T.C.

ISTANBUL AYDIN UNIVERSITY

INSTITUTE OF GRADUATE STUDIES

HUMAN DEVELOPMENT IN NIGERIA: A COMPARATIVE ANALYSIS WITH GHANA, TOGO AND MALI

MASTER'S THESIS

Blessing Ita ENE

Political Science And International Relations Department

Political Science And International Relations Program

MAY, 2020

T.C.

ISTANBUL AYDIN UNIVERSITY

INSTITUTE OF GRADUATE STUDIES

HUMAN DEVELOPMENT IN NIGERIA: A COMPARATIVE ANALYSIS WITH GHANA, TOGO AND MALI

MASTER'S THESIS

Blessing Ita ENE

(Y1812.110048)

Political Science And International Relations Department

Political Science And International Relations Program

Thesis Adviser: Prof. Dr. Hatice Deniz YÜKSEKER TEKIN

MAY, 2020

DECLARATION

I hereby declare that all information in this thesis document has been obtained and presented in accordance with academic rules and ethical conduct. I also declare that, as required by these rules and conduct, I have fully cited and referenced all material and results, which are not original to this thesis.

Blessing Ita ENE

FOREWORD

First and foremost, I want to give thanks to the almighty God for his love, mercy, grace and favor in my life and throughout my years of study in Istanbul Aydin University.

My sincere gratitude goes to the supervisor of my thesis, Prof.Dr.Hatice Deniz Yükseker Tekin for her advice, inspiration, support and guidance throughout my research work. You are such a wonderful and kind woman..

A remarkable appreciation also goes to the faculty of Graduate studies, Istanbul Aydin University and to everyone who has contributed in assisting me throughout my research work. I am so grateful.

A big thank you to my family; My father, Engineer Ita Edet Ene, My husband, Mr Kester Uzoka and son, Nicholas Uzoka. Without you, it would have been almost impossible to achieve this success. I want to thank my siblings and my friends.

Love you all.

TABLE OF CONTENT

LIST OF TABLES

LIST OF FIGURE

NIJERYA'DA İNSANİ KALKINMA: GANA, TOGO VE MALİ İLE KARŞILAŞTIRMALI BİR ANALİZ

ÖZET

Birleşmiş Milletler Kalkınma Programı'nın (UNDP) ülkelere göre kalkınma hakkındaki yıllık raporlarına göre istikrarlı şekilde zayıf olarak devam eden Nijerya'daki kalkınma konusu çoğu araştırmacılar tarafından araştırma konusu olmuştur. İşbu çalışma eğitim, yaşam beklentisi ve gelir gibi üç ana göstergeyi esas alarak Nijerya'daki insani kalkınma durumunu araştırmaya odaklanmıştır. İşbu çalışmada araştırmacı Birleşmiş Milletler Kalkınma Programı'nın (UNDP) Nijerya'da İnsani Kalkınma hakkındaki yıllık verilerini incelemiştir. Bunun yanı sıra Nijerya Eğitim Bakanlığı, Küresel İnsani Kalkınma göstergeleri ve Nijerya İstatistik Kurumu verilerine bu çalışmada yer verilmiştir. Veriler açıkça bölgede kalkınma oranının oldukça düşük olduğunu gösteriyor. Nijerya kalkınma düzeyi zayıf olan bir ülkedir. Hem doğal, hem insan kaynaklarının bolluğuna rağmen, Nijerya'da insani kalkınma düzeyi hem çok düşük, hem oldukça acınası durumda. Kişi başı eğitim, sağlık ve gelir olanakları şaşırtıcı derecede düşük oranlarda olduğu, özellikle Kuzey Nijerya'nın çoğu kısımlarında günlük 1.5$ (ABD doları) altında yoksulluk sınırında yaşam mücadelesi verildiği, eğitim oranının kritik seviyelerde düşük olduğu görülmektedir. Araştırma sonuçları Nijerya'da var olan eşitsizlik oranının Afrika ülkeleri arasında en yüksek olduğunu gösteriyor. İncelenmiş olan Gana, Togo, Mali gibi Batı Afrika ülkelerine göre insani kalkınma Nijerya'da çok düşük düzeydedir.

Anahtar Kelimeler: *İnsani Kalkınma, İnsani Kalkınma Endeksi, Eğitim, Sağlık, Yaşam Beklentisi, Gelir.*

HUMAN DEVELOPMENT IN NIGERIA: A COMPARATIVE ANALYSIS WITH GHANA, TOGO AND MALI

ABSTRACT

Human development in Nigeria has been a topic for research by many researchers based on the consistent poor Human Development feedbacks which is seen in the yearly HDR reports by the United Nations Development Programme (UNDP). The research focuses on the Human Development in Nigeria using the three main indicators which include education, life expectancy and income. The researcher collected data from the yearly Nigeria HDR reports from the UNDP. Data were also collected Nigeria Ministry of Education, World development indicators and Nigeria Bureau of statistics. Evident from the study shows that human development is quite low. Nigeria is a low human developed country. Despite the abundant of both natural and human resources, the development rate in Nigeria is very slow and pathetic. Education, health and income per head is Nigeria is at a staggering low point with several parts of Northern Nigeria lives below the US$1.50 per day poverty line while education is at a very critical low. The result also shows that inequality gap in Nigeria is one of the highest in Africa. In comparison to other West Africa countries like Ghana, Togo and Mali which were studied, Nigeria is still low.

Keywords: *Human Development, Human Development Index, Education, Health, Life Expectancy, Income.*

1. INTRODUCTION

1.1 Background of the Study

Human development is the process where the freedom and opportunities of people are enlarged. It focuses on the real freedom of ordinary people and answering questions of what to be, what to do and how to live. So many factors have been used to check the growth rate of a nation. Among these factors, Human Development has become prominent and is one of the most important variables to check effective growth of a system. There is a direct linkage between growth of an economy and Human Development of the same economy. Human Development is the situation whereby individuals are allowed or given leverages to make choices, positive choices to increase the level of their total wellbeing. Kubalu et al (2017) opined that the social development of every society is very critical but political entities in the world especially in less developed countries like Nigeria do not invest much of the annual budget on social development which is critical to Human Development. Most times researchers try to examine growth in terms of constant increasing GDP (gross domestic product) annually while they ignore the Human Development of the citizens in the society. Adelakun (2011) further wrote that society depends on the society's increase in productivity levels as its major source of output which is measured per capita. Growth output is a critical aspect of the welfare of an economy and human beings are the most important source of growth in a society. The increase in technology is a product of the adequate functionality of the human mind and the consistent growth of an economy is centered on the innovation and creativity of the human population residing in it. Most developed countries are where they are today because of the investment in Human Development. Growth is achieved when there is security, responsive health care system that is technological based and a sound educational system among others.

Omolara (2017) opined that the only goal of Human Development (HD) is to put everything into perspective just to enhance the quality of human life which is an important factor that will help people to live long and have productive lives, have

access to a functional heath care system, access to knowledge and a value and skill based educational opportunities and other important factors. For growth and development to be measured adequately, Omolara (2017) opined that Human Development must come first before higher income. It is unfortunate to note that, most countries in Sub-Saharan Africa, East Africa, South America and Asia have low rate of Human Development even when countries like Nigeria with her vast oil reserve and constantly growing GNI annually, has a very huge population of illiterate and access to adequate health care is very low compared to her gross national income. Achugbue and Ochonogor (2013) argues that for Human Capital Development or Human Development to increase, the constant investment into social variables like education and health care should become a priority. They explained that education is the basic tool involved in creating and spreading knowledge. It increases the capacity of the citizenry to absorb information and give adequate interpretation. In Nigeria, the standard of Human Development especially in education and health is declining on a daily basis.

Isola and Alani (2012) stated that Human Development is a critical agent of development. The most important way and initiative which can be used for improving the human living based on living quality life is the provision of good education and provision of essential health services. The place where the human resources in a country is healthy and well trained is on a positive path to growth and development.

The global economy has shifted towards the path of technology, ICT, research and development (R&D), skills and Human Development is becoming more central and important to functional nations. Developed countries and developing countries continually put Human Development at the centre of everything to achieve consistent growth. Human resource is central to increase productivity.

Nigeria is a constantly growing nation in the place of human resources. The nation is the most populous African nation with abundant natural resources. Adelakun (2011) argues that despite the abundant resources in Nigeria both in human resources and natural resources, the country has been unable to reach the level it should be. The health system is impoverished, security levels is alarming, education is constantly declining. Omolara (2017) opined that the performance of the Human Development indicators in Nigeria is so alarming compared to the indicators with other developing

countries. Human development in Nigeria is very low based on so many factors even though the country income is one of the biggest in Africa. The factors which contribute to the lowness is enshrined in the inability to invest properly in the health sector and educational sector. Nigeria has one of the worst health sector in Africa which is being exposed in this coronavirus pandemic and the country is suffering from the lack of adequate investment in the educational sector. Wealth inequality in Nigeria is one of the highest globally with several studies showing that Nigeria have the highest number of poor people in the world overtaking India even though the country is a major exporter of crude oil globally and have other natural resources. Based on GDP, Nigeria is the highest earner in the African continent but corruption and failed leadership since 1960 (independence year) have limited the growth of the country. The study aims at studying Human Development in Nigeria and discussed the various factors which has limited the growth of Human Development in the country.

1.2 Study Objectives

The aims of the study are;

- To ascertain the level Human Development in Nigeria based key important indicators.
- To know how education, income per capita and health influences the growth of Nigeria socio-economically.
- To compare Human Development in Nigeria with other countries in West Africa.

1.3 Statement of the Problem

Two of the parameters involved in Human Development according to UNDP (United Nation Development program) is a vibrant health system, education and economic process. The Human Development index (HDI) is a measure of indicators which are longevity which is a measure of the life expectancy at birth (Health care), educational attainment which is based on adult education and the educational enrollment into primary, secondary and tertiary education and the basic standard of living which is measured on the real gross domestic product GDP per capita. In

Nigeria, the health and educational state is at a deplorable state. The rate of illiteracy is very high while productivity is low because of unskilled labor. The standard of living is very low. A very high percentage of Nigerians are poor and living under $1 per day.

1.4 Significance of the Study

The need of a study of this nature is very critical in the place of gathering information for the government at the different tiers (Federal, state and local government). The study will be resourceful to government, non-governmental organization (NGO) and policy makers. The need to channel capital in the social development of Nigeria is very critical. Social development initiations are critical in increasing Human Development.

1.5 Organization of the Study

The study is a literature review and it will comprise of five basic chapters. Chapter one is the introduction to the study, chapter two talks about Human Development, definition, approach, theories of Human Development, Human Development index and more. Chapter three will cover the discuss of Human Development in Nigeria while chapter four will cover Human Development in Nigeria with comparison to other West Africa countries. Chapter five is the conclusion.

2. HUMAN DEVELOPMENT

Human Development is a critical aspect of a fully developed state in all ramifications. Omolara (2017) citing Ranis (2004) argued that for long term development to be achieved, Human Development is a necessary prerequisite. A country with high physical growth which is not followed by high levels in Human Development will one day find out that their growth will eventually be unsustainable. The view of achieving growth first ad worry about human development later is one of the major flaws many developing countries of the world still follow. Omolara (2017) opined that the continuous improvement in education, health and the living standard should be a priority to policy makers.

The investment in Human Development should be at the same level with the investment in physical development. Isola and Alani (2012) gave an historical antecedent of the US's investment in human development from 1948-1984. According to the authors, their investment in Human Development was 300% the amount of investment in physical capital. The investment in Human Development in same period showed an increase in productivity levels if America. To measure the growth of a society, Human Development must be part of the growth matrix. When the exclusion of Human Capital Development is seen in the national scheme of things, true levels of investment and wealth of an economy cannot be achieved. A population filled with unskilled and unhealthy citizens will surely do poorly and earn way lesser compared to a population of healthy and skilled citizens.

Sabina (2010) further pointed out that to analyze the high gap between developed nations, developing nations and under-developed nations can be traced back to the huge investment and the endowment of human capital rather than physical capital. In the long run, investment in education and health care of the citizens will pay off. Once a country has reached the levels of consistent and optimum Human Development, the physical capital will be self-financed by the growth in Human Capital or Human Development.

2.1 Concept of Human Development

Osmani (2016) quoted Amartya Sen's concept of Human Development which focuses on Human capability. The author wrote that increasing the extent at which citizens can improve. Sen also postulated that human development is the rate at which the citizens of a country can get or have access to things of value. Every human being should be given the same opportunity and platform to enjoy life of value.

Human development also involves removing any obstacles which tends to block the freedom of people, the ability to make choices and truncating the right to use the ability to reason properly. Osmani (2016) also quoted Mahbub ul Haq who defined human development as the expansion of people's freedom to line long.

Sabina (2010) in her study of human development reports define human development to also involve the process of choice enlargement of citizens. The choices include;

- To have a good healthy situation
- To have adequate access to education and the platform to reach any educational heights
- Adequate income to get a good living standard

Other choices which are not part of the three critical choices is political freedom, guaranteed Human Rights and self respect.

Other definitions of Human Development which were cited from the HDR's report by Sabina (2010) are;

- Human Development is the provision of more choices for people and increase in levels of their achieved well being. In this definition, Human Development brings clarification between improving the health of individuals, increasing their knowledge and the ability or capability to use the acquired knowledge for work and to earn a decent living,
- Human Development is creating and ample channeling of opportunities and increasing the width and the ability in using human capabilities. It is critical of the choices people make to ensure they have a sustainable livelihood. Human Development also focuses on the process of participation and it is seen in all the countries of the world.

The concept of Human Development is an ever dynamic process. In every Human Development Reports, more dimensions of Human Development is seen and studied based on the happenings in that year.

Table 2.1: Human Development Dimensions (1990-2018)

Year	Yearly HDRs Human Development definition and dimensions
1990	Enlarging people's choices based on health, education and living standard. It also include political freedom, human right and self respect
1991	Increasing the choices of people which is based on participation, distribution and sustainability
1992	Enlarging the choices of people
1993	Enlarge the choices of people by increasing the levels of participation. It gives people the ability to get involved and to gain a wide range of opportunities
1994	The dimension of Human Development focused on human security. Expansion of capabilities and creating sustainable opportunities
1995	The dimension focused on gender and the four essential paradigms of Human Development which can are productivity, equity, sustainability and empowerment
1996	Economic growth and Human Development. The emphasis was laid on putting people first, their needs, aspiration and choice should be at the center if every developmental effort
1997	Eradication of poverty. The dimension of income based on employment, entrepreneurship and provision
1998	Consumption of Human Development and enlarging the choices of people
1999	The need for globalization and its increase
2000	It focused on people's participation based on this mantra, "development of the people, for the people and by the people"
2001	The use of emerging technologies to increase Human Development. HD came up with a more pristine definition, "creating an environment for individuals to develop to their maximum potentials, lead productive and creative lives based on choices"
2002	Deepening democracy in fragmented world. The place of giving individuals the right to choose a lifestyle they value. It focuses on people as the beneficiary of growth
2003	Millennium development goals and the need to end human poverty. Human development is to bring improvement of life in all ramifications.
2004	Cultural liberation, enlarging human freedom, expanding human capabilities and bring effective participation
2005	International cooperation in giving individual freedom and human right. Most times , the inhibition of freedom is because of poverty, sickness, discrimination, violence and denying the people's political voice
2006	Freedom of choice
2007-2008	The dimension was based on climate change and another standard definition of human development, "it is about people, expanding their choices, increase freedom and to lead lives of value"
2009	Putting people, their choices and freedom at the centre of development.
2010	The real wealth of Nations and the pathway for Human Development. Creating wealth for everyone irrespective of class and gender.
2011	Sustainability and Equity; A better future for all. The continuous provision or wealth for all.
2012	No report
2013	The rise of the South: Human progress in a diverse World. The sharing of wealth and Human Development in every part of the World
2014	Sustaining Human progress: Reducing vulnerabilities and building resilience
2015	Work for Human development
2016	Capabilities and opportunities for all individuals. Human development for everyone
2017	Climate change and Human Development : Towards Building a Climate Resilient Nation
2018	Providing Opportunities for a Youthful Population.

Source: UNDP reports (2019)

Table 2.1 shows an overview of the themes of all the Human Development reports which was published from 1990-2018. The focal points of most of the reports are enlarging people's choice, provision of improved healthcare, education, security, poverty alleviation and income.

A good and constantly growing economy shift towards acquiring knowledge in manufacturing, ICT development, pharmaceuticals, telecommunication and R&D (research and development). Table 1 gives an overview of the major definitions and dimension of Human Development according to the annual Human Development reports. The dimensions and definitions are outlined based on the issues and talking points of each year. We will analyze the basic dimensions in subsequent sub-chapters.

2.1.1 Human Development dimensions

The idea of Human Development is multidimensional with so many faces and angles. Scholars and researchers over the years have tried as much to categorize Human Development based on certain critical perspectives and indices. One of the oldest dimensions according to Sabina (2002) who was explaining the neo-classical approach to Human Development, opined that income per capita was the metric which conveys value. The maximization of national income per capita for investment and distribution. The evolution of many studies on Human Development has countered the idea that income per capita is the only factor necessary for Human Development or growth. Consistent income is not sufficient enough to analyze Human Development. More studies have been used to check Human Development which focuses on the uphold values of people, their situation of life which is very objective and subjective well-being.

