The Challenges of Human Capital Development in Nigeria: A Theoretical Insight

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Abstract

Nigeria is among the countries of the world endowed with enormous human resources as evident in its large population of approximately one hundred and fifty million people. However, the country has continued to battle with serious development crises over the years. This paper argues that a major factor for explaining Nigeria's predicaments is her inability to develop the right human capital mixes. Against this backdrop, this paper primarily examines the major barriers to human capital development in Nigeria. It finds that Nigeria's efforts at developing formidable human capital is challenged by certain inadequacies in the education and health sectors such as underfunding, dearth of infrastructures, corruption, examination malpractice, "Brain Drain, among other factors. In view of this, this paper's broad recommendation is that Nigeria needs to prioritize human capital development in its national development plan, and thus review its education and health policies and increase budgetary allocation to these two critical sectors to meet UNESCO and WHO specifications. The paper is theoretical and qualitative in approach. It relies mainly on secondary sources for its data. The descriptive method of qualitative data analysis was employed to analyze the data in a bid to enable objective and insightful discussion.

Keywords: Human capital; Human capital development; Human resources; Socio-Economic growth and development; Nigeria

Introduction

The essentiality of human capital in accelerating the growth and development of every sphere of a country's national life has received considerable attention by scholars and policy makers in both developed and developing economies. Thus the idea of human capital development has become a major concern of all countries of the world, regardless of their levels of development achievements. Investment in human capital through quality education and health care delivery system has become widely recognized by states as one of the most potent strategies for concretizing both short-term and long-term development plans in the face of the prevailing global economic crisis.

Human capital, a component of development consisting of various ingredients including knowledge, talents, skills, abilities, experience, intelligence, training among others things, possessed by a country's human population has been dubbed the foundation upon which every other aspect of development – social, economic, technological, etc. of any nation rests. The quality of human population constitutes an important factor in development; health and education are the most realistic means of achieving this. This view finds proper expression in Schultz (1992) argument wherein he posits that population quality is the decisive factor of production, and thus he emphasized the merits of investing in education and health.

The UNESCO unequivocally states that developing countries ought to invest a minimum of 26% of their yearly budgetary allocation on education, while the World Health Organization (WHO) specifies at least 5% on health (Jaiyeoba, 2015). Of course, developing countries desire to speed-up the pace of socio-economic growth and development in order to catch-up with West. Consequently, they have the most urgent need for high-grade human resources in order to enable them engender real and enduring transformation in their societies. Unfortunately, these countries are the most starved of this important element. Many developing countries have made pragmatic effort at improving the quality of education and health services in a bid to ensure accumulation of valuable human capital in order to enhance the achievement of their

development agenda, but the returns from these attempts have been unimpressive.

Attempts at growing quality human capital in the developing nations have continued to be blighted by numerous societal complexities. Unsurprisingly, these countries have continued to grapple with myriad of development challenges. As the focal point of this present discourse, Nigeria as a developing country presents an ample example of a state where the formation of human capital has remained a mere dream rather a reality. Yet, the country is known for its abundance of human resources that could have been converted and transformed into huge socio-economic development fortunes for the nation. So long as the development of economically worthwhile pool of human resources remains a daunting task for Nigeria, the nation's development woes would continue to exacerbate.

This paper, therefore, concerns itself with examining the major issues or factors hampering the development of human capital in Nigeria. In doing this, the paper is structured into seven sections with the introductory part as the first section. The second section deals with the analysis of the key concepts that form the subject matter of the study. The third section articulates the nexus between human capital development and the socio-economic development of nations. The fourth section consists of the various attempts by governments in Nigeria at contributing to the goal of human capital formation in the country. The fifth section is made up of the research methodology. The sixth section is discussion on the major impediments to human capital formation in Nigeria. The seventh section is constituted by the final conclusion and recommendations of the study.

Conceptual Issues

Human capital

Authors and scholars often use the notion or concept of human capital interchangeably with terms such as manpower and human resources, mostly because of their varying individual preferences and academic

backgrounds. Whatever may be the preferences of particular scholars, the point to note is that the terms imply the same thing. There exist various definitions offered by scholars in a bid to explain the meaning of the concept 'human capital'. According to Aluko and Aluko (2012), human capital is the abilities and skills of human resources of a country. Barney (1995) opines that the term refers to all the experience, skills, judgments, abilities, knowledge, contacts, risk-taking and wisdom of individuals and associates within an organization. Similarly, Stiglitz and Boadway (1994) explain the concept to mean the stock of accumulated skills and experiences that make workers more productive. Harbison (1973) in his views also conceived of the term in a closely related manner as he defines it as the energies, skills, and knowledge of which are, or which potentially can or should be applied to the production of goods and services.

In view of the foregoing definitions, therefore, the term 'human capital' simply implies the aggregate economically productive human population available in a country. In order words, it refers to the wealth of manpower or human resources with requisite skills, knowledge and training that can be transformed into factor of production for the purpose of accomplishing the goals of a nation in terms of meeting its steady demands for developmental goods and services. The concept of human capital hence connotes the actual right quality and quantity of human population available for economic productive activities in a country and not the magnitude of its labour force. Human capital is the product of accumulated investment in humans. Ojo (1997) corroborates this assertion as he argues that human capital represents the present value of past investments in the skills of people. In relations to humans, the concept of 'Capital' means deliberately investing in people with the aim of making them more productive factors of production (Samuelson, 1964). It becomes plausible therefore to conclude that education is a decisive factor for human capital (Asaju, 2012), with sound health also being an important element.

