

**ASSESSING THE RELATIONSHIPS BETWEEN INTEGRATIVE
SOCIAL-RIGHTS AND HUMAN DEVELOPMENT FACTORS IN
SOUTH-WESTERN NIGERIA FROM THE ISLAMIC ECONOMICS
PERSPECTIVE**

OLADAPO IBRAHIM ABIODUN

**ACADEMY OF ISLAMIC STUDIES
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ABSTRACT

This study examines and analyses the perceptions of people on the influence of human rights and social justice on the actualization of human development in Nigeria through the constructs of education, health, and income using primary data. The primary data were collected from four (4) rural communities in South-western Nigeria using a cross-sectional technique. In the last few decades, Nigeria has experienced different developmental initiatives such as Millennium Development Goals (MDGs) and National Economic Enhancement Development Strategy (NEEDS) which were tailored towards the enhancement of human development in the country; however, these initiatives have been hindered especially due to injustice and abuse of fundamental social and economic rights. For instance, the development policy in Nigeria caters mostly for the people living in the urban areas while over 50% of the total population living in the rural areas is deprived. This is reflected in the uneven outcomes across geographical and social groups. Prior research in Nigeria has not examined how social justice and human rights influence educational attainment, healthcare delivery, and income distribution in the rural communities using primary data. This study was empirically conducted to fill this gap in the existing literature by assessing the relationships between integrative social-rights (human rights and social justice) (exogenous) and the three contextualized human development factors (education, health, and income) (endogenous) among Nigerian Muslim adults, ages 20 to 49 years living in rural communities. The data were explored in relation to Islamic framework. A total number of 500 survey questionnaires were distributed to collect data from the respondents in the selected rural areas in South-western Nigeria and 384 responses were finally used for the analysis. For data analysis, both SPSS (version 16) and AMOS (version 20) were used. This study found a significant inter-factor relationship between human rights and social justice among the Nigerian rural populace. The study also

found that human rights and income and social justice and health explain the variances in human development. Education was found to be an important variable influencing social and economic right, followed by income and then health. Overall, the findings in this study suggest no significant differences in the perception on human development for males and females groups. Although gender was not found to influence human development in this study, it should not be assumed to mean that gender equality in education, income, and health exists in Nigeria. It is widely reported that gender inequality plays a major role in influencing social and economic status. The findings in this study provide the foundation for making further investigations on social justice and human rights factors in order to promote equality and equity in education, income, and health among the Nigerian citizens irrespective of tribal or ethnic and religious affiliations.

ABSTRAK

Kajian ini bertujuan untuk mengkaji dan menganalisis persepsi masyarakat mengenai pengaruh hak-hak asasi manusia dan keadilan sosial terhadap kesadaran perkembangan masyarakat di Nigeria melalui konstruk pendidikan, kesihatan dan pendapatan dengan menggunakan data primer. Data primer dikumpulkan dari empat komuniti masyarakat luar bandar di Barat Daya Nigeria dengan menggunakan teknik keratan rentas. Dalam beberapa dekad yang lalu, Nigeria telah mengalami inisiatif pembangunan yang berbeza seperti Matlamat Pembangunan Milenium (MDGs) dan Peningkatan Strategi Pembangunan Ekonomi Negara (NEEDS) yang telah disesuaikan ke arah peningkatan pembangunan manusia di negara ini. Walau bagaimanapun, inisiatif ini telah terhalang terutamanya disebabkan oleh ketidakadilan dan penyalahgunaan hak asasi sosial dan ekonomi. Sebagai contoh, dasar pembangunan di Nigeria kebanyakannya memenuhi kehendak penduduk yang tinggal di kawasan bandar manakala lebih 50% daripada jumlah penduduk yang tinggal di kawasan luar bandar serba kekurangan. Keadaan ini mencerminkan ketidaksamarataan hasil akibat keadaan geografi dan kumpulan sosial. Penyelidikan yang dilakukan sebelum ini di Nigeria tidak meneliti cara keadilan sosial dan hak asasi manusia dalam mempengaruhi pencapaian pendidikan, penyampaian penjagaan kesihatan, dan pengagihan pendapatan di luar bandar dengan menggunakan data primer. Kajian ini secara empirikal dijalankan untuk mengisi jurang dalam penulisan yang sedia ada dengan menilai hubungan antara integratif hak-sosial yakni hak-hak asasi manusia dan keadilan sosial (exogenous) dan tiga faktor pembangunan manusia dari segi pendidikan, kesihatan dan pendapatan (endogenous) dalam kalangan masyarakat dewasa Muslim Nigeria, berusia antara 20 hingga 49 tahun yang tinggal di kawasan luar bandar. Data berkaitan dengan rangka kerja Islam diteliti. Sejumlah 500 borang soal selidik telah diedarkan untuk mengumpul data daripada responden di kawasan-kawasan luar bandar terpilih di bahagian Selatan-Barat Nigeria dan hanya 384

borang jawapan akhirnya digunakan untuk dianalisis. Untuk menganalisis data, kedua-dua SPSS (versi 16) dan AMOS (versi 20) telah digunakan. Keputusan analisis yang telah dijalankan menunjukkan bahawa model bersesuaian dan terdapat hubungan antara faktor yang signifikan antara faktor-faktor luaran. Dapatan kajian ini menunjukkan bahawa hubungan yang signifikan antara hak asasi manusia dan pendapatan serta keadilan sosial dan kesihatan. Hasil kajian selanjutnya menunjukkan bahawa pendidikan memainkan peranan penting dalam meningkatkan hak-hak sosial dan ekonomi. Selain itu, penggunaan rangka kerja Islam secara maksima dapat menyediakan strategi pembangunan inklusif yang akan memberi manfaat keluasan Nigeria tanpa mengira penggabungan suku kaum atau etnik dan agama.

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LIST OF ABBREVIATIONS

- ADB: African Development Bank
- AMOS: Analysis of Moment Statistics
- C.R: Critical Ratio
- CBN: Central Bank of Nigeria
- CFA: Confirmatory Factor Analysis
- CFI: Comparative Fