



## **Critical Analysis of the Human Development Index (HDI) in India: Measurement Issues, Limitations and Policy Implications**

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### **Abstract**

The Human Development Index (HDI), started by the United Nations Development Programme in 1990, was a silent revolution to perceive how the world is progressing. It sought a more human question not how much money we make, but whether people are living longer and healthier. Is growth taking place in them? Can they manage a reasonable standard of living? The concept of Human Development Index (HDI) was formulated by economist Mahbub ul Haq while the capability approach by Amartya Sen enriched it further. The HDI has emerged as a trusted compass for policy-makers. The HDI has shifted global conversations from a near worship of GDP to one focusing on people. Nonetheless, after thirty-three years, it is time to take an honest study of what this index includes and what it leaves out. The measurement framework of HDI, its tremendous success and its continuous blind spots are studies. Through the latest data from the Human Development Report 2025, it shows that India's HDI has steadily tracked upwards from 0.434 in 1990 to 0.685 in 2023 (rank 130/193). However, many regional gaps are still quite persistent. As such, it shows that Bihar is among the most disadvantaged state of India. The index does indeed highlight health and education, yet it often obscures deep inequalities, green costs and the lived realities of people on the ground. As we live in an era of AI, climate anxiety and increasing polarization the themes of the 2025 Report the limitations of HDI become sharper.

The authors contend that the HDI despite its inadequacies is a potentially useful diagnostic tool. However, they call for an adjusted HDI that is sensitive to inequality, sustainability as well the specific context. For a developing country like India, and for backward regions like Bihar, the stakes are very human with better indices meaning better lives. At the end of the day, it is not just about a better score on a chart but really improving dignity, opportunity and hope for millions of ordinary citizens.

**Keyword:** Human, Development, Policy Implications, Academic, UNDP.

### **1. Introduction**

In 1990, Mahbub ul Haq, an economist from Pakistan, and Amartya Sen(India) proposed a Human Development Index. The underlying rationale for this proposal was that “development is about people, not about economies.” For a long time, it has been viewed that how the country fares economically matters a lot and thus it makes it up on the chart. Haq, Amartya Sen and a few other far-sighted thinkers kept insisting on asking deeper questions, those that matter to every family, every village, and all those who wish to aspire – Are the children going to school? Are mothers able to survive childbirth? Can a farmer manage to meet essential healthcare and housing requirements? HDI was born from this distinctly human impulse and quickly became one of the most influential

tools in development thinking. For more than three decades the index continues to shape national policies, international aid and academic discussions. The geometric mean of life expectancy, education, and income provides a balanced picture that no single economic variable can provide. But, given the world in which we live today, conspicuous by artificial intelligence, climate emergencies and growing inequalities – Human Development Report 2025 calls on us to pause and reflect critically. Is the HDI an accurate indicator nowadays? Or has it become another flawed measure that conceals as much as it discloses?

This paper presents a professional and evidence-based commentary for policymakers, development practitioners and academic experts who work on human development issues. The HDI's current methodology is clarified, fresh empirical trends are presented with special attention to India's remarkable national gains and Bihar's persistent challenges. The next section discusses some of the structural problems of the index – notably, that it does not account for inequality nor for planetary pressures – before moving on to specific policy implications. Having drawn on statistical tables to write you this analysis, I shall also refer to the reality of the lives of millions the HDI measures. A senior professor who is mentoring the future generation of development scholars has a straightforward message: the HDI has served us adequately, and today our job is to refine it so that no region, no community, and no person is left behind in the pursuit of real human development.

## **2. Review of Related Literature**

The Human Development Index (HDI) introduced by the UNDP in 1990 marks a paradigm shift in development thinking. It operationalises the capability approach of Amartya Sen and the vision of people-centred development of Mahbub ul Haq. The HDI is a composite measure, ranging between 0-1, that combines three core dimensions. These core dimensions are health (life expectancy at birth), education (mean and expected years of schooling) and standard of living (gross national income per capita in PPP terms). In place of economic growth indicators such as GDP, HDI is used to measure development, particularly in the Indian context. Much literature has applied HDI to track national and sub-national progress.

