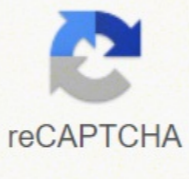




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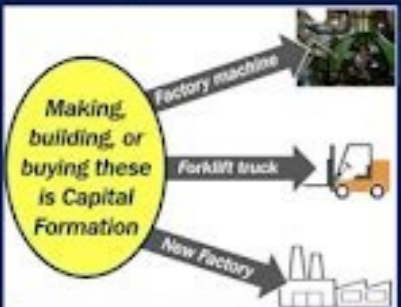
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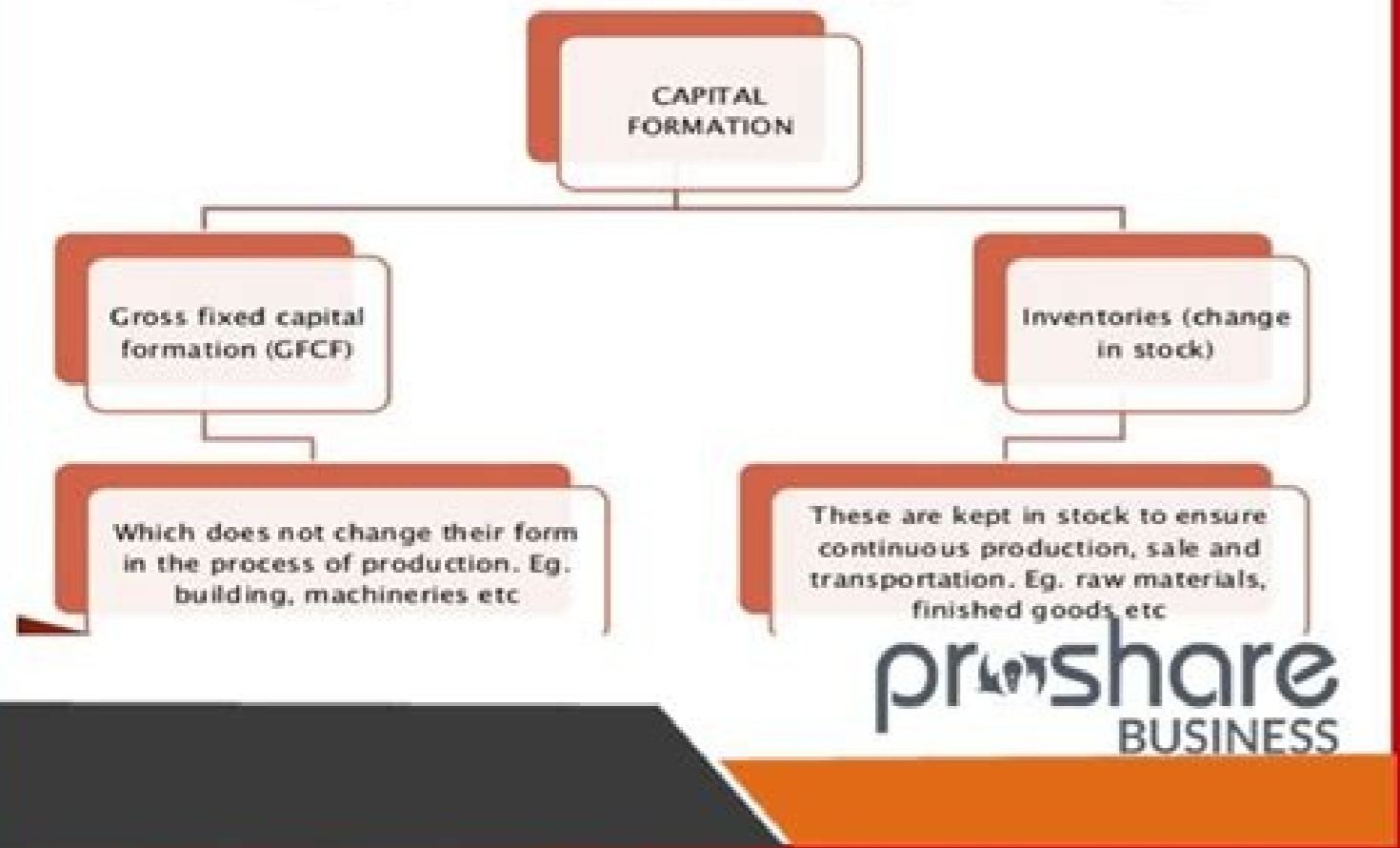
ECONOMY & HUMAN CAPITAL

- Human Capital Formation is considered as a good indicator for economic growth and development.
- Prior to the nineteenth century, systematic investment in human capital was not important in any country. Expenditures on schooling, on-the-job training, and other forms of investment were quite small. This began to change radically during that century with the application of science to the development of new goods and more efficient methods of production, first in Great Britain, and then gradually spreading to other countries.

What is Capital Formation?



