

Human Capital Development; A Key Tool for Addressing Nigeria Developmental Challenge

Samuel Alikwe

Landmark University, Nigeria

Abstract:-Considering the vast natural resources that flood her soil, development still remains a challenge in Nigeria. Crime, poverty and unemployment are on the rise in the African nation. Known as the Giant of Africa, this appellation however neither reflects in the quality of life of her citizenry nor in her overall global rating. This paper assesses how human capital development can be used as a great tool to address developmental challenges in Nigeria. With special focus on the role of education in nation building, the paper relates how quality investment in education can help to enlarge the capacities of individuals, seek better opportunities and contribute to national development. Finally, this paper maintains the position that for Nigeria to truly develop, governments need to invest massively into educating her citizens. Ranging from increasing budgetary allocation to the educational sector, to cleaning the system of corruption, the government has to demonstrate renewed commitment to educational development, this will help promote social cohesion, eradicate poverty and foster development in Nigeria.

I. INTRODUCTION

Several criticisms welcomed the Brookings' poverty report on Nigeria. According to the report, Nigeria has already surpassed India as the country that houses the largest number of extremely poor people in early 2018. The most worrisome aspect of the report is the projection that extreme poverty in Nigeria increases by six (6) people every minute. Although many people have expressed reservations about this finding, the truth remains that poverty and underdevelopment in Nigeria has reached a catastrophic dimension. Too many questions beg for answers; why are some nations more developed than others? What is responsible for the explosive growth and economic advancement of some nations? And what can be said to be the major cause of poverty in most undeveloped nations? According to the World Economic Forum, "how nations develop their human capital can be a more important determinant of their long-term success than virtually any other factor". Human capital has great impact on the economic growth and development of any nation. In their study titled *Human Capital Development and Economic Growth: A Lesson from Nigeria*, (Adegoke Jonathan et al 2012), recorded a positive correlation between investment in human capital and economic growth and development. Nations that have placed great emphasis on the enhancement of their human resources have reaped high rewards ranging from reduced unemployment, increased production, reduction in poverty and overall growth of the economy.

Development is a relative (Hettne, 2010). Globally, the word *development* has over the years rejected a singular definition, especially when it concerns a nation (national development). Presenting national development in a complete and concise piece is a bit challenging to many scholars, because of the unavailability of a standard tool for measuring the prosperity of a nation. While some scholars measure the developmental rate of a nation with her growth level and increase in national treasure, others believe that the quality of life of the citizens and access to their basic needs should take preeminence in judging whether a nation is developed or not. Gopinath(2008) affirms that the development of a nation can be measured by a meaningful and potential rise in the standard of living of the people. In human societies, development refers to a state, situation or stage, which embraces positive transformation in both quantity and quality of life for all characters of a particular society (JS Olanrewaju, 2015). A country is said to be developed if it is able to provide qualitative life for her citizenry (Tolu& Abe, 2011).

"From certain views, a developed society is one which records progressive growth in the Gross National Product (GNP) or per Capita income" (Omenka, 2013). However, the challenge with measuring development from this singular perspective is that Countries with high GNPs /GDPs can be characterized as 'developed' even when the majority of the citizens were impoverished and denied access to the benefits of development. While Countries with low economic growth can be rated as 'underdeveloped', even if people had access to the basic needs of life (Yetunde& Ola, 2012). It is therefore important that development be measured not just by using 'growth' as a tool but also measuring the impact of growth on the people, after all, a society is made up of people. We therefore cannot say boldly that a country is developing when the citizenry's standard of living and the quality of life is not improving.