Human capital development

Human capital accumulation is described as the most effective strategy for transforming the development dreams and aspirations of a nation into reality. Scholars and policy makers agree that investments in human beings through education and health produce immense benefits both to the individual and the society at large. On the definition of the concept, scholars can be said to be in almost perfect agreement as they emphasize the essentiality of investing in human capital as a sure means of achieving real and authentic development. Human capital development, according to African Development Bank Report (1998) is conceived as a critical means of sustained economic growth and poverty reduction and also an end in itself. Harbison (1962, p. 435) sees it as, "the process of acquiring and increasing the numbers of people who have the skills, education and experiences that are critical for socio-economic development of a country". Okojie (1995) says the term is associated with investment in man and his development as creative and productive resources. For Ojo (1997, p. 8), human capital development encapsulates not only the expenditure on education and training, but also the development of attitudes towards productive activities.

A salient point worthy of note about the above views is that they all emphasize the primacy of human development as a very critical factor in achieving holistic growth and development in any country. The most possible means of ensuring development and wellbeing of individuals are through purported investment in education and health as well as other social welfare services capable of improving the quality of human population. Healthy and well-informed (literate) workforce or population is a major determinant of the pace of social and economic growth and development in any nation. As Awe and Ajayi (2010, p. 2) argue, "a well educated population is an objective in itself as well as the conduct to accelerate social and economic development". On the other hand, Yesufu (2010) avers that, "a good health policy is a means by which government can at once, ensure that manpower is generated in the right

mixes, distributed in accordance with national priorities and ensure the highest level of labour productivity" (Awe & Ajayi, 2010).

To this end, human capital development can therefore be rightly regarded as an end or objective of development (Aluko & Aluko, 2012). "Human capital development is also a means since it enhances the skills, knowledge, productivity and inventiveness of people through a process of human capital formation broadly conceived" (Aluko & Aluko, 2012, p. 166). The development successes recorded by the advance countries of Europe and America as well as the evolving industrialized nations of Asia can be attributed to long-term investment in human resources. These countries provide empirical evidences for justifying the imperative of deliberate investment in human beings as a road-map to national development.

Imperative of human capital formation for socio-economic growth and development

The nexus between human capital development and growth and development of any country has vehemently been emphasized and given adequate attention in the literature of development thinking. As a premise for this argument, Asaju (2010) brings to the fore the undeniable fact that, "the success story of many developed nations can be attributed to their investment in human capital development". Moreover, "in recent years, the economic success of countries referred to as the Asian Tigers has been attributed to the priority given to human resource development" (Asaju, 2010). Central to human capital development are education and health (Aluko & Aluko, 2012).

Education is concerned with the cultivation of "the whole person" including intellectual, character and psychomotor development. It is the human resources of any nation, rather than its physical capital and material resources, which ultimately determine the character and pace of its economic and social development (Aluko & Aluko, 2012, p. 166).

In support of the above position, Harbison asserts thus about the importance of education in the formulation of human capital and attainment of meaningful development:

Human resources constitute the ultimate basis for the wealth of nations. Capital and natural resources are passive factors of production; human beings are the active agents who accumulate capital, exploit natural resources, build social, economic and political organization, and carry forward national development. Clearly, a country which is unable to develop the skills and knowledge of its people and utilize them effectively in the national economy will be unable to develop anything else (Harbison, 1973, p. 3).

Education thus is a major factor in the formation of human capital. As Aluko and Aluko hold:

Education occupies an important place in most plans for economic and social development. Whichever way one looks at it, the education sector is important in human development as a supplier of the trained manpower and it is a prerequisite for the accomplishment of other development goals. Also, it is the main sector through whose national identity goals and aspirations are given meaning and reality among people (Aluko & Aluko, 2012, p. 166).

This explains why most nations have made investment in education an utmost priority. Asaju lends support to this fact by citing concrete evidences as he states that:

Scandinavian countries, according to the United Nation have consistently topped the scales in terms of investment in education. Countries like Norway, Sweden, Denmark, and Finland topped the charts amongst countries of the Organization for Economic Co-operation and Development OECD in terms of public expenditure at all levels of

education as percentage of Gross Domestic Product (GDP). They also topped the chart in terms of funding research and development. No- wonder, these countries topped the United Nations development programme UNDP annual rating as the best countries to live (Asaju, 2012, p. 114).

Investing in education has increasingly become a major focus and concern of most states due to the realization of its immense contribution to the actualization of the social and economic growth and development objectives of nations. Burneth et al. (1995) explains that investing in education raises per capita GNP, reduces poverty and supports the expansion of knowledge. Indeed, education increases employment opportunities which in-turn reduce poverty and encourages investment, thereby engaging more individuals in economic activities and thus creating favourable environment for growth and development to take-off. The returns from education are partly the fortunes of the acquirers' and that of their societies (Asuju, 2012). In this way, human capital development through education is a 'people –focused' measure aimed at developing the human beings to serve as building blocks for a country's overall national development.

Based on its assessment of 192 countries, the World Bank (1995) establishes that, on the average, human capital accounts for 64% of the total wealth, while physical and natural capitals respectively account for only 16 and 29% of the total wealth (Awe & Ajayi, 2010. This further reveals the contribution of human capital to national growth and development. By implication, any country that fails to develop its human capital would not record any meaningful development progress. In short, to borrow Harbison (1973, p.3) words, such a country will be unable to develop anything else. Indeed, "of all the contributory factors to economic development, human resources standout as the major factor that determines the manner in which all other factors should be combined and spur the development process" (Awe & Ajayi, 2010, p. 2). Not surprising, economists would see the idea of human capital as consisting of education and health as well as other human capacities that when increased, can

amount to increase in productivity (Todaro, 1990). Alluding to this, the UNDP (1997) holds that real development ought to start from the human beings, and this is expected to manifest in the way economic growth is being managed and distributed for peoples' benefits. As has been argued, inequality impedes on growth and development (Fishlow, 1995; Persson & Tabellins, 1994; Alesina & Rodrik, 1994). Therefore, Stiglz (1998, p. 11) holds that, "successful development entails not only closing the gap in physical or even human capital, but also closing the gap in knowledge."

Investment in human capital is enduring and it holds huge benefits for the future. Some economists believe that human capital does not depreciate because knowledge and skills are ever increasing and not declining and can always be bequeathed to future generations (Awe &Ajayi, 2010). This buttresses the point by the United Nations Report (1996) that education facilitates the process of development of any nation. The United Nations Report (1996) puts it clear that education is a fundamental factor for improving the quality of life and engendering social and economic progress. Furthermore, "Education plays a key role in the ability of a developing country to absorb modern technology and to develop the capacity for self-sustaining growth and development (Awe & Ajayi, 2010).

Health is the second most important element in the accumulation of human capital. There exists a close connection between health and education in human capital development (Awe & Ajayi, 2010). Isola and Alani state as follows:

Good health is a necessary condition for school attendance since a child has to be healthy to endure the rigours of schooling. Also, healthier students, in contrast to their less healthy counterparts, have lower malingering and higher cognitive functioning, and thus receive a better education for a given level of schooling which in turn guarantees higher earning over a longer period of time (Isola & Alani, 2005, p. 817).

In a related line of thought, Awe and Ajayi hold that:

Education facilitates general enlightenment in the population as well as acquisition of varied and much needed skills for the transformation of the society, have the tendency to foster a change in attitudes and habits which may be conducive to the attainment of high health status particularly among people in developing countries where the major causes of deaths are largely preventable (Awe & Ajayi, 2010).

The human population of a country ought to be healthy in order for its manpower resources to be fit for use in harnessing or exploring other resources of that nation (Awe & Ajayi, 2010). Good health increases the productivity of nation's labour force, while productivity would be low in a country where a large proportion of the human population lacks good health. Putting these views in proper perspective, Isola and Alani observe that:

Sound health enhances workers' productivity through the spill-over effects on their physical and mental abilities. Healthy workers work harder and longer and reason more plainly than those who are less gifted with good health. Good health can also minimize the incidence of poverty through higher labour participation and reduction in cost of medical services, thus releasing income for other welfare-improving consumption. This condition holds irrespective of whether the worker is skilled or unskilled (Isola & Alani, 2005, p. 817).

It becomes clear that good health is a requisite condition for building quality human resources for the sake of accomplishing development needs. "A strong and healthy labour force is an essential factor in development. It signifies not only absence of disease but also a high life expectancy and absence of disability and discomfort (Awe & Ajayi, 2010). Long life expectancy and low disability rate increases the volume of labour force and guarantees full utilization of the human resources of a

nation in a manner that ensures continuity and sustainability of growth and development. "Improved adult health means longer period of working life. This means higher savings with improvements in the savings-investment ratio. The improved labour productivity emanating from this contributes positively to per capita income" (Isola & Alani, 2005, p. 817), and this in-turn reduces poverty and increases the standard of living of a country's population, thereby creating enabling conditions for development to take-off.

For this reason, developed nations have shown serious commitment to ensuring quality education and sound public health care delivery services. The aim still remains to improve the quality of the lives of their citizens as that is believed to have a direct impact on their productivity which determines the pace of their social and economic development in the long run. Most developing countries including Nigeria are still far from this reality as evident in the low level of commitment and investment in education and health. Even if it is argued that these countries are making considerable efforts in this regard through policy reforms in both sectors, the obvious fact is that the efforts have been unproductive as progress over the years has remained very minimal. The difficulty in the attainment of social and economic development by majority of the developing countries can thus be rightly attributed to their low level commitment and investment in the human capital development project.

Attempts at developing human capital in nigeria

Nigeria has long realized that quality education and health are essential for national development. Thus, Successive governments in Nigeria right from independence in 1960 have experimented with various policy measures in attempt to evolving robust and viable education and health care delivery systems that would facilitate the building of quality human resources for its national development. On the education front, the first education policy that Nigeria launched immediately after independence was based on the Ashby Commission

report of 1960 which was titled "investment in education" (Gyang, 2007). The policy introduced the 6-3-3-4 system of education in Nigeria which was anchored on the popular National Policy on Education (NPE) established in 1977, revised 1981, 1998 and 2004. The Policy was a product of a National Curriculum Conference organized in Lagos in 1969 by the Federal Government, which featured experts from various religious bodies, groups, individuals and government representatives (Gyang, 2007). This policy aimed at improving the general quality of education in country.

In 1976, the military government initiated another education reform policy called Universal Primary Education scheme (UPE), which aimed at making education in Nigeria free in 1976 and compulsory in 1979 (Gyang, 2007). This policy, however, did not produce the expected results as it was undermined by many developments (Azikiwe, 2007). Next to this was the famous Universal Basic Education programme launched on the 30th September, 1999 at Sokoto under the leadership of the then President Olusegun Obasanjo. The UBE policy aimed at providing basic education to children between the ages of 3 and 14 years for 3 years Early Children Care Development and Education (ECCDE), 6 years primary and 3 years Junior Secondary Education (Gyang, 2007). Nomadic and migrant children, mass literacy, the almajirais' as well as other vulnerable and excluded groups are also component targets of the scheme. The policy is pursued in line with the two global development programmes of the United Nations (UN) namely; Education for All (EFA) and the Millennium Development Goals (MDGs). In 2003, Nigeria launched the National Economic Empowerment and Development Strategy (NEEDS) to facilitate the achievement of these goals (Gyang, 2007). The NEEDS has five major concerns namely; Value Reorientation, Poverty Eradication, Job Creation, Wealth Generation; and Mass Empowerment through Education (Obioma, 2007). These are all aimed at improving the general wellbeing and quality of lives of Nigerian citizens, and to make them valuable agents of social and economic transformations.