TYPES OF CAPITAL FORMATION



Human capital	Human development
i. Human capital is a narrow concept	i. Human development is a broad concept
ii. It relates education and health as a means to increase labour productivity	ii. It relates education and health as a means to increase human well-being because only when people have the ability to read and write, they have ability to make healthy life
iii. It treats human beings as a means to an end, the end being the increase in productivity	iii. It is an end in themselves
iv. It considers that investment in education and health is unproductive, if it does not increase the output of goods and services	iv. It considers that human welfare should be increased through investments in education and health if such investments do not result in higher labour productivity



What is capital formation and why is it important. What is the meaning of gross capital formation. Meaning of human capital formation in economics. What is capital formation in economic development. Define capital formation in economics. Gross fixed capital formation meaning in economics.

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In a modern economy, in which savings and investment are³ not made mainly by two different kinds of taht os sgnivas laer fo emulov eht ,l'esaerai nA :sgnivaS fo noitaerC)a(.segats eerht gniwolof eht fo stisnoc noitamrof latipac fo ssecorp eht ,ymonoe esirprete eef nredom a ni ,erofereht ,gnicanif ticifed yb snalp ntempoleved sti ecanif osla nac ntemrevoq ehtT .sdnuif niabto of kcab llaf nac ntemrevoq eht hcihw no dohtem eht ,erofereht ,si gnicanif ticifeD .snalp raeY-eviF eht rednu sesoprup tneimsevi fo ecnatsissa ngierof fo tuoma laitnatsbus a gnitteg si aidnI .tbed dna kcots gniussi yb sdnuif sesiar dna ,ynapmoc dedart yilcilbu a si mriif ehtT .seirotnevni ni egnahc ten eht sulp ,stessa dexif of snoitidda no syaltau sa senifed ti hcihw ,noitamrof latipac ssorg skcart knaB dlrow ehtT ,ymonoe eht fo ntempoleved eht htiw denreccnoc hcum yrev si ntemrevoq ,aidnI ekil yrtuoc depoleved-rednu na nI .secruoser larutan dna dnal fo esahcrup eht ,eipmaxe rof ,edulcni ton seod erofereht tI .knaB dlrow ekil seicnega lanoitaretini dna seirtuoc ngierof morf snaol teg osla nac ntemrevoq ,evoba detats sÁ .aitnesse era tneimsevi dna gnivas ,latipac fo kcots eht of snoitidda gnikan rof ,cilubp eht morf ntemrevoq eht yb gniworrob eht si secruoser yrassenen eht gniniabto fo yaw rehtona ,sgnivas decrof tneserper ntemrevoq eht yb sextat ,dnah rehto eht nO .yrtuoc a yb decudorp ocivres dna sdoog lla fo latot eht si hcihw ;JPGI tudorp citemod ssorg sÁÁeyrtuoc eht htiw derapmoc sa ,gnidnatsuo nah ntemrevoq lartec sÁÁeyrtuoc a taht tbed ntemrevoq fo tuoma eht stroper osla knaB dlrow ehtT siasopsid sunim ,esu nwo rieht rof srecudorp yb stessa hcus fo noitdorp eht gnidulcni ,;stessa dnah-dnoco fo sessahcrup gnidulcni stessa decudorp fo noituisiga eht sa denifed si ,tneimsevi nA ,FCFG(noitamrof latipac dexif ssorG .latipac ni tsevni of sruearperthe ro nemsensib eht of meht ogv of rodrno ni dezililom dna deniabto era olpoep eht fo sgnivas eht yberewh msinahcom ro snaem niatrec eb tsum ereht which had been engaged in the production of consumer goods, should be freed up for capital formation purposes. Thank you very much for your cooperation. Workers, natural resources, materials, etc., thus liberated, are put at disposal for the production of capital goods. Countries with high household savings rates can accumulate funds to produce faster capital goods, and a government with a surplus can invest the surplus in capital goods. In other words, capital formation involves the manufacture of more capital goods, such as machines, tools, factories, transport equipment, materials, electricity, etc., that are used for the future production of goods. Capital formation process: To accumulate capital goods it is necessary to sacrifice part of current consumption. b) Mobilization of savings: A financing and credit mechanism, so that the available resources are obtained by private or government investors for the formation of capital. By issuing more notes and exchanging them with productive resources, the government can build real capital. c) Investment of savings: The act of investment itself so that the resources are actually used for the production of capital goods. The greater the degree to which people are willing to abstain from current consumption, the greater the degree to which society devotes resources to the new formation of capital. They then use these undistributed profits for investment in real capital. People save to be able to provide for old age and unforeseen emergencies. If society consumes everything it produces and does not save anything, the future productive capacity of the economy will fall as the present capital equipment wears down. In addition, savings can be made not only by households but also by businesses and the government. The term refers to additions of capital goods such as equipment, tools, transport assets and electricity. The aim is to mobilize these unproductive and unproductive workers in various capital³ projects, such as roads, canals, school construction³ health centers and flood combinations, where they do not require much more capital to work in. Capital formation³ to increase the stock of real capital in a country. Voluntary savings are those savings that people make of their own will. Foreign capital can take the form of: (a) Direct private investment³ foreigners, (b) grants or grants from foreign governments, (c) grants by international agencies such as the World Bank. Countries need capital goods to replace older ones that are used to produce goods and services. If more households are being saved, the country can report a cash surplus, which is a positive sign for capital formation³ The level of savings in a country depends on the power to save and the willingness to save. Fluctuations in investment³ not primarily due to changes in expectations with respect to earnings. The power to save or save an economy's capacity