

Improving Living Standards in Nigeria through Human Development

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Abstract

Gross National Product (GDP) or Gross National Income (GNI) computation upon which the measurement of per capita income in Nigeria is predicated does not disclose how national income is distributed among the population, and neither does it factor in deficiencies in basic necessities of life that are not determined by the purchasing power of individual incomes. Therefore, income per capita figures are not a true measure of the standard of living in Nigeria. Against this background, I contend that rather than relying on the conventional income per capita estimates to measure living standards, Nigeria government should focus on providing adequately essential ingredients of human development such as good health care, quality education, housing, and healthy environment. This is because they are indispensable for the building of human capabilities and realization of human potentialities which are central to improvement in living standards. I conclude therefore that building human capabilities through investment in health care, education, and basic infrastructures are of central importance in the improvement of living standards in Nigeria.

Keywords: Development, Human development, Living standards, Nigeria.

Introduction

The per capita income figures are widely employed to measure the rate of poverty and the standard of living of nations as well as their relative standing. This method of gauging well-being presumes that an increase in income per capital translates into an improvement in the general welfare or well-being of the populace. But the Gross National Income (GNI) or the Gross Domestic Product (GDP) estimates upon which the measurement of income per capita is predicated do not show how national income is distributed among the population. The computation of the GNI or GDP only considers and factors in total earnings or incomes of individuals, firms, and governments emanating from the production of goods and services.

Moreover, the conventional measurement of living standards in terms of GNI per capita is inadequate to estimate changes in living standards since it does not factor in aspects of well-being that are not determined by the purchasing power of private incomes [Crafts 1997: 229].

For instance, an individual cannot boast of having a decent standard of living when his income can sustain him materially, whereas he lacks access to good health care, good housing, healthy environment, quality education, and so forth. Thus, income per capita figures are not a true measure of living standards.

In Nigeria, where the existing socio-political institutions and structures are arranged in such a way that national income is concentrated in the hands of the privileged few and thus is not widely and equitably distributed, the GNI per capita estimates have proved to be narrow and inadequate for gauging living standards. For example, the GNI per capita in Nigeria in 2000 was 2,378 dollars [UNDP 2016: 3], whereas the figures rose to 5,231 dollars at Purchasing Power Parity (PPP) in 2017 [UNDP 2018: 24]. Despite the significant increase in per capita income between 2000 and 2017, the proportion of the Nigeria's population truly living in abject poverty increases yearly.

Little wonder Nigeria became the poverty capital of the world in 2018 with 86.9 million people living below the international poverty level of \$1.90 in PPP terms a day [Brookings Institution, as quoted in Okagba 2019: para. 1]. Regrettably, the number was increased dramatically to 91.16 million in 2019 [World Poverty Clock, as quoted in Okagba 2019: para. 2]. When deficiency in other necessities of life that enhance well-being is taken into account such as lack of access to good health care, good food and safe drinking water, good and affordable housing, healthy environment, and quality education, the actual proportion of the Nigeria's population who cannot afford the bare essentials for a minimum standard of living far exceeds the above figures. This is also true when consider the fact that income per capita estimates do not disclose how national income is distributed among the populace.

Thus, the extent of deprivation in well-being in Nigeria is enormous. Against this background, this paper attempts to propose the development and enhancements of humans as a basis for achieving overall improvements in the well-being. To this end, I will first conceptualize the standard of living. Second, I will discuss human development as a concept and a theory on which our argument for human development is built. Thereafter, I will delve into basic dimensions of human development and the Nigerian experience. Finally, I will show how human development enhances living standards and draw a conclusion.

Conceptualizing the Standard of Living

The standard of living refers to “the level of welfare attained by individuals in a country at a particular time” [Anyanwuocha 2000: 251]. This level of welfare is measured in terms of the individual's income level, quantity and quality of food and drinking water an individual eats and drinks respectively, access to quality health care, quality and affordability of housing, quality and availability of education, environmental quality, quality and availability of employment, life expectancy, cost of goods and services, and so forth.

Income per capita is widely used as an index of living standards in a country. The average standard of living is said to be high when the per capita income is high. However, the average standard of living is said to be low when income per capita is low. The average living standard

is also partly determined by income distribution in a country. Living standards improve when national income is widely and equitably distributed among the population. But there is a decline in the standard of living when the income is not equitably and widely distributed.

Generally, the cost of living determines the standard of living. The cost of living refers to the money cost of obtaining goods and services or the total amount of money spent to obtain them such as food, shelter, clothing, medical facilities, transport services, education, and so forth [Anyanwuocha 2000: 252]. The cost of living is high when the prices of goods and services are high, but is low when the prices of goods and services are low. A high cost of living means a fall in the standard of living, while a decrease in the cost of living means an increase in the standard of living.

On the whole, a true measure of the standard of living takes account of not only the rate of poverty measured in terms of per capita income based on the international poverty line, but also deficiency in other necessities of life that are indispensable for improving the quality of life. It is in this sense that the standard of living is said to be closely related to the quality of life – a general improvement in the quality of life means an improvement in the living standards.