Furthermore, coming of recent is the new policy document introduced by the Federal Ministry of Education (FME) in April 2009, known as the Roadmap for the Nigerian Education Sector. This reform measure aims at addressing the inadequacies and deficiencies in Nigeria's educational sector, and its comprises of four major grand strategies namely; Access and Equality, Standards and Quality Assurance, Technical and Vocational Education and Training; and Funding, Resource Mobilization and Utilization (Gyang, 2007). As pointed out by Gyang;

This reform intends to involve stakeholders such as; government, organized private sectors and international funding partners to transform all Nigerian schools into producing high achieving, functional and self-reliant students, from all three subsectors of education namely; basic education, post basic education and tertiary education (Gyang, 2007, p. 75).

The introduction of this measure became necessary owing to the felt need to improve the current unpleasant conditions of the Nigerian education system in order to enable it nurture and produce high-grade manpower. This is due to the realization that the three tiers in the education sector have all the while been producing low quality human resources for the nation's work-force.

Undoubtedly, as at present, enrolments at the various levels of educational institutions in Nigeria have continuously been on the increase. Moreover, the number of universities in the country has also risen from five in 1970 to 24 in 1986 (Dauda, 2010). This number has almost been tripled with the establishment of new universities at state and federal levels including private universities and polytechnics in the recent times, but the quality of the products of these educational institutions have remained a matter of general concern. Howbeit, in all these reforms, Nigeria has always made science, technical and vocational education cardinal elements of its educational policies as a means of raising the needed manpower for the nation's development. As Gynag notes;

Considering the fact that Nigeria adopts education as an instrument for the growth of its citizenry, it infused technical and vocational education and training into the Basic Education Sector. In the Post Basic Education Sector, the aim is to provide skilled manpower in applied science, engineering, technology and commerce to operate, maintain and sustain the nation's economic activities and rapid socio-economic development. At the tertiary level technical and vocational enterprise training is offered in the polytechnics, Monotechnics that is the Innovation Enterprise Institutions (IEIS) and the Colleges of Education (Technical). All aimed at producing skillful manpower of the nation (Gyang, 2007, p. 75-76).

This implies that there have been continuous dramatic efforts at developing human resources through education in Nigeria but dividends have remained very low due to some mitigating factors.

On the other hand, it is argued that sound health increases the productivity level of a country's stock of human resources. All over the world, health is considered a critical asset in development. It even has direct connection or influence on the education component of human capital development, and thus affects growth in general. In the words of Barro (1996), better health has the tendency to reduce the depreciation of education capital, thereby increasing the favourable effect of education on growth (in Jaiyeoba, 2015, p. 34). Following the outcomes of an investigation in Mexico on the relationship between health and growth, Lustig (2006) came to conclusion that health is an asset with an intrinsic value as well as instrumental value. He therefore described good health as a source of wellbeing, and that it is highly valued throughout the world (Jaiyeoba, 2015). Nigeria seems to have earlier understood this fact owing to the magnitude of policy reform measures initiated in the health sector since the inception of the country. Nigeria has adopted 5 successive national and over 24 policies in the

health sector in general since independence in 1960 (Health Sector Development Team, 2009).

The first 4 of these policies were incorporated into various national development plans formulated between 1960 and 1985. The pre-1985 health policies were based on the assumption that improving the health of the population was essentially dependent upon the availability of health providers and access to health facilities (Health Reform Foundation of Nigeria, 2006). Subsequently, in 1988 the Federal Government adopted a Primary Health Care (PHC) policy, which was later reviewed in 2004. The policy, for the first time provides direction on the notion or concepts and principles of primary health care (PHC) based on the evidence of the health needs and problems of the nation including the disease burden. Save a few instances where health is mentioned, the current 1999 constitution of Nigeria is more silent than vocal on matters relating to health. However, a new bill currently on the floor of the National Assembly of Nigeria, the National Health Bill (May 2008), which is undergoing legislative processes for its enactment attempts to clarify the structure, roles and responsibilities of the different levels of government on health issues in the country (Health Sector Development Team, 2009).

Nevertheless, there have been successive attempts including the Health Sector Reform Programme (2004-2007), and other past health policies and programmes aimed at enhancing leadership and governance for health in order to ensure adequate and sound health delivery services at all levels of government in the country (Health Sector Development Team, 2009). Moreover, through the educational system, conscious efforts are being made in a way that the number of health providers in Nigeria has continued to increase to meet national health demand and priorities. The underlining aim and objective of all these policies and programmes and measures is to ensure improved health condition of all Nigerians through quality health care delivery, since it takes a healthy population to engender admirable development strides in all ramifications. It is known that:

'Health is Wealth' goes the popular saying and therefore in every country, the health sector is critical to social and economic development with ample evidence linking productivity to quality of health care. In Nigeria, the vision of becoming one of the leading 20 economies of the world by the year 2020 is closely tied to the development of its human capital through the health sector (Health Sector Development Team, 2009).

But it is to be noted that like education, the Nigerian health sector is also being faced with some notable challenges that have inhibited its efficiency and effectiveness. Notwithstanding, Nigeria has from inception taken some noticeable steps towards developing its health sector as a means of developing her human resources. The unfortunate thing, however, is the fact that the measures taken in both the education and health sector are yet to produce matching outcomes in return due to certain overwhelming challenges. The main part of this study, that is, the discussion looks at some of the major challenges or explanatory factors for Nigeria's inability to develop appropriate manpower mixes.