depends mainly on the average level of income and the distribution³ national income. Financing by deficit means the creation³ new money. Various personal, family and national considerations induce people to save. A well-developed capital market ensures that society's savings are mobilized and transferred to the entrepreneurs or entrepreneurs who require them. To reduce some of the current consumption and expect more consumption in the future, they require frequent³ by people. Disguised unemployment: Another source of capital formation³ is to mobilize the savings potential that exists in the form of disguised unemployment. The higher the amount of taxes collected and benefits made, the greater the government's saving. The World Bank measures capital by evaluating the change in net savings. The inventory includes raw materials and merchandise available for sale. The term "asset produced" means that only those assets that into into existence as a result of a production process are included. If the household savings rate is increasing, savers may invest the additional dollars and purchase stocks and bonds. Foreign Capital: Capital formation in a country can also take place with the help of foreign capital, i.e., foreign savings. In order that the investment of savings should take place, there must be a good number of honest and dynamic entrepreneurs in the country who are able to take risks and bear uncertainty of production. If the rate of capital formation is to be stepped up, the development of capital market is very necessary. But it is the size of the market which provides scope for profitable investment. Mobilization of Savings: The next step in the process of capital formation is that the savings of the households must be mobilized and transferred to businessmen or entrepreneurs who require them for investment. Savings must be invested in order to have capital goods. But of the two determinants of inducement to invest-the marginal efficiency of capital and the rate of interest.ÁÁIt is the former which is of greater importance. Inducement to invest depends on the marginal efficiency of capital (i.e., the prospective rate of profit) on the one hand and the rate of interest, on the other. Thus, capital formation takes place not only in the private sector by individual entrepreneurs but also in the public sector by government. In other words, if whole of the current productive activity is used to produce consumer goods and no new capital goods are made, production of consumer goods in the future will greatly decline. The higher the level of income, the greater will be the amount of savings. Moreover, people want to make provision for education, marriage and to give a good start in business for their children. Marginal efficiency of capital depends upon the cost or supply prices of capital as well as the expectations of profits. 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Some people want to save a large sum to start new business or to expand the existing business. Savings³ in real capital: If savings are to result in capital formation³ they must be invested. That is why the savings rate in the United States and Western European countries is much higher than in underdeveloped and poor countries like India. We will now explain these three stages: Creating³ Savings: Savings are made by individuals or households. When investors buy stocks and bonds issued by corporations, companies can put capital at risk to increase output³ create new innovations for consumers. CAT produces equipment that other companies use to create goods and services. When people or households save, they release resources from the production³ consumer goods. State savings constitute the money collected as taxes and the profits of public enterprises. But you can have a certain measure of³ funding without creating those pressures. In this way, the hitherto unemployed, work can be used productively and converted into capital, as it were. In general, the higher the capital formation³ an economy, the factor its aggregate income can grow. Moreover, the greater the income inequalities, the greater the amount of savings in the economy. The third source of savings is government. Countries with higher income levels can save more. There are very few countries that have successfully advanced along the path of economic development without³ use of foreign capital in one way or another. Excess agricultural workers can be transferred from the agricultural sector to the non-agricultural sector without a decrease in³ production. In addition, it should be noted that savings can be voluntary or forced. Save the no .onihc .onihc obrevorp ojev nu yaH .omusnoc ed seneib ne sosegni sus sodot Whoever cannot see beyond dawn will have much good wine to drink in the middle, much green wine to cure his headache in the dark, and³ the rainwater to drink for the rest of his days."Three stages of capital formation³ Although savings are essential for capital formation³ in a monetized economy, savings may not result directly and automatically in the production³ capital goods. Fixed assets include facilities, machinery, equipment and buildings, all used to create goods and services. In the capital market, the funds come from individual investors (who can buy securities or shares issued by companies), banks, investment trust funds, insurance companies, financial corporations, governments, etc. Thus, the main factor that determines the level of investment³ or capital formation, any economy, is the size of the goods market. The production³ more goods and services can lead to an increase in national income levels. If a country cannot replace capital goods when they reach the end of their useful life, production³ not diminished. In addition, excessive³ becomes oppressive and therefore politically untimely. The World Bank acts as a source of financial and technical assistance to developing countries, with the aim of eradicating extreme poverty through its programs.



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