Measuring the development of a nation will require having a holistic view of the nation in relation to various elements; cultural, social, political, technological, economic, and religious and security among others. However, (Seers; 1972) noted three indicators of development in a nation; poverty level, unemployment rate, Level of inequality. When there is a noticeable decline from higher to lower levels in the level of poverty, the rate of unemployment, and inequality in a society, over a given period of time, then we can say that the society has developed within that timeframe. High level of income (growth) may not necessarily translate to

development. This is the case with Nigeria, who gained around US\$500 billion as revenue from oil since the 1970 yet remains in the sludge of poverty, unemployment, increasing debt, infrastructural decay, poor health and educational services and social unrest (Suberu, 2007). It is evident that despite the huge earnings from oil, underdevelopment is still a major issue in Nigeria, because the Nigeria national treasure in most cases depends on the price of crude oil and not necessarily on the productivity of the citizens. The importance of human capital development in building a robust and sustainable economy has been largely reported in various studies. Yetunde & Aluko(2012) noted that human Capital Development is a way to affect the potential of people by boosting their abilities, causing them to participate fully in their own development. The differences in the extent of socio-economic development among nations is believed not so much to natural resources and the stock of physical capital but to the quality of human resources (Dauda, 2010). Humans are the fundamental agents of modernization; they alone can accumulate capital, explore natural resources and build political and social institutions (Sankay*et.al*, 2010). The development of human capital requires huge investment in (education and health). Education however is considered globally as a great tool to foster development, this will be the focus of this study; how quality investment in education can help eradicate poverty in Nigeria and solve the challenge of underdevelopment in the African nation.

II. UNDERSTANDING THE CONCEPT OF HUMAN CAPITAL AND HUMAN CAPITAL DEVELOPMENT

The human capital of a nation refers to the cumulative knowledge pool, skills and competencies of the entire labour force of the nation. According to Oxford Learners dictionary, the skills, knowledge and experience of a person or group of people, seen as something valuable that an organization or country can make use of is referred to as human capital. ‘Human resources are all embracing, that is, it is inclusive of persons who works now, or are likely to be productively employed sooner or later’ (Yetunde & Aluko, 2012). The task of building and refining the talents and latent potentials of citizens to profit in the growth and development process of a country is the core responsibility of every government. Human capitals entails processes that relate to training, education and other professional drives in order to boost the levels of knowledge, skills, capabilities, values, and social assets of a system. Yetunde & Aluko, (2012) also noted that anything within a country that contributes to the enhancement of human productivity, stimulate resourcefulness, improve human dignity and overall quality of human life while refining attitudes, is an integral part of the human capital of that nation.

Human capital development is simply the investment in humans to enlarge their capacities, improve their abilities and make them contribute to their own development. It is the process of getting and increasing the number of persons who have the needed skills, exposure and experience that are

central for economic growth and advancement of a country’s economy (Okojie, 2005). Investment in health and education are two related human capital component that work hand in hand to make an individual more productive, Lawonson (2009). Human capital development is an ongoing process that entails development of competencies, including practical skills, mindsets, perceptions and relationships among others (Yetunde & Aluko, 2012). The productivity of any workforce is a function of the investment that is committed to improving the capacities of the people. Since the focus of this paper is on how aggressive investment in capacity building would help foster development in Nigeria, all scenarios to be discussed hence forth be will channeled towards this objective.

III. HUMAN CAPITAL DEVELOPMENT; THE NIIGERIA SITUATION

The Nigeria economy, to some extent does not cater enough for its human capital development, judging from her budgetary allocations to both the health and educational sector. For example, the yearly budgetary allocation to education has always been below the United Nations Education and Scientific Organization, UNESCO’s benchmark of 26%. In a statement, the World Bank Group president Jim Yong Kim labeled Nigeria as a typical example of an oil-rich nation that forsook its education system (Guardian Uk). Despite the roles of educational institutions in national development, Nigeria spends little proportion of her revenue on education (Yetunde & Aluko, 2012).

Below is a table showing the Federal government budgetary allocation to education for the past ten (10) years.