2.1.2 Dimensions and capability

Sabina (2002) opines that the capability approach designed by Sen, GNP increase is not just basic definition of development. Human development involves the overall expansion of the capability of people including measurement in health and education. Omolara (2017) observes that capability captions physical, mental and material expansion of the general population especially the expansion in capability seen in the working population.

It is the characteristics of the effectiveness on how people can do or carry out an assignment which is a factor of their individual capability. Unlike the other aspects and other dimension we will focus on which concentrate on people's happiness or desired fulfillment, income, expenditure, consumption and basic needs fulfillment, it is focused on expansion in thought, income, knowledge, skills and these are necessary for development. It focuses on the ability to achieve valuable functioning as a part of living.

Sabina (2002) explains capability as the freedom of an individual or a group to achieve value in their functioning. In capability, the various combinations of functioning is represented which are beings and doings. Just like capability, dimension of development goes from more central or important dimensions to the trivial ones.

In dimensions of Human Development, there sre no hierarchy, they are not reducible and commensurable. Omolara (2017) opined that they do not derive or divide upon the plan about decent life is but they are worth and cause for activities which people from different ethnic group and place can recognize based on actual reason which is based on personal experiences or other people's experiences too.

Ana (2014) opined that dimensions are like the primary colors of values which can spread and expand to form other key variables when combined together differently. The author further wrote that not all dimensions of human development can be expressed in different cultures, environment and place but similarly looking dimensions can be expressed in different places.

The different dimensions of Human Development will be based on different studies by authors. They were outlined by Sabina (2002) and Ana (2014) and they are;

- Martha Nussbaum's Basic human capabilities,
- Manfred Max-Neef's Axiological categories,
- Deepa Narayan et al's Dimension of well-being,
- Shalow Schwartz's Universal human value,
- Robert Commins' Quality of life domains,
- Maureen Ramsey'd Universal Psychological needs,
- Doyel and Gough's Basic human needs.

2.1.2.1 Martha Nussbaum's Basic human capabilities

Sabina (2002) and Ana (2014) defined basic human capabilities as a place of valuables (existences and activities) that people or environment has actual (either inside or outside) chance of being happy. The capabilities are independent and specific and yet open to plural specifications. Her list of basic human capabilities is a flexible list which can be revised and has been revised many times. The list can be permitted for governmental drives as the decent criteria of essential legal assurances by individuals or some people who might not have the same opinions about how a moral life for a human being should be.

Nussbaum's basic human capabilities are;

- **Life** – This is the process of being able to live to the end of human life of normal length, not dying prematurely or before one's life is so reduced as to be not worth living.

- **Bodily health** – This is the place of being able to have good health, including reproductive health, to be adequately nourished, to also have shelter or a place to live.

- **Bodily integrity** – The ability to have free movement, the ability to be treated as a sovereign entity which can be seen to be secured against any form of assault which include sexual assault, child abuse, domestic violence and choices in matter of reproduction.

- **Senses, imagination and thoughts** – The ability to be clever to use the brain and visualize, reflect and do behave like the way normal people behave which is not suited to only formal education alone. It also the ability to express one's self in any form of art, freedom of speech, religion and others.

- **Emotions** – Being able to have attachment to things or people outside ones shell. The ability to give affection to the ones who are dear to us. Emotions can be generalized as love, to grieve, to experience longing, gratitude and also justify anger.

- **Practical reasons** – The process of existence to be capable to practice a foundation of the decent plus involvement in serious reflections bout ways to arrange your life plans.

- **Affiliation** – The ability to be mindful in a direction of people, to know and show apprehension different people or individuals, to also involve in much

form of public interactions. To be intelligent to picture, situations of others and to feel a sense of compassion for the situations and to have the capability for both justice and friendship.

- **Other specie** – The ability to embrace nature, animal, plants and to leave with them.
- Control over ones environment, which can be seen politically and materially.

2.1.2.2 Manfred Max Neef's Axiological categories

Manfred Max Neef's categories was developed by Max Neef, a Chilean Professor. The author used the categories or matrix to do public exercise in cities, and suburbs. It involves 10 requirements to fulfill positive or negative effects in society. He proposed the needs that can be fulfilled at dissimilar levels and with dissimilar intensities. He proposed four expressions of every need (Ana, 2014).

- **Being,** which is the critical conscience, receptiveness, curiosity, astonishment, discipline, intuition and rationality.
- **Having,** which is focused on literature, teachers, method, educational policies, and communication policies.
- **Doing,** which focuses on investigation, study, experiment, education, analyze and mediate.
- **Literary,** which is focused on setting formative literature, schools, universities, academics, group, communities and family.

Wants can be gratified at the individual level, societal groups or of the environment.

Max Neef's matrix of need contains nine elements and they are;

- Subsistence,
- Protection,
- Affection,
- Understanding,
- Participation,
- Leisure,
- Creation,
- Identity,
- Freedom.

There were no unique categories for marriage and faith/religion.

2.1.2.3 Deepa Narayan Dimension of well-being

The dimension of wellbeing was established by Deepa Narayan. The author carried out a study using poor people from 50 countries and found out that the poor view poverty as multi-dimensional. In the result was segmented into material well being, physical well being, security and others. Knowledge was not prominent, work was mentioned, and relationship was valued though marital was not that good. Familiar relationships remained distinguished from wider community relationships. Self respect, dignity and psychological well being was also present (Ana, 2014).

The dimensions of well being are;

- **Material well being:** It focuses on having enough food, assets and work
- **Bodily well being:** Focuses on being and appearing well. It focuses on health, appearances and physical environment.
- **Social well being:** Focuses on being able to care for, bring up, marry and settle children. It focuses on self respect, dignity, peace, harmony, good relationship in the family and community.
- **Security:** It focuses on civil peace, a physical safe and secure environment, personal physical security, lawfulness and access to justice, security in old age and confidence in the future.
- **Freedom of choice and action.**
- **Psychological well being:** This aspect focuses on peace of mind, happiness and harmony.

2.1.2.4 Shalom Schwartz's Universal human values

Shalom Schwartz proposed and revised the theory of the cross sectional study. Schwartz defined value as derivable transituational goal varying in importance, which serve as guiding principles in the life of a person or either social entity (Sabrina, 2002). Value;

- Give the interest of some social entity
- They inspire act and reaction, giving it ways and sensitive concentration
- They operate with standardizing, rule on and modefying actions

- They can be done through socialization and unique learning experiences of individuals.

In Schwartz list, he looks at safety as a worth, but not a broader logic of physical existence and wellbeing, achievement was exemplified in greatness putting effort and production. Desire and inspiration, power, conformity, tradition and universalism were mentioned.

The universal human values according to Schwartz are;

- **Power** – Social status and prestige. To have authority or supremacy over individuals and resource,
- **Achievement** – Individual accomplishment indicating ability in the community and its standards.
- **Hedonism** – Desire and continual fulfillment of self,
- **Self-direction** – Independent thoughts and deed through selecting, producing and discovering,
- **Universalism** – Thoughtful, gratefulness, lenience and resistance for the well-being of all persons and for environment,
- **Benevolence** – Safeguarding and improvement of the well-being of individuals through whom individual is in everyday personal contact,
- **Tradition** – Respect, pledge and taking of the duties and thoughts that traditional culture or belief provide,
- **Conformity** – Restrain of activities, inclination and instincts possible to make you agry or damage others and disrupt societal opportunities or customs.
- **Security** – Welfare, accord and steadiness of community, of relationship and of character.

2.1.2.5 Robert Cummins' quality of life domains

Robert Cummins opined that domain of individual wellbeing are generally used as questionnaires that would ask how satisfied are you with certain critical domains. His quality of life domain consists of subjective and objective measure of quality of life (Ana, 2014). The domains are;

- Material wellbeing,

- Health,

- Productivity,

- Intimacy/ friendship,

- Safety,

- Community,

- Emotional well-being.

2.1.2.6 Maureen Ramsey's Universal psychological needs

Ramsey was focused in recognizing purpose and essential physical and mental health needs to developing empirical indicators for their needs and identifying means of satisfy needs or restore natural mental of functioning. The author classified the needs into six categories based on convergence rather than reasoned argument (Shakespear 2015). The needs include;

- Physical survival

- Sexual needs

- Security

- Love and relationships

- Esteem and identity

- Self realization

2.1.2.7 Doyal and Gough's Basic human needs

The authors proposed a theory of need which is grounded philosophically and practically. Universal needs as defined by them is the precondition aimed at societal contribution which relate to everybody in the similar direction and they include that the general desires happens, that circles primary need be known and the degree of need satisfaction can be charted (Ana 2014).

The authors identify two worldwide primary needs which are physical wellbeing and self-governing. Physical wellbeing is considered nonappearance of specific disease, where illness is well-defined allowing the biomedical model. While self-governing is the volume to pledge deed through the preparation of goals and principles and it needs psychological health, reasoning skills and chances to involve in community participations (Shakespeare, 2015). Eleven intermediate needs where specify and they are;

- Nutritional food/water,

- Protective housing,

- Work,

- Physical environment,

- Health care,

- Security in childhood,

- Significant primary relationship,

- Physical security,

- Economic security,

- Safe birth control/child bearing,

- Basic education.

Table 2.2: Human Development Dimensions by Different Authors

Authors	Human Development dimensions
Martha Nussbaum's basic development capabilities	Life, bodily health, bodily integrity, senses-imagination-thought, emotions, practical reasons, affiliation, other specie, play and control over ones environment
Manfred Max Neef's axiological categories	Subsistence, protection, affection, understanding, participation, leisure, creation, identity and freedom
Deepa Narayan's dimension of wellbeing	Material wellbeing, bodily wellbeing, social wellbeing, security, freedom of choice and action and psychological wellbeing
Shallom Schwartz's universal human values	Power, achievement, hedonism, stimulation, self direction, universalism, benevolence, tradition, conformity and security
Robert Cummins' quality of life domain	Material wellbeing, health, productivity, intimacy/ friendship, safety, community and emotional wellbeing
Maureen Ramsey's universal psychological need	Physical survival, sexual needs, security, love and relationship, esteem /identity and self realization
Doyal and Gough's basic human needs	Nutritional food/water, work, physical environment, health care, security in childhood, significant primary relationship, physical security, economic security, safe birth control/childbearing and basic education.

Source: Ana (2014)

Table 2.2 gives an overview of the Human Development dimensions. Based on the dimensions studied by the different authors, education, physical health, security/ protection, human rights and welfare were consistently mentioned by different authors in our review. It shows that these dimensions are the most critical in human development and they are the most important needs of every human (Ana, 2014; Sabrina, 2002).

2.2 Theories of Human Development

For a thorough study and understanding of Human Development or human capital development, one has to study and understand the various paradigm or aspects of Human Development. Human Development studies by various researchers come with multiple perspectives as we saw in the dimensions of Human Development. Three theories of Human Development will be focused on in this sub-chapter and they are;

- Human capital theory
- Modernization theory
- The dependence theory

2.2.1 Human capital theory

To understand the paradigm of human capital theory and what it entails, we must careful analyze the meaning and different aspects of human capital.

Tan (2014) defines human capital as productive wealth which is embodied in labor, skills and knowledge and it refers to any stock of knowledge or the innate acquired characteristics a person has that contributes to his or her economic productivity. Adelakun (2011) opines that human capital is the stock of capital that increases in a period when only gross investment exceeds depreciation with the passage of time. Human capital corresponds to productivity. It enables us to think of not only the years of schooling but also of a variety of other characteristics as part of human capital investment.

Tan (2014) gave several perspective of human capital based on different studies by authors and they are as follow;

- **The Becker analysis** – It is useful in the place of productivity. It increases the ability of a worker to be productive in all essential tasks, endeavors, in organizations and basic human situations. The stock of human knowledge or skill is directly critical to growth and development of a firm, the economy and the country.

- **Gardener's analysis** – Human capital has multidimensional facets and types of skill sets are much. He defined human capital which emphasizes on mental abilities and physical abilities and categorized them as different skills which should be enhanced to bring productivity.

- **Schultz / Nelson-Phelps view** – These authors viewed human capital as the ability to adapt. They opined that adaptation to different situations and to be productive at the same time is the direct interpretation and usefulness of human capital.

- **Bowles-Gintis view** – It defined human capital as the capacity to work in organization, obey orders and adapt to life based on different situations. He focused on education which he viewed as the main role to instill in an individual the correct ideology and approach towards life.

- **Spence view** – He viewed human capital are more a signal of ability than characteristics independently useful in the production process.

Tan (2014) opined that human capital theory suggested that education increases the productivity and earnings of individuals which shows that education is a critical investment. According to Tan (2014), the investment is not only crucial for individuals but it is also the key to the economic growth of a country. The author quoted Alfred Marshall who wrote that, "The most valuable of all capital is that invested in human beings". Adelakun (2011) also described human capital theory that view schooling and training as investment in skills and competence. He argued that based on national expectation or return on investment, individuals make decision on the education and training they receive as a way of augmenting their productivity. A more educated / skilled workforce makes ir easier for a firm to adopt and implement new technologies which is dependent on education and vocational training. Human capital development focused on the investment in education which increases the stock of human capabilities which is achieved by the combination of

innate abilities and investment in human beings. Investment can be seen in education, physical health and nutrition and on-the-job training.

Theorists of human capital theory further opined that the investment in education is considered to be equally or even more equally worthwhile than physical capital. Finally, they opined that the greater the provision of schooling society in an economy, the greater the increase in national productivity and economic growth.

2.2.1.1 Factors associated with Human capital theory

Tan (2014) opine that human capital theory comes with five factors which are associated with productivity.

- Innate ability,
- Schooling,
- School quality and non-schooling investments,
- Training,
- Pre-labor market influences.

Innate ability – Workers can have different amount of skills because of inborn differences. It has been extensively researched that some component of IQ is related to inherent genetic makeup.

Schooling – Schooling is the most easily observable component of Human Development and human capital. It has been seen that schooling differences accounts for a relatively small fraction of the differences in earnings, which further analyze that there is more to human capital than schooling.

School quality and non-schooling investment – The varying qualities of schools or educational institutions attended contributes to differences in the amount of human capital.

Trainings – It is the aspect of human capital that is acquired after schooling which is often associated with some set of skills useful for a particular industry or useful with a particular set of technologies.

Pre-labor market influences – The influence of peer group, religion, family and environment effect to which individuals are exposed to before they join the labor market may also affect their human capital significantly.

2.2.2 Modernization theory

Adelakun (2011) opined that the modernization theory focuses on how education transforms individuals value, belief and behavior. Exposure to modernization institutions such as schools, factories and mass media inculcate modern values and attitudes. The attitude include openness to new idea, independence from traditional authorities, willingness to plan and calculate further exigencies and growing sense of personal and social efficacy. Theorist of modernization opined that the normative and attitudinal changes continue throughout the life cycle which is permanently altering the individuals relationship with the social structure. The greater the number of people exposed to modernization institutions, the greater the level of individual modernity attained by the society.

Reyes (2001) opined that modern societies are more productive, children are better educated, and they have a particular feature of social structural differentiation which gives a clear definition of functions and political roles from national institutions.

Modernization is a phased process, homogenizing process which is explained thus; modernized society will increasingly resemble themselves because of almost similar pattern of growth. Modernization is also an irreversible process, once started, modernization cannot stop.

Other assumptions of modernization are;

- Modernization is a systematic process, it is achieved based on systems which work wholly and not in isolation.
- Modernization is a transformative process, it is the movement from traditional values and systems which will be totally replaced by a set of modern values.
- Modernization is an imminent process. Due to the two mentioned process above, modernization will happen.

2.2.3 The dependence theory

Reyes (2001) opined that the theory of dependency was first analyzed by Raul Prebisch and it states that in order to create conditions of development within a country, it is necessary;

- To control the monetary exchange rate, placing more governmental emphasis on fiscal rather than monetary policy.

- To promote a more effective governmental role in terms of national development

- To create a platform of investment, giving a preferential role to national capitals

- To allow external capitals following priorities already established in national plans for development

- To promote a more effective internal demand in terms of domestic markets as a base to reinforce the industrialization process

The Prebisch basis for dependency theory was later rejected and it was termed a failure. A more elaborate theoretical dependency model was later published in 1950. The new dependency model was embodied in four points and they are;

- To develop an important internal effective demand in terms of domestic markets,

- To recognize that the industrial sector is crucial to achieving better levels of national development, especially due to the fact that this sector in comparison with the agricultural sector can contribute more value-added products.

- To increase workers income as a means of generating more aggregate demand in national market conditions.

- To promote a more effective government role I order to reinforce national development conditions and to increase national standards of living.

2.3 Human Development and Other Global Frameworks

Human Development has gradually become a central idea in international development since its inception. It has encouraged the focus on the poor and poorest and the prioritization of capability enhancing services. In this part of our study, we will discuss Human Development with other key international global frameworks. The frameworks are;

- Millennium development goals (MDGs)
- Sustainable development goals (SDGs)
- Human security

- Human rights

2.3.1 Millennium development goals

Figure 2.1: Official Logos for the MDGs

Hulme (2007) called millennium development goals a global agreement to reduce poverty and human deprivation at historically unprecedented rates through collaborative multilateral actions. MDG differ from other poverty reduction promise and endeavor in many ways because of its systematic effort to specify finance, implement, monitor and advocate the goals.