Philosophical Underpinnings of Human Development

The need to satisfy human needs and desires is the basic motivation for formation of society as well as social relations and cooperation. A human person is by nature social, insufficient and independent being. According to Aristotle [1999: 5], no human person can be self-sufficient without social cooperation and relationships with others. A civil state or society is born out of the need to compensate for human lacks through mutual interdependence and complementation of individual members of the society. Accordingly, human society is a means of securing good life and fulfilling the existential ends of its members as an association that originates in the bare needs of life and for the purpose of attaining the full self-sufficiency [5].

Natural law tradition views development as a change that is oriented towards a goal or an end which an entity seeks to attain. Aristotle [2006: 9] asserts in his book, *Metaphysics*, that potency and act are basic elements inherent in all entities. A being in potency has an inherent potential or capacity to realize its end (form). It is in act when it has fully attained its end. It realizes its end when it attains full development. The goal of human development is therefore the fulfilment of individual potential. To this extent, development is seen as a natural process since it follows an order which corresponds to the goal of the entity [Ejike 2018a: 2].

Aristotle also distinguishes between the formal cause and the final cause as key components of an entity. The formal cause is the form or structure which constitutes the nature or essence of a thing, whereas the final cause is the end for which a thing is made. The final cause is the end or completion of the developmental process – the process of realizing the entity's essence (the formal cause). The formal cause (essence) and the final cause (end) are thus inextricably linked.

Following this natural law tradition, Aquinas [I-II, q.1. a. 2] asserts that “every agent of necessity acts for an end” and that end is built into the very nature of the agent (intelligent or

non-intelligent) that acts. The good (end or goal) therefore constitutes the very essence or nature of human person which he seeks to realize, for it is in the nature of a being to tend towards that which defines its nature or essence.

Development as part of the maturing process is therefore “an unfolding of potential for better flourishing of the individual, the entity or society” [Njoku 2009: 213]. Buttressing this view, Pareek [1990: 119] conceives of human development as “the process of unfolding the unique potential and strengths of individuals and groups in a society.” On the whole, development, for natural law tradition, is a natural process of attaining fuller and matured status of an entity for optimal flourishing of the entity.

Marx’s theory of development holds that the attainment of self-realization is the motive behind social and historical change. All humans strive towards self-realization – the goal of development and the motive force of history. For Marx [1976], production of life is social in nature in the sense that it entails “the cooperation of several individuals no matter under what conditions in what manner and to what end” [48-9]. The satisfaction of human needs is the rationale for the cooperation of individuals which finds expression in social activity, namely, labour.

The development of the productive forces and organization of social relations of production (substructure) are aimed at self-realization – the realization of human creative potential in labour and its products. This goal of self-realization is therefore the basis and justification for a specific substructure which determines the superstructure in the sense that the superstructure exists to serve and satisfy the need created at the substructural level [Agbakoba 2003: 65]. Productive forces have to be steadily developed and fully utilized to meet an increasingly higher percentage of human needs and eliminate all forms of alienation. When productive forces are fully developed, little time would be devoted to the production of items to meet basic needs. This efficiency in the production of commodities would in turn afford us sufficient time to produce varieties of commodities in large quantities, thereby providing people with considerable “latitude of productive options to engage in for the purpose of self-realization” [73].

Historical and social changes occur as a result of the inability to meet human needs. Put differently, society evolves to revolutionize the means of production for the attainment of self-realization. In Marcel’s thinking, human needs vary with the development of labour and thus are historically specific [Marx 1976: 48]. Values are created or defined within society. The social environment determines the development of human creative potential and thus productive forces of society [Agbakoba 2003: 76]. Although for Marx, the end-state of human needs and desires are historically specific – the specific realization of the self vary in content depending on an individual due to differences in genetic endowments and potential (nature) as well as physical and social environment in which the individual is brought up (nurture), Agbakoba [89] opines that human needs are centred on improving the quality of the life of people and that this improvement relates increased luxury, improved healthcare, education, communication, and so forth. Human needs, for him, are critical to the full development of a human person and his self-realization [68].

Human needs, for Marx [1959], are integral to human nature and that satisfaction of the basic necessities of life is a precondition for human engagement in any human activity such as philosophy, intellectual discourse, and other works of art. The satisfaction of human needs is therefore indispensable for developing human potentialities at maximum capacity and realizing the self. On the whole, humans fulfil themselves in the specific realization of their potential.

For Hume [1957], a large part of human needs of food, shelter, and security is satisfied in society with the cooperation of others. As he puts it: “By the conjunction of forces our power is augmented; by the partition of employments our ability increases; and by mutual succour we are less exposed to fortune and accidents. It is by this additional force, ability and security that society becomes advantageous” [46].

Human Development: Conceptual Frameworks

One of the foremost African contemporary philosophers, Professor Joseph Agbakoba views human centred development as “the process by which human beings seeks the maximum realization of themselves” [Agbakoba 2019: 54]. It relates with the quality of life of a person, that is, the degree of a person’s self-realization [54]. Agbakoba’s idea of human development concurs with Mabogunje’s conceptualization of development as essentially “a human issue, a concern with the capacity of individuals to realize their inherent potentials and effectively to cope with the changing circumstances of their lives” [Mabogunje 1980: 45].