Research Methodology

This study is basically a theoretical and qualitative research. The study relies mainly on secondary data derived through library research. This involves content analysis of relevant materials such as; books, journals, newspapers, periodicals, reports, governments' publications, as well as the internet, from where useful and valid data for the research were retrieved. The descriptive method of qualitative data analysis was employed to analyze the data in a bid to enable objective and insightful discussion.

Discussion

The formation of the right quality and quantity of human capital needed to move the wheels of socio-economic development forward has remained a major challenge for the Nigerian state. Nigeria, as popularly known, is rich in human and material resources. Its solid and oil mineral wealth ought to have elevated it far and above many developing nations of the world in terms of development achievements, including the evolving Asian economies. But failure on the part of Nigeria to harness and develop its abundant human resources has set it behind majority of the countries which shared almost the same GDP and per capita income rates with her between early 1960s and 1970s. Some notable problems or challenges in Nigeria's education and health sectors are responsible for this undesirable development. Particularly, Asaju (2012) attributes the bulk of the problem to the comatose state of the country's education sector, which is replete with policy inconsistency, poor policy implementation, inadequate infrastructural facilities, poor funding, among other issues.

All thing being equal, the problem of poor funding or underfunding of the education sector in Nigeria draws particular attention in the context of this paper owing to the stupendous wealth accruing to the country, mainly from oil and other income avenues. Successive governments in Nigeria have largely neglected the prime issue of investing in education as being central to the country's development. Budgetary allocation to the education sector has continued to increase and decrease without meeting the recommendation of the UESCO that all countries, especially the developing nation should allocate the minimum of 26% of their annual budgets to the educational sector (Asaju, 2012). Aigbokan, Imahen and Ailemen (2007) observe that:

A cursory look at the magnitude and trend of increase in allocation might be misleading in passing judgment on the budgetary performance until they are placed side by side with their percentage allocations. The characteristic pattern of the government's allocation to education and health in Nigeria as a percentage of the total budget revealed inconsistency. That is, health and education expenditure were not considered as policy targets in the overall budgeting, or else, they would have maintained an increasing proportion of the yearly budget of the nation. Since

the late seventies, budgetary allocations to education have not matched the increasing need for qualitative education for young Nigerians to be globally competitive (Aluko & Aluko, 2012, p. 168-169).

Undeniably, critical examination of the Federal Government's educational allocation over the last decade shows that Nigeria is yet to appreciate the role of quality education in manpower building vis-à-vis the attainment of national development objectives. For example, Asaju recounts that:

In 2000, the allocation was 8.36 percent, it decreased to 7 percent in 2001, and it increased to 8 percent in 2002. In 2003, it went down again to 7 percent, only to rise sharply to 12 percent in 2004. The fluctuation continued in 2005, as it fell to 11 percent, but stabilized in 2006, and fell again to 8 percent in 2007. It increased for the first time in the history of Nigeria to 13 percent as at 2008, it decreased to 10 percent in 2009 (Asaju, 2012, p. 116).

Even in 2012, the budgetary allocation to education was a meager 8.4% of the country's total annual budget (Jaiyeoba, 2015). Nigeria's poor commitment and investment in the educational sector explains why the country has greatly derailed in meeting some of the important international specifications on education which are meant to make education available to all and sundry globally. Indeed, the United Nations specifies that basic education should be made free, universal and compulsory in all countries, but due to poor funding of education, what is obtainable in Nigeria is the reverse. To this effect, enrolment rate at the primary education level in the country has remained on the decrease; it was 111.32 in 1982 and in 2011 it was 89.688 (Jaiyeoba, 2015). More worrisomely, "this inefficient allocation to the education sector has its effect on the macro economic performance of the country especially in terms of rising unemployment and inflation, low industrial productivity, increased poverty amongst others" (Jaiyeoba, 2015). Nigeria, therefore, is the master architect of its development predicaments.

Another major barrier to the accumulation of human capital in Nigeria is large-scale infrastructural deficits in the educational institutions. This problem also has roots in the poor pattern of government expenditure on education. A more disturbing fact is that large proportion of the meager allocations to the educational sector in Nigeria goes into recurrent expenditure, that is, payment of salaries, allowances, emoluments, personnel welfare among others, without substantive attention to infrastructural development and related important capital intensive projects. As a matter of fact, out of the N210 billion monetary allocation to the education sector in the year 2008 budget, 77.3 percent went into recurrent expenditure, while only a meager 22.7 percent was left for capital expenditure (Asaju, 2012). Lack of adequate learning facilities constitutes the most major challenge to the capacity of Nigeria's educational institutions to groom and produce valuable manpower, especially at the secondary and tertiary levels. This is in spite of the wide acknowledgement of the strategic importance of higher education in the achievement of the goal of national development of Nigeria. This is manifest in the aims and objectives for tertiary education which is codified in the National Policy on Education of 1988. Based on the policy document these aims and objectives include:

- 1) Contribution to national development through high-level manpower training.
- 2) Developing and inculcating proper values for the survival of the individual and society.
- 3) Developing individual's intellectual capacity to understand and appreciate their local and external environments.
- 4) Acquiring both physical and intellectual skills, which will enable individuals to be self-reliant and useful members of the society.
 - 5) Promoting and encouraging scholarship and community service.
 - 6) Forging and cementing national unity.
- 7) Promoting national and international understanding and interaction (Aluko & Aluko, 2012, p. 168).

