
- Writing that the HDI is measured from 0 to 100 – it is from **0 to 1**; each dimension has a weight of **one-third**.
- Listing income among HPI indicators – the HPI is a **non-income** measure.
- Saying bigger or richer countries always rank higher – **Sri Lanka** ranks above India; **Kerala** above Punjab.

HOW TO USE THIS BOOKLET

1. **Day 1:** Read the Chapter Notes twice; learn the key terms.
2. **Next day:** Parts A and B. **Then:** Parts C and D – MUST DO questions first.
3. Check every answer against the **Model Answer Booklet**: same points, same keywords, within the word limit.
4. Write every mistake on the My Mistakes page and redo it after 3 days.

A

PART A · NCERT PRACTICE

Textbook Check

Every section of the chapter and every NCERT exercise idea, asked in new words. Model answers for all of these are in the Model Answer Booklet.

Growth, development and the concept

A1. Distinguish between growth and development, with an example. MUST DO [3]

A2. Explain Mahbub-ul-Haq's concept of human development. MUST DO [3]

A3. How did Amartya Sen view development? Which organisation used the ideas of Haq and Sen, and how? [3]

Pillars and approaches

A4. Explain the four pillars of human development. MUST DO [5]

A5. Explain the pillar of equity with an example from India. [3]

A6. What is meant by sustainability as a pillar of human development? MUST DO [3]

A7. Explain the four approaches to human development. MUST DO [5]

Measurement and comparisons

A8. How is the Human Development Index calculated? MUST DO [3]

A9. What is the Human Poverty Index? Name its indicators. [3]

A10. "There is no direct relationship between a country's size or income and its human development." Explain with examples. MUST DO [3]

A11. Why do some countries have very high and others low human development? [3]

A12. What is Gross National Happiness? Which country uses it? [3]

B

PART B · PAPER 029 STYLE

Objective Practice

The MCQ types of Section A: statements, matching, assertion–reason and data-based questions.

ASSERTION–REASON: HOW TO ANSWER

(a) Both A and R are true, and R is the correct explanation of A.

(b) Both A and R are true, but R is not the correct explanation of A.

(c) A is true, but R is false.

(d) A is false, but R is true.

Multiple choice, matching and data

1 mark each

B1. Which statement about growth and development is correct? [1]

(a) Both are always value-positive

(b) Growth is value-neutral; development is value-positive

(c) Growth is qualitative; development is quantitative

(d) Development can occur without any growth

B2. The concept of human development was introduced by: [1]

(a) Amartya Sen (b) Thomas Malthus (c) Mahbub-ul-Haq (d) Griffith Taylor

B3. Since which year has the UNDP published the Human Development Report every year? [1]

(a) 1990 (b) 1980 (c) 2000 (d) 1975

B4. Match the approach with its feature: [1]

(a) Income (b) Welfare (c) Basic needs (d) Capability

(i) proposed by the ILO (ii) people as passive beneficiaries (iii) Amartya Sen (iv) the oldest approach

(a) a-iv, b-ii, c-i, d-iii (b) a-ii, b-iv, c-i, d-iii

(c) a-iv, b-i, c-ii, d-iii (d) a-iii, b-ii, c-i, d-iv

B5. Which of these is NOT among the six basic needs identified by the ILO? [1]

(a) sanitation (b) housing (c) water supply (d) transport

B6. Equal access to opportunities for everybody, irrespective of gender, race, income or caste, is the pillar of: [1]

(a) sustainability (b) productivity (c) empowerment (d) equity

B7. The pillar which says that each generation must have the same opportunities is: [1]

(a) sustainability (b) equity (c) productivity (d) empowerment

B8. Which indicator is used for the health dimension of the HDI? [1]

(a) infant mortality rate (b) life expectancy at birth

(c) number of hospitals (d) calorie intake

B9. Which of the following is NOT an indicator of the Human Poverty Index? [1]

(a) probability of not surviving to age 40 (b) adult illiteracy rate

(c) per capita income (d) underweight small children

B10. A country has an HDI value of 0.640. It falls in the: [1]

(a) very high group (b) high group (c) medium group (d) low group

B11. Read the statements about the HDI: [1]

I. It ranges from 0 to 1. II. Each of its three dimensions has a weight of one-third.

III. It measures only income. IV. It ranks countries on health, education and access to resources.

Which statements are correct?

(a) I, II and III (b) II, III and IV (c) I, III and IV (d) I, II and IV

B12. The only country to officially use Gross National Happiness as its measure of progress is: [1]

(a) Nepal (b) Bhutan (c) Norway (d) Sri Lanka

B13. Which Indian state is cited for high human development despite a lower income than Punjab and Gujarat? [1]

(a) Bihar (b) Rajasthan (c) Kerala (d) Haryana

Assertion–Reason

1 mark each

B14. ASSERTION–REASON [1]

Assertion (A): There is no direct relationship between a country's economic size and its human development.

Reason (R): Smaller countries have often done better than larger ones.

B15. ASSERTION–REASON [1]

Assertion (A): Productivity is a pillar of human development.