Roodney [1972: 4] maintains that the development of a human person is the ultimate goal of development. Such development, for him, entails “increased skill and capacity, greater freedom, creativity, self-discipline, responsibility and material well-being” [3]. On this line of reasoning, development is seen a process of expanding people’s choices and capabilities (substantive freedoms) and improving their overall well-being. Thus, United Nations Development Programme [UNDP 1990: 10] defines development as “a process of enlarging people’s choices” and improving their well-being.

Though the choices can be infinite and change overtime, the essentials of them are for people to lead a long and healthy life, to be educated, and to have access to resources needed for a decent standard of living. According to UNDP [1990: 10], other opportunities remain inaccessible unless these choices are available. The idea of well-being goes beyond the quantity of material production and consumption. It has to do with the quality of life and thus human development is basically concerned with improvements in the quality of life rather than a mere quantitative material progress. Development in this sense transcends a mere expansion of income or wealth.

Human development approach emphasizes enlarging people’s freedoms and opportunities rather than economic growth [UNDP 2018: iii]. Haq, Sen and Anand, who are renowned human development theorists, focus on expansion of people’s capabilities – what people can do and be – as the major determinant of their well-being rather than their material goods. Capability is the ability “to lead the kind of lives we have reason to value” [Sen 1999: 285]. It reflects an individual’s “freedom to lead one type of life or another” [74]. It defines “the freedom to choose

a valuable life in accordance with individual preferences” [Vollmer 2009: 70]. Capability is the freedom to achieve things which one is able to do and be. In this sense, an individual’s capability constitutes his freedom – the real opportunity to have well-being [Sen 1992: 40; 1987: 36].

Anand and Sen [2000] explain that this human development approach views development as the expansion of people’s capabilities “to live better and richer lives, through more freedom and opportunity” [84]. The capability approach focuses directly on the quality of life individuals are actually able to achieve; a life that they have reason to value [Sen 1999: 31]. Expansion of individual freedom or capability is the principal means and goal of development [Haq 1995: 12; Sen 1999: xii]. Sen [1999: 72] argues that income and wealth (resources) people have are inadequate for evaluating well-being since, for him, they provide only limited and indirect information about the well-being of the people.

Capability or the extent of freedom plays a central and direct role in the achievement of well-being. Adequate provision of health care and access to quality education are of central importance in the building of human capabilities. Their inadequacies are obstacles to attainment of people’s well-being and enjoyment of life that they value [Haq 1995; Sen 1999]. Haq, Sen and Anand’s conception of development as capability expansion has a strong connection with Aristotle’s understanding of human flourishing and good life which forms the basis of natural law theory of human development. Like the human development theorists, Aristotle does not see wealth (material resources) as an end in itself. In his *Nicomachean Ethics*, he states that “wealth is clearly not the good we are seeking, since it is merely useful, for getting something else.” [Aristotle 2004: 7].

According to Annan [2003, as cited in Igbokwe and Iwuoha 2019: 132], development basically “embraces human rights and good governance, access to education and health care and ensuring that each individual in rural and urban areas has opportunities and choices to fulfil his or her own potential. ”The development and realization of individual potential at maximum capacity requires the satisfaction of basic needs such as food, shelter, clothing, and good health, as well as secondary needs like desire for knowledge, desire for societal recognition/respect, desire for comfort, and freedom from violence.

Human development is therefore concerned with human beings and their capabilities (qualitative development). Human development approach takes cognizance of improvements in all aspects of people’s life and not just material well-being. The Human Development Index (HDI) is the leading index for measuring and determining achievements of a country in promoting human well-being. HDI evaluates overall human development in terms of three primary dimensions, namely, a long and healthy life, access to knowledge, and a decent standard of living which are represented by life expectancy, education, and per capita GNI respectively [UNDP 2018: 1].

Integral human development entails the full development of the whole human person, including intellectual, moral, material, social, spiritual and cultural dimensions [Gorospe 1975: 93]. Oladipo [2009: 95] explains that development has tangible and intangible dimensions. The tangible aspect relates to material well-being and it entails exploitation and control of the physical environment by the application of results of science and technology. The intangible

(or moral) aspect deals with improvements in the quality of life through human capability building, as well as improvement in the quality of social and human relations which find expression in internalization and institutionalization of positive values like justice, equity, truth, love, freedom, peace and tolerance [95]. The intangible aspect helps to improve the capacity of an individual to shape his own life without being insensitive to the common good [95].

Dimensions of Human Development and the Nigerian Experience

The three basic dimensions of human development include a long and healthy life, access to quality education, and a decent standard of living.

A Long and Healthy Life

Longevity and good health presuppose material subsistence, access to nutritious food, clean and safe drinking water, shelter, clothing, fresh air, health/medical care, and healthy environment that promote physical and mental well-being of the people. In Nigeria, majority of the populace cannot afford the bare essentials for a minimum standard of living. World Poverty Clock Report [as quoted in Okagba 2019: para. 2] indicates that 91.6 million people presently live in extreme poverty below the poverty line of \$ 1.90 in PPP terms a day. Although this rate of poverty measured in terms of income per capita is not a good approximation of the number of people living below the poverty level in reality, it shows the enormity of deprivation in well-being.