On September 8th, 2000, the millennium declaration as a global vision for the future was adopted by the members of the United Nation millennium summit (Hulme, 2009). They created a programme which brought back the issue of development in an international scale back as an international agenda. The declaration was based on a set of fundamental rights which are freedom, equality, solidarity, tolerance, respect

for nature and shared responsibility. The millennium development goals were structured based on the following topics (Hulme, 2009).

- Peace, security and disarmament,
- Development and poverty eradication,
- Protecting our common environment,
- Human right, democracy and good governance,
- Protecting the vulnerable,
- Meeting the special needs of Africa,
- Strengthening the United Nations.

The international development goals where 8 in number and they were all adopted by the 191 United Nations member states at the time and many international organization which were committed to help achieve the goals.

Table 2.3: Millennium Development Goals

Number	Millennium development goals
1	To eradicate extreme poverty and hunger
2	To achieve universal primary education
3	To promote gender equality and empower women
4	To reduce child mortality
5	To improve maternal health
6	To combat HIV/AIDS, malaria and other diseases
7	To ensure environmental sustainability
8	To develop global partnership for development

Source: Hulme (2007)

According to the declaration, each goal has certain specific targets and specific timeframe to achieve the targets. To meet the targets, members of the G8 nations provided funds for the world financial bodies like World bank, International monetary fund (IMF) and African development bank (ADB) to help fund the different aspects of the MDG in countries that were heavily indebted (Reyes, 2001).

The MDG focused on human capital development, infrastructure and human rights with the intent of increasing the living standards of people. The objectives focused by the MDG in human development were on nutrition which focused on food, clean

water and poverty. Healthcare was also paramount and it focused on child mortality, HIV/AIDS, tuberculosis, malaria and reproductive health. Education was also an important aspect of the MDG and it focused on universal primary education, girl child education and sustainable provision of education infrastructure (UN, 2000).

The millennium development goals also cited infrastructural development in safe drinking water, energy and modern information/ communication technology. Production of sustainable and environmental friendly practices in transportation and agriculture.

As at 2013, the progress of the MDG were uneven in various countries and the total fulfillment of the goals were nit completely achieved before 2015 which was the year for completion. In 2016, the MDG was replaced with SDG (sustainable development goals).

2.3.2 Sustainable development goals

Sustainable development goals are set of goals instituted to replace the millennium development goals in tackling multiple challenges humankind is facing to ensure wellbeing, economic prosperity and environmental protection (Predhan, 2017).

The SGDs were agreed goals which occurred in 2015 at the United Nation General Assembly (UNGA) in 2015. Jones et al (2016) opine that the goals were ambitious and embraces issues including climate change, energy, water stewardship, marine conservation, biodiversity, poverty, food security, sustainable productivity and consumption, gender equality and economic growth.

In the SDG, there are 17 goals and 169 associated targets which are embedded in a genuinely comprehensive vision of the future in which little was left unaddressed from the wellbeing of every individual to the health of the planet, form the infrastructure to institution, from governance to green energy, from peaceful societies to productive employments (Predhan, 2017).

The SDG is a build up of the MDG instituted by the United Nation in 2001. Most of the goals in the SDG were positioned to be achieved in 2030. Each goals has a number of associated targets and time frame.

In implementation of the SDG, the United Nation highlighted the importance of continuing to fulfill northern countries pledge of using 0.7% of their gross national income (GNI) in official development assistance as well as addressing illicit financial flows. Other implementations include increasing the amount of GDP devoted to research and development, increasing national administrative and technical capacities, financing trade, capacity building, technology transfer, rule of law, human rights, good governance and finally, implementation and monitoring of governance performance in implementation of the SDGs (Simon et al, 2014)

2.3.3 Human security

There are many aspects of Human Development which relate to the security of people. Based on the definitions of Human Development we have discussed in previous chapters in out study, it will be truthful to analyze that everything associated with Human Development focuses on the security of human lives (Gomez and Gasper, 2013). Human security focuses on human freedom from fear and freedom from want. It is way bigger than security from violence and crime. It is also seen in the security of people's livelihood which is seen in economic, food, environment and health security. It is also seen in personal, community and political security.

The approach and concept of human security was introduced and adopted in the 1994 HDR (human development report) .

Gomez and Gasper (2013) quoting the UNDP 1994 report defined human security as the freedom from fear and freedom from want for everyone.

Michael (2013) addressed human security as the everyday insecurities experienced by people kin different parts of the world. In violent conflicts, in mega cities riddled with criminal gangs and health issues in seemingly safe places in Europe or North America. It is about security of humans and not necessarily about states and borders. It links the issue of violence to material deprivation and environmental risk. It also focuses on job security, poverty, vulnerability to diseases and natural or man-made disasters.

The definition of human security was expanded by the UNDP 1994 HDR report that was explained by James (2002). The author opined that human security should be explained in seven key areas and they are;

- Economic security,
- Food security,
- Health security,
- Environment security,
- Personal security,
- Community security,
- Political security.

Economic security – Economic security is seen in an assured basic income for individuals which can be gotten from productive, businesses and remunerative work or other times, from a publicly financed safe net. The place of economic security is a big problem in developing countries and a bigger issue in LDC countries. Employment security is a major issue in developing and most developed countries too (Gomez and Gasper, 2013).

Food security – In food security, it requires that all the people in a country at all times have access to food (basic food). The distribution of food is one of the biggest issue in food security and also the power to purchase the food too. For food security to be tackled head-on, economic security comes into the picture again. Purchasing power is established when there is income, consistent income (Simon et al, 2014).

Health security – In health security, it aims to give adequate guarantee to provide the minimum protection from diseases and unhealthy lifestyles in developing countries. In developing countries and poverty stricken countries, the major cause of death are infectious and parasitic diseases while circulatory diseases are issues in developed countries. When it comes to health security, poor people are the most vulnerable and it occurs most in rural settlement.

Environmental security – In environmental security, it aim to protect individuals from the effect of long and short term disasters which are caused by nature and man. The greatest and the most common environmental threat in developing countries is access to clean safe water. While in developed countries, we have pollution and global warming.

Personal security – It is the most common definition of human security. It aim to protect people from physical violence, whether from the state or external state, from violent individuals, from domestic abuse or from predatory entities. One of the

biggest security issue which is nit limited to developed or developing countries is violent crime which can come in homicidal tendencies, abuse and injury.

Community security – In community security, it aims to protect people from traditional relationships and values, from traditional instigated violence. Many communities are still under intense communal and inter- ethnic attacks.

This is seen in honoring the basic human right of everyone in a country especially from physical institutions. Political repression, torture, ill-treatment, disappearance and other political instigated vices are still being practice in many countries, in Nigeria, security from the abuse of power from police men and military personnel is always a reoccurring issue (Michael 2013).

2.3.3.1 Human Development and Human Security, how do they differ?

Gomes and Gasper (2013) opine that the two aspects of human lives are interlinked but they are not the same or identical. Human Development focuses on enlarging people's choices and freedom while human security is about assessing priority freedom so that people can exercise choices safely and freely and are confident of protected opportunities. Michael (2013) wrote that human security calls for people-centered, comprehensive, context specific and prevention oriented responses. Human security focuses on threats, understanding the threat in order to implement preventive measures.

Human security focuses on the following,

- It uses empowerment and protection to tackle specific threats to people's lives,
- It recognizes the inter-linkages between peace, development and human rights, and equally consider civil, political, economic, social and cultural rights.
- Human security is based on national ownership.

2.3.4 Human Rights

As human beings, everyone of us have certain rights which cannot be buried or hidden. These rights are what make us human and gives us the ability to integrate into society.

UN (2018) defined human right as the inherent rights to all human beings which are not limited by race, sex, ethnicity, religion or any other status. Human rights include the right to life and liberty, freedom from slavery and torture, freedom of opinion and expression, the right to work and education.

Siobham (2009) also opined human rights are basic rights and freedoms that every person in the world should have. The author gave two examples of human rights and they are;

- Civic and political rights,
- Social, cultural and economic rights.

Civic and political rights – These are class of rights and freedom that protects individuals from unwarranted government action and ensure one's ability to participate in the civil and political life of the state without any form fear of repression and discrimination. Siobham (2009) gave four examples of civic and political rights;

- The right to life and liberty,
- Freedom of expression,
- Equality before the law,
- The right to be free from discrimination.

Social, cultural and economic right – This involves right to decent work, adequate standard of living, housing, food, water and sanitation. Also included are social security and education.

The international human right law lays down the obligation of government to act in certain ways or to refrain from certain acts in order to promote and protect human rights and the fundamental freedoms of individuals or groups.

2.4 Human Development Report

Human Development report is an editorially publications which is autonomous in nature commissioned by the United Nation development programme (UNDP). It is an annual exercise which acts as an important tool for raising awareness about Human Development around the world.

Sabina (2010) opined that it has been a yearly report that applies to the concept of human development to diverse themes, such as environment, gender, poverty, globalization, cultural liberties, migration and many more. The human development reports also include a statistical report with the HDI (Human Development Index) and other relevant figures of Human Development for many countries. The report is commissioned yearly in many different languages. The Human Development report have changed the way we see the world and it has shown that economic growth is very important but the most important aspect of development which is necessary for national income is Human Development which gives all people the chance to live longer, healthier and productive life.

Sabrina (2010) opine that the first Human Development report was commissioned and published by the UNDP in 1990 and it gave clear and fundamental articulation of the concept of Human Development. It is the only report that focus on the concepts and measures of Human Development and hence it is the background that brought about the framework of Human Development. The basic definition of Human Development was explained holistically in the 1990 HDR which focus on the theme "Concept and measurement of Human Development". People are the real wealth of a nation was the key aspect of the report and the basic objective of development is to create an enabling environment for people to live long, healthy and creative lives. The report also focused on the process and the levels of achieving well-being, it clarifies the concept of freedom in the different paradigm and provides important qualification and classifications.

Subsequent themes of other reports are reported in the table below;

Table 2.4: Themes of HDRs from 1990-2016

Yearly HDR report	Themes
1990	Concept and measurement of Human Development
1991	Financing Human Development
1992	Global dimension of Human Development
1993	People's participation
1994	New dimension of human security
1995	Gender and Human Development
1996	Economic growth and Human Development
1997	Human Development to eradicate poverty
1998	Consumption of Human Development
1999	Globalization with a human face
2000	Human rights and Human Development
2001	Making new technologies work for Human Development
2002	Deepening democracy in a fragmented world
2003	Millennium development goals: a compact among nations to end human poverty
2004	Cultural liberty in today's diverse world
2005	International cooperation at a crossroads: aids, trade and security in an unequal world
2006	Beyond scarcity: power, poverty and global water crisis
2007/2008	Fighting climate change: human solidarity in a divided world
2009	Overcoming barriers: human mobility and development
2010	The real wealth of nations: pathways for Human Development
2011	Sustainability and equity: A better future for all
2013	The rise of the South: Human progress in a diverse world
2014	Sustaining human progress: Reducing vulnerability and building resilience
2015	Work of Human Development
2016	Human Development for everyone

Source: HDR-UNDP (2017)

Table 2.4 gives an over of the themes attached to each human development report.

Most times, Human Development reports come as national and regional reports which are based on research, statistics and data collected. To understand the need for yearly HDRs, one have to understand want constitutes an HDR and the basic aspects in which the report are released. Human development based on our various definitions, talks about human life, expansion, participation, human capital development, education, health, security, human right and wellbeing. These are the various aspects by which HDRs are published.

2.4.1 Human Development Index

In the previous sections of our research, we discussed about different dimensions of Human Development. Human Development index measures the critical aspects of social and Human Development.

Biswas and Caliendo (2007) opined that the HDI assesses how well countries are doing in terms of non-income measures. It calculates the simple average of life expectancy, education and GDP indexes. The link between economic growth and Human Development can only be sort out in comparison of basic life indexes for more detailed information which can not be gotten in studying yearly gross domestic product (GDP).

Graham (2010) wrote that HDI provides an opportunity for the international development community to re-evaluate the ways by which welfare is measured and human progress. Graham defined it as a simple statistic of life expectancy, education and per capita indicators which are used to rank countries based on Human Development.

Kovacevic (2011) opined that HDI was developed based on the response to the need for a measure that could better represent human achievements in several basic capabilities other than income based indices of growth and development and could also provide a credible alternative to them. Kovacevic (2011) also gave the sex basic principles of HDI from the onset and they are;

- Measure the basic purpose of Human Development and to enlarge people's choice,
- Include limited number of variables to keep it simple and manageable,
- Be composite rather than a plethora of separate indices,
- Cover both social and economic choices,
- Be sufficiently flexible in human coverage and methodology to allow gradual refinements once better alternatives becomes available,
- Not inhibited by lack of reliable and up to date data series.

HDI is a three-dimensional tool used in measuring Human Development. Kovacevic (2011) and Graham (2010) opined that HDI was conceived using three basic dimensions and they are;

- Longevity (long and healthy life),
- Education (knowledge),
- Living standards (a decent standard of living).

Table 2.5: HDI Dimensions and Indicators

HDI dimensions	HDI indicators	Human Development Index
Longevity (Long and healthy life)	Life expectancy at birth	Life expectancy index
Education (knowledge)	Adult literacy rate. Combined gross enrollment for primary, secondary and tertiary education	Education index
Living standard (decent standard of living)	GDP per capita in US$ adjusted by purchasing power parity	GNI index

Source: Kovacevic (2011)

Table 2.5 shows the human dimensions and their respective indicators. The indicators are life expectancy, GDP per capita (PPP$), adult literacy rate, combined gross enrollment for primary, secondary and tertiary education.

Human Development index was calculated until 2011 using these formulas. The formulas were promulgated by the United Nation development programme (UNDP).

Kovacevic (2011) and Graham (2010) wrote that HDI is not a comprehensive measure of human development or wellbeing but rather a summary alternative to economic measure. The concept of Human Development is way broader than any measure of Human Development. The constantly evolution of HDI shows that it will never fully capture the concept of Human Development. HDI is focused on capturing the basic capabilities of people. The use of HDI metric is extensive and it can be used for different missions and agendas which can range from international organization, government department, academic research, civil society, non government organization and advocacy groups.

2.4.2 Choice of indicators in HDI

Biswas and Caliendo (2007) wrote that the concepts of Human Development are not measurable directly even though manifestations are observable. There are no fully objective way by which the relevant indicators are selected. The choices of indicators are guided with certain principles and other criteria aimed at assurance of integrity, methodological soundness and high accuracy and reliability of the resulting composite index. The goals to be achieved with each indicators selected is further

dictated by the quality dimensions for composite indicators and variables which include; conceptual relevance and intuitive validity, non-ambiguity, availability and reliability of data sources, internal reliability and logical interconnection, non-redundancy and consistency. Kovacevic (2011) further opined that information contained in an indicator should be easy to communicate and should be in the interest to a broad spectrum of potential users which is wide, from policy analyst and decision makers, to media and the general public.

2.4.3 Inequality-adjusted Human Development Index

In 2010, the HDR introduced another measurement index of development which was called the inequality adjusted Human Development Index (IHDI). It was termed the actual level of Human Development.

IHDI combines a country's average achievement in health, education and income with how those achievements are distributed among a country's population by discounting each dimension's average value according to its level of inequality. IHDI is distribution-sensitive average level of Human Development.

Table 2.6: IHDI Indicators and Dimensions

Dimension	Indicators	Dimension index	Inequality adjusted index
Long and healthy life	Life expectancy	Life expectancy	Life expectancy index
Knowledge	Expected years of schooling, Mean year of schooling	Years of schooling	Education index
Decent standard or living	GNI per capita (ppp, $)	Income/ consumption	Income index

Source: UNDP

Table 2.6 shows the inequality adjusted Human Development Index, the dimensions and indicators. The indicators are life expectancy, GNI per capita (PPP$), expected year of schooling and mean year of schooling.

The different between the IHDI and HDI is the Human Development cost of inequality which is also called the loss to human development due to inequality. IHDI allows a direct link to inequality in dimensions, it can inform policies towards

inequality reduction and leads to better understanding of inequality across population and their contributions to the overall Human Development cost.

2.5 Conclusion

Chapter two discussed about the concept of Human Development, definitions based on the different Human Development reports. The dimensions of Human Development based on the reports from 1990-2016, the dimensions defined by different authors, theories of Human Development which includes Human capital theory, modernization theory and the dependency theory. This chapter also compared Human Development with millennium development goals, sustainable development goals, Human security and Human rights. Human Development reports, Human Development index, choices of HDI indicators and inequality-adjusted Human Development Index were discussed.

3. HUMAN DEVELOPMENT IN NIGERIA

Based on the last Human Development report (2018) and the Human Development Index of 2018, the rank of Nigeria was 158 in a list of 188 countries. The yearly HDI report gave Nigeria a score of 0.534. The report shows that Human Development in Nigeria is at the critical lowest point because Nigeria is part of the countries in low development countries (LDC) based on the Human Development Index (Anas et al, 2017).