Aluko and Aluko (2012) explain that, "these set goals are expected to be achieved by tertiary institutions through teaching. research and development, sustainable staff development programs, generation and dissemination of knowledge and a variety of modes of programs". But one would wonder how Nigeria hopes to actualize these lofty goals in the face of utter absence of important learning amenities in the country's higher educational institutions. Undeniably, "in a country where the education and training systems are not geared to the development of national capacity more productive technology cannot be employed" (Aluko & Aluko, 2012), in favour of economic and industrial activities. Nigeria possesses immense potential in terms of human and material resources for industrialization. but infrastructural facilities for manpower development and training in science and technology are lacking in the higher institutions of learning which is expected to supply the human resource need of the nation. It is for this reason that continuous increase in the number of universities and the rate of enrolment in Nigeria has not impacted positively on human capital building in the country. Aluko and Aluko have it that;

The number of universities in Nigeria was 13 in 1980, rose to 16 in 1981 and 28 in 1987. In all, the number of tertiary institutions increased from 104 in 1988 to 202 in 2003. Even the number has increase as at present. Similarly, total enrolment rose from 219, 119 in 1988 to 1,274,772 million in 2003. However, in spite of the expansion in the education system, it was accompanied by structural defects, inefficiency and ineffectiveness which affect Nigeria's level of human capital development and utilization (Aluko & Aluko, 2012, p. 169-170).

Aluko and Aluko further explain that:

Nigeria's educational system tends to produce graduates who lack job skills for employment than those the economy requires to remain vibrant. This inadequacy resulted in decreasing industrial capacity utilization, rising unemployment, threats of social insecurity by jobless youths. Other problems include inadequate resource input and consequent low output and overdependence on government as an employer of labour (Aluko & Aluko, 2012, p. 170).

The above submissions by Aluko and Aluko aptly summarize both the challenge and the multi-faceted effects of infrastructural deficit on the human resources development capacities of the Nigerian tertiary institutions as well as on the country's socio-economic betterment.

Embedded high level corruption in all educational subsectors in Nigeria is also worth mentioning here. The phenomenon of corruption is another debilitating force on the formation of required quality and quantity of human capital in Nigeria. The prevalence of corruption in every facet of Nigeria's national life has earned it the status of one of the most corrupt countries in the world. Ordinarily, one would t hink or expect that the Nigerian educational sector is not a partaker in this vice; the surprising fact, however, is that corruption and its related sharp practices occupy more an exalted position in the educational system at all levels. The cankerworm is responsible for the apparent institutional defects and gross ineffectiveness of the educational sector. Since the late 1980, corruption has been a major impediment to the development of the educational system in Nigeria. The evil manifest in various forms at all the educational levels, involving the three tiers of government that often reduce or cut funds meant for academic enhancement, capacity building, infrastructural development, modernization, and rehabilitation of educational institutions. Educational policymakers, bureaucrats in various educational ministries, and school officials responsible for administering the schools at various levels are also involved in this colossal looting (Torulagha, n.d.).

"As a result, school buildings are crumbling, teachers are rarely paid in some states, the value of teaching has been reduced to a point of irrelevant, so much so that teachers and others are forced to engage in other business activities in order to put food on the table" (Torulagha, n.d.). Teachers and lecturers also extort students in various ways to enrich themselves. In many secondary schools and universities, students pay their teachers and lectures for grades, and those who cannot pay are sometimes punished or penalized for doing so. In many tertiary institutions, some lecturers, registrars, and record keepers sometimes intentionally withhold students' grades until they pay a certain amount of money. Lecturers also compelled students to buy their hand-outs or run the risk of failing their curses. Many female students in the tertiary institutions have turned to commercial sex workers in a bid to support their education. Majority of them from poor homes either sleep with the lecturers for grades or walk the streets in search of customers in order to get money to pay the unscrupulous lecturers who invent financial schemes to extort money one way or another from students (Torulagh, n.d.). In fact, corruption has devalued education in Nigeria. The educational sector which was earlier esteemed and regarded as the main pillar upon which the attainment of Nigeria's development goals rests has become a honeycomb of corruption and various unethical practices. No-wonder, Nigeria is far behind many African countries like its neighbouring Ghana, Zimbabwe, South Africa, among others in terms of educational advancement and quality of outputs. Corruption is a destructive force on Nigeria and its educational sector; it is a major contributor to the comatose state of the system.

Examination malpractice, a variant or dimension of corruption in Nigeria's educational system is another key challenge to the formation of productive manpower resources for the nation's wellbeing. It has become a general perception that Nigerian tertiary institutions are producing unemployable graduates. One begins then to express surprise about how these graduates passed through the various levels of education and learning – primary, secondary and tertiary. Education, everywhere in the world, is meant to train and make manpower available to both public and private organizations to accomplish their aims. From the point of view of Ammani (2009), all societies require sound educational

training to enable their citizens not only to fit into their roles in the world of work, but also to satisfy the labour needs of the nation. Emaikwu (2012) consolidates Ammani's position by saying that education equips the people with the necessary information and training for effective human functioning (in Paul et al., 2013). However, the alarming rate of examination malpractice and frauds in Nigeria has compromised this sacred and noble vision. Examination malpractice has created undue scarcity of required quality and quantity of workforce for private and public organization in the midst of Nigeria's large human population. According to Paul et al (2013), "to be regarded as an educated person, an individual is expected to pass through the whole process of examination conducted by a competent and recognized body or agency". Paul et al stress further that, "adequate and effective acquisition of vital knowledge and skills in school subjects and disciplines of study is invariably a function of quality and sound education" (Paul, et al, 2013).

