

# **Economic Empowerment through Human Capital, Social Development and Poverty Control Strategies - A Case Study of Bagh District (AJ&K)**

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## **Abstract**

*It is found that human capital is necessary to gain sustainable growth. Their practical implementation can effectively alleviate poverty, especially in Rural Areas of Azad Jammu and Kashmir. This paper proceeds to examine the role of human capital and social development in achieving sustainable growth & lessening poverty. By providing sufficient infrastructure, training and knowledge, sustainable growth can be achieved. A case study is added to show the example of human capital in achieving sustainable growth and development. Approaches to poverty reduction are also included.*

**Keywords:** Human capital, social development, sustainable growth, poverty, Azad Jammu and Kashmir, MTBC.

**JEL Codes:** A1, I2, I3, J24 and O

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## **1. Introduction**

The purpose of writing this research paper is to unveil the importance of human capital and social sustainable growth and development, especially in the rural areas of Azad Jammu and Kashmir. Using human capital is an effective strategy to gain sustainable growth. Unfortunately, in the rural areas of Azad Jammu and Kashmir (AJ&K), poverty is a key issue that invites many unprecedented factors that eventually influence human capital and adversely affect sustainable growth and development.

There exists a very low level of awareness about the issues relating to sustainable development (Peters, 2013). This paper will cover some important dimensions of human capital and social development that can play an integral part to bring sustainable growth to the under-developed areas of Azad Jammu and Kashmir (AJ&K). Generally, human capital refers to the development of people. Development of individuals depends upon education, attributes, skills, capacities, health and training of individuals. By retaining this key element, development of human capital can bring long-term sustainability (Šlaus & Jacobs, 2011).

## **2. Literature Review**

An extensive literature review was done to know the key aspects of sustainable growth and development, pertaining to human capital, social development and poverty alleviation in the regions of Azad Jammu and Kashmir.

The majority assumes that small rural communities lack human capital (Flora & Thiboumery, 2005), which is apparently correct. There must be consistent positive changes that would lead to sustainable growth and development of a society. Learning is said to be a key to sustainable development and poverty alleviation (Maclean, Jagannathan & Sarvi, 2013). Poverty needs strong resources to be controlled (Suich, 2012) with moderating and influencing strategies, because it is a major challenge faced by Pakistan in establishing sustainable long-term development for the national economy (Irin News Report, 2005).

### **2.1 Human Capital**

Human capital is a valuable asset and a key factor of production (Kabanda, 2012). According to Šlaus and Jacobs (2011), “Human Capital refers to human beings as one of the source(s) and contributing factors in economic growth and social development”. It refers to an individual who frames knowledge, experience, skills and competency to be one of the production elements (Bong, 2009).

Wößmann (2002) stated that human capital can be measured by education and its quality. The primary factor in development of human capital is formal education, health and on-the-job training (Wykstra, 1969). The strategy to gain sustainable growth and development is to build knowledge (Kabanda, 2012), with the deployment of awareness, skills and learning to increase human capital (Bong, 2009). Formal education, trainings and awareness programs lead to sustainable growth. One of the means to enhance human capital is formal education, which initially transforms into economic development (Wykstra, 1969). According to Ranis (2004), human development correlates with human capital and human capital affects the economic growth and stability of a country. Critical importance of human capital in economic development and growth has been analyzed by economists from all ideologies (Todaro, 1995). Mincer (1996)

said that human capital growth causes economic growth and economic growth has a positive impact on human capital, thus there is a reciprocal relation between economic growth and human growth and it is important for sustained economic growth. Investing in human capital leads to a higher level of economic growth (Afzal *et al.*, 2012). Adoption of new trends and techniques to attain human capital leads to sustainable growth. Economic growth is affected by human-capital stock through expediting improvement, innovation and adoption of new technologies (Wößmann, 2002). There exists a positive relation between human capital and new technologies to achieve productivity and economic growth (Kaas & Zink, 2007).

As Wykstra (1969) said that output of skilled human resources effectively adds to national wealth which ultimately results in economic development. If such outcomes are highlighted, human capital can lead to sustainable economic growth, since efforts to encourage human capital can lead to rapid economic growth for a society (Almendarez, 2011). The wealth of nations can be determined by weighing human capital (Manuelli & Seshadri, 2010). A state rich in human capital can easily achieve sustainable growth and development (Kabanda, 2012). Šlaus and Jacobs (2011) concluded that sustainable growth can be achieved by developing human beings and educating them.

***Hypothesis - 1: Human Capital is a key factor to attain sustainable growth & development.***

## **2.2 Social Development**

The social pillar of sustainable development is comparatively new (Murphy, 2012) and it cannot be neglected (UNRISD, 2001). Social development leads to the creation of trained people. It not only uplifts their self-confidence, but it also develops more awareness. Maclean, Jagannathan and Sarvi (2013) identified the importance of education and skills training to gain social development. Development of human perception is a real source of wealth creation (Šlaus & Jacobs, 2011).

Sustainable development stands on three basic pillars, namely: economic development, social development and environmental protection (IISD, 2013; Strandaneas, 2012; Drexhage & Murphy, 2010). The current study will reveal the importance of social aspect to gain sustainable growth and development. The social dimension of sustainable development deals only with people. Socially sustainable development includes improvements in human well-being along with a wide spectrum of social relationships (UNRISD, 2001). It also leads to cultural development, innovation, economic development, stability and trust, while evolving economic growth and improvement of the quality of life (Castells, 1999).

Education, skills and knowledge enhancement are the driving forces for economic growth and social development (Ahmad & Cheema, 2012; Maclean, Jagannathan & Sarvi, 2013). Therefore, to achieve sustainable growth, we should focus on skill development, public awareness, education and on-the-job training. The more-skilled human factor can work more productively, and this in turn, increases national wealth (Wykstra, 1969).

At the International Labour Conference, 97<sup>th</sup> Session Report (2008), it was mentioned that skill development connecting education to technical training can help countries to sustain growth and development. Maclean, Jagannathan and Sarvi (2013) found that skill development is necessary to achieve sustainable growth and development. Focusing on investment in people, i.e. educating them, developing them professionally and providing a protective working environment will lead to economic growth and development (Khan, Undated). Similarly, workplace training and learning enables the workers to firmly face new challenges (International Labour Office Report, 2010). In Asia-Pacific, skills development for an employment has been identified as a priority (Maclean, Jagannathan & Sarvi, 2013).

*Hypothesis - 2: Social Development creates a positive impact on sustainable growth and development.*

### **2.3 Poverty Alleviation**

Poverty alleviation, a core issue (Akram *et al.*, 2001) has led to many financial issues like economical retrogression, unemployment and market instability specifically in the rural areas of Azad Jammu and Kashmir (AJ&K). The nature of poverty differs in urban and rural areas (Norton, 2012). Lack of resources, poor education and unemployment are some of the prime concerns in rural areas, that negatively affect sustainable growth. People living in such areas are unable to get enough education which deeply influences their personal and professional lives.

Lack of employment opportunities, low income, lack of education are the prime causes of poverty. More than 70% poverty affected population is found in the rural areas. A higher literacy rate is crucial and important to obtain sustainable growth in such areas (UNESCO, 2002). Generating useful and productive services with remunerative employment is the most effective strategy to reduce poverty (Pasha and Palanivel, 2003). Institutions can also help to reduce poverty by strengthening the human capital (Afzal *et al.*, 2012).

Although there is a lot of inequality in the employment percentages for males and females, women in Pakistan make significant contributions in household and other rural activities directly or indirectly (Gondal, 2003). Many studies have also concluded that women are more likely to spend their income on the family-related concerns like food, education and health care of their children

etc. The table below entails a generic view of the Labor force in Pakistan [Adopted by a National Report (Situation Analysis of Children and Women in Pakistan, 2012)].

**Table 3.4: Refined labour force participation rates in Pakistan (%)**

	Total	Male	Female	Augmented Female
<b>Pakistan</b>	45.7	69.3	20.64	37.5
<b>Rural</b>	49.2	71.0	26.4	50.6
<b>Urban</b>	39.2	66.2	10.01	13.1

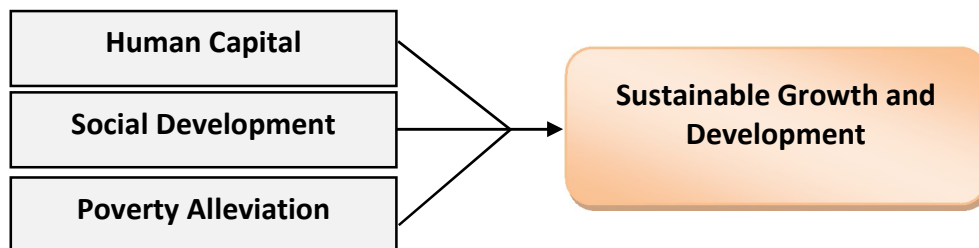
*Source : Labour Force Survey, 2010-11*

More development can retain human capital and can also diminish poverty (Afzal *et al.*, 2012). On-the-job training, skill development training, professional grooming and computer literacy are a few examples that can influence the rate of human capital substantially.

In most studies, the relationship between poverty and economic growth is presented in such a way that sustainable economic growth may eradicate poverty (Ali, Tahir & Arif, 1999; Kirkpatrick, Sirageldin, & Aftab, 2000; Nayyar, 2005). If appropriate employment opportunities are provided to the people of rural areas, their monthly income will increase, literacy rate will improve and poverty issue can be resolved. Infact, the relationship of sustainable economic growth and poverty reduction is vice versa (Islam, 2004). Poverty reduction is an integral part to achieve sustainable development world-wide (OECD Publications, 2001), and is a key factor for economic stability (Akram *et al.*, 2001).