This part of the study will discuss Human Development in Nigeria based on the three basic aspects of HDI which are life expectancy (Health care), education (knowledge) and income (welfare).

Table 3.1: Top 10 Economies in Africa by GDP

Rank	Countries	GDP ($ billion)
1	Nigeria	594.257
2	South Africa	341.216
3	Egypt	275.748
4	Algeria	219.453
5	Angola	129.785
6	Morocco	114.7
7	Libya	67.622
8	Sudan	63
9	Kenya	56
10	Ethiopia	51

Source: World development indicators

Table 3.1 shows that the economy of Nigeria is the largest in Africa with a GDP $594.257 billion. With an estimated population of 200 million people, it accounts for almost half of the population in West Africa. According to Abdu (2017), Nigeria has the largest young people globally with almost 65% of the population under 30 years which is positive based on the amount of people who can work. Nigeria is blessed with abundance of natural wealth and resource. As the largest exporter of natural gas and crude oil in Africa and the fifth largest in the world, it shows that there is constant increasing revenue from the sector to increase the Gross Domestic Product (GDP) of Nigeria.

The pool of natural, mineral and human resources embedded in the country is so large to postulate that in the presence of good and progressive political leadership structure, the rate of economic growth and intense Human Development which is the key aspect of prosperity and critical to sustainability would have been seen in Nigeria long ago (Adelakun, 2011).

Incoming political leaders have been focusing on finding a right and adequate framework to speed up economic growth rate in association to income, social development in conjunction with the stimulation of continuously using resources which is abundantly available in the country is necessary towards the total annihilation of poverty, low productivity and stagnant movement of the economy.

It is unfortunate to report that despite all of the abundant resources, the level of economic, social and human development in Nigeria has been considerable very low. The annual reports of human development based on Human Development Index is considerable low over the years which is an aberration considering the amount of natural and human resource that is readily available.

Table 3.2: Nigeria Human Development Index (2003-2018)

Date	HDI	HDI ranking
2018	0.534	158
2017	0.533	158
2016	0.528	154
2015e	0.527	152
2014	0.525	152
2013	0.521	152
2012	0.514	153
2011	0.507	153
2010	0.500	153
2009	0.492	146
2008	0.487	142
2007	0.481	147
2006	0.477	147
2005	0.466	140
2004	0.463	142
2003	0.445	143

Source: UNDP

Table 3.2 shows the slow upward trend of Human Development in Nigeria based on Human Development index (HDI). The report shows that there have been decreasing levels of Human Development from 2003 to 2015. Based on ranking, Nigeria was in the 143 position in 2003 but 10years later there has been a downward movement to

152 position which has been constant until 2015. In 2018, it fell again to an HDI rank of 158. According to the table, the HDI values continues to increase gradually but the rank continues to decrease yearly. It shows that other countries are growing like in Hunan Development and their growths are significantly higher than the growth of Nigeria.

Table 3.3: Nigeria HDI Trends with all the Indicators (1990-2018)

Years	Life expectancy at birth	Expected year of schooling	Mean years of schooling	GNI per capita (PPP$)	HDI value
1990	46.1	6.7		2,743	
1995	46.1	7.2		2,529	
2000	46.6	8.0		2,378	
2005	48.7	9.0	5.2	3,606	0.466
2010	51.3	9.6	5.2	4,834	0.500
2011	51.7	9.7	5.5	4,940	0.507
2012	52.1	9.8	5.7	5,035	0.514
2013	52.4	10.0	5.9	5,173	0.521
2014	52.8	10.0	5.9	5,443	0.525
2015	53.1	9.7	6.2	5,540	0.527
2016	53.5	9.6	6.3	5.336	0.528
2017	54.0	9.7	6.5	5.203	0.533
2018	54.3	9.7	6.5	5.086	0.534

Source: Nigeria human development report (2018)

Table 3.3 shows that between 2005 and 2018, the HDI value of Nigeria showed a growth of figure from 0.466 to 0.534. The growth shows a positive movement of 13.1%. life expectancy at birth, mean year of schooling and mean year of schooling increased by 7 years, 0.8 years and 3.3 years respectively while GNI per capita showed a growth of 98.4 % between 1990-2018

The rate of the increase in human development boils down to the fact that the social development sector have consistently seen decrease in budget allocations in Nigeria. Anas et al (2017) wrote that despite the threefold increase in the total expenditure by government in the public sector after Nigeria started practicing democratic system of government, governmental spending on health and education is still low. Health sector allocation has declined with time if we consider that the percentage of budget allocation to the health sector is 0.98% of the overall GDP can be equated to other smaller countries in the West and Central Africa. Based on the educational figures in Africa which average share of educational figures in GDP equals 5.7% and that of government budget equals 19.6%.

Despite the persistency in prioritizing human development in Nigeria especially in the education and health sector, Nigeria is still ranked poorly in human development. Abdu (2017) further wrote that Nigeria position and figure based on human development is quite disappointing which is seen in the rate of unemployment and job availability and declining state of the educational and health sector and the difficulty seen by citizens of Nigeria when it comes to get access to health and education which makes Nigeria to remain low in ranking in human development.

3.1 Challenges of Human Development in Nigeria

In discussing human development and the low end of its growth in Nigeria, we must view the challenges of Human Development seen in Nigeria. Chikwe et al (2015) gave three challenges facing Nigeria based on human development and they are;

- Low rating in human development indices,
- Brain drain,
- Underemployment.

3.1.1 Low rating in Human Development Indices

Based on the tables we have discussed about, Nigeria Human Development indices is only better than 22 countries which is based on the 2016 Human Development Report. It is an indication of a very poor state of human development considering the amount of human resource and natural/mineral resource that country has. Nigeria is blessed with arable lands, crude oil and natural gas, a vibrant population of young people who are either unskilled or lack basic education. Comparing the geo-political zones in terms of education, the Northern zone is the least educated and very high rate of illiteracy among the population.

3.1.2 Brain Drain

Based on the HDR report of 2006, an estimation of 21,000 doctors are practicing in the United States of America which is worrisome because of the steady decline of doctors and practitioners of medicine in Nigeria. Brain drain is not just an unfortunate precedent in the health sector alone, it is associated with other sectors in Nigeria.

Brain drain is the overall situation where a country is not able to keep her educated work force and they are lost to other countries with the aid of migration.

Brain drain occurs when skilled labor move from their home country to use their skills in another country and also contribute in the development of the other countries. In brain drain, the disadvantage country tends to suffer from underdevelopment and hardship because of lowered numbers of skilled professionals. In most situations, the movements occurs from countries which are developing or under-developed countries to fully developed countries (Chikwe et al, 2015).

Dodani and Laporte (2005) also defined brain drain as the cross border movement of trained workers who are in search of better opportunities, living standards, better salaries, technological advancement and more stable political clime in totally different countries. Trained professionals especially skilled health workers are needed for employment globally for better standard of living and advanced technology. The authors opined that this migration occurs mostly from developing countries to developed countries. The impact of the growing situations of brain drain on the developing country is alarming and scary. There is loss of human resources when skilled professionals migrate, which gives direct benefits to the recipient country. Nigeria is constantly at loss because of brain drain and the number grows consistently because of the steady decline in human development in the country, security issues, political instability and many other issues.

Dodani and Laporte (2005) wrote that the push and pull factor are the basic causes of brain drain. The push factor focuses on the negative characteristics of the home country, the developing country or in the case of Nigeria, the low developed country (LDC).

Example of push factors are unemployment, political instability, the non-availability of standard equipment and environment, societal discrimination in getting jobs, the lack or slow pace in economic developmental strides, human right violations and lack of adequate and good working conditions. Like a magnet, the essential amenities and facilities are the pull factors found in a developed country which sensible people will want to benefit from. The pull factor include, higher paying jobs, a developed economy, the superiority which comes with foreign training, a political climate

which is stable and peaceful, a better and well invested system of education which is a consequence of superior training.

The effects of brain drain on the home country and using Nigeria as a case study are;

- Declining state of innovative ideas in the country.
- An eventual loss of educational pioneers.
- Declining numbers of future business minds and novel enterprise.
- Declining state of skilled workforce.
- Fall of revenue from tax.
- A declining economy and loss of confident in the developmental sector.

3.1.3 Underemployment

Chikwe et al (2015) wrote that the utilization and providing a good educational development strategy and providing a habitable environment where the products of the educational system can function well. Yearly, universities in Nigeria churn out graduates without having jobs for the growing population. The place of job creation and instilling the mindset of wealth creation and service providers is very key. Majority of the product of the educational system in Nigeria are underemployed because of the inability to provide jobs and an environment which is not conducive for the creation of jobs and businesses. Nigeria is suffering from open and disguised form of unemployment while another type of underemployment is the place of diverting labor to sectors where the labor force do not have the appropriate skills or training.

3.2 Education in Nigeria

Achuegbue and Ochonogor (2013) defined education to be an act to learn, train, instruct in a formalor informal setting or environment which include collages and universities. It can also be explained as a way by which knowledge and skills are passed down to individuals. Adelakun (2011) opined that it is the process of transmitting information from generation to generation. It can also be a process whereby mental power is developed using systematic means

Achuegbue and Ochonogor (2013) opined the need to immediately increase and provide education for people is now, so that the people can make their future better.

Education can also be interpreted as learning instructions, the act to be taught, to acquire information and to be guided. According to the authors, the growth of different systems of education is dependent on the amount and quality of production factors which are implemented and they include both material and human resources.

Abdu (2017) argued that education is key to development. He further wrote that the foundational form of education must be accessible to everyone. The basic or foundational education is necessary for everyone and it is important.

Aluko and Aluko (2015) opined that education affects every individuals of a country. Research shows that the rise or gradual expansion of education has a positive relationship with economic development. Education is an intricate aspect in all modern societies.

3.2.1 Historical growth of education in Nigeria

The old 6-5-2-4 educational system was inherited by Nigeria from the colonial masters but was replaced by the 6-3-3-4 education system in 1987. The old 6-5-2-4 focuses on six years of primary education, five years of junior secondary school, two years of senior secondary school and four years of tertiary education. The improved version of the educational system which is 6-3-3-4 is almost the same with the older version but a change in the secondary education system where three years for junior secondary school instead of five years while another three years of senior secondary school instead of two years (Ayodele and Adedokun, 2014)

According to Aluko and Aluko (2015) opine that the new model explain that six years will be spend in primary education. The secondary school which is divided into Junior Secondary School (JSS) and Senior Secondary School (SSS) will be divided into three years each which accumulates to six years and four years of tertiary education.

Achuegbue and Ochonogor (2013) opine that the fastest growing education system in Africa is in Nigeria. In 1960, there were only two Universities in Nigeria which were the University of Nigeria, Nsukka and University of Ibadan with the standard enrollment of about 1,400 students. In the space of 40years, the universities in Nigeria have increased in a rate of 3750 percent with a total of 77 universities but the draw back based on increase, is the lack of corresponding increase in financial funding based on research, technology, infrastructure and many more variables. The

universities in Nigeria are funded by the federal government, state government, and private owners of private universities.

Table 3.4: Primary School Enrolment in Nigeria (2012-2018)

Year	Male	Female	Total
2012	13,167,067	11,726,375	24,893,442
2013	13,500,893	12,657,482	26,158,376
2014	13,255,789	12,545.408	25,801,197
2015	13,393,310	12,049,225	25,442,535
2016	13,435,940	12,155,241	25,591.181
2017	13,873,904	12,312.697	26,186,601
2018	14,004,564	12,897,144	26,871,708

Source: Federal ministry of education (2019)

Aluko and Aluko (2015) wrote that the enrollment into primary education in 1980 was 12.2 million but in 1887, it fell to 11.5 million. There has been a steady growth in enrollment which was seen as 26.3 million in 2000. Table 9 shows that the growth in enrollment has been somehow stagnant and other times decreasing. In 2013 it was 26.1 million while in 2016 it fell to 25.6 million while in 2018, the number increased to 26,871,708.

Table 3.5: Junior Secondary School Enrollment (2012-2017)

Year	Male	Female	Total
2012	2,816,746	2,460,781	5,277,527
2013	3,221,959	2,946,805	6,168,764
2014	3,311,470	2,891,624	6,203,094
2015	3,260,109	2,920,182	6,180,291
2016	3,181,810	2,786,332	5,968,142
2017	3,182,754	2,790,358	5,973112

Source: Federal ministry of education (2019) N:B= Data for 2018-2019 is not available

Table 3.6: Senior Secondary School Enrollment (2012-2017)

Year	Male	Female	Total
2012	2,696,868	2,237,854	4,934,722
2013	2,801,960	2,350,845	5,152,805
2014	2,321,183	1,971,183	4,292,489
2015	2,629,526	2,281,418	4,910,944
2016	2,417,192	2,058,117	4,475,309
2017	2,534,900	2,134,332	4,669,232

Source: Federal ministry of education (2018) N.B: Data from 2018-2019 is not available

There have been fluctuating levels in secondary school enrollment in 1980, 1984 and 1989 which was 1 million, 3.4 million and 2.7 million respectively. From 1990 secondary school enrollment has increased steadily to 7.1 million in 2003. According to table 10 and table 11, the data in 2016 was at 10.4 million computing data for both secondary school sections (JSS and SSS). It should also be noted that the number of schools increased in between 1990-2013 from 6,001 to 11,918 (Achuegbue and Ochonogor, 2013).

Total enrollment into Nigeria universities and other tertiary institutions grew from 216,119 in 1988 to 1,274,722 in 2003.

According to the tables and the data collected, there has been consistent increase in the amount of enrolment of school children into schools but without a parallel increase in educational facilities which will aid teaching. The decline in provision of education tools boil down to underfunding.

Isola and Alani (2012) wrote that despite the continuous size increase of the system, investment in the educational system has been limited and inefficient which is evident in the HDR rank of Nigeria. Nigeria produces graduates yearly who are majorly deficient and lack the requisite skills, know-how needed to gain employment which in turn is needed for economic growth.

3.2.2 Education Indicators in Nigeria

Isola and Alani (2012) gave an overview of the educational indicators in Nigeria.

- **Gender parity index (GPI) -** This index measures the relative access to education of males and females. It is the quotient of the number of females by the number of males enrolled in a given stage of education. GPI equals to 1 indicates parity between females and males. A value less than 1 indicates a disparity is in favor of the boys and a value greater than 1 indicates a disparity of girls. It measures the progress towards gender parity in education participation and/ or learning opportunities available for girls in relation to those available to boys.
- **Gender enrolment rate (GER) –** It is determine by the number of students enrolled in school at several grades level like in Nigeria where they have primary school, junior secondary school and senior secondary school. GER is used to show the ratio of the number of students who live in that country to

those who qualify to the particular grade level. The GER can also include students who are older or younger than the official age group.

- **Net enrolment rate (NER) –** Total number of students in a theoretical age group for a given level of education enrolled in that level expressed as a percentage of the total population in that age group. A high NER denotes a high degree of coverage for the official school age population. The maximum value is 100% but if more increasing trends are seen, it reflects improving coverage at the specified level of education. Comparing NER and GER, the different between both indicators highlights the incidence of under-aged and over aged enrolment.

- **Transition rate –** Number of students admitted to the first grade of a higher level of education in a given year which is expressed as a percentage of the number of student enrolled in the final grade of the lower level of education in the previous year. A hugh transition ratio indicates a high level of access or transition from one level of education to the next and it reflect the initial capacity of the next level of education. Low transition rates signals problems in the bridge between levels of education.

- **Survival rate –** The actual percentage of students or groups of students enrolled in the first grade of a given level or cycle of education in a given school year who are expected to reach a given grade, regardless of repetition. When the rate approaches 100%, it indicates a high level of retention and low incidence of dropout. Survival rate is a control objective for education for all and the MDGs.

- **Completion rate –** It measures the amount of pupils in-between 3-5 years who have successfully completed a grade of each level of education. Expansively, it measures the amount of persons in an age group who have successfully finished primary education, junior secondary education and senior secondary education. It is a measure of the rate at which students finish a level of education without many delays.

Other indicators are percentage of female pupils or students, pupil/student – teacher ratio (PTR), pupil – qualified teacher ratio (PQTR), pupil classroom ratio and out of school.