Environmental degradation, poor sanitary conditions and poor hygienic services are rife in some parts of the country. The environment is being polluted and ravaged by household and industrial waste. Inadequate of waste disposal systems and ill-timed removal of waste disposal by Environmental Protection Agency make waste disposal system easily gets filled up, prompting people to dump refuse on all sides of the system. Consequently, the heaps of refuse dump stink and expose villagers to airborne diseases such as common cold and cough. Besides, when there is strong bliss, the refuse dump easily disperses every nook and cranny. Some waste gets into sewers where they mingle with sand to obstruct the passage of floodwater. Sewers in the long run become breeding grounds for mosquitoes and other harmful flies.

Environmental degradation endangers human health and life, as they engender deficiency in necessities of life, endanger water, air, industrial, and chemical pollution, and expose humans to airborne and waterborne diseases. For instance, gas flaring and oil spillage, on account of indiscriminate exploitation of oil in the Niger Delta region of the country, have severely polluted farmlands and sea, thus engendering ecological disaster, scarcity of good food and clean water as well as denying the inhabitants, who are mostly farmers and fishermen, their means of livelihood.

Related to these are inadequate and poor medical facilities and centres which make it difficult to treat chronic illnesses. While the affluent fly abroad for medical treatment, those who could not afford an enormous amount of money needed for medical trips and bills abroad have to expose themselves and their dependants to health centres and hospitals stocked with

substandard drugs and facilities. All these account for high stillbirths, infant mortality, and death rates in the country. For example, the report of UNDP [2018: 52] reveals that Nigeria had a low human development in 2016 explained in terms of mortality rate which was 66.9 per 1000 live birth, for infant. For adult, male mortality rate was 371 per 1000 people, while that of female was 333 per 1000 people [52]. Healthy life expectancy at birth in 2016 stood at 48.9 [52].

UNDP [2018] report also shows that Nigeria had a low human development measured in terms of environmental threats. Of all the countries classified under low human development in 2016, Nigeria had the highest mortality rate attributed to household and ambient air pollution, as it recorded 307.4 per 100,000 population [100]. Mortality rate attributed to unsafe water, sanitation, and hygiene services stood at 68.6 per 100,000 population in 2016 [100].

Access to Quality Education

Education refers to transmission of knowledge, skills and values to individuals which enables them to develop and realize their potential, function effectively in society, and survive. Education is qualitative when it touches all aspects of learners' life such as intellectual, moral, spiritual, social, and psychological. Such education does not only concern with literacy and numeracy, but also prepare individuals for human relations, social participation, citizenship, and economic activity [Oluwagbemi-Jacob 2018: 6]. It is holistically aimed at developing all the capacities inherent in individuals: developing vocational and technical efficiency and competency, cultivating social, moral, spiritual and cultural values as well as awakening consciousness of maintaining good health and physical fitness, so as to prepare the individuals for future profession, vocation or trade, for good leadership and citizenship.

Regrettably, education system in Nigeria, modelled on the British system of education, lacks ingredients necessary for the development of vocational and technical efficiency and competency as well as moral development. Coleman [1971: 114] notes that in colonial era, education in British colonies in Africa, including Nigeria, was based on learning to read, write, and do arithmetic in the English language. The British system of education in Nigeria was thus tilted towards literacy and numeracy with little or no emphasis on technical and vocational education, especially at the tertiary level.

The best such literacy education could do was to provide government offices with English speaking clerks and assistants [Ebo 1989: 29]. The British-based literacy curriculum lacked the ingredient to challenge learner's mental faculties, and prepare them to achieve economic security and self-reliance. In this regard, Azikiwe [as quoted in Ebo 1989: 47] remarks: "Many boys and girls who should be eligible for jobs in many capacities could not do so because they were unemployable. They were intelligent enough but lacked requisite skills in any sector of commerce or industry."

A pressing need for curriculum that would respond to the needs and aspirations of citizens led to the National Conference on Curriculum Development in 1969 which culminated in the articulation of the current National Policy on Education (NPE) and expansion of scope of education. School curriculum has been since expanded to incorporate technical and vocational subjects such as Technical Drawing, Food and Nutrition, Clothing and Textile, Practical

Agriculture, and Information and Communication Technology (ICT) to match the ideals and challenges of changing economic and social structure of modern society and provide individuals with the means of solving personal or community problems. It is hoped that vocational and technical subjects would equip learners with practical and applied skills and empower them for jobs creation and wealth generation [Ejike 2018b: 2].

However, the practical aspect of these subjects is not adequately taught in schools to achieve the desired results. There has been a steady decline in government budgetary allocation to the education sector in recent years. This makes it difficult to provide state-of-the-art laboratories, instructional materials, workshop tools, machines, and other facilities for the practical training and learning of technical and vocational subjects. Besides, the largely unsustainable education funds meant for the facilities and their maintenance are more often than not diverted into the coffers of corrupt officials in the education sector. Inadequate capital projects and corrupt proclivities of officials in the education sector impede the development and accessibility of quality education in Nigeria.

Add to this is the lack of value-based moral instruction that helps learners to develop right virtues and values and be able to make free, informed and rational moral decisions when they are faced with moral dilemmas and challenges. It cannot be rightly gainsaid that Moral Instruction being taught in Nigeria's primary and secondary schools is religious and faith-based. It is mainly concerned with religious rites and services, and serves as an avenue of deepening the understanding of religious doctrines and propagating religious dogma, while little or no attention is paid to morality. Thus, the so-called Moral Instruction classes have been reduced to religious indoctrination classes that nurture and reinforce religious extremism in the country.