**Hypothesis - 3:** *Poverty Alleviation is a key remedy to achieve sustainable economic growth and development.*

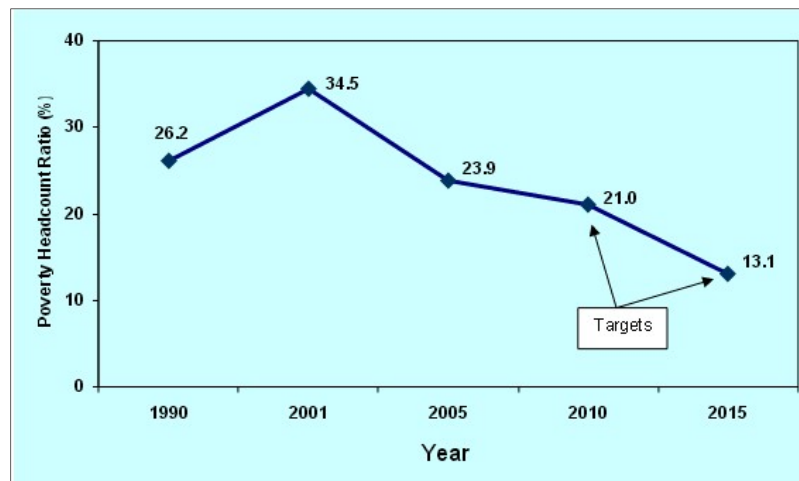
### 3. Theoretical Framework



### 3.1 Statistics and Figures

According to Pakistan Social and Living Standards Measurement Survey (2000), Pakistani government signed a declaration, agreeing to put all necessary efforts to eliminate poverty and hunger by the year 2015. According to the Federal Bureau of Statistics (FBS), 26.2 percent of the population was living below the poverty line in 1990-91. However, this percentage increased to 34.5 percent in the year 2000.

#### Poverty - Achievements and Targets (Annual Plan 2007-08, Planning Commission)



Government has a plan to reduce poverty count ratio to 13.1% up to the year 2015 (Annual Plan 2007-08, Planning Commission). As a factor of production, human capital leads to economic growth with different levels of outputs depending upon different levels of human capital (Wößmann, 2002). Therefore, rural development mainly depends on the increase of human capital.

Azad Jammu and Kashmir		
<i>District</i>	<i>Percent of Poor</i>	<i>Rank</i>
Muzaffarabad	33.7	1
Bhimber	30.0	2
Bagh	28.7	3
Kotli	28.6	4
Sudhnoti	26.9	5
Rawalakot	26.2	6
Mirpur	24.6	7

Source: Aftab (2008). Pakistan Institute for Peace Studies.

As per Pakistan Institute for Peace Studies, Bagh district ranks the third highest in terms of poverty in Azad Jammu and Kashmir, so efforts to alleviate poverty in Bagh will play an important role in overall poverty alleviation throughout Azad Jammu and Kashmir.

#### **4. Case Study - Medical Transcription Billing Corporation (MTBC)**

Over recent years, there have been few programs with practical implications, led by a company that aims to promote sustainable growth and development in rural areas of Azad Jammu & Kashmir.

Medical Transcription Billing Corporation, commonly known as MTBC is a Healthcare IT Company, founded in 1999. The Company's head office is located in Somerset, New Jersey and its operations are primarily handled in Rawalpindi and Bagh (AJ&K). MTBC has laid the foundation of economic growth and development for the people living in Bagh district.

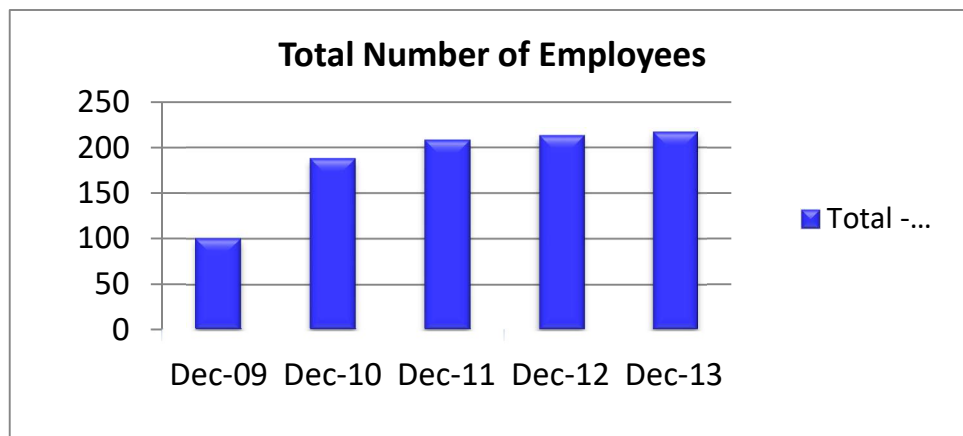
As it is said that human development and physical infrastructure can directly influence and control poverty (Pasha & Palanivel, 2003) and new technology plays an important role in human development (Kaas & Zink, 2007), MTBC has made some splendid efforts to resolve the issue of poverty by providing job facilities, good-quality infrastructure, on-the-job trainings, computer literacy and professional grooming to its employees' in Bagh district.

Private companies are actively working with an aim to reach poor communities (Shirazi & Khan, 2009) through big investments or infrastructures. MTBC is one such private company, working successfully with the aim of economic growth and development for people living in Bagh district. Sufficient on-the-job training and good quality infrastructure is provided to the employees', as it is the second essential element for economic growth and development.

Female participation in the labour force is greater in rural areas (Gondal, 2003). The female factor is a powerful asset in economic development and growth. However, reducing the level of gender discrimination and allowing females to work professionally in areas of AJ&K, is a difficult challenge. MTBC believes in equal participation of both men and women. Additionally, with the advantage of safe working environment, professional outlook and quality infrastructure, parents feel secure to send their daughters at work, which actively supports the element of human capital.

Developing human capital and exploring the possibilities to reduce poverty is one of the basic objectives of MTBC. MTBC is working effectively to develop sound opportunities for the rural community, so that poor people can improve their livelihood and access social and professional services with good jobs in hand. With this, they also get a valuable chance to participate actively with an international organization and certainly adopt a new gateway of self development and self actualization.

#### **Employment Development in MTBC – Bagh (From 2009 to 2013)**



### **5. Discussion**

For developing countries, there are some economic priorities, which should not be neglected. Priorities involve economic growth, social development and poverty alleviation. Focusing on all of them will lead to human capital and social sustainable growth and development. According to the Planning Commission of Pakistan Vision 2030 (2007), the techno-economic-knowledge revolution plays a vital role in enhancing education and skills. MTBC believes that techno-economic-knowledge can bring awareness among people living in rural areas of AJ&K, and it can be a focal point for poverty alleviation and economic stability.



The purpose of showcasing MTBC as a Case study is to highlight some splendid efforts made by this company for the people living in rural areas of AJ&K. AJ&K's growing number of educated and assertive young people are becoming an integral part of the area's human capital. There lies a direct and positive relationship between economic growth and human capital (Abbas & Mukhtar, 2000). As Human capital accumulation contributes to economic growth (Almendarez, 2011), so their work passion and enthusiasm reflects social as well as economic growth.

## **6. Implications and Recommendations**

In rural areas of AJ&K, a new infrastructure can create more job opportunities, by which the ratio of unemployment can reduce. Although creating a new infrastructure in such remote areas sounds difficult and hard to achieve, this is the initial step to welcome human capital. In addition to this, some practical approaches can resolve the challenges identified above.

According to the Planning Commission of Pakistan Vision 2030 (2007), employment generation will directly help the economy of AJ&K in poverty elimination. A comprehensive framework needs to organize for rural development and poverty alleviation (Birch *et al.*, 2002).

Knowledge, technology and skills are the main tools to manage the immense transformation, to enhance employability and to reduce poverty, for better productivity and competitiveness. Development of private sectors will primarily play a vital role to alleviate poverty (Khan, Undated). Therefore, companies should start their operations in rural areas where they can:

- Promote human capital;
- Provide sufficient training, guidance and instructions to the new employees;
- Take corrective actions to promote social development;
- Financially support families to address the issue of poverty;
- Generate new programs and projects that can lead to better sustainable development.

## **7. Conclusion**

This paper was a small attempt to share some note-worthy factors, affecting the economical scale of Azad Jammu and Kashmir regions. Corrective and possible implications have been derived to achieve sustainable growth and development. By enlarging the scale of human capital and social development in rural areas, we can positively alleviate poverty.

Sustainable growth and development play an important role in offering humanity, a possibility to handle all or most of the development challenges, the world is facing today. It is important to note that utilizing human capital for

attaining sustainable development demands innovative approach to education as concluded by Pidlisnyuk (2010). If continuous efforts are made at the international, national, regional, local, institutional and individual levels, poverty and its severe implications can be controlled.

However, it is noteworthy that human capital plays a vital role in the successful implementation of sustainable development. In most of the recent development studies, human capital is recognized as one of the imperative factors in development as it is directly related to sustainable development. The more efficient the country's human capital is, the more it will promote sustainable innovation and the more people will adopt appropriate technology for sustainable development (Peters, 2013).

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