Table 3.7: Primary School Education Indicator 2016

Indicators	Public	Private	Total	Demographic data	Male	Female	Both
Gender parity index (GPI)		0.9		Pop aged (6-11)	15,414,612	15,118,571	30,533,183
Gender parity index (Average)		1.0		Pop aged (6)	2,782,207	2,694,109	5,476,316
Gender gap (Gross)		-4.7		Gross intake rate	44.55	39.62	42.13
% female pupil	47.80	80.0	48.09	Gross enrolment ratio(GER)	67.16	80.40	83.81
Pupil/teacher ratio	49	10	33	Completion rate	70.82	64.82	67.67
Pupil/qualified teacher ratio	62	16	46	Net enrolment ratio(NER)	66.38	63.43	64.92
Pupil classroom ratios		67		Survival rate	72.03	71.63	71.84
Teacher/classroom ratio				Out of school		10,648,546	

	All schools			Public schools	Private schools
	Male	female	Total	Total	Total
Enrolment in primary	13,435,940	12,155,241	25,591,181	22,067,428	3,207,593
Aged (6-11)	10,232,168	9,590,204	19,832,372		
Enrolment in Primary 1	2,743,132	2,460,501	5,203,633	5,344,497	761,031
Number of teachers	363,157	401,439	764,596	453,248	311,348
No of trained teachers	245,460	304,802	550,262	354,258	196,006
% qualified teachers	67.59	75.93	71.97	78	63
Total intake	1,239,605	1,067,394	2,306,999		

Source: Federal Ministry of Education (2017)

Table 3.7 gives different results based on the indicators we defined. The Gender parity index (GPI) was 0.9 and it is below 1. It shows that more male students compared to female are still in primary school education. GER (Gross enrolment ratio) was 83.81% which is still far away from the 100% benchmark. Same with completion rate, net enrolment ration and survival rate which were 67.67%, 64.92% and 71.84% respectively. This is another indication that the primary education in Nigeria as at 2016 is not forceful enough. The survival and completion rate were still below 100% which is the benchmark. It should be noted that recent data are not available

Table 3.8: Junior Secondary School Indicator 2016

Indicators	Public	Private	Total	Demographic data	Male	Female	Both
Gender parity index (GPI)		0.9		Pop ages (12-14)	6,884,093	6,666,111	13,850,204
Gender parity index (Average)		1.0		Gross intake rate	0.00	0.00	0.00
Gender gap (Gross)		-4.4		Gross enrolment ratio (GER)	44.94	41.19	43.09
% female pupil	46.21	48.08	46.69	Transition rate to JS 1	24.02	57.68	68.59
Pupil/teacher ratio	37	15	20	Completion rate	43.31	38.87	41.13
Pupil/qualified teacher ratio	37	15	29				
Pupil classroom ratios		68		Survival rate	87.63	84.85	79.34

	All schools			Public schools	Private schools		
	Male	female	Total	Total		Total	
Enrolment in JSS	3,093,546	2,745,441	5,838,987	4,787,317		1,051,670	
Enrolment in JSS 1	1,140,586	1,002,751	2,143,337	1,728,035		415,503	
Number of teachers	152,623	139,457	292,080	149,639		142,441	
No of qualified teachers	104,030	98,078	202,108	129,720		72,388	
% qualified teachers	68.19	70.33	69.20	87		51	

Source: Federal Ministry of Education (2017)

In table 3.8, which is the education data for Junior secondary school in Nigeria has a GPI of 0.9 which like the result of primary school indicator shows more male students compared to female student in Junior secondary school. Gross enrolment ratio was 43.09 which is way poor compared to the 100% benchmark. Survival rate was 79.34% and completion rate was 41.13%. the result of the indicators still shows a big gap and deficiency in the junior secondary school system in Nigeria.

Table 3.9: Senior Secondary School Indicators 2016

Indicators	Public	Private	Total	Demographic data	Male	Female	Both
Gender parity index (GPI)		0.9		Pop ages (15-17)	6,607,382	6,298,825	12,806,207
Gender parity index (average)		0.0		Gross intake rate			
Gender gap (Gross)		-4.1		Gross enrolment ratio (GER)	37.15	32.67	34.95
% female pupil	45.28	45.76	45.99	Transition rate to JS 1	26.82	27.06	26.94
Pupil/teacher ratio	26	3	11	Completion rate	33.19	28.71	30.98
Pupil/qualified teacher ratio	30	6	16				
Pupil classroom ratios		62		Survival rate	85.34	84.99	88.17

	All schools			Public schools	Private schools		
	Male	female	Total	Total		Total	
Enrolment in SSS	2,417,192	2,068,117	4,475,309	3,563,748		911,561	
Enrolment in SSS 1	853,435	754,119	1,907,554	1,286,563		320,991	
Number of teachers	205,949	192,326	398,275	136,868		261,407	
No of qualified teachers	144,374	136,510	280,884	117,993		162,891	
% qualified teachers	70.10	70.98	70.53	86		62	

Source: Federal Ministry of Education (2017)

In table 3.9, which is the education data for senior secondary school in Nigeria has a GPI of 0.9 which like the result of primary school indicator shows more male students compared to female student in senior secondary school. Gross enrolment ratio was 34.95 which is way poor compared to the 100% benchmark. Survival rate was 88.17% and completion rate was 30.98%. the result of the indicators still shows a big gap and deficiency in the senior secondary school system in Nigeria.

3.2.3 Adult Literacy in Nigeria.

Ayodele and Adelakun (2014) defined literacy in two folds;

- Basic literacy is the situation whereby a person is able to understand, comprehend and explain his or her self using short simple statements.
- Functional literacy is the situation whereby a person is suitable to get involved in higher literacy activities and can function favorably in a group or community. It is also a situation whereby the person can read, write and carry out simple calculations on his or her own and develop his or her community.

A functional literate is able to acquire skills which allows him to function well on the job he is performing on a day to day basis. Adult literacy is an important indicator in human development. Functional literacy helps people to have sufficient skill set to function for individual and community development.

Adult literacy was 50.1% in 1989 which increased to 55% in 1993 and 1994.it was 57% in 2003, 51.1% in 2008 and 59.6% in 2015. The 2015 result shows that 41 million adult Nigerians were literate while 72.8% of Nigerian youth were literate (Aluko and Aluko, 2015).

3.2.4 Overview of child education in Nigeria

The growth in population in Nigeria over the last decade has put so much stress and pressure on the already overstretched public service and infrastructure. The burden of education children and young teenagers is becoming overwhelming because of the non-availability of sufficient infrastructure to carter for the growing population.

An estimated 40% of Nigeria children from 6-11 years do not attend any form of primary school. The Northern region recording the lowest school attendance rate in Nigeria, which is seen in girls especially (Achugbu and Ochonogor, 2013). Forty

seven million children of primary school age are still not in school despite the increase in net enrolment as we saw in table (14).

The result of increased rate of enrolment has brought about issues in providing quality education and a learning environment which is satisfactory because of the obvious insufficient spread of educational resources in comparison with the ever growing number of student. In come situation, student sit outside or under trees because of lack of classrooms and the ratio of student to teacher is over 100 students per teacher.

The universal basic education scheme (UBE) law was instituted in 2004 to combat the growing issue. The scheme was implemented to provide basic education for every child in Nigeria. Based on the continue increase enrolment and stagnant infrastructure , the UBE is still finding it hard to ensure quality education for all and child education in Nigeria still falls below expectation.

In table 12, 13 and 15, we gave gender parity index (GPI) which shows that more male children compared to female children are more. More gender gap is seen particularly in the Northern part of Nigeria. The ratio of boys to girls is 2:1 or 3:1 in some states. Other issues associated with child education in Nigeria is that many children are used as labor to bring additional income into the family and also help the home. The cost associated in sending children to school, buy textbooks and uniform cannot be afforded by some families. There is also the case of distance to the nearest school, cultural bias which is mostly prevalent in the Northern part of Nigeria. Female children are the most vulnerable when it comes to cultural bias.

The completion rate is also low after a high turnout in enrolment. Many children do not complete their primary school cycle. The transition rate to secondary school becomes low because of lowered completion rate. The low completion rate is caused by child labor, economic hardship and early marriage for girls.

The UBE has achieved much in infrastructural development but the child friendly environment concept for children has not been adequately adopted by many states in Nigeria. Majority of schools in Nigeria especially those in rural areas don't have electricity, clean water and adequate toilet facilities. Averagely in rural settings, there are 600 pupils per toilet in primary schools and less amounts in secondary school. Amount of money invested in basic education in Nigeria is low when juxtaposed with numbers in other West Africa countries.

3.3 Life Expectancy in Nigeria

According to the UNDP (2013), the relative amount of years an infant is expected to live if factors like prevailing age patterns and mortality rates are put in perspective is called life expectancy.it measures the average period of time a human being is expected to live if factors like year of birth, age and demographic factors like gender are put into consideration.

In calculating life expectancy, two measures are mostly used;

- Cohort life expectancy at birth (Cohort LEB) – It is the mean length of the life of an actual birth cohort (all individual born in a given year) and can be computed only for cohort born many decades ago which indicates that all their members have died (Abdu, 2017)
- Period life expectancy at birth (Period LEB) – It is the mean length of life expectancy of a hypothetical cohort assured to be expressed from birth through death, to the mortality rates observed at a given year.

Sede and Ohemeng (2015) opined that life expectancy has important implications for the individuals and aggregate human behaviors. According to their study, life expectancy affects growth of the economy, human development, fertility behavior, intergeneration transfer and incentives for pension benefactors. Life expectancy also has implications for public finance and it is crucial to the developing worlds who are earnestly striving to achieve socio-economic progress through investing significantly in the social sectors like health, education, sanitation, environmental management and sustainability. The possibility of high life expectancy is seen in countries with more even distribution of income.

Table 3.10: Life Expectancy Data in HDI (2011-2018)

Country	HDI rank	2011	2012	2013	2014	2015	2016	2017	2018
Norway	1	80.2	80.4	80.7	80.9	81.1	81.2	81.4	81.5
Australia	2	81.3	81.6	81.8	81.9	82.1	82.2	82.4	82.5
Switzerland	3	81.4	81.6	81.9	82.0	82.2	82.3	82.5	82.6
Netherlands	4	79.7	80.0	80.2	80.4	80.6	80.8	80.9	81.0
USA	5	77.8	78.0	78.2	78.4	78.5	78.7	78.8	78.9
Brazil	79	72.0	72.3	72.6	72.8	73.1	73.4	73.7	73.9
Iraq	120	69.0	68.8	68.7	68.6	68.6	68.9	69.2	69.4
Nigeria	158	51.2	51.8	52.3	53.8	53.1	53.5	54.0	54.3

Source: UNDP 2019

Table 3.10 gave the life expectancy data of different countries showing Nigeria's LEB to be 53.8% as at 2014. As at 2018, life expectancy was at 54.3% which was as improvement from 2015 which was 53.1.

Abdu (2015) and Sede and Ohemenyi (2015) opined that life expectancy of Nigeria slightly increased but the figures are still lower than other poor states in Africa. Factors like poor nutrition and a critically high level of infant mortality and high maternal rate are seen to be major reasons why there is lowlife expectancy in Nigeria

Table 3.11: Life Expectancy (Male and Female).

	2014	**2015**	**2016**	**2017**	**2018**
LEB total	52.7	53.1	53.5	54.0	54.3
Male	51.9	52.3	52.7	53.1	54.7
Female	53.5	53.0	54.4	54.8	55.7

Source: World Development Indicators (2019)

Table 3.11 shows the life expectancy of Nigeria males and females. The figures are increasing but they are still way below other countries in Africa which are not developed like Nigeria with a thriving economy. According to the World Health Organization, the average life expectancy for women should exceed 85 years. Nigeria and other African countries are still way backward compared to their Asian and European counterpart, irrespective of the slight difference in the years between life expectancy in males and females (Abdu, 2015). It is also good to note that fully developed countries consistently seen rapid increase in life expectancy than developing or under-developed countries because of lesser growth, economic, social, and development problem.

Table 3.12: Nigeria Mortality Rate in Adult Male and Female (2015-2018)

Indicators	**2015**	**2016**	**2017**	**2018**
Mortality rate (Adult male) per 1, 000 male adults	385.6	382.0	378.4	374.5
Mortality rate (Adult female) per 1, 000 male adults	351.5	346.9	342.3	337.7

Source: World development indicators (2019)

Table 3.12 shows the mortality rate of adult male and female per 1,000. More adult male are prone to die than adult female. The mortality rate is high compared to other countries in Sub-Saharan Africa which are poorer. There is a slow decline in death from 2015-2018. For male, it was 385.6 in 2015 but decreased to 374.5 in 2018 while

in female; it was 351.5 in 2015 and fell to 337.7 in 2018. Despite the fall, Nigeria still has a long way to go in mortality rates.

Table 3.13: Nigeria Mortality Rates (2000-2018)

Years	Infant (Per 1,000 live birth)	Neonatal (per 1,000 live birth)	Under-5 years (per 1,000 live birth)
2000	112.0	48.30	186.80
2001	109.00	47.20	181.30
2002	105.90	46.10	175.60
2003	102.90	45.00	169.90
2004	99.80	43.80	164.10
2005	96.60	42.70	158.10
2006	93.40	41.60	152.20
2007	90.30	40.70	146.40
2008	87.30	39.80	140.90
2009	84.30	39.00	135.50
2010	81.50	38.20	130.50
2011	78.80	37.40	125.50
2012	76.20	36.50	120.50
2013	73.80	35.80	116.60
2014	71.50	35.00	112.50
2015	69.40	34.30	108.80
2016	68.60	33.70	123.90
2017	67.70	33.10	122.10
2018	67.10	33.00	119.90

Source: World development indicators (2019)

Table 3.13 shows a detailed report based on mortality rates in infant, neonate and children between age 1-5. Unlike that of adults, the declining rate of death during child birth, after child birth and 5 years after child birth is faster. Infant mortality as at 2000 was 112.0 but 18years later based on steady decline, it became 67.10. Same with neonatal mortality which was 48.30 in 2000 but fell to 33.00 in 2018. Age 1-5years was 186.80 in 2000 but has fell to 119.90 in 2018.

Table 3.14: Nigeria Health Indicators (2000-2018)

Year	Prevalence of undernourishment (% of population)	Prevalence of HIV (% of population ages 15-49)
2000	9.20	3.50
2001	8.90	3.60
2002	9.00	3.60
2003	8.70	3.70
2004	8.00	3.70
2005	7.10	3.70
2006	6.40	3.70
2007	5.90	3.70
2008	5.70	3.60
2009	5.60	3.60
2010	5.60	3.50
2011	5.70	3.40
2012	6.00	3.40
2013	6.40	3.30
2014	6.70	3.20
2015	6.60	3.10
2016	6.50	3.00
2017	6.40	2.90
2018	6.50	2.80

Source: World development indicators (2019)

Table 3.14 shows the prevalence of under-nutrition and prevalence of HIV AIDS in Nigeria. Based on the data, it shows a fluctuating movement of both indicators. In 2000, it was 9.20%, it fell to 5.60% in 2010 but increases to 6.50% in 2018 for malnutrition. For HIV Aids, it was 3.50% in 2000, rose to 3.70% in 2004 and fell to 2.80% in 2018.

Table 3.15: Nigeria Health Expenditure (2014-2018)

Indicators	2014	2015	2016	2017	2018
Health expenditure, total (% of GDP)	3.5	3.7	3.3	3.7	3.7
Health expenditure, public (% of total health expenditure)	26.2	31.2	31.3	23.8	25.1
Health expenditure per capita (Current US$)	80.3	93.2	90.4	110.4	117.5
Out of pocket health expenditure (% of total expenditure on health)	70.6	65.8	65.6	72.9	71.7

Source: World development indicators (2019)

Table 3.15 shows that the total health expenditure as a percentage of GDP is just too small compared to the medical needs of Nigerians with steady growing population. In 2014, it was 3.5%, four years later there is a 0.2 increase in health expenditure which was 3.7%. Other indicators shows fluctuating movements too.

Based on the above data collected over time, the connection between health and life expectancy. Abdu (2015) wrote that a healthy, robust people will live on average, longer than frail/ unhealthy people. There are different factors which talks about the output of a healthy system and they are life expectancy at birth, life expectancy at age 65 years, healthy life expectancy for total population categorized by gender or by mortality.

For evaluating life expectancy of a country, healthy life outcomes are important.

3.4 Income in Nigeria

The income index in human development is one of the indexes which tries to measure the living standard of an economy.

Capelli and Vaggi (2013) opined that knowing how well the members of a country are living on an average scale is extremely important when discussing human development and it is necessary when making comparison of both over time and across countries which in turn assesses improvements and performance.

In most cases or traditionally, gross domestic product (GDP) is the most widely used indicator which is used to measure income or living standard. It also focuses on yearly economic performance.

Bernadette et al (2013) defined the different measures of income which includes GDP and it accounts for all the worth of the entire products in goods and services made in one year in a country. GNI or gross national income (GNI) accounts for the worth of products which a country produces (either goods or services) in a year and also includes the total income which was received for other countries subtracted by total income held by non-resident. In describing the income indicators, GNP per capital purchasing parity power (PPP) accounts for the rate of currency exchange which can be related to a standard. Most times, the currency standard is the US dollar and can be measured in international dollar.

In recent times, GNI per capita has become the best indicator to calculate population's monetary income. It takes into consideration that there are some incomes which are generated in a foreign country but the income are given to the country in view. GNI has been more largely used compared to GDP which gives more important consideration to the income generated by the resident factors of

production no matter where they earn it than to the income generate within a country. GNI gives more information about the standard of living in a country (Capelli and Vaggi, 2013)

In the UNDP human development index, GNI per capita ppp is being used to measure income indicators in a country.