India's social development has improved steadily over the years, according to UNDP's Human Development Reports, especially the one for the year 2025. The national HDI (Human Development Index) has improved from 0.434 in 1990 to 0.685 in 2023. Recently, India improved its global rank to 130th out of 193 countries. According to Human Development Reports prepared at the State Level and studies by NITI Aayog and independent researchers, these trends have been disaggregated which reveals that there are very sharp inter-State and rural-urban differences.

On the other hand, there is also a growing literature which questions the HDI's measurement issues. Critical assessments of the HDI index were made by Sagar and Najam (1999). The authors noted that the index had become conceptually stale and also over-emphasised national rankings at the expense of ecological sustainability and global interconnectedness. Klasen (2010) highlighted how political freedoms, human rights and distributional concerns are left out of the basic HDI that underplays intra-country inequalities. According to a CSEP working paper (2025) that focuses more on India, a quality-adjusted HDI that factors in learning outcomes, the quality of health, and inequality yields very low values compared to the regular index. This illustrates that quantitative proxies are highly deficient.

Other studies (McGillivray, n.d.; Ghislandi et al., 2018) raise methodological concerns, stressing equal weighting of dimensions, quality and comparability of data in developing countries, and that the index does not adequately capture gender differences, environmental degradation, or multidimensional poverty. According to the United Nations Development Programme (UNDP), IHDI, GII, and MPI Data often cited as great supplements for these gaps.

Overall, literature suggest that while HDI is powerful and accessible tool for benchmarking progress, due to its simplifying 'limited' measurement exercise and not being a universal tool, interpretation needs to be cautious in the context of a diverse country like India.

Policy-relevant studies have long pointed out that more could be achieved if HDI findings are annexed to targeted, more disaggregated and more quality-sensitive interventions.

## **3.Objectives of the Study**

- The purpose of this paper is to critically examine the conceptual foundations, methodology and measurement issues relating to Human Development Index (HDI) with special reference to India.
- To assess the main limitations of the HDI as an indicator of human development in India such as data

quality, distributional omissions and quality-versus-quantity gaps. The objective is to explore inter-state, rural-urban, and dimensional differentials of HDI performance in India and their underlying factors.

- To formulate policy implications and practical recommendations for improving human development measurement and outcomes in India.

#### **4. Research Methodology**

This study is based on secondary data descriptive-angular research. This is mainly based on official and academic sources like the UNDP Human Development Reports (1990-2025), National Statistical Office (NSO) data, NITI Aayog reports, state-level Human Development Reports, World Bank and IMF indicators and academic journal articles. The analysis draws from quantitative trends of the HDI and indices (time series values, component indices, and rankings) and qualitative critiques through comparative analysis, percentage changes and thematic review. Primary survey or field data collection didn't take place. This approach highlights the critical interpretation of available evidence, to work towards a balanced assessment of the relevance and limitations of the HDI for India.

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#### **5. Measuring and Methodology of HDI**

The Human Development Index which was designed by Mahbub ul Haq and Amartya Sen in 1990, aimed at a human goal. One simple yet powerful number which would tell us whether people's lives are really getting any better. Rather than concentrating solely on profits or production facilities, the human development index examines three elements that matter to every family living long and healthy life, receiving effective education, and earning incomes sufficient for a decent standard of living. The reason for these three dimensions being chosen is that they capture the real capabilities needed by people to live with dignity and with choice. The HDI is calculated by measuring separately each dimension first before combining them. The index employs life expectancy at birth for health. This scales the realistic life expectancy in the country, from minimum 20 years to maximum 85 years. This indicates the extent to which a society protects its citizens from premature death and disease. For education, it looks at two things together. The years of schooling refers to the average number of years adults by age 25 and older have actually spent in school, with a maximum considered as 15 years.

The number also takes into account the number of years a child trying to enter school today is expected to complete, to a maximum of 18 years. Averaging the two numbers creates the education component. For the standard of living, the index uses gross national income per person, adjusted for purchasing power. As income has a diminishing influence from a certain level onwards, value is subject to a logarithmic transformation that runs from a minimum of 100 dollars to a maximum of 75,000 dollars. Ultimately, the three-dimensional scores are multiplied with one another, and after taking the cube root, the overall value of HDI is estimated. Rewording services, for example, can assist you with your business writing. This kind of writing will be a lot more formal than your usual tone and style. Also, consider the type of documents that fall under the business category. A nation cannot be said to enjoy high human development if it suffers from the ill fate of losing its people at a young age, after all. Moreover, if they are uneducated and remain poor, the strength of other areas would matter little.