Moreover, majority of citizens do not have access to quality education at the secondary and tertiary levels mainly due to extreme poverty, rising unemployment, and absence of social security (welfare benefits) which make it difficult for parents/guardians to afford school fees and other educational materials for their children/wards. Consequently, there is a high rate of out-of-school children and school dropouts with its concomitant high illiteracy rate. According to UNDP [2018: 56] report, adult literacy rate in Nigeria from 2006 to 2016 was 51.1%, while youth literacy rate was 58.0% (female) and 75.6% (male) which were all rated low in the human development index.

A Decent Standard of Living

A good standard of living is an essential building block of human well-being. It is intimately linked to a long and healthy life, and access to quality education we have discussed. An individual's income level, the amount of wealth the individual has, quality and quantity of food and water the individual takes, access to quality education, housing, healthy environment, medical care and other necessary social services determine the living standard.

Income is indispensable for meeting primary needs like food, clothing, and shelter. It enables the individual to choose a valuable life in line with his preference, and opens up opportunities for the individual to expand his capabilities. Income is necessary for the attainment of a quality education, a long and healthy life, security in illness and old age, and so forth [Oluwagbemi-

Jacob 2018: 6]. As we have noted in this paper, 91.6 million people in Nigeria presently live below the minimum subsistence level based on the international poverty line pegged at \$ 1.90 in PPP terms a day, indicating low living standards.

However, multi-dimensional poverty is not just deprivation of material sustenance, but also entails deficiencies in other basic human necessities and lack of freedom (capability) occasioned predominantly by lack of quality education and good health. Sen [1999: 36] argues that utilization of human capabilities, which is made possible by access to quality education and health care, helps to improve not only economic or material well-being of an individual, but also his standard of living. Therefore, high individual's income level or wealth per se does not guarantee improved welfare.

A good standard of living presupposes that there is availability of good food and safe drinking water, good housing, good health care, quality education, healthy environment, and other basic necessities of life that improve the overall well-being of the populace. For instance, high quality and adequate health services as well as clean and healthy environment provide people with good chances of surviving childhood, achieving physical and mental well-being, and having greater longevity, thus improving living standards. In addition to low income level, inadequate of basic necessities of life therefore makes living standards in Nigeria poor. UNDP [2018: 85] report shows that Nigeria was ranked low in human development in 2015, as 41.1% of rural population had access to electricity, 67.3% of Nigeria's population were using improved drinking water, while 32.6% of the population were using improved sanitation facilities [85].

Human Development as a Cornerstone of Improvements in Living Standards in Nigeria

Human development is seen in this paper as a process of building human capabilities and expanding people's choices. According to human development theory, enlargement of individual capability is the goal of development. For the natural law version of human development theory, every individual has inherent potential or capacity and the realization of this potential is the goal of the individual. It stands to reason that the individual cannot flourish at the optimum level and attain self-realization unless his potential is developed and fulfilled. Human development is inextricably linked to living standards, as both are concerned with the quality of life.

Improvements in living standards presuppose the development of human capabilities through access to quality education and health care and other basic infrastructures. Lack of good health and access to quality education hinder the realization of the income-earning potential of individuals and attainment of good life). Therefore, the ability to lead a long and healthy life, and have access to sound and quality education are critical to the improvement of the standard of living. Per capita income per se measured in terms of the international poverty threshold (in PPP terms a day) is not a true measure of living standards in Nigeria since such measurement does not only fail to take into consideration how the national income is distributed among the populace, but also fail to consider the availability and accessibility or otherwise of other basic

necessities of life that enhance socio-economic welfare which is inextricably connected with human development.

It is the adequacy or inadequacy of certain basic capabilities together with the level of individual incomes that determines considerably human development or otherwise and, by implication, the standard of living. Essentially, improving living standards depends substantially on the provision of public services such as quality education and wide-ranging public health care as well as the individual's income level. This is because the provision of these public services is instrumental in expanding people's choices. Thus, the Nigerian government must create an enabling environment for people to develop their capabilities. This can be done by investing in education and health sectors, and by providing basic infrastructures.

A premium should be placed on education and increase its budgetary allocation, while functional mechanisms should be set up by the government to ensure that funds budgeted for and allocated to education are not siphoned off. Given that a good number of parents/guardians do not have the financial wherewithal to fund their children/wards' schooling, free tuition fees should be provided by Nigerian government up to the secondary education to encourage mass education and mass literacy. As the largest oil producer in Africa and a member of Global Education Partnership (GPA) that provides education funds for its members, Nigeria has sufficient national wealth to provide free tuition fee at all levels of secondary education.

But this education must be sound and pragmatic, otherwise a larger pool of educated people will only increase the number of educated unemployed. Regarding this, Azikiwe [1970] rightly states that he learns from his academic adventure in America that "with all the academic distinctions one might acquire, if one did not have a good job from which to earn a steady income to have food, shelter, clothing, and the necessities of life, one's education could be regarded as a dismal failure" [160]. Therefore, academic certificates and laurels are useless if they cannot give the individual who badge and receive them respectively the capacity to earn a decent livelihood.

Making learners employable calls for full implementation of technical and vocational subjects in the school curriculum as well as the establishment of more vocational and technical schools in each state of the federation so that people can enrol for specialized training. Parents/guardians and Guidance Counsellors should encourage their children and students respectively, especially those who are not studious and lack 'book' knowledge, to enrol in vocational and technical schools designed for the development of individual skills, attitudes and capabilities, and to prepare learners as potential paid employees and creators of jobs in this 21st century age of technological revolution. A quality and pragmatic education will produce highly skilled, creative, innovative, and productive individuals who have the capacity to create wealth for themselves and contribute immensely to economic and technological development of the country.

There is an inextricable connection between human development and economic development. Developing and investing in human capital (skills and enterprise, and institutions that produce them) through massive investment in technical and vocational education at all levels of education would, in the long run, produce creative, innovative, resourceful and enterprising individuals whose productive inputs would not only boost productive capacity of Nigerian

economies, but also improve the individuals' means of livelihood, and ultimately raise the standard of living which is an index of economic development. In the light of this, Haq [1995: 3] asserts that people are both "the means and the end of economic development."

Basic human needs must be met for individuals to attain a reasonable standard of living. But the satisfaction of the basic needs presupposes the existence of an appropriate 'knowledge-state'. Agbakoba [2013: 57] explains that the knowledge-state includes "normative beliefs, common sense and theoretical knowledge, and the practical manipulation/organization of nature and human beings (technology, magic, and social organization)." The goal of development is self-realization. From the perspective of Marx's theory of development, the general and immediate conditions which are to be satisfied before the ultimate goal, self-realization, would be realized include "an increased development of productive forces and the establishment of social institutions and structures which will make for an equitable distribution of the socially produced objects" [92].

However, technical and vocational education that would bring about improved productive capacity, substantial improvements in the economic well-being of Nigeria and thus human well-being must be rooted in African indigenous knowledge – a lived world constituting Africans' experiences, insights, and reasoning which embody their indigenous modes of knowing necessary for their continual existence and sustenance [Akena 2021: 601]. In other words, the process of knowledge production, transfer, application and utilization must involve the use of ideas (or philosophies) tools and approaches indigenous to Africans in order to be responsive to socio-cultural and economic interests and needs of Nigeria.

Ilmi (2014), for instance, observes that some young boys at Mombasa (a city of Kenya) produced "magnificent battery-operated toys from scrap metal, wood and neon lights" [142-3] during his encounter with them. The handiwork of the boys demonstrates that Africans can utilize their local resources to meet their development needs if their enterprises, creativity and capabilities are built through technical and vocational education that incorporates African indigenous knowledge. It calls for integration of African indigenous knowledge with Western science, technology and knowledge, where necessary, to meet Nigerian development needs. Such education should involve the transfer and adaptation of modern technology where necessary, given the comparative advantage, to meet Nigeria's geographical and socio-cultural circumstances and other exigencies for the purpose of industrialization of Nigerian economy and job creation.

It should also entail integration of African unique culture (specifically artifacts) and modern technology, where local materials are insufficient, for the production of commodities for domestic consumption and exportation. For example, Engineer Ozoemena Ani, a coordinator of the Mechatronic Research Group in the Faculty of Engineering, University of Nigeria Nsukka (UNN), discloses that 80 percent of components his research group used for manufacturing of a first homegrown electric car in Nigeria in 2019 were locally sourced, while the remaining 20 percent were foreign materials [Babalola 2019: para. 3]. Moreover, Innoson Vehicle manufacturing Company in Nigeria uses about 60 percent of locally sourced materials (which are largely electric aspects and other equipment) for manufacturing of vehicles

(automobile and bus), while other materials (engine and light) are imported. In these ways, Nigeria can promote local content and capacity.

What we are driving is that Nigeria's engagement with modern technology must be responsive to its operative conditions and needs for the development and realization of individual potential. Agbakoba [2019: 57] contends that the process (means) and ends (goal) of self-realization would entail social existence – they would necessarily be in the social, political, historical, cultural and economic context of a degree of social created states(s) that would work towards the self-realization of each individual in a society at the social, national and global level. He distinguishes between two dimensions of self-realization, namely, the particular (specific) and the universal dimensions. The particular dimension of self-realization pertains to specific individuals, groups and communities. It constitutes the cultural dimension of development that pays attention to socio-cultural and geographical circumstances, interests, needs, and challenges of a given society.

The universal aspect of self-realization relates to all human beings, regardless of the form of society in which they are organized. It comprises those values, ideas, attitudes, orientations, practices and objects which are either preconditions or enhancing conditions for the realization of humans across the globe [Agbakoba 2019: 57]. This realization requires that primary human needs are adequately met. The universal dimension focuses on science-driven technological and economic progress. The existence of the knowledge-state or its aspects generated in one society or community need to be modified or adapted to suit and reflect specific physical, geographical and environmental circumstances, socio-cultural and historical contexts of a given society before such knowledge, ideas and practices of a universal interest can be transferred in the specific society.

These modifications as well as other activities geared towards meeting societal specific choices and needs form part of the particular dimension of self-realization [Agbakoba 2019: 58]. Things that have meaning and value for people or society outside general basic needs constitute the specific aspect of self-realization. Secondary human needs therefore constitute in part the particular dimension of self-realization since their satisfaction is sought within the socially approved bounds (every society formulates and expresses its own general axiological orientations on the basis of its historical-cultural antecedents and geographical circumstances) and how much (the extent to which) they are met depends on individual aptitudes (or endowments), skills, aesthetic sense, geographical and physical conditions.