FG BUDGETARY ALLOCATION TO EDUCATION (2009-2018)			
Year	Budget in Naira (Trillion)	Education Allocation in Naira (Billion)	Percentage of Budget
2009	3.049	221.19	7.25
2010	5.160	249.09	4.83
2011	4.972	306.3	6.16
2012	4.877	400.15	8.20
2013	4.987	426.53	8.55
2014	4.962	493	9.94
2015	5.068	392.2	7.74
2016	6.061	369.6	6.10
2017	7.444	550	7.38
2018	8.612	605.8	7.03
TOTAL	55.19trn	3.390trn	7.07

Source: Vanguard news.

From the table, it is evident that on average, only 7% of the total budget in the last 10 years was allocated to the educational sector in Nigeria. Investment in human capital involves training, schooling and quality of schooling, among others (Adejumo. O, 2017). It is clear why Nigeria has maintained the bottom plane in Human Capital index ranking.

In 2017, Nigeria was ranked 114 out of 130 economies by World Economic Forum (WEF) in the general ranking of its Global Human Capital Index. Again, in 2018, Nigeria was ranked among seven worst countries on the World Bank's first Human Capital index. Nigeria ranked 152 out of 157 countries on the list. The low standing of Nigeria in human capital development index (which is a compound index including health, education, income, livelihood security and other indicators) is depressing admitted Zainab Ahmed, Nigeria's finance minister (Cable News). In her words:

"...While these results are disheartening and depressing, we are nevertheless discouraged rather we see this as a wake-up call. We admit that this pervasive action was due to long years of under-investment in human capital" (Zainab Ahmed, 2018).

In Nigeria, the government controls education across the various level (federal, state and local government level) Ogujiuba and Adeniyi (2005). In their study, they explained that In Nigeria, the federal government is mainly accountable for the tertiary institutions, even though some states and private persons also fund and operate this level of education. Secondary education is primarily a state responsibility although few are run by the federal government. In the same vein, Primary education is the local government responsibility though there also exists a National Primary Education Commission (NPEC) that formulates the curricular for individuals, associations, corporate groups, religious organizations, international agencies, nongovernmental, agencies and community based organizations with the different tiers of government. Lawanson (2009) outlined the Importance of higher education in national development in Nigeria. This is reflected in the goals for tertiary education as presented in the National Policy on education (NPE 1988), which are to:

- Contribute to National development through high level manpower training
- Develop and inculcate proper values for the survival of the individual and the society
- Promote and encourage scholarship and community service
- Forge and cement national unity
- Promote national and intentional understanding and interaction
- Development individuals intellectual capacity to understand and appreciate their local and external environments
- Promote and encourage scholarship and community services.

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.

As recognized internationally, the National Economic Empowerment and Development Strategy (NEEDS), which is currently Nigeria development plan and poverty reduction strategy places premium on human capital development in accomplishing economic growth. In the document, human capital development was seen as a vital developmental tool. Despite this, there exist a regular pattern of inconsistency in government's allocation to the education and health sector. There is a growing concern that budgetary allocations to education are too low to match the rising need for qualitative education among young Nigerians. This is one of the reasons for the high level of illiteracy in the country. The Nigeria minister of education gave a shocking revelation that about 60 million Nigerians are illiterates. Considering the country's population, the level of illiteracy is alarming and worrisome (Adamu, 2017).

IV. CHALLENGES FACING HUMAN CAPITAL DEVELOPMENT IN NIGERIA, EMPHASIS ON THE EDUCATIONAL SECTOR

Nigeria is referred to as the Giant of the African continent. This title was earned among other things by the virtue of her size and populace. However, Nigeria is fast losing respect, not only in the continent, but on a global scale. Rated as the country with the largest number of extremely poor in early 2018 (Brooking Institution), investment in human Capital development has been cited as a way out of poverty for Nigeria. A renewed commitment to education and health (human capital) is needed to grow Nigeria's economy (Bill Gate, 2018). Policy makers should put in more effort to enhance educational investment in Nigeria so as to accelerate growth and economic development, Dauda (2010).