Due to this transparency and clearness, today HDI is one of the most widespread and used tools for development policy all over the world. Due to its ease of use, it allows governments, researchers and citizens to compare progress across countries and over time. Nevertheless, as we shall see in the later sections, this very simplicity creates important constraints in the context of more complex realities. For instance, after inequalities, environmental destruction, the quality of education etc. happens to be extremely general issues at the context of millions of families incapacitates the state of Bihar.

#### **6. Global National and Sub-National Empirical Trends**

The Human Development Index (HDI) tells a story of slow but consistent progress, with optimism but also stubborn structural problems. On a global level, there has been slow progress in Human Development. The Human Development Report 2025 suggests that the average Human Development Index received one of the lowest annual boosts (excluding the COVID-19 disruption period) in the past decades. High performers like Iceland, Norway and Switzerland reached HDI values close to 0.970; however, many countries continue to show low HDI values due to basic deficiencies in health, education and income. India is consistently making progress at national level. The

HDI of the country increased from 0.434 in 1990 to 0.685 in 2023 (Figure 1). It is now ranked 130 out of 193 countries.

According to projections based on the latest trends, the index may reach about 0.705 by 2026. This implies real gains, including higher enrolment and completion rate of females in schooling, better vaccination coverage, and wider coverage of rural employment programmes. According to 2023's data, an estimated life expectancy of a person is 72, a person is likely to study 13 years, and GNI per capita is \$9,047 (PPP). Nonetheless, there are large differences at the sub-national level. Bihar is just one of the states that have failed to keep up as its State HDI (of 0.60–0.65) is far below the national average. Children in several rural parts of Bihar and other backward regions go to school for fewer years, fare worse in health, and have less economic opportunities than their counterparts in southern and western states, such as Kerala, and Maharashtra.

The patterns show that though national averages give an impression of measurable progress, equitable human development needs targeted policies to bridge the enduring regional, rural-urban and inter-state gaps. The evidence implies that policies in backward regions are necessary to ensure that the fruits of growth get converted into development and well-being in an inclusive and sustainable manner.

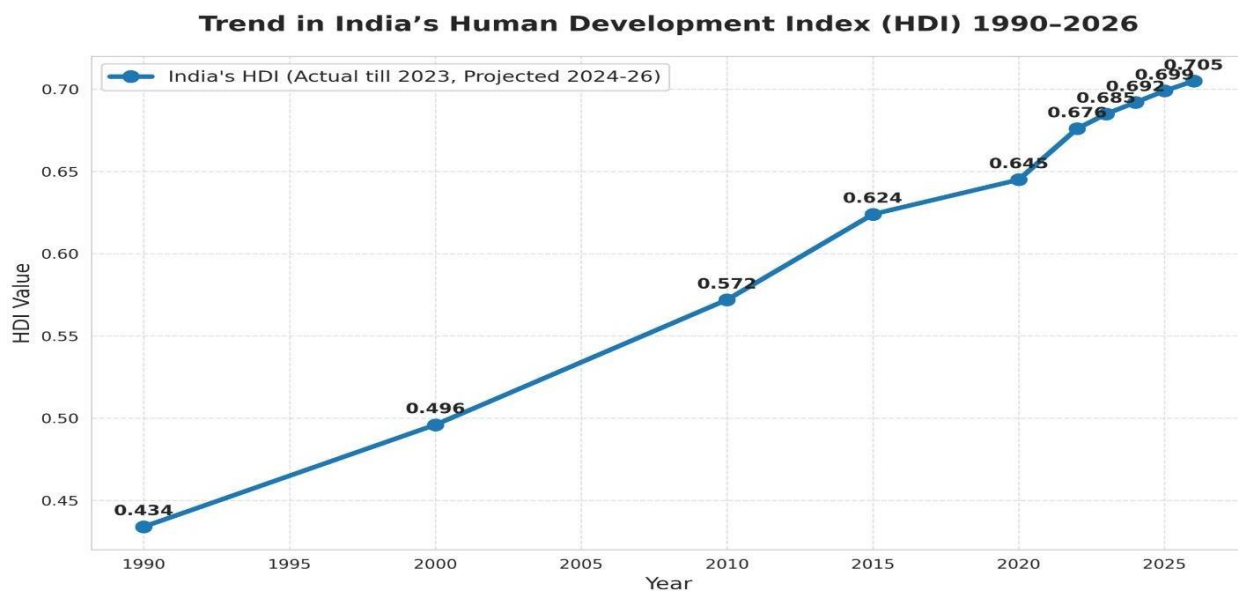


Figure 1: India's Human Development Index (HDI) trend 1990-2026.