So, the ultimate goal of human development – the realization of the self – is attained in a social-cultural context. The two dimensions of self-realization should not be conceived of as if they are partitioned into independent compartments. Cultural development is inextricably bound up with economic development; there is a reciprocal and causal relationship between them. In this regard, Agbakoba [2019: 62] asserts that “the type and functional input of cultural and social systems exert a lot of influence on economic development.” The particular and universal aspects of self-realization are thus interlocked, forming a functionally organic whole within which individuals can realize themselves.

Beyond this, culture of poverty can be alleviated by distributing available resources equitably, creating employment opportunities through industrialization, and formulating and

implementing skill acquisition programmes for the youth for entrepreneurial training and development. The programmes will go a long way towards equipping the youth with skills and knowledge needed to develop their potential and become self-reliant and self-sufficient. There is a youth empowerment programme called Youth Empowerment Scheme (P-YES) launched by the Federal Government in 2019.

The programme is designed to train and empower the youth on certain areas such as information technology, technology acquisition, agriculture, fashion, and catering. P-YES beneficiaries are to undergo a two-year training that involves one-on-one or small group contacts with professional trainers. Thereafter, they will be empowered with Seed Empowerment Tools (SET) required to become self-employed and self-sufficient. This scheme has the potential to develop human capacities, if implemented. Government is therefore urged to kick off the enrolment and training of the youth in the scheme as soon as possible.

Numerous studies show that enhancement of people's capacities, creativity, and productivity through quality education creates economic opportunities which improve income distribution (Ranis and Stewart 2005: 4-5) and strongly impact on income equality [Psacharopoulos et al. 1992: 48]. Such education correlates significantly with technological capability and technical change in firms or industries [Gopalakrishna and Rao 2012: 638]. It also impacts positively on farmers using modern technologies [Behrman, Rozenzweig and Vashishtha 1995, as quoted in Ranis and Stewart 2005: 4]. Development of human capabilities through pragmatic and quality education will therefore make people employable and improve the quality of labour that increases productivity and well-being.

This will, in turn, increase earnings which contribute to improvements in the standard of living. In the light of this, Azikiwe [as quoted in Economic Rehabilitation of Eastern Nigeria 1955: 47] asserts:

The philosophy of education, which is based on the transformation of indigenous material, human and otherwise, from unskilled to skilled, for the improvement of society is collateral with the idea of education not only as a process of mental and social change but as a means of acquiring skill, to enable the educated person to adapt himself to his society and be useful as a skilled wage-earner and thereby improve his standard of living.

However, being gainfully employed and increase in individual incomes alone do not guarantee improvements in living standards unless other basic necessities of life that enhance a long and healthy life are available and accessible. For example, an individual whose earnings are high but lives in poor sanitary conditions is predisposed to infections and infectious illnesses. If he becomes unhealthy, on account of the disgusting and degraded environment, he has to spend a large chunk of his salary on medical treatment, thus leaving the individual with little or no money to provide for his basic needs.

Again, suppose that he has no access to safe drinking water and high standard medicines, and thus suffers from typhoid due to contaminated water, he would keep spending part of his earnings on medical treatment at weekly or monthly intervals. This is because the typhoid would linger after a respite, having been exposed to substandard medicines that are mere

palliatives. In the long run, the victims will be impoverished. Therefore, to raise the standard of living, the government must ensure, inter alia, that there is good sanitation, adequate waste disposal systems, and periodic and timely removal of refuse dumps, environmental management, access to public health care, adequate and affordable high quality health products and facilities, availability and accessibility of safe drinking water, access to credit and land, affordable public housing, rural electrification, rural road network and other public works.

Social security benefits should be provided to those who are incapacitated and most vulnerable members of society like the disabled, the elderly and poor widows to enable them acquire basic necessities of life. There is also need for regulation of industrial activities especially those from mining and petroleum industries in line with international best practice to ensure environmental protection and sustainable development. It calls for environmental management so that the exploitation of resources for economic growth does not endanger the life of the present and future generations.

Seventeen (17) Sustainable Development Goals (SDGs) adopted by General Assembly in September 2015 as part of the 2030 Agenda for Sustainable Development are mainly centred on humans because human development significantly correlates with living standards and thus with the economic well-being of a nation/country. It is the positive building and expansion of human capabilities that brings about technological and economic advancements. The 17 SDGs summararily include:

1. No Poverty – end poverty in all its forms everywhere.
2. Zero Hunger – end hunger, achieve food security and improved nutrition and promote sustainable agriculture.
3. Good Health and Well-being – ensure healthy lives and promote well-being for all at ages.
4. Quality Education – ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
5. Gender Equality – achieve gender equality and empower all women and girls.
6. Clean Water and Sanitation – ensure availability and sustainable management of water and sanitation.
7. Affordable and Clean Energy – ensure access to affordable, reliable, sustainable and modern energy for all.
8. Decent Work and Economic Growth – promote sustained, inclusive and sustainable economic growth, full and employment and decent work for all.
9. Industry, Innovation and Infrastructure – build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.
10. Reduced Inequality – reduced inequality within and among countries.
11. Sustainable Cities and Communities – make cities and human settlements inclusive, safe, resilient and sustainable.
12. Responsible Consumption and Production – ensure sustainable consumption and production patterns.
13. Climate Action – take urgent action to combat climate change and its impacts.
14. Life Below Water – conserve and sustainably use the oceans, seas and marine resources for sustainable development.
15. Life on Land – protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.

16. Peace and Justice Strong Institutions – promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.
17. Partnerships to Achieve the Goals – strengthen the means of implementation and revitalize the global partnership for sustainable development [United Nations n.d].

Above all, Moral Philosophy/Ethics should be introduced in the school curriculum and be made compulsory subject in all primary and secondary schools. It should be also incorporated in the General Studies Programme in all tertiary institutions in Nigeria. This subject/course will expose learners to intricacies of moral issues and equip them with the moral frameworks that will guide them in making free, rational and informed moral decisions when they are confronted with moral dilemmas and ambiguities of life [Ejike 2018c: 44]. It will also help to inculcate right values and cultivate moral character in the lives of learners which will enable them to function effectively and contribute positively to their society.

Moral development is indispensable for the realization of the goal of development. Self-realization is not possible unless there is order and stability in society. In other words, people cannot enjoy long, healthy and creative lives, and freedom in an atmosphere of insecurity, instability, violence, strife, crime, animosity, and falsehood. As we have seen in Oladipo's distinction between tangible and intangible or moral aspects of development, the moral dimension of development is concerned with improvements in the quality of social and human relations and that it involves the promotion of positive values such as peace, justice, freedom, tolerance, and cooperation.

The moral aspect of development ensures that the pursuit of individual needs, desires and interests, and overall enhancement of individual capacity do not endanger the well-being of others. It seeks the common good of all. Moral development helps to establish a well-ordered society that creates an enabling environment for provision of infrastructure, investment, and industrialization which would in turn provide opportunities and choices for the development and realization of individual potential.

Accordingly, the teaching of Ethics should be grounded in five human values which include love, truth, peace, right conduct or action, and non-violence. Love is learnt by cultivating its sub-values such as sacrifice, selflessness, kindness, compassion, sharing, hospitality, patience, discipline, empathy, forgiveness, consideration, obedience, companions, tolerance, and good neighbourliness. Peace is realized by imbibing and internalizing virtues of happiness, humility, harmony, orderliness, self-control, calmness, contentment, perseverance, self-acceptance, self-respect, self-understanding, reflection, and self-determination.

Right conduct is built by learning its sub-values such as diligence, duty, good manners, efficiency, resourcefulness, competence, loyalty, flexibility, and tolerance, while non-violence is cultivated by teaching learners to imbibe and internalize sub-values like forbearance, forgiveness, fairness, tolerance, harmony, cooperation, compassion, respect and concern for others, concern for environment, and appreciation of others' cultures and religions [Ejike 2018d: 20]. These five basic human values should serve as an ethical guide in policy making and implementation as well as in human relations at all levels of education [Ejike 2018d: 21].

Moral education will go a long way towards producing virtuous individuals who value love, truth, justice, integrity, self-discipline, diligence, peace, and other human values. When these individuals of high moral rectitude take over the affairs of State, they tend to have the much needed political will and determination to restructure the existing political institutions and system in a way that allows for equitable distribution of income, and creates an enabling environment for investment and industrialization which create employment opportunities for the jobless.

Conclusion

In this paper, I have argued that increase in income per capita does not translate into an improvement in living standards in Nigeria. This is because national income is concentrated in the hands of the privileged few and that is not taken into account in the estimation of GNI or GDP upon which the measurement of per capita income is based. Moreover, even if the national income is equitably distributed, it does not mean that living standards have considerably improved. This is because a mere increase in one's income above the poverty line to such an extent that it guarantees one's sustenance materially does not translate to an improvement in the standard of living unless other basic necessities of life that enhance socio-economic welfare are adequate.

Thus, a more comprehensive and true measure of living standards must take account of the ability or otherwise of the individuals to lead a long and healthy lives as well as to have access to quality education which are essential ingredients of human development. Living standards and human development basically relate to the quality of life. A decent standard of living is attained when other building blocks of human development, namely, a long and healthy life and access to quality education are realized. There is therefore need for increase in government expenditure on health and education. Long and healthy life is achieved by provision of social security benefits, adequate public health centres as well as standard and affordable health products and services, clean and healthy environment, and other basic amenities.

To meet the challenges of 21st century, Nigeria needs education that is eminently pragmatic. Education in Nigeria should not be a mere matter of accumulation of certificates, but rather should be geared towards endowing individuals with skills and capabilities needed to successfully cope with the exigencies of technologically advanced world of work as well as demands of social economic security and self-reliance. Beyond this, engaging the youth in skill acquisition and training schemes after schooling are critical to their employability.

Finally, the teaching of Ethics grounded in five human values in schools will help produce leaders of great moral integrity that have the political convictions and will to introduce hygiene into politics in order to sanitize the country, provide citizens with opportunities for the development of their capabilities, and create an enabling environment for self-actualization, thus improving the overall well-being of the populace.

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