Reason (R): People are the real wealth of nations.

B16. ASSERTION–REASON [1]

Assertion (A): In the welfare approach people are active participants in development.

Reason (R): The welfare approach argues for higher government spending on social sectors.

B17. ASSERTION–REASON [1]

Assertion (A): Many African countries have low HDI values.

Reason (R): They face political turmoil, civil war, famine or high disease.

C

PART C · BOARD PATTERN

Board Pattern Practice

Written-answer questions grouped by topic. ★★★ = asked in 3 or more of the 5 papers checked · ★★ = 2 papers · ★ = 0–1 paper.

HDI – measurement and data

★★★ 3 of 5 papers · 1 and 3 marks

C1. Study the HDI values: Norway 0.966, Sri Lanka 0.780, India 0.644, Niger 0.394 (example data). Classify each country into its HDI group and give one reason for the difference between Norway and Niger. [3] MUST DO

C2. Explain the three dimensions used to measure the HDI. MUST DO [3]

The four pillars

★★☆ 2 of 5 papers · 3 marks

C3. "Productivity is one of the pillars of human development." Explain with examples. MUST DO [3]

C4. Explain the importance of empowerment as a pillar of human development. MUST DO [3]

C5. Distinguish between equity and sustainability as pillars of human development. [3]

Concept of human development

★★☆ 2 of 5 papers · 1 and 3 marks

C6. "Human development is development that enlarges people's choices." Explain Mahbub-ul-Haq's concept. [3] MUST DO

C7. Why was economic growth alone found to be an inadequate measure of development? [3]

Approaches, HPI and comparisons

★☆☆ 1 of 5 papers · 1 mark

C8. Explain the four approaches to human development, stating one weakness of the welfare and basic needs approaches. [5]

C9. "The Human Poverty Index is more revealing than the HDI." Explain. [3]

PART D · SOURCE / CASE-BASED (Q18–Q19 STYLE)

D Case-Based Questions

Each case carries 3 marks (1 + 1 + 1), as in Q18–Q19 of the board paper. The passages and data are written for this booklet. Answer from the passage and your notes.

D1. Case-Based · Two Districts [3]

Two districts of the same state have almost the same income per head. In the first, nearly every child finishes school, a health centre is within a short walk of each village and women run their own savings groups and sit on the village council. In the second, many girls leave school after Class 5, the nearest hospital is a day's journey away, and most decisions are taken by a few landlords. Visitors find the first district far more lively and hopeful.

(i) Which pillar of human development is missing when girls leave school early? [1]

(ii) Which pillar is shown by women running savings groups and sitting on the council? [1]

(iii) What does the case show about income and human development? [1]

D2. Case-Based · Reading HDI Data [3]

Data described: a table shows four countries with their HDI values: A – 0.948, B – 0.762, C – 0.633, D – 0.481. Country D has a long civil war and frequent famine. Country A spends a large share of its budget on health and education.

(i) Which HDI group does country C belong to? [1]

(ii) Give one reason for country D's low value. [1]

(iii) Name the three dimensions on which these values are based. [1]

PART E · REAL BOARD QUESTIONS

E Board PYQ Index

Real questions from recent board papers and CBSE sample papers, by topic. Open the paper and attempt the listed questions.

Frequency	Topic	Marks	Where asked (year: paper code, question number)	Practise here
★★★	**HDI – measurement, categories, data**	1–3	**2025:** 64/1/1 Q15–17 (HDI categories) · **SQP 2026–27:** Q4 (HDI table) · **SQP 2024–25:** Q19 (source table, 3 marks)	A8, A11, B8, B10–B11, C1–C2, D2
★★☆	**The four pillars**	3	**2026:** 64/1/3 Q21 (productivity) · 64/1/2 Q21 (empowerment)	A4–A6, B6–B7, B15, C3–C5, D1
★★☆	**Meaning of development; Haq's concept**	1–3	**2026:** 64/1/3 Q5 (meaning of development) · **SQP 2026–27:** Q20 (Mahbub-ul-Haq)	A1–A3, B1–B3, C6–C7
★☆☆	**Approaches**	1	**2026:** 64/1/3 Q6 (match approaches)	A7, B4–B5, B16, C8
★☆☆	**HPI; size and income vs development**	1	**SQP 2024–25:** Q1 (HPI indicators), Q2 (A–R)	A9–A10, A12, B9, B12–B14, B17, C9

Papers checked (5): Board 2026 – 64/1/3, 64/1/2 · Board 2025 – 64/1/1 · CBSE Sample Papers 2026–27 and 2024–25. Board 2026 64/1/2 also had 1-mark items (Q8, Q9) from this chapter. Sets of one code family share most questions. Download official papers from cbse.gov.in → Previous Year Question Papers, and sample papers from cbseacademic.nic.in.

PART F · YOUR RECORD

F My Mistakes

Write down each mistake from this chapter, including your school tests and pre-board papers.

Every wrong answer is a free lesson. Write it here, find the point you missed, and redo the question after three days.

Date	Part & Q No.	What went wrong	Correct point or fact	Redone ✓