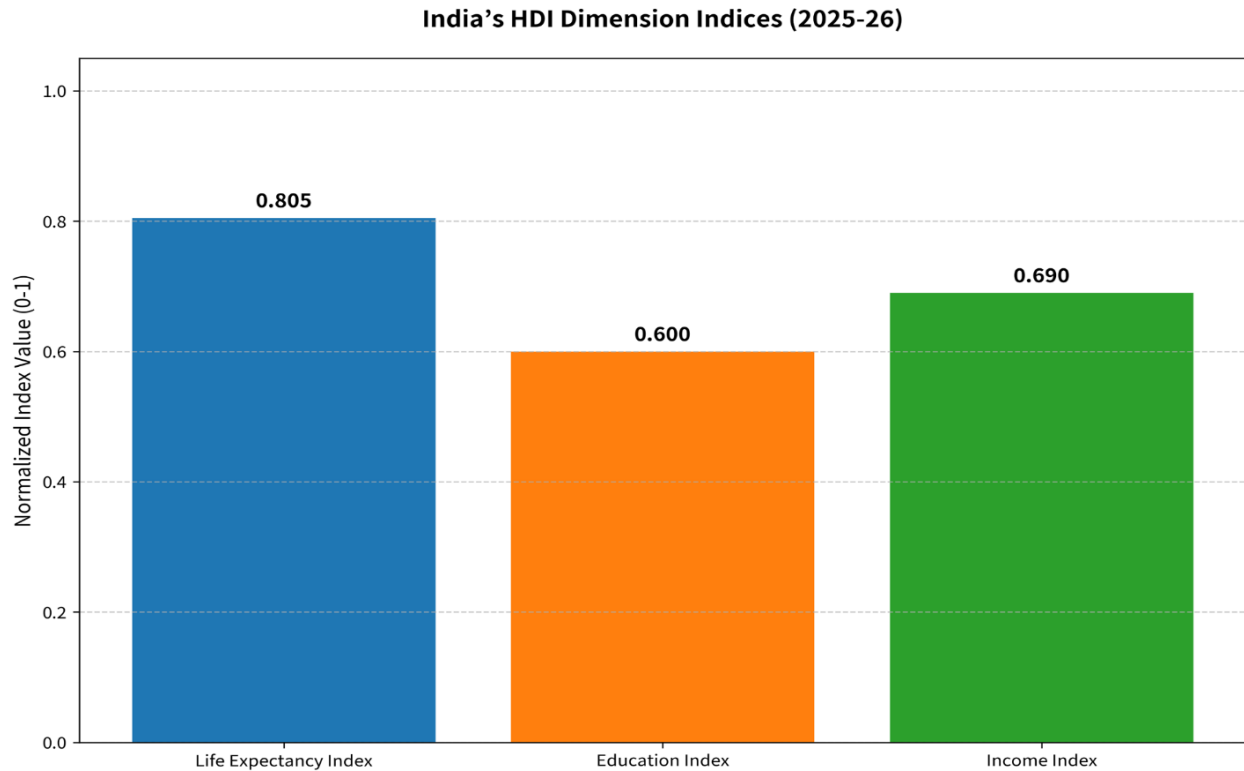
(Real figures until 2023 from the UNDP Human Development Report 2025; values for 2024-2026 are projections based on trends).

The graph indicates that progress has been steady, but after 2000, when the economy was liberalized, provision of educational schemes like Sarva Shiksha Abhiyan, Right to Education and health initiatives like NRHM were taken, which saw a rapid increase in this index. Nevertheless, the pace slowed recently owing to structural factors.