Table 3.16: Income Indicators (2010-2018)

HDI rank	Country	2010	2011	2012	2013	2014	2015	2016	2017	2018
1	Norway	0.957	0.976	0.978	0.976	0.973	0.973	0.972	0.976	0.976
2	Australia	0.895	0.896	0.900	0.903	0.903	0.904	0.905	0.909	0.911
5	USA	0.939	0.943	0.943	0.941	0.935	0.938	0.941	0.944	0.946
100	Tonga	0.597	0.596	0.596	0.589	0.591	0.594	0.597	0.599	0.600
118	South Africa	0.701	0.708	0.711	0.715	0.712	0.715	0.718	0.720	0.720
158	Nigeria	0.551	0.555	0.574	0.573	0.578	0.582	0.589	0.596	0.601

Source: HDR report (2019), UNDP

Table 3.16 gives an overview of the HDR from 2010-2018 using income indicators. GNI per capita ppp was the macroeconomic variable which was put into consideration. According to the data, Nigeria is the number 158 in the list and the 2018 data which shows 0.601 indicates that Nigeria is among the low human development countries.

Table 3.17: Nigeria GNI per capita ppp $ (2000-2018)

Years	GNI per capita (ppp)
2000	1,960
2001	2,130
2002	2,170
2003	2,350
2004	3,150
2005	3,250
2006	3,890
2007	3,980
2008	4,200
2009	4,340
2010	4,780
2011	4,970
2012	5,180
2013	5,390
2014	5,400
2015	5,540
2016	5,336
2017	5.203
2018	5.086

Source: World Bank national account data, 2019

Table 3.17 shows the GNI per capital using purchasing power parity (PPP). Based on the above table, Nigeria is still wallowing at the low developed countries level.

Abdu (2017) opined that GNI per capita ppp is an important yardstick in measuring poverty levels and also reflects the total financial strength of a country. The fluctuation of GNI per capita income is a direct representation of the level of growth in an economy and the development of countries based on the per capita incomes of Nigeria showed in the table 22, which shows US$5,750 per annum, considering the huge economic, human and natural resources, Nigeria is very low.

Living standards in Nigeria is a dual cascade of poverty and gross inequality levels between citizens. Ogbeide and Agu (2015) opined that Nigeria has an increasing rate of poverty incident at the region and national levels. The country also suffers from high rate of unemployment, high disparities in income among people, investment in human capital is low, there is also a high percentage of the population under government welfare, migration, brain drain because of failing infrastructures, low GDP and GNI despite the large natural, human and physical resource. Based on the latest indicators and data from UNDP (2009), it shows that 65.9% of the Nigeria population was poor which accounts to112.5 million people. The figures is way too high in comparison with the 15% found in 1960 and the 27.2% found in 1980.

Unemployment rate shows an increase from 2.3% in 1980 to 18.1% in 2000. It dropped to 11.8% in 2004 but climbed to 21.1% in 2010 and 25% in 2012 and it is steadily increasing. Poverty is directly dependent on the total level of income of the population in question and the exact level of inequality in the population (Ogbeide and Agu, 2015). In measuring living standards or poverty levels, the international standard is at $1 to $2 per day for each individual in a country.

Table 3.18: Employment Rate in Nigeria (2000-2017)

Years	Unemployment rate
2000	6.7
2001	6.8
2002	6.8
2003	6.9
2004	7
2005	7.1
2006	7.1
2007	7.1
2008	7.2
2009	7.2
2010	7.3
2011	7.3
2012	7.6
2013	7.1
2014	4.8
2015	4.3
2016	5
2017	5.5

Source: World bank report (2018)

Table 3.18 gave an overview of the rate of employment in Nigeria over the years. There have been fluctuating trends when it comes to unemployment among the amount of people who are in the labor force age gap.

Equality in income between the different echelons in a population is the best way to ascertain the living standards of Nigerians.

3.5 Conclusion

Chapter three focused Human development in Nigeria based on the economic indicators. The chapter focused on the Human development index based on life expectancy at birth, expected year of schooling, mean year of schooling and gross national income per capita (GNI). Challenges of Human development in Nigeria was discussed which include unemployment, brain drain, low rating in Human development indices. The chapter discussed about education in Nigeria, historical growth of education in Nigeria, education indicators in Nigeria, Adult literacy in Nigeria and overview of child education in Nigeria. The chapter also focused on life expectancy in Nigeria and income in Nigeria.

4. COMPARING HUMAN DEVELOPMENT IN NIGERIA AND OTHER WEST AFRICA STATES

Human Development in West Africa based on available data is the lowest compared to other African regions like South, North and East Africa which have countries in the very high, high and medium Human Development countries. Countries like Algeria, Libya, Seychelles and Tunisia are in the very high and high Human Development countries. Ghana is the only West African country in the medium Human Development countries. Others are languishing in the low Human Development country including Nigeria (UNDP, 2016).

West Africa and Central Africa countries are the poorest and least developed regions in Africa with incidence of poor health, knowledge, very low income, lack of skills, wars and high population growth. One of the biggest drawbacks in many West Africa states is the issue of governance.

Table 4.1: HDI Report of West Africa Countries (2018)

HDI rank	Country	HDI value	Life expectancy at birth	Expected year of schooling	Mean year of schooling	GNI per capita (PPP $)
142	Ghana	0.596	61.5	11.5	6.9	3.839
158	Nigeria	0.534	53.1	10.0	6.0	5.443
150	Cameroon	0.563	56.0	10.4	6.1	2.894
166	Senegal	0.514	66.9	9.5	2.8	2.250
167	Togo	0.513	60.2	12.0	4.7	1.262
163	Benin	0.520	59.8	10.7	3.5	1.979
165	Cote d'ivoire	0.516	51.9	8.9	5.0	3.163
174	Gambia	0.466	60.5	8.9	3.3	1.541
184	Mali	0.427	58.5	8.4	2.3	2.318
178	Guinea-Bissau	0.461	55.5	9.2	2.9	1.490
181	Sierra Leone	0.438	51.3	9.5	3.3	1.529
174	Guinea	0.466	59.2	8.8	2.6	1.058
182	Burkina Faso	0.434	59.0	7.7	1.4	1.537
187	Chad	0.401	51.9	7.3	2.3	1.991
189	Niger	0.377	61.9	5.4	1.7	889

Source: UNDP reports (2019)

Table 4.1 gives the different HDI ranking based on the four indicators which are life expectancy at birth, expected year of school, mean year of school and GNI per capita (PPP $). According to the table, Ghana with rank 142 and Cameroon 150 are the only West Africa country in the medium development countries with 0.596 and 0.563 HDI values. Nigeria is ranked in West Africa and 158 globally with an HDI value of 0.534. Senegal has an HDI value of 0.514 at rank 166 while Mali has an HDI value of 0.427 at rank 184.

In this chapter of the research, I will discuss and compare three West Africa countries with Nigeria based on Human Development using the dimensions.

The choice of the three West Africa states boils down to the fact that;

- Just like Nigeria, they are in the same Sub-Saharan part of Africa
- Ghana is ahead of Nigeria in the ranking and they are the first placed West African country in the global HDI ranking.
- Togo and Mali are below Nigeria in the HDI ranking but continue to face the same struggles Nigeria is facing in terms of poverty, power generation, inequality and corruption
- Ghana has the same colonial masters just like Nigeria and the two countries got their independence from Britain almost at the same time

4.1 Human Development in Ghana

The West Africa country of Ghana is bordered in the west by the Ivory Coast while in the north and east are Burkina Faso and Togo respectively. Based on the 2015 UNDP Human Development report, Ghana has a HDI value of 0.596 which makes her the highest country in West Africa based on Human Development. It is positioned at the 142 position out of 188 countries and it is found in the medium Human Development category (UNDP, 2019).

Since the inception of the UNDP HDI report, the HDI value of Ghana from 1990-2018 has increased by 27.2 percent with 0.455 to 0.596.

Table 4.2: Ghana HDI Report (1990-2018)

Years	Life expectancy at birth	Expected years of schooling	Mean year of schooling	GNI per capita (2011 PPP $)	HDI value
1990	56.8	7.6	4.9	1.897	0.455
1995	57.5	7.7	5.7	2.035	0.473
2000	57.0	8.0	6.1	2.228	0.485
2005	58.7	8.7	6.4	2.574	0.510
2010	60.6	10.9	6.8	3.036	0.554
2011	60.8	11.2	6.8	3.324	0.563
2012	61.0	11.5	6.8	3.472	0.570
2013	61.2	11.7	6.9	3.725	0.576
2014	61.4	11.4	6.9	3.724	0.575
2015	61.5	11.5	6.9	3.735	0.585
2016	63.1	11.6	7.1	3.756	0.587
2017	63.5	11.5	7.1	3.943	0.591
2018	63.8	11.5	7.2	4.099	0.596

Source: UNDP (2019)

Table 4.2 shows the growing trend based on HDI value of Ghana from 1990-2018. Between the years in focus, a 4.7 years (56.8-62.5) increase is seen in life expectancy at birth, 2.0 years increase in mean years of schooling (4.6-6.9), 3.9 years increase in expected years of schooling (7.6-11.5) while GNI per capita showed a 102.4% increase between the years in focus.

Based on the current growth in human development in Ghana, other manifestations are seen in her peaceful democracy and stable democratic governance. Ghana met the millennium development goals (MDGs) before any country in Sub-Saharan Africa halving extreme poverty. There has been a steady decline of the population of people living under the line of poverty which is US$1.25 a day has seen a steady decline from 51.7% to 28.5% from 1901-2006 and it is decreasing steadily based on readily available data (Gbensugho, 2013).

Despite the growth, Ghana still face issues of poverty levels between social groups, between urban and rural areas and regions. There is consistently increasing inequality, infrastructural gap and slow pace of job creation.

4.1.1 Education Index in Ghana

The educational history in Ghana has been seen to move on a straight line path which is dependent on political policies and their implementation by various political regimes to boost educational attainment among the population.

Ackah et al (2016) opined that most of the educational policies which were implemented were focused at attaining some of the important aspects on the MDGs which focused on increased primary school enrolment, free compulsory basic education and scholarship grants. The reforms seen in the educational sector yielded positive gains which were seen in the 85% completion rate in primary education and about 65% in junior secondary schools. It also saw a gross enrolment increase of 94% in primary school and 77% increase in junior secondary school as at 2006.

Despite the growth in primary and secondary education, their have been slow growth in skill development levels.

Table 4.3: Education Indicators of Ghana (2013-2018)

Indicators	2013	2014	2015	2016	2017	2018
Out of school, primary (male)	386,257	416,653	----	299.628	310,258	241,046
Out of school, primary (female)	364,810	399,247	----	282,608	342,260	225,495
Out of school, primary (total)	751,067	815,900	----	582,236	652,518	466,541
Gross enrolment, primary (male %)	107.65	106.48	----	107.20	113.40	108.66
Gross enrolment, primary (female %)	105.73	104.55	----	`106.25	106.29	108.66
Net enrolment, primary (%)	77.45	76.14	----	83.54	81.79	87.07
School enrolment, pre-primary (% gross)	101.28	104.92	----	-----	113.93	116.05
School enrolment, primary (% gross)	106.71	105.53	----	106.74	109.92	108.78
School enrolment, secondary (% gross)	55.78	58.29	-----	57.09	58.19	61.14
School enrolment, tertiary (% gross)	8.43	8.79	-----	12.08	12.20	-----

Source: UNDP (2019)

Table 4.3 shows the educational indicators of Ghana from 2013-2018. The table shows that more enrolment is seen in the pre-primary and primary school stage but there is a steady decline in students who enroll in secondary and consequently, less students enroll in tertiary education. The gap between male and female enrolment is thin especially in the primary school data collected.

4.1.2 Health Index in Ghana

Health care and illness in Ghana comes in almost in the same form like what you will get in many Sub-Saharan Africa countries and other developing countries but the health issues associated to women, infectious diseases and trauma are seen prominently. Health care and medical practice in rural areas in Ghana are faced with extreme limited resources unlike what is seen in urban areas. Despite the limitations inn health care, Ghana has a successfully well established national medical insurance system (Dislane et al, 2014).

With a high literacy rate, Ghana life expectancy at birth is 60 years. Predominantly, most of the health care givers are found in the densely populated cities of Accra (capital city) and Kumasi.

According to Dislane et al (2014), malaria, typhun infection, tuberculosis and HIV are the main infectious diseases found in rural Ghana where most of the population is located. Ghana has issues with trauma and health of females. Research shows that large amount of emergencies and critical issues are of young pregnant women with complications from badly performed abortion (Blanca et al, 2016). Maternal mortality is low in Ghana compared to other West Africa countries while infant mortality is 61/1000 live births.

Table 4.4: Life Expectancy in Ghana (2001-2018)

Year	Life expectancy at birth (female)	Life expectancy at birth (male)	Life expectancy at birth
2001	57.93	56.38	57.15
2002	58.20	56.64	57.41
2003	58.56	56.98	57.76
2004	59.00	57.39	58.19
2005	59.49	57.85	59.67
2006	60.00	58.34	59.17
2007	60.51	58.82	59.66
2008	60.99	59.27	60.13
2009	61.42	59.67	60.55
2010	61.61	60.02	60.92
2011	62.15	60.33	61.25
2012	62.48	60.62	61.56
2013	62.79	61.89	61.86
2014	63.11	61. 17	62.15
2015	63.43	61.44	62.45
2016	63.74	61.71	63.10
2017	64.45	61.90	63.50
2018	64.78	62.00	63.80

Source: World development indicators (2019)

Table 4.4 shows the life expectancy of Ghana. In 2018, the life expectancy of male to female was 62.00 and 64.78 while the total life expectancy was 63.80.

4.1.3 Income Index in Ghana

Income distribution in Ghana is a function of the steadily increasing growth economically in the country which has seen over 7% per year on average since 2005. The discovery of offshore oil reserve has also helped in increase per capita growth in the country. Despite the economic growth, there have been increasing trends of inequality and prevalence of poverty in many areas of Ghana from 1992-2013, Ghana's national level of poverty has fallen by more than half (from 56.5% - 24.2 %). Poverty levels in urban areas fell with a staggering 10.6% compared to 3.7.9% in rural areas. The growing trend of lowered income in rural Ghana compared to Urban Ghana is the reason why poverty is still prevalent (Cooke et al, 2016).

Despite the poverty issue, income from offshore oil reserves discovered in 2007 has created double digit growth since then. With the increase in income, there has been rapid inequality between the poor and the rich based on income.

Table 4.5: Ghana's GNI per capita (PPP$) trend 2001-2018

Years	GNI per capita (PPP $)
2001	1,820
2002	1,880
2003	1,970
2004	2,080
2005	2,230
2006	2,400
2007	2,510
2008	2,720
2009	2,800
2010	2,950
2011	3,300
2012	3,570
2013	3,600
2014	3,657
2015	3,735
2016	3,756
2017	3,943
2018	4,099

Source: World development indicators (2019)

Table 4.5 shows the trend in income of Ghana based on GNI per capita purchasing price parity (PPP $). In 2016, the GNI per capita of Ghana increased from US$ 3,756 which was seen in 2018 to US$ 4,099.

In comparing Human Development between Nigeria and Ghana, the table 29 below will be used to explain the different in Human Development between the two countries.

Table 4.6: Human Development Index of Nigeria and Ghana (2018)

HDI rank	Country	HDI value	Life expectancy at birth	Expected year of schooling	Mean year of schooling	GNI per capita (PPP $)
142	Ghana	0.596	63.8	11.5	7.2	4.099
158	Nigeria	0.534	54.3	9.7	6.5	5.086

Source: UNDP (2019)

Table 4.6 gives an overview of the Human Development indicators used in ranking countries based on development. Ghana is ranked 142 is located in the medium Human Development category while Nigeria with a HDI rank of 158 is found in the low Human Development category. Based on life expectancy, Ghana has an average year of 63.8 years while Nigeria has an average year of 54.1 years. The mean year and expected year of schooling for Ghana are 7.2 and 11.5 respectively compared to Nigeria's 6.0 and 10.0. Nigeria has higher GNI per capita (PPP$) of US$5.086 compared to Ghana which is US$4.099.

Income levels in Nigeria is way higher in Nigeria compared to Ghana. Nigeria is the biggest and largest economy in Africa because of the crude oil deposit and the over 200 million Nigerians. In education and health indicators, Ghana is ahead of Nigeria which is caused by mismanagement of the resources coming into Nigeria, the low rates of educational funding and scanty funding in the health sector and finally, the focus of the government on infrastructural development instead of Human Development in income, health and education.

4.2 Human Development in Togo

Togo is a West African country with a HDI value of 0.487 for 2015. Based on HDI values, Togo is a low human development country. She occupies a relatively very low position of 166 in a list of 188 countries.