Education has been embraced globally as a veritable tool that is crucial to the transformation of any economy. The productivity of any workforce is a function of the investment that is committed to improving the capacities of the people. The educational sector of any nation plays an important role as captain in the teaching, training and character building. Tertiary institutions are in the fore-front of providing professional training for jobs, equipping individuals with knowledge and skills both for personal and national development. However, learning institutions in Nigeria are faced with diverse challenges.

First, the issue of funding: In contrast to other developing economies in Africa and other parts of the world that have maintained increase in allocation to educational spending, Nigeria has over the years displayed poor commitment to the advancement of her educational sector. This is evident in the budgetary allocation to education. As presented earlier in this study, Nigeria, has in the last ten years allocated an average 7% of her total budget to the educational sector, this is far below the United Nations Education and Scientific Organization, UNESCO's benchmark of 26%. Known as the giant of African, rather than setting the pace, investing heavily in education and raising standards in the continent, Nigeria's

resources are channeled more to maintaining a luxurious governance system and national security. For example, in 2017, based on her Budget Policy Statement (BPS), Kenya allocated 23.1 percent of her entire budget to education (John Kinuthia and Jason Lakin, 2016). Recently, the Kenya president Uhuru Kenyatta pledged to increase budgetary allocation to education to 30%, which would probably be the highest in Africa. Also, South Africa spent about 15 per cent of the entire 2017 budget on basic education. With a population of about 29 million, compared to Nigeria's 190 million, in 2013 Ghana committed 31% of her national budget to education while Nigeria allocation 8% of her budget to education in the same year. Given the rundown, it is evident why the country is suffering from increasing brain drain (Adekunle Adebajo, 2018). Yetunde & Aluko, (2012) noted that many outstanding students who probably would have subscribed for graduate courses in the critical disciplines to enhance the necessary social skills in Nigeria have no teachers to guide their studies, hence prefer to study outside the country, thereby leading to loss of intellectual capacity. Poor funding is majorly behind the incessant strike actions embarked on by student strikes, teaching and non-teaching staff of higher institutions in Nigeria.

Secondly, Corruption: Nigeria is currently waging war against corruption. However, the fight against corruption in the country has been concentrated on the behavior of top government officials. The educational sector seems to escape this penetrating searchlight. The conduct of educational office holders, administrators of various educational institutions and units have not been given the needed critical study (Priye S. Torulagha). The global anti-corruption coalition, Transparency International ranked Nigeria 148 least corrupt nation out of 180 countries. This ranking relates to degree of corruption in Nigeria, unfortunately, the educational sector is not left out of this. The most likely factor adding to the regressive trend in Nigeria education, at all levels, is corruption (Priye S. Torulagha). This has resulted in poor management, lack of accountability, mishandling of public funds, luxurious and wasteful spending etc. Nigeria is a good example of how corruption can cripple a system. In Nigeria's institutions of learning especially universities, corruption ranges from government's reactions to critical issues affecting the sector, to the process that leads to the appointment of principal officers of tertiary institutions, giving preferential treatment to children whose parents are rich, nepotism etc. In some schools, it is impossible for a student to pass examinations without giving bribes to the teachers. In some instances, parents pay school officials to buy examination papers for their ward(s) ahead of the examination. The corrupt terrain of the Nigeria learning environment is unhealthy, as students' exposure to a corrupt learning system will have negative impact on them and can even increase their chances of themselves being corrupt in the long run.