**Table 1: Table 1: India's HDI Components (2025-26)**

Dimension	Value	Normalized Index
Life Expectancy	73.0 years (projected)	0.805
Education Index	Mean Years of Schooling (MYS) $\approx$ 7.0 Expected Years of Schooling (EYS) $\approx$ 13.2	0.600
Income Index (GNI per capita, PPP)	$\approx$ \$10,500	0.690
<b>Overall HDI</b>	<b>0.705</b>	—

Figure 2: Figure 2: India’s HDI Dimension Indices (2025-26)



The bar chart shows that the health and income indices are relatively strong. However, the education index is a drag on the overall performance. This indicates the need for quality improvement and not just enrollment.

### **7. Setbacks and Disadvantages**

In spite of its strengths, HDI faces large criticisms. The G20 has helped to take the world’s focus away from mere economic growth and towards people-centered progress. However, its design has important blind spots. The limitations become evident when we look at the experiences of the common person in a country like India and in states like Bihar, where averages conceal stark inequalities. The upcoming points review certain weaknesses in a concise and professional manner :-

- **Inequality Unawareness**

The HDI has a serious limitation in failing to account for inequality of incomes. It measures the development with national averages related to health, education, and income as though every person in a country enjoys the same benefits. To be honest, the advantages of advancement hardly ever get to everyone. In contrast, a family from an affluent urban household may receive great health care and schooling while a poor rural household in Bihar struggles for basic nutrition and schooling. This method which is based on average gives a misleading picture of success. The United Nations Development Programme (UNDP) has introduced Inequality-adjusted HDI (IHDI) to address this concern. According to UNDP, India’s HDI is 0.685 in 2023. But its IHDI is 0.475 – a loss of 30.7 percent due to inequality. Such rates are substantially lower than those seen in Ecuador. For millions of families in Bihar, this loss isn’t just some number; it is reflected in the realities of children who drop out of school due to poverty, mothers who die without access to timely healthcare, and the youth who never get to realise their potential as frequently as the national average suggests. Policymakers who examine only the plain HDI risk taking the credit

for national success while neglecting the pain of the left behind. Real human advancement must assess the equitable sharing of prospects instead of solely assessing the height of the average score.

- **Omission of durability and planetary stressors**

A different key limitation of the HDI is that it does not take sustainability and the pressure put on the planet by humans into account at all. The index celebrates gains in health, education and income. But does it ask whether these have been secured at

the expense of the environment future generations will inherit? Building an industry and industry and consuming more can improve the HDI of a country. However, doing so by polluting rivers, cutting down forests, and increasing carbon emissions does not affect its HDI. To fill this gap, UNDP introduced what became known as the PHDI. When considering the environmental cost, the point scored by many high HDI country drop. The PHDI for India is lower than that for the HDI. This is because there is increasing pressure on the country's natural resources. It has a huge population of 1.4 billion people. Frequent flooding, shifting rainfall patterns, and groundwater depletion threaten the hard-earned health and agricultural benefits in Bihar. Families who have only just begun to enjoy better nutrition and school enrolment now risk losing it all to climate-related disasters.

The HDI allows us to grow now and clean later which is no longer acceptable by ignoring planetary pressures. The exclusion of the concept of Human Development from the G20 agenda is particularly serious as it comes in an era when the Human Development ... Policymakers require an index that would gauge the level of progress without putting our children's and grandchildren's future on the line.

- **Weighted determination of economic damage**

Natural HDI has high weightage on inequality between interpersonal dimension. The geometric mean applies equal weights to health, education, and income, thus giving them all equal importance. But this equal weighting is not something scientific but a value judgement. Why should we equate income with life expectancy? Different societies and cultures may prioritize these dimensions differently. In addition, there are many more aspects crucial to human dignity which the index completely omits namely, personal freedom, human rights, personal security, quality of governance and subjective well-being.

A family in Bihar may not sufficiently thrive on a decent income if they live in constant fear of floods and lack access to justice. A young lady may spend more years at school, but continue to suffer discrimination that limits her choices. These qualitative aspects of life, such as the freedom to speak, take part in decision-making, and feel safe, do not figure in the HDI. As a result, a narrow understanding of development fails to capture the full richness of human activity. Critics are quite justified in saying that such narrowness misleads policy makers. A country can improve its HDI score at the cost of rights or social trust. According to the 2025 Human Development Report, all the relevant choices one faces in the age of artificial intelligence are important, not taking into consideration these larger dimensions makes the index less important to the real issues people face. An all-around measure of human progress must go beyond the three chosen dimensions and reflect what people themselves value most in their lives.