There has been a 20.0% increase in the country's HDI value from 1990-2015. The value has moved from 0.404 to 0.487

Table 4.7: HDI Trend of Togo (1990-2018)

Years	Life expectancy at birth	Expected years of schooling	Mean year of schooling	GNI per capita (2011 PPP $)	HDI value
1990	55.9	7.6	3.0	1,285	0.404
1995	54.8	8.3	3.5	1,127	0.408
2000	53.5	9.4	4.0	1,238	0.426
2005	54.5	10.2	4.2	1,153	0.436
2010	57.3	11.5	4.3	1,065	0.457
2011	58.0	12.0	4.4	1,068	0.464
2012	58.6	12.0	4.4	1,115	0.470
2013	59.2	12.0	4.5	1,160	0,475
2014	59.7	12.0	4.7	1,231	0.484
2015	60.2	12.4	4.7	1,539	0.502
2016	60.2	12.4	4.8	1.545	0.506
2017	60.5	12.6	4.9	1.560	0.510
2018	60.8	12.6	4.9	1.593	0.513

Source: UNDP report (2019)

Table 4.7 shows the HDI trend of Togo from 1990-2018. There has been a 4.3 years increase in life expectancy, 1.7 years increase in mean years of schooling, there is also 4.4 years and 1.8% decrease in expected years of schooling and GNI per capita respectively from 1990-2018

4.2.1 Education Index in Togo

In the improvement of a child, his survival, education is a key ingredient for reduction to be seen. In Togo's population, 69% of the people are poor and they live under the less than $2 a day. It shows that 7 out of a whole number of 10 persons are poor in Togo, with an estimated 81.2 % of rural settlers living under the poverty line. Out of 100 children, 77 goes to school with a small percentage disparity between male and female. The male population is 77.3% while the female population is 71.8%. In the female population between 15-24 years, 50% of them are illiterate. The amount of children who attends school from age 6 is just 52%. The remaining 48% attends school later for the number of children that finishes school, only 23 students out of 100 do so (Bafei, 2011)

The French model of education is used in the Togolese system of education. It consist of primary, secondary and tertiary education. Six years is used for the

primary education and it is mandatory for children six years and below and it is free. Two cycles of schooling is seen in the secondary education which is differentiated into 3 and 4 years to make it a total of 7 years (Bafei, 2011).

Universities and colleges are involved in giving tertiary education in Togo. Baccalaureate and Masters degree are awarded after the completion of a program. The prominent universities in Togo are University of Lome and the University of Kara. In primary schools, the tuition fees are free of charge, no payments are done.

Table 4.8: Education Indicators of Togo (2005-2018)

Years	Expected year of schooling (years)	Mean year of schooling for adult (years)
2005	10.20	4.20
2006	10.60	4.30
2007	10.10	4.30
2008	10.60	4.30
2009	11.00	4.30
2010	11.50	4.30
2011	12.00	4.40
2012	12.00	4.40
2013	12.00	4.50
2014	12.00	4.70
2015	12.40	4.70
2016	12.40	4.80
2017	12.60	4.90
2018	12.60	4.90

Source: World development indicators (2018)

Table 4.8 shows the two important education indicators of Togo from 2005 to 2018. The expected years of schooling increased by nearly 20 percent between 2005-2018 and it shows stagnancy from 2011 to 2015 while the mean year of schooling for adult showed several movements between 4.20-4.90 between 2005-2018.

Table 4.9: Education Indicators of Togo (2011-2018)

Indicators	2011	2012	2013	2014	2015	2016	2017	2018
School enrolment, primary, male (% gross)	122.60	126.42	120.00	120.46	138.38	138.22	135.72	138.17
School enrolment, primary, female (% gross)	104.06	108.71	103.86	105.76	178.05	124.61	123.37	127.42
School enrolment, primary (% net)	88.38	90.36	89.03	90.44	------	-------	------	------
Children out of school, primary	75,758	59,924	82,134	67,071	------	-------	------	-------
Children out of school, primary (male)	6,210	------	13,673	7,767	------	------	------	-------
Children out of school, primary (female)	69,546	59,924	68,461	59,304	------	------	------	-------
School enrolment, pre-primary (% gross)	-------	3.95	4.34	4.87	7.46	7.63	9.59	------
School enrolment, primary (% gross)	113.32	117.56	113.93	112.12	128.23	131.42	129.35	132.80
School enrolment, secondary (% gross)	44.98	46.96	43.99	------	-------	------	54.94	-------
School enrolment, tertiary (% gross)	------	5.02	5,62	------	7.46	9.12	10.15	10.31
Secondary education (% female)	34.69	35.31	34.59	------	-------	------	-------	--------
Primary education (% female)	45.94	46.25	46.40	46.73	46.00	47.36	47.57	47.92

Source: World development indicators (2019)

Table 4.9 shows the school enrolment rate, children out of school and the rate of female in secondary and primary education. The rate of dropout between male and female student is still too high in the place of the data for female students. In 2005 65,546 female students dropped out in comparison to 6,210 male students. The gender gap between male and female in primary school enrollment and drop shows that more female students drop out of school compared to male students. Comparing the rate of enrollment from primary, secondary and tertiary school, there is a steady reduction in the amount of students based on enrollment in the different tiers of education in the country. It also indicates that the rate of school completion in the different tiers is low at every point of completion.

4.2.2 Health Index in Togo

Based on the available data,Togo is known to have one of the worst health care systems in West Africa.

Atake and Amendah (2018) opined that access to services in public hospitals has become a lottery chase especially for those who have neither health insurance nor cash at hand are doomed to die in the Togolese health care system. Health care is in shamble in Togo with poorly trained nurses, provision of inadequate health care, underequipped surgery rooms and limited number of beds in different hospitals. These is also the place of brain drain where most of the health practitioners in Togo move to other countries to practice because of the bad health care system in Togo.

In Togo, only insured people are capable of getting good health care and it is limited to the capital city of Lome. There is a poor health care in the rural areas where majority of the health needs are needed.

Table 4.10: Life Expectancy in Togo (2005-2018)

Year	Life expectancy
2005	54.5
2006	55.0
2007	55.5
2008	56.0
2009	56.7
2010	57.3
2011	58.0
2012	58.6
2013	59.2
2014	59.7
2015	60.2
2016	60.2
2017	60.5
2018	60.8

Source: World development report (2019)

Table 4.10 shows the life expectancy of Togo. From 2005-2018 there have been 5.7years increase in the life expectancy from birth for Togolese citizens. It shows an increase in health care and more funding which has been seen in the country.

4.2.3 Income Index in Togo

Based on the research carried out by UNICEF 81.2% of Togo's population who resides in the rural area lives below the poverty line of US$2 per day making Togo one of the World's poorest countries. It should be noted that some 49.5% of the population are under 18years of age and are represented in the poorest region of the population.

The income levels in Togo are pretty low and unemployment levels is skyrocketing. Development aid in Togo was stopped in 1992 as a result of poor governance and several cases of human rights abuses. Towards 2010 after the return of good governance, including free and fair legislative elections, many development aids are beginning to return.

Table 4.11: GNI per capita (PPP$) for Togo (2005.2018)

Year	GNI per capita (PPP $)
2005	1,025
2006	1,080
2007	1,100
2008	1,010
2009	1,015
2010	1,065
2011	1,068
2012	1,115
2013	1,160
2014	1,231
2015	1,539
2016	1.545
2017	1.560
2018	1.593

Source: World development indicators (2019)

Table 4.11 shows the GNI per capita of Togo. Based on the above data, Togo is very poor.

In comparison to Nigeria based on HDI ranking, Nigeria is ranked 158 while Togo is ranked 167. Life expectancy of Nigeria is 54.3 years which is lower than that of Togo which is 61.3 years. Nigeria's HDI value is 0.534 while that of Togo is 0.513. GNI per capita (PPP $) is 5,086 for Nigeria and 1,593 for Togo. Based on the table 35 below which gives an overview of both countries, Human Development in Nigeria is higher compared to Togo

Table 4.12: Comparing Nigeria and Togo using HDI indicators.

HDI rank	Country	HDI value	Life expectancy (years)	Expected year of school (years)	Mean year of school (years)	GNI per capita (PPP $)
158	Nigeria	0.534	54.3	9.7	6.5	5.443
167	Togo	0.513	61.3	12.6	4.9	1.593

Source: UNDP report (2019)

Based on Table 4.12, schooling in Togo is lower than that in Nigeria but Nigeria's indicators are quiet low which is a far cry comparing the amount of Gross Domestic Product which comes into Nigeria yearly. The amount allocated to health and education from the Nigeria yearly budget is nothing to write home about while governmental expenditures on health and education depreciate yearly. Currently, Nigeria is suffering brain drain and has the highest volume of medical tourists leaving Nigeria to seek health care in other countries. Last year alone, an estimated $1.2 billion was expended by Nigerians on medical tourism because of the poor state of medical services in Nigeria which also accounts for the lowered life expectancy rate compared to that of Togo, a country which is poorer than Nigeria. In education, many Nigeria students still seek for admission into tertiary schools in other West Africa countries and Southern African countries. Other issues in Nigeria boils down to the growing level of corruption in Nigeria. Most times, allocation which are given to health and education are absconded by private individuals to use for their private businesses.

4.3 Human Development in Mali

Mali is another country in the West Africa sub-region of Africa and it is a landlocked area. By landmass, Mali is the eight largest country in Africa with a population of 18 million. The capital of Mali is Bamako and the country is dominantly Muslims (90% of the population).

The country is located in the low Human development position because her value of HDI was 0.442 in 2015 and she occupies the 175 position in a list of 188 countries and territories. The HDI value of Mali has increased from 0.222 to 0.412 in the space of 1990 to 2015).

Table 4.13: HDI Indicators for Mali (1990-2018)

Year	Life expectancy at birth	Expected year of schooling	Mean year of schooling	GNI per capita (PPP $)	HDI value
1990	46.5	2.1	0.7	889	0.222
1995	47.7	3.0	0.9	904	0.252
2000	48.9	4.6	1.2	1,013	0.297
2005	52.6	6.1	1.7	1,230	0.350
2010	55.2	6.5	2.0	1,214	0.404
2011	55.7	6.7	2.0	1,397	0.411
2012	55.9	7.0	2.1	1,431	0.421
2013	56.6	7.2	2.2	1,426	0.430
2014	57.0	7.4	2.3	1,732	0.438
2015	57.5	7.4	2.3	1,868	0.412
2016	58.0	7.6	2.4	1.904	0.420
2017	58.5	7.6	2.4	1.964	0.426
2018	58.9	7.6	2.4	1.965	0.427

Source: UNDP reports (2019)

Table 4.13 shows the progress of Mali based on HDI indicators between 1990 and 2015. From 1990-2015, there has been increase in life expectancy, mean year of schooling, expected year of schooling and GNI per capita with 12 years, 1.6 years, 6.3 years and 149.5% respectively.

4.3.1 Education Index in Mali

In the educational system, the primary education begins at seven years and it is a six years duration. Secondary school is also 6 years which is parted into three years each for junior secondary and senior secondary school (Dedehouanou and Berthe, 2013). The enrolment rate in primary school is low compared to other country in West Africa. While completion rate is low at 36%. In the secondary school, enrolment rate is 15% with lower ratio when it comes to completion. The literacy rate in Mali is very low. A total of 46.4% of the total population are literate while the remaining percent can neither read nor write. In higher education, the country has one main university which is the University of Bamako.

Caroline (2009) opined that since the incidence of democratic rule, there has been consistent growth in education service delivery. The author opine that there has been an increase in the number of enrolled children in primary schools.

Table 4.14: Education Indicators in Mali (2005-2016)

Year	Primary school enrolment (% gross)	Primary school completion (% gross)	Secondary school enrolment (% gross)
2005	73.77	42.16	25.79
2006	76.6	47.2	27.65
2007	79.14	50.18	30.24
2008	81.13	52.81	33.66
2009	82.58	54.37	36.59
2010	83.3	57.47	39.2
2011	84.08	58.18	41.14
2012	80.8	54.47	41.74
2013	75.97	54.17	43.94
2014	76.98	53.13	41.65
2015	75.59	50.86	42.93
2016	77.48	50.99	-----

Source: World development indicators (2017)

Table 4.14 shows an increasing trend in primary school completion between 2005 and 2016. It also shows an increased rate in primary and secondary school enrolment in Mali.

4.3.2 Health Index in Mali

The health situation in Mali is one of the poorest globally with rampant issues associated with poverty, nutrition deficiencies and sanitation issues. Based on indicators, the health parameters in Mali are arguably among the most critical globally. The lack of a thriving health sector, physicians and poverty accounts for the deplorable issue of health in the West Africa country. Majority of the health care services in Mali are gotten from independent development organizations and foreign missionary groups. Governmental allocations to the health sector is 6.8% of the yearly governmental expenditure and also accounts for 2.9% on GDP (Johnson et al, 2013).

Access to sufficient health care outside the capital city of Bamako is extremely difficult. Health care access in rural areas is limited because of poor governmental funding and poverty. A staggering statistics shows that there are 729 physicians and a 0.08 physician per 100,000 citizens (Johnson et al, 2013).

Table 4.15: Mali's Life Expectancy at birth (2005-2018)

Year	Life expectancy at birth
2005	52.1
2006	52.8
2007	53.6
2008	54.2
2009	54.8
2010	55.2
2011	55.7
2012	56.1
2013	56.6
2014	57.0
2015	57.5
2016	58.0
2017	58.5
2018	58.9

Source: World health indicator (2019)

Table 4.15 shows the life expectancy of Mali based on their health care system. The table shows an increase of 5.9 years from 2005 to 2018 which is a factor of the increasing levels of health care in the country.

4.3.3 Income Index in Mali

Based on the research carried out by UNICEF, 81.2% of the population in Mali are critically poor and all existing under the international poverty line which is two dollar per day and the consequence is that the country is part of the poorest globally. More than half of the Malian population (60%) are under 20years old and they are faced with extreme poverty and lack of adequate education (Caroline, 2009).

The income levels in Mali are pretty low and unemployment levels is skyrocketing. Several poverty reduction have been put in place to deal bring down the poverty gap and inequality since the Malian crisis of 2010.

Table 4.16: Mali's GNI per capita (PPP$) (2005-2018)

Years	GNI per capita (PPP $)
2005	1,715
2006	1,718
2007	1,756
2008	1,778
2009	1,780
2010	1,804
2011	1,810
2012	1,825
2013	1,845
2014	1,850
2015	1,868
2016	1,904
2017	1,964
2018	1,965

Source: World development indicators (2019)

Table 4.16 shows the GNI per capita of Mali. As at 2016, it recorded US$1,904 compared to US$1,965 of 2018.

Table 4.17: Comparing HDI Indicators of Nigeria and Mali (2018)

HDI rank	Country	HDI value	Life expectancy at birth	Expected year of schooling	Mean year of schooling	GNI per capita (PPP $)
158	Nigeria	0.534	54.3	9.7	6.5	5.086
184	Mali	0.427	58.9	7.6	2.4	1,965

Source: UNDP report (2019)

Comparing Nigeria and Mali based on Human Development indicators, the HDI ranking of Nigeria is 158 while that of Mali is 184. Nigeria has a value of 54.3, 9.7

and 6.5 for life expectancy at birth, expected year of schooling and mean year of schooling respectively while Mali's life expectancy at birth, expected year of schooling and mean year of schooling are 58.9, 7.6 and 2.4 respectively. Nigeria's GNI per capita is 5.086 while that of Mali is 1.965.

Based on Life expectancy at birth, Mali with a smaller GDP and GNI compared to Nigeria has a higher years in Life expectancy because of the over population in Nigeria compared to income and the extent of inequality and lack of consistent improvement based on allocation to the health sector.

4.4 Comparison Human Development in Nigeria with the Three West African Countries

Based on the discussions on the various Human Development indicators of the different countries in West Africa, it should be mentioned that West Africa is not a fully developed sub-region like just like other parts of Africa because of the high incidence of poverty, death, corrupt leadership and drought. So many factors can be attributed to the slow growth in Human Development in Nigeria; one of the most important factors is the lack of developmental initiative in social infrastructures in Nigeria by the political class. The place of corruption has been consistently seen to be a major reason why developmental initiatives have stalled. Based on the data collected in the various Human Development indicators, it is obvious that appropriation of funds to the educational and health sector is minute compare to other aspects of the economy. There is also the place of intense inequality and class different which is growing continuously. The political class accumulates just a tiny percentage of the total population in Nigeria but holds so much wealth in comparison with the remaining population. The disparity between the political class and the middle class is large while the income levels continue to depreciate too. The continual increase in inequality is one of the major reasons of low levels in human development. Another factor is the place of corruption; Nigeria is in the list of nations which are extremely corrupt globally.

In Human Development, Ghana is ranked 142 and is located in the medium Human Development category while Nigeria with a HDI rank of 158 is found in the low Human Development category. Based on life expectancy, Ghana has an average year of 63.8 years while Nigeria has an average year of 54.3 years. The mean year and

expected year of schooling for Ghana are 6.4 and 11.7 respectively compared to Nigeria's 6.5 and 9.7. Nigeria has higher GNI per capita (PPP$) of US$5.086 compared to Ghana which is US$4.099. These indicators shows that in terms of GNI per capita, Nigeria is way ahead of Ghana but most Nigerians still suffer based on wealth distribution inequality. Based on income, the oil and gas sector brings 90% of Nigerians income and makes her the 5th highest oil exporting nation in the world. Ghana has a higher life expectancy at birth than Nigeria while Nigeria has a lower mean year and expected year of schooling compared to Ghana.