Although the challenges confronting the Nigeria educational sector are enormous, all can be addressed if the problem of

poor fund and corruption is solved. Other challenges faced by the sector are all product of either poor funding or corruption. For example, if adequate funding is provided for the sector, quality infrastructures will be provided, the learning environment will be attractive and conducive for learning, scholarships will be provided for (both indigenous and foreign) students. There is high possibility that adequate funding of the sector will promote research activities, result in improvement in the working condition of teachers, discourage brain drain. If the teachers are well paid and their welfare made a priority, it is also possible that many of them will shun bribe. Students and parents on the other hand will be discouraged from giving bribe if they know that the school administrators, members of faculties and lecturers would not accept it. Getting the system rid of corruption will reduce student's tendency of being corrupt, knowing the stiff penalty that corrupt practices attracts. Zero tolerance for corruption will promote discipline among staff and students and also boost students' commitment to their studies (since they know that they have no other options). In general, the quality of the nation's graduates at all levels will improve, this will reflect in the quality of her workforce and the citizens in general. The ripple effects of adequate funding and zero tolerance to unethical practices in the nation's learning outfits cannot be overemphasized, there is therefore need for the government to invest in the people, and the people will give back to the nation in return.

V. HOW QUALITY INVESTMENT IN EDUCATION CAN SOLVE NIGERIA DEVELOPMENTAL CHALLENGE

Studies have shown that good and quality educational attainment have a strong correlation with rapid growth and the development of any economy. In their study titled Human Capital Development and Economic Growth: A Lesson from Nigeria, (Adegoke Jonathan et al 2012), recorded a positive correlation between investment in human capital and economic development. Education play an important role in the creation and improvement of human capital, its relevance to economic growth and development are now very well embraced in development planning (Jhingan, 2005). Affirming the role of education in the development of any system, God's time & Uchechi (2014) noted that most importantly, education should be accorded optimum prominence in Nigeria's developmental efforts, this he reveal would propel the economy to greater levels of productivity.

The role of education in national development is well known. It is an important tool for cultivating good morals among citizens. It helps in reducing bad and unacceptable behaviors among individuals. It increases citizens' willingness to embrace their civic responsibility and adhere to social contract.

Education can help increase the earnings of people in paid employment in Nigeria, thereby helping to reduce poverty. According to UNESCO's estimation, a year of education will result in a 10% increase in wages. Quality investment in

education will increase productivity, promote prosperity and enlarge citizens' chances and capacity to contribute to national development. There exists a relationship between illiteracy and poverty. According to poverty index data bank of the 2017 Oxford University Poverty and Human Development Initiative, Northern states in Nigeria were rated an average of 85.36 per cent poverty. Zamfara state posted 92% poverty, followed by Jigawa state (88%). On the other hand, a data released by National Bureau of Statistics (NBS), revealed that illiteracy level in the Northern states of Nigeria remain high (Guardian News). According to the data, many Nigerians in the Northeast, Northwest, and North-central can neither read nor write. It is not a coincidence that terrorism and insecurity are ravaging these parts of Nigeria (Ben Bruce, 2018). Since education is known globally as a tool to breed good behavior among individuals, there is no doubt that education can also serve as a tool to reduce illegal conducts and vices among citizens.

Leadership has always been a challenge in Nigeria. It has been argued that the corrupt nature of Nigerian leaders is responsible for her woes. However, education can be used to address this. When people are educated and well-informed, they tend to make better choices. In Nigeria, where money seems to be a determinant of election outcomes, quality education will enable the masses to make informed decisions and vote credible candidates that can lead effectively and deliver the mandate of the people. Education facilitates entrepreneurship appetite. It encourages ingenuity, skillfulness and innovation, thereby promoting prosperity among citizens. When people are educated, they acquire skills and experiences that improve their personal competence, and enable them to seek for better opportunities.

On the other hand, malnutrition that is ravaging the lives of children and women in Nigeria can be addressed with increased education. Educated women are proven to be more informed on hygiene rules, nutrients needed for the development of their children, thereby reducing malnutrition among children, which is a silent killer in Nigeria. Women that are learned will recognize more easily early danger signs during pregnancy. In their estimation, UNESCO noted that if all women in developing countries completed primary education, child mortality would be reduced by sixth, and if they all were privileged to have a secondary education, child mortality would be reduced by halved. Education helps to build confidence, it can be used to solve the issue of child marriage in Nigeria. If all girl-child in Nigeria have access to at least secondary education, they would be more informed to make better choices that would impact their environment, instead of giving in to early marriage.