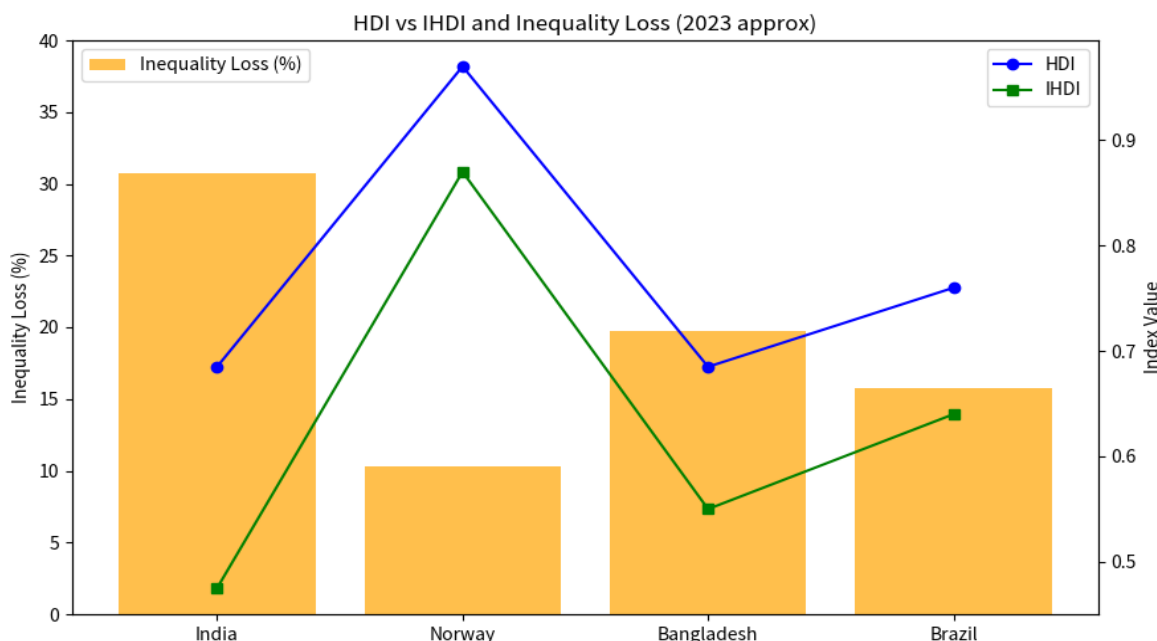
- **Quality and quantity**

It takes account the years of schooling in education means years for adults and expected years for children which does not indicate if the students' are learning. In many places in India, especially in Bihar, children may spend more years in school, yet independent surveys show that their reading and mathematics skills remain weak. In the same manner, life expectancy estimates how long individuals live but does not estimate the health or happiness of those extra years. Because of wrong priority between quality and quantity, HDI can celebrate progress that feels hollow. Having higher enrolment in a village school might give an impression of better capability. But, if the children are not learning to think critically or are not acquiring job-ready skills, the capability gain is not real. In Bihar, teachers don't show up, and schools are poorly constructed; yet, because education index is improving, the learning crisis is hidden. Families sacrifice time and hope to more schooling, yet children still struggle to escape poverty.

The same problem occurs in health and income. Simply living longer isn't enough if the years ahead are spent sick or disabled. Better income does not ensure dignity and security when basic services are very poor. The HDI makes a big mistake by concentrating only on numbers because the human experience behind those numbers is crucial: the day-to-day trials and silent

disappointments of the millions who don't get it all. It follows that policymakers need additional measures that will look at learning outcomes, quality of healthcare and real capabilities gained by people rather than mere count of years or rupees on paper.

**Figure 3: HDI vs. IHDI and Inequality Loss (Selected Countries, 2023 approx.)**



The visualization clearly demonstrates how inequality erodes human development gains, particularly in India compared to more egalitarian high-HDI nations.