In comparison to Nigeria based on HDI ranking, Nigeria is ranked 158 while Togo is ranked 167. Life expectancy of Nigeria is 54.3years which is lower than that of Togo which is 61.3years. Nigeria's HDI value is 0.534 while that of Togo is 0.513. GNI per capita (PPP $) for both countries are 5,086 for Nigeria and 1,593 for Togo. Based on the table below which gives an overview of both countries, human development in Nigeria is higher in Nigeria compared to their West Africa neighbors. Comparing Nigeria and Mali based on human development indicators, the HDI ranking of Nigeria is 158 while that of Mali is 184 Nigeria has a value of 54.3, 10.0 and 6.0 for life expectancy at birth, expected year of schooling and mean year of schooling respectively while Mali's life expectancy at birth, expected year of schooling and mean year of schooling are 61.3, 9.3 and 4.8 respectively. Nigeria's GNI per capita is 5.086 while that of Mali is 1.965.

Another reason why the life expectancy in Nigeria low compared to that of the three West Africa countries that are being compared is the menace of Boko Haram and Herdsmen invasion especially in the Northern part of Nigeria. The North East region of the country has repeated has to deal with the issue of insurgence, terrorism and war. The North Eastern states of Borno and Adamawa have the highest casualty and incidence when it comes to Boko Haram. The number of internally displaced people in these states and other states in Nigeria is up to 2.2 million people and 75% of the population arose from Boko Haram insurgency. The North Central region (Plateau state, Benue state, Kogi state and Kwara state) and the South Eastern region have are also fighting the issue of insecurity and Herdsmen invasion.

4.5 Conclusion

In this chapter we compared the Human development of Nigeria with three other West Africa countries. The countries are Ghana, Mali and Togo and the comparison were based on the Human development indicators.

We also studied the education, health and income situations of the three countries.

5. CONCLUSION

Human development is a critical aspect of a fully developed state in all ramifications. In modern times, human development is a necessary prerequisite to ascertain the socio-economic development of a country. Development is not just about infrastructural growth, an increasing GDP and a good democracy, sincere economic growth is seen in the lives of the citizens of the country based on so many aspects the author wrote as dimensions. The most critical of the aspects focuses on education, health and income. Other key aspects of human development are security, gender equality, Human rights and poverty.

The investment in human development should be at the same level with the investment in physical development in a country. The major different between developed countries, developing countries and under-developed countries is the growth in human development in those countries. For a country to be prosperous and grow consistent, human development and economic development must grow together. A good educational system empowers individuals with skills to help them fend for themselves. It also increases the level of research and development and innovation.

Human development is the process of increasing the width of the choices of people and increase in levels of their achieved well being. Human development brings clarification between improving the health of individuals, increasing their knowledge and the ability or capability to use the acquired knowledge for work and to earn a decent living. Human Development focuses on the use of capabilities of human which in turn focuses on the distribution and production of commodities. It is critical of the choices people make to ensure they have a sustainable livelihood. Human development is also a process which involves all participants and humans. It is a fluent process which focuses on all the countries of the world.

In 1990, the total concept of Human Development was established that was after the inaugural release of the first HDR reports by the United Nations which uses Human Development Index to measure the human development growth. The first report of

the HDR focused on enlarging people's choices based on health, education and living standard. Human Development is also associated with the right to political freedom, Human Right and the self respect of humans. The first according to Sabrina (2002) embodied the main definition of Human development and the vision behind the yearly report. Other reports that came after the 1990 report tried to build up from the first report.

One of the major theories of human development, which is the Human capital theory opine that the growth and investment in education brings about productivity increase in individuals. With the right investment in social development in a country, the economic growth of the country will increase constantly without any draw backs.

The yearly Human development report divided countries into different categories, the very high human developed, high human developed, medium human developed and low human developed countries. The criteria for the division is centered on several four critical indicators in the human development index and they are life expectancy which centers on health, mean year of schooling and expected year of schooling which centers on education and gross national income (GNI) per capita PPP (International dollar) which focuses on income. These indicators are measured based on data collected throughout the year from individual countries and a country by country human development report is released. The last report was released in 2019 and it carried the human development report of 2018. In that report, Norway is the number one human developed country while Nigeria is the 158 human developed country out of 188 countries and territories.

Based on human development, Nigeria is a low human developed country. Despite the abundant of both natural and human resources, the development rate in Nigeria is very slow and pathetic. Education, health and income per head is Nigeria is at a staggering low point with several parts of Northern Nigeria lives below the US$1.50 per day poverty line while education is at a very critical low. Despite the consistent growth in Gross domestic product (GDP) because of her immerse oil reserve and position in OPEC (organization of petroleum exporting countries) Nigeria is a very poor country. The inequality gap in Nigeria is one of the highest in Africa. The inequality between the rich and the poor is very high. Based on governance, political administration has been eclipsed with corrupt practices and total absentee action has

been in the place of dealing the social developmental problem of Nigeria. Health care is at the critical low while both infant and maternal mortality increases year by year.

Based on the 2018 Nigeria's human development report, Nigeria has a life expectancy from birth of 53.1 years which is very poor based on the standards. Expected year of schooling equals 10.0years, mean year of schooling equals 6.0years, GNI per capita value equals US$5,443 with an HDI value of 0.521. The constant decrease in human development in Nigeria boils down to the fact that there have been less emphasis and less budget allocation to the social sector of Nigeria. Anas et al (2017) wrote that despite the threefold increase in the total expenditure by government in the public sector after Nigeria started practicing democratic system of government, governmental spending on health and education is still low. Health sector allocation has declined with time if we consider that 0.98% of spending on the health sector as a percentage of GDP can be equated to other smaller countries in Sub-Saharan Africa. The average share of education based on GDP 5.7% and of government is 19.6%. In terms of education spending, Nigeria is one of the lowest in Africa.

Brain drain and underdevelopment are seen as one of the critical reasons for the under-development in Nigeria. The amount of Nigerians who migrate to other countries to seek for better source of income and living is growing rapidly. Annually, more Nigerians, especially the specialized ones move to other countries just for greener pastures because of the depth in development Nigeria is facing. Human right abuse continues to increase while governmental negligence increases with it too.

Based on the data collected, social development is increasing but the development is slow, very slow including the rate of mortality.

In Human Development, Ghana is ranked 142 and is located in the medium Human Development category while Nigeria with a HDI rank of 158 is found in the low Human Development category. Based on life expectancy, Ghana has an average year of 63.8 years while Nigeria has an average year of 54.3 years. The mean year and expected year of schooling for Ghana are 6.4 and 11.7 respectively compared to Nigeria's 6.5 and 9.7. Nigeria has higher GNI per capita (PPP$) of US$5.086 compared to Ghana which is US$4.099. These indicators shows that in terms of GNI per capita, Nigeria is way ahead of Ghana but most Nigerians still suffer based on wealth distribution inequality. Based on income, the oil and gas sector brings 90% of

Nigerians income and makes her the 5th highest oil exporting nation in the world. Ghana has a higher life expectancy at birth than Nigeria while Nigeria has a lower mean year and expected year of schooling compared to Ghana. Despite the Nigeria's overwhelming high income compared to Ghana, Ghana is still higher than Nigeria in HDI ranking because of the investment into their education and health sector. The response to COVID-19 pandemic by the country has been exceptional compared to Nigeria.

In comparison to Nigeria based on HDI ranking, Nigeria is ranked 158 while Togo is ranked 167. Life expectancy of Nigeria is 54.3years which is lower than that of Togo which is 61.3years. Nigeria's HDI value is 0.534 while that of Togo is 0.513. GNI per capita (PPP $) for both countries are 5,086 for Nigeria and 1,593 for Togo. Based on the table below which gives an overview of both countries, human development in Nigeria is higher in Nigeria compared to their West Africa neighbors. Comparing Nigeria and Mali based on human development indicators, the HDI ranking of Nigeria is 158 while that of Mali is 184 Nigeria has a value of 54.3, 10.0 and 6.0 for life expectancy at birth, expected year of schooling and mean year of schooling respectively while Mali's life expectancy at birth, expected year of schooling and mean year of schooling are 61.3, 9.3 and 4.8 respectively. Nigeria's GNI per capita is 5.086 while that of Mali is 1.965.

5.1 Suggestions and Recommendation

Human Development in Nigeria has shown increasing strides lately, which can be based on the Gross domestic product of Nigeria and gross national income. Growth in other sectors like education and health is a critical low. The federal government's yearly allocation to education and health should be improved. For the sustainable development goals in education and health to be achieved, government, the private sector and other stakeholders need to put their hands on deck to deal with the menace of underdevelopment, poverty, unemployment, inequality and corruption. Economic development must meet sociological development. Human capital development and growth must move hand in hand with other forms of development. Wealth sharing and allocation must become even and the disparity between in education between the girl child and the boy child should become equal.

REFERENCES

Abdu, M. (2017). Human development index: a paradox for the Nigerian economy. *International journal of advanced studies in business strategies and management*, 5(2), pp: 312-322

Achugbu, E.I. and Ochonogor, W.C. (2013). Education and human capital development through appropriate utilization of information services. *African research review*, 7(3)30: pp75-85

Ackah, C., Adjasi, C., Turkson, F. and Acquah, A. (2016). Education, skill and earnings: further evidence from Ghana. Retrieved on 17th of July, 2018, http//.www.bookimgs.edu/wp-content/uploads/2016/07/126_WP16_Ackah-et-al-1-14

Adelakun, O.J. (2011). Human capital development and economic growth in Nigeria. *European journal of business and management,* 3(9); pp 24- 38

Aluko, Y.A. and Aluko, O. (2012). Human capital development: Nigeria greatest challenge. *Journal of management policy and practice,* 13(1): pp50-72

Ana, P (2014). Human capital dimension-education, health and economic growth. *Retrieved 3rd March, 2018, http//:www.bdigital.ipg.pt/dspace/bitstream/ 10314/2417/1/%2b971dc_59847.pdf*

Anas, I.K., Aminu, M.M. and Zainab, S.S. (2017). A dynamic analysis of the relationship between human development and economic growth in Nigeria. *International journal of advanced studies in economics and public sector management*, 5(1); pp 37-50

Atake, H.E. and Amendah, D.D. (2018). Porous safety net: Catastrophic health expenditure and its determinants among insured households in Togo. *BMC health services research,* 18(175) pp 368-380

Ayodele, J.B. and Adedokun, M.O. (2014). Towards achieving functional adult literacy in Nigeria. *European scientific journal* 8(5); 3421-3436

Bafei, P.A (2011). Education in Togo: From its creation until the period of socio-political and economic crisis. *International education studies,* 4(1): pp 248-258

Bernadette, O. H., Innocent, M., Levison, C. and Navr, B.Z. (2013). Income and child mortality in developing countries: A systematic review and meta-analysis. *Journal of the royal society of medicine,* 106(10), pp 408-414

Biswas, B. and Caliendo, F. (2002). A multivariate analysis of the human development index. Economics and finance, paper 244

Blanca, E.F., Franwise, C., Derek, C., Christain, A. and Kalipso, C. (2016). Quality of healthcare in Ghana: Mapping of intervention and the way forward. *Ghana medical journal,* 50 (4), pp 238-247

Capelli, C. and Vaggi, G. (2013). A better indicator for standards of living: The gross national disposable income. *DEM working paper series*, pp 24-72

Caroline, P. (2009). Delivering education for all in Mali. *OXFAM international research report,* pp 173-193

Chikwe, C.K., Ogidi, R.C. and Nwachukwu, K. (2015). Challenges of research and human capital development in Nigeria. *Journal of education and practice*, 6(28); pp 345-367

Cooke, E., Sarah, H. and Andy, M (2009). The Ghana poverty and inequality report. *6th Ghana living standard survey.*

Dedehouanou, F.A.S. and Berthe, A. (2013). Institutional arrangements and education service delivery in primary schools in Mali. *Journal of African development,* 15(1), pp 189-221

Dodani, S. and LaPorte, R.E. (2005). Brain drain from developing countries: How can brain drain be converted into wisdom gain. *Journal of the royal society of medicine,* 98:487-491

Drislan, F.W., Akpalu, A. and Henry, H.J.W. (2014). The medical system is Ghana. *Yale Journal of biology and medicine,* 87; pp 321-326

Gbensugho, A.B. (2013). Population growth and employment for socio-economic development in Ghana. *Economy of Ghana network*, 2(14), pp 24-26

Godstime, O.E. and Uchechi, S.A. (2014). Human capital development and economic growth: The Nigeria experience. *International journal of academic research in business and social sciences.* 4(4) pp 234-246

Gomes, O.A. and Gasper, D. (2013). Human security: A thematic guidance note of regional and national human development report teams. *United Nations Development Programme report office,* pp 1-16

Graham, C. (2010).The challenge of incorporating empowerment into the HDI: Some lessons from happiness economics and quality of life research. *United Nations Development programme, human development report,* July 2010

Hulme, D. (2007). The making of the millennium development goals. Retrieved 2nd June, 2018, https.*//www.sustainabledevelopment.un.org/content/documents/773bwpl-wp-1607.pdf/*

Hulme, D. (2009). The millennium development goals (MDGS): A short history of the world's biggest promise. *World poverty institute, working paper 100*: pp 1-55

Isola, W.A. and Alani, R.A. (2012). Human capital development and economic growth: Empirical evidence from Nigeria. *Asia economic and financial review*, 2(7):813-827

James, B.S. (2002) Development and human security. *International journal,* 54:306-323

Johnson, A.D., Lawn, J.E. and Ruban, I. (2013). Assessing early access to health care and child survival during a health care crisis. *BMJ global health,* 3(8), pp 374-394

Jones, P., David, H. and Daphne, C. (2016). The sustainable development goals and business. *International journal of sales, retailing and marketing,* 5(5) pp 38-48

Kovacevic, M. (2011). Review of HDI critiques and potential improvements. United Nations development programme. *Human development reports research paper* 2011

Kubalu, A.I., Aminu, M.M. and Zainab, S.S. (2017). A dynamic analysis of the relationship between human development and economic growth in Nigeria. *International journal of advanced studies in economics and public sector management,* 5(1): 968-989

Michael, M. (2013). Climate change and human security: the international governance architectures, policies and instruments. *The London School of Economics and Political science research online,* pp 28-40

Ogbeide, E.N.O. and Agu, D.O. (2015). Poverty and income inequality in Nigeria: Any causality? *Asian economic and financial review* 5(3); 439-452

Omolara, C.A. (2017). Inclusive growth and sustainable human development in Nigeria. *Advances in social sciences research journal*, 4 (7), pp 345-353

Oscar, A.G. and Gasper, D. (2013). Human security: A thematic guidance note for regional and national human development report teams. *United nation development programme, human development report,* pp 23-56

Osmani, S.R. (2016). The capability approach and Human development: Some reflections. *UNDP Human Development report; think piece,* pp1-24

Pradhan, P., **Costa, L., Rybak, D., Lucht, W. and Kropp, J.** (2017). A systematic study of sustainable development goals (SDG) interaction. *Earth's future,* (5) pp 1169-1179

Reyes, G.E. (2001). Four main theories of development: Modernization, dependency, word-system and globalization. *Nomadias, revista critica de ciencias sociales jundicae,* 2004 (2): pp 181-205

Sabina, A. (2002). Dimension of human development. *World development,* 30, pp1324-1394

Sabina, A. (2010). Human development: Definitions, critiques and related concepts. *Oxford poverty and human development initiative working paper no 36*

Sede, P.I. and Ohemeng, W. (2015). Socio- economic determinant of life expectancy in Nigeria (1980-2011). *Health economics review,* 5(2), pp 56-70

Shakespare, W. (2015). Theories of human development**. Sage publications, Inc** (2015)

Simon, H, O., Eric, Z., Ikuho, M., Tim, C., Yoshida, T. and Magnus, B. (2014). Implementing the sustainable development goals (SDGs): An assessment of the means of implementation (MOI). *ISAD conference paper; institute for global environment strategies*

Siobham, M.L. (2009). Human rights and development: a comment on challenges and way forward. *Journal of human rights practice,* 1(1), pp 51-82

Tan, E. (2014). Human capital theory; a holistic criticism. *American educational research review,* 84(3): 411-445

UNDP. (2016). Human development report 2016. *Retrieved 4th, March, 2018, http//:www.hdr.undp.org/sites/aii/themes/hdr_theme/country-notes?NgA.pdf*

<div align="center">

RESUME

</div>

Name   : Blessing Ita Ene
Nationality   : Nigeria
E-mail   : linkbigb@yahoo.com, queenenessy@gmail.com

EDUCATION:

- Bachelor   : University of Lagos Nigeria: History and Strategic studies (BA)2009
- Master   : Istanbul Aydın University; Political Science and International Relations (With Thesis) (In English) 2020.

PROFESSIONAL EXPERIENCE AND REWARDS

- Nigeria Certificate In Education (N.C.E) for Teaching practics
- The American TESOL Institute: Teachers of English to Speakers of Other Languages
- Diploma In computer Science for Computer programming (University of Calabar, Nigeria)

ELT TRAINING PROGRAM EXPERIENCED

- International Training Institute: Aspect of Methodology in Teaching writing, speaking vocabulary, reading, listening.
- Classroom management and student motivation
- Creating multimedia activities in ELT.
- Advancing Learning Webinar by Macmillan Education (Certificate of attendance)
- Pearson certificate (Certificate of attendance)