Generally, investment in education will profit Nigeria in all dimensions. While all the gains may not be presented in this study, education is recognized as the fastest way out of poverty for any nation, Nigeria inclusive. If Nigeria truly wants to be developed, then it is time for her to invest massively into developing her human capital. It is time for

the country to give her educational sector the needed quality attention and save her learning institutions from complete decadence.

VI. CONCLUSION AND RECOMMENDATION

It has been established that Nigeria is underdeveloped because human capital development has not received the needed attention in the country. The inability of the government to invest in her people has led to the low quality of life and poverty among the citizens. If the Nigerian government does not act quickly and invest in education, the poverty rate in the country would continue to rise, things would get worse. With special attention to rebuilding the educational sector, Nigeria can develop faster.

If Nigerian schools are to compete effectively in the global market, the entire system should be overhauled. From the primary level, to the secondary schools, the entire curriculum should be revised. Education should be made compulsory. All citizens should be obliged by law to be educated, formally or informally. Especially in rural areas, special programs should be put in place to enable handicapped fellows gain exposure to quality education. In the same veins, tertiary institutions should be of high quality, students should be exposed to specialized knowledge and skills that match the demands of the labour market. Policymakers should design policies that encourage growth. Educational reform should be given high premium in the country. Formation and implementation of appropriate policies would encourage intellectuals in various fields to stay back in Nigeria and contribute to nation building, thereby discouraging brain drain.

Budgetary allocation to education should be made a top priority. This will help fund research institutes, pay teachers' salaries, and provide the needed infrastructures in Nigerian schools, especially universities. Increased funding will also help to procure quality books and educational materials, offer scholarships to encourage students from poor background and attract foreign students. Where budgetary allocation may not be sufficient, Universities should devise alternative means of funding to promote knowledge in specific fields. Nigerian Universities should make their research centers colourful enough to attract international donors. The government may not be able to provide all that is needed to rebuild the nation's educational sector. If Nigeria is truly serious about fighting poverty and building the economy, then all hands must be on deck.

REFERENCES

- [1]. Adegoke J. A., Sunday A.B., and Kayode S.O (2012). Human Capital Development and Economic Growth : A Lesson from Nigeria. *Journal of Economics and Sustainable Development*. ISSN 2222-1700 (Paper) ISSN 2222-2855 (Online) Vol.3, No.12, 2012.
- [2]. Adejumo O. Oluwabunmi, 2017. The Impact of Human Capital Development in Employment Generation in Nigeria. *African Journal of Economic Review*, Volume V, Issue III, November 2017.