Any act done by stakeholders in an examination, such as examination administrators, teachers, parents or students that has the tendency to influence the original outcome of the assessment exercise or to render it ineffective is considered as examination malpractice (Bruno & Obidigbo, 2012, p. 199). Whereas examination itself, according to Emaikwu (2012), is the main aspect of evaluation process in education and it is aimed at determining a learner's level of skill acquisition or intellectual competence and understanding after a given training or learning (Pau et al, 2013), which has direct influence on the learner's overall performance in the broad world of work. But when knowledge is not well-imparted and/or examination not properly conducted, the expected feedback may not result (Emaikwu, 2013; Paul et al, 2013). This is the case in Nigeria where examination fraud has become a major trend and a normal at all levels of education in the country. Describing the ugly scenario and the various forms the incidence manifests in the Nigerian educational system, Daaru'Naim (2011) laments that:

Cheating during examination has become commonplace. Not only that students are cheating during exams but they are also employing more and more sophisticated means of cheating. Gone are those days when students relied only on their brains to pass exams, they are also now bringing materials of different kinds into the hall. Worse still, students are also using mobile phones to aid them in cheating. Surprising but true, parents who are supposed to be the embodiment of good morals have been found to be soliciting for assistance for their children to pass examinations. Not forgetting the roles of scrupulous invigilators and supervisors who collect money and loosen the rope of invigilation. In fact, with advancement of technology, students more and more are devising various means to beat supposedly watertight security and invigilation during examinations.

Similarly, Suleiman (n.d), avers that, "examination malpractice has been embraced by all and sundry in Nigeria; people no longer see it as a crime any longer, both the old and young engage in the crime, people no longer see examination as what you can sit and pass on your own unless you are 'helped' (Paul et all, 2013, p. 92). The devastating effect of examination malpractice on the quality of education is far reaching; widespread examination malpractice in Nigerian educational system is one of the hurdles to the development of human capital in the country today (Paul et al, 2013). Nigerian schools now serve merely as gateways to meaningless certification due to the failure in their responsibility to produce citizens that are worthy in both character and learning (Ammani, 2009, p. 2). Acquiring educational qualifications through ill means without acquiring the expected knowledge and training has dangerous effects on the formation of human resources in Nigeria. Nwankwo (2012) poignantly states that:

This generation of Nigeria graduates will end up producing doctors who will forget scissors and towel in the stomach after surgical operation as long as malpractices are prevailing. This generation will continue to produce students with Alphas

(distinctions) in WAEC result, first class honours in the universities without a single knowledge in any definite course or subject. This generation will continue to produce teachers, who are unable to spell the names of their school correctly. This generation will end up producing lawyers who cannot differentiate between an accused person and the complainant (Paul et al, 2013, p. 98).

There is high tendency that the situation will soon degenerate to this point as Adewale (2004, p. 9), alludes that report from the West Africa Examination Council (WAEC) shows that as large as 54,579 out of 50,479 (6.22 percent) were involved in one sort of examination malpractice or the other in the November/December examination. Similarly, WAEC (2004) in Ezenwa (2008) reports major situations of examination malpractice in 1963, 1967, 1970, 1973, 1977, 1979, 1981, 1985, 1987, 1991, 1994, 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002 and 2003 (Paul et al, 2013). Expectedly, "the Joint Admissions and Matriculation Board Examinations (JAMB) are not also free from the ugly trend" (Paul et al, 2013). The information on the rate of examination malpractice in Nigeria is disheartening and it has put Nigeria in the first position in the world examination malpractice index, with the average annual examination malpractice index at 12 per cent in May/June school certificate examination conducted by NECO, in which total of 615, and 010 cases of malpractice were recorded while 439,529 were recorded in the 2011 examination (Paul, et al, 2013). It is in beholding this trend that the assertion holds that:

The production of fake drugs by pharmacists and massive fraud in the financial sectors of Nigerian economy are the consequences of examination malpractices. Poor handling of examination malpractice at the earlier stage has escalated to high scale malpractices and corruption that pervades the strata of the Nigerian society (Paul et al, 2013, p. 98).

There is loss of confidence and credibility on Nigeria's educational system locally and internationally; rate of illiteracy remains on the increase; professionalism has been jettisoned; interest in research and the infusion

of its findings into government policies has totally declined; quality manpower is in short supply; vocational and technical skills and knowledge is nearly non-existing, and thus social and economic development has apparently remained unrealizable. All these are some of the numerous implications of examination malpractice for Nigeria's growth and development.

This discussion cannot be said to be complete if mention is not made about the phenomenon of 'Brain Drain'. Nigeria, over the years has continued to lose the few highly skilled or trained experts and professionals in various fields of endeavor, most of whom were trained locally to Europe and America. Several factors are responsible for this but prominent among these are; poor service conditions and environment, inadequate infrastructure, professional disrespect, government distrust, corruption, political instability, among others. The popular attraction to the advanced countries therefore is due to the fact that the systems over there hold better future for the Nigerian professionals than the Nigerian system itself. On the whole, "Brain Drain has cost the African continent over \$4 billion in the employment of 150,000 expatriate professionals annually" (Mba & Ekeokpara, 2012, p. 42). Between 1980 and 1991, according to UNDP, Ethiopia had lost 75 percent of its skilled workforce and this has contributed to the difficulty on the part of such countries to escape poverty trap. Countries like Nigeria, Kenya and Ethiopia are said to have been greatly affected by this phenomenon (Mba & Ekeokpara, 2012, p. 42). The National Manpower Board survey shows that Nigeria lost more than 1,500 professionals to other countries in 1986 alone. The loss was as much as 70 percent of the available workforce in some specialized disciplines (Aluko & Aluko, 2012).