### **8. Policy-Based Recommendations**

The best thing about HDI is that it can help to generate policy debate. Countries with same GNI per capita but different HDI outcomes show they are the results of different public investment. For the country India, this index is a reminder that actual progress takes place when national gains are reflected in the lives of people.

- **National Scale.**

India should not only chase higher HDI scores at the national level but also benefit each Indian family from development. Policymakers must boost the quality of outcomes not just the quantity. Universal health coverage (UHC) needs to be strengthened so that people access to good quality healthcare services. Meanwhile, school system must be made effective to improve learning outcomes. Further, young people need more preparation for the opportunities and risks of the economy powered by artificial intelligence. These were some of the key messages by the UNDP's 2025 Human Development Report. If the annual planning incorporates the Inequality-adjusted HDI and the Multidimensional Poverty Index, the targeting would be more effective. Programs like Ayushman Bharat and implementation of the national educational policy will need greater depth with regular monitoring of actual outcomes, not just enrolment numbers. When a mother in a distant village can receive timely healthcare and her child goes to school to learn worthwhile skills, HDI is not just a number. This people-first approach will ensure national progress translated into dignity, opportunity and hope for millions of ordinary citizens across the country.

- **Bihar Centric State.**

For Bihar, the policy challenge is urgent and deeply human. Having the lowest State Human Development Index in India, the state requires concentrated, localised interventions that penetrate the poorest of the poor families. With more fiscal transfers from the centre, better teacher training and school infrastructure, and expanded nutrition under Poshan Abhiyan in the villages, the years of schooling and general health of the villages' children can

improve further. Enhancing rural roads, irrigation systems, and skill centres will create economic opportunities for young

people who now migrate for basic livelihoods. Leaders in the state should treat the districts having low HDI as priority zones. Every rupee spent must actually improve lives and not just be in the paperwork. When a farmer's daughter in Muzaffarpur finishes quality schooling, and a mother in Darbhanga receives reliable health services, it would mark the Bihar Development story to emerge truly. The gap with other states can be closed with sustained political will and community participation.

- **Perspective of the Global South.**

According to the Global South, the HDI is just one diagnostic tool among many. It should never be the final word on development. India and other nations should complement the index with inequality-adjusted and planetary pressures-adjusted measures to prevent falling into a growth-at-all-costs trap. There is a lot we can learn from each other, such as what worked in the area of Vietnam's health reforms or Bangladesh's education drive. Amartya Sen's capability approach shows that real development enhances people's actual freedoms and choices. For countries being impacted by climate change, urbanization, and technological disruption, policies will need to focus on building resilient communities, protecting the environment and leaving no one behind. A better understanding of HDI, grassroots insights, citizen voices can help Global South in creating a more inclusive and sustainable development path. In the end, we must not just strive for better rankings, but for societies where all families can live with dignity, security, and real hope.

## **9. Conclusion**

For the last three decades, the Human Development Index has been reminding the world that human progress is not about the size of economies but the quality of human lives. Since its visionary launch in 1990 by Mahbub ul Haq and Amartya Sen and the Human Development Report 2025, HDI has successfully shifted the global policy debate towards people-centered development. India's continuous rise from 0.434 in 1990 to 0.685 in 2023 stands a strong evidence of the transformational power that public investment in health and education can have for millions of families. This paper has shown that the index is useful but not without flaws. Because it overlooks inequality, says nothing about planetary pressures, weights arbitrarily, and focuses on quantity over quality, national averages can at times mask the daily experience of ordinary citizens. This is especially true of a state like Bihar where many a village still feel a long way away from progress. The HDI's flaws aren't merely technical; they carry real human costs when they are the only measure policymakers rely on.

We have a clear way ahead. India and the Global South must see the HDI as a starting point rather than an ending point. Governments can create inclusive and ambitious policies by incorporating it with the Inequality-adjusted HDI, the Planetary pressures-adjusted HDI, and context-specific measures. Bihar must focus on continued targeted action that reaches the most vulnerable families with quality education, dependable health care and dignity in livelihoods. The aim is not simply a higher number on a graph. It is much bigger and better than that. It is a world where every child can dream without fear. Every parent can provide with hope. And every citizen can feel the dignity of real opportunity. As we traverse through the epoch of artificial intelligence and climate uncertainty, the refinement of HDI and building forward on its deeper lessons will help us create a future that belongs to all.

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