- [3]. Adamu A., 2017. 60 million Nigerians are illiterates. <https://www.premiumtimesng.com/news/more-news/250397-60-million-nigerians-are-illiterates-minister.html>
- [4]. AdekunleAdebajo, 2018. Of investment in education: is Nigeria still Africa's giant?. <https://www.thenigerianvoice.com/news/263557/of-investment-in-education-is-nigeria-still-africas-giant.html>
- [5]. AderemiOjekunle, 2018. Kenyatta pledges before world leaders to increase Kenya's education budget by 30%. <https://www.pulse.ng/bi/politics/politics-kenyatta-pledges-before-world-leaders-to-increase-kenyas-education-budget-by/jzb7f3f>
- [6]. Ben Murray-Bruce, 2018. Education Will Pay Nigeria Its Best Interest. <https://www.thisdaylive.com/index.php/2018/10/03/education-will-pay-nigeria-its-best-interest-2/>
- [7]. Bill Gate, 2018. Why Nigeria must invest in human capital. <http://thenationonline.ng/nigeria-must-invest-human-capital-bill-gates/>
- [8]. Brookings Institution, 2018. The start of a new poverty narrative. <https://www.brookings.edu/blog/future-development/2018/06/19/the-start-of-a-new-poverty-narrative/>
- [9]. Dauda, R.O. (2010). Role of Human Capital in Economic Development: An Empirical Study of Nigerian Case. Oxford: Oxford Business and Economics Conference Program.
- [10]. Guardian News Nigeria. Despite decades of funding, literacy level in the northern states remains low. <https://guardian.ng/news/despite-decades-of-funding-literacy-level-in-the-northern-states-remains-low/>
- [11]. Hettne, B. (2010) "Development and Security: Origin and Future" Journal of Security Dialogue Vol 1 No 1.
- [12]. Jhingan, M.L. (2005). The Economics of development and Planning (Thirty Eight Edition), Vrinda Publications (P) Ltd. Delhi, India
- [13]. Jim Yong Kim, 2018. Asian countries dominate World Bank's new index of investment in 'human capital'. <https://www.theguardian.com/business/2018/oct/11/asian-countries-dominate-world-banks-new-index-of-investment-in-human-capital>
- [14]. John Kinuthia and Jason Lakin, 2016. Kenya: Analysis of the 2016/17 National Budget Estimates
- [15]. JS Olanrewaju, 2015. Understanding Nigerian Development Crisis. Afro Asian Journal of Social Sciences Volume VI, No 1. Quarter I 2015 ISSN: 2229 –5313
- [16]. Lawasono.i (2009) human capital investment and economic development in Nigeria: the role of education and health ox ford business and economic conference programmeGche. Us. Accessed on 17/07/10
- [17]. Ogujiuba K. K. and Adeniyi, A. O. (2005). 'Economic Growth and Human Capital development; The Case of Nigeria', Research Paper.
- [18]. Okojie, C.E.E. (2005). Human Capital Formation for Productivity Growth in Nigeria, Nigerian Economic and Financial Review, June, 44-55.
- [19]. Omenka, Iba Jacob, (2013). The Effect of Corruption on Development in Nigeria. IOSR Journal of Humanities and Social Science (IOSR-JHSS) Volume 15, Issue 6 (Sep. - Oct. 2013), PP 39-44 e-ISSN: 2279-0837, p-ISSN: 2279-0845.
- [20]. Priye S. Torulagha. The Corrosive Effect of Corruption on Nigerian Educational System. <http://www.gamji.com/article6000/news7987.htm>
- [21]. Sankay, O.J., Ismail., R. and Shaari, A. H. (2010). The impact of human capital development on the economic Growth of Nigeria. ProsidingPerkem V, Jilid, 1, 63 – 72
- [22]. Seers, D. (1972) "The meaning of Development" in N. Bastor (ed), Measuring Development. London: Frauk Cass
- [23]. Suberu R (2007) "Nigeria's Muddled Elections" J. Democracy 18(4).
- [24]. ToluLawal and Abe Oluwatoyin, (2011). National development in Nigeria: Issues, challenges
- [25]. and prospects. Journal of Public Administration and Policy Research Vol. 3(9), pp. 237-241, November 2011. DOI: 10.5897/JPAPR11.012, ISSN 2141-2480 ©2011 Academic Journals.
- [26]. Vanguard News, 2018. Education sector gets paltry N3.9 trillion out of N55.19 trillion in 10 years. <https://www.vanguardngr.com/2018/04/education-free-fall/>
- [27]. World Bank, human capital index 2018.
- [28]. World Economic Forum, 2017. The Global Human Capital Report
- [29]. Yetunde. A. Aluko and Ola Aluko, (2012). Human Capital Development: Nigeria's Greatest Challenge. Journal of Management Policy and Practice vol. 13(1) 2012.
- [30]. Zainab Ahmed, 2018. Nigeria's low human capital development ranking depressing. <https://www.thecable.ng/zainab-ahmed-nigerias-low-human-capital-development-ranking-depressing>