In the medical field, Clements and Petterson (2007) argue that 14 percent of physicians trained in Nigeria work abroad and, 90 percent of these health practitioners reside and work in the United States and the United Kingdom. Moreover, in its Human Development Report (1996), the UNDP reveals that more than 21,000

Nigerian medical doctors practice in the United States of America whereas the nation's healthcare system is in dearth of medical personnel (Aluko & Aluko, 2012). Docquier and Marfouk (2006) also explain that 10.7 percent of Nigeria's highly skilled population ended up migrating and working abroad in 2006, mainly in Organization for Economic Co-operation and Development (OECD) countries. Also, 83 percent and 64 percent respectively, of Nigerian immigrants in the United States and Europe are highly skilled. Averagely, 64 percent of Nigerian population abroad attained tertiary educational level (Mba & Ekeokpara, 2012, p. 42). As at present, the number of locally trained medical practitioners and other professionals in different fields migrating to other countries in search of greener pastures has continued to increase speedily. The implication of this trend of drift of Nigerian skilled professionals in various fields to overseas countries on human capital formation and on the economic growth and development of the country leaves more than can be ever imagined. Brain Drain has left Nigeria in want of expatriate professionals in virtually all fields whereas her own home-grown skilled personnel are scattered and working in other countries.

The main problems in Nigeria's health sector and their effects on the efficiency and effectiveness of health care service delivery in the country have been summarized by the Health Sector Development Team as follows:

The poor performance of the health system is not helped by the lack of clearly defined roles and responsibilities which results in duplication of efforts. This is compounded by inadequate political commitment especially at lower levels, poor coordination, lack of communication between various actors, lack of transparency and poor accountability. In addition, the private sector, a major contributor to health care delivering in the country, is poorly regulated due to weak capacity of state governments to set standards and ensure compliance. All these factors have led to the lack of strategic direction and an inefficient and ineffective

health care delivery system (Health Sector Development Team, 2009).

Health is the most essential asset for every human being, and it has serious direct implication for the socio-economic progress of every nation. Sound health, it is argued, impacts positively on the mental wellbeing of people and increases their productivity and utilization levels in whatever field of endeavor they find themselves. Poor health produces otherwise results. It reduces adult life expectancy rate and the chances of retaining them for long in the workforce, invariably reducing or creating scarcity of manpower. Without sound policies and quality health care system for ensuring healthy living of her teaming population, Nigeria would continue to lose her scarce human resources to deadly scourge of HIV/AIDS and other killer diseases. Her citizens would continue to spend huge foreign exchanges to get medical attention in facilities abroad where Nigerians who obtained their education and training here in the country are working. Nigeria would not record meaningful achievement in building formidable human capital if sincere commitment and adequate investment is not made in the health and education sectors.

Conclusion and Recommendations

This study has examined the prime challenges to human capital development in Nigeria. It is to be admitted that Nigeria's development crises are largely as a result of her neglect and inability to build formidable and robust pool of human resources to accomplish development objectives. As evident in the main body of the paper, the two sectors – education and health, which constitute the arch-pillars in the human capital development in every nation, are in moribund conditions. Successive governments in Nigeria have not made well-articulated attempts, nor demonstrated strong and genuine commitment to improving the quality of educational and health care services in the country; they have merely paid lips service to the sorry state of affairs in these critical sectors. As a result of the gross neglect, the two sectors

of the economy have been overwhelmed by a plethora of problems which have rendered them ineffective and inefficient, thereby retarding the pace of human resources development in the country.

As identified in the study, some of these problems include underfunding of the education and health sectors leading to dearth of learning and operational infrastructures; the issue of highly entrenched corruption; examination malpractice in the education sector leading to undertraining and production of poor quality manpower, the phenomenon of "Brain Drain" which exacerbates the scarcity of highly skilled professionals in all fields, among other issues not expatiated in this singular study. These inadequacies invariably make it difficult for Nigeria to achieve her set socio-economic development goals and objectives. Until drastic measures are taken to ameliorate these shortcomings, Nigeria's would continue to face the consequences of lack of appropriate combination of skilled manpower and her development dilemma would continue to degenerate daily.

Nigeria's greatest concern therefore should be to address the observed deficiencies so as enable her to achieve the utmost objective of building a robust human capital base that would facilitate the attainment of her socio-economic growth and development wishes. In view of this, the broad recommendation of this paper is that Nigeria should prioritize human capital development in its national development plan, and thus review its education and health policies and increase budgetary allocation to these two critical sectors to meet UNESCO and WHO specifications. In addition to this general recommendation, the specific strategies or measures put forward by this study to assist Nigeria in the task of developing appropriate quantity and quality human capital to meet her development needs include that:

- ♦ There must be genuine political will and sincere commitment on the part of the three tiers of governments- local, state and federal to development human capital by regarding education and health as areas of important concern in development policies and programs.
 - ♦ There is the need to resuscitate the dilapidated infrastructures in

the educational and health facilities across the country and build and acquire new ones in order to improve the institutional capacities of both sectors for efficient and effective service delivery.

- ♦ Drastic measures must be taken to tackle corruption and related underhand practices among stakeholders in all the subsectors of Nigerian educational institutions.
- ♦ Nigeria's 1999 constitution should be made to recognize examination malpractice as a criminal offence with serious punishments, and a special court should be established and designated for prosecuting examination malpractice related issues.
- ♦ The Nigerian National Assembly should enunciate legislations that would bring about considerable improvement in the general working conditions and environments in both public and private sectors so as to reduce the rate of human capital flight/fright from the Nigeria, and increase the country's capacity to retain appreciable numbers of her skilled professionals in the interest of the nation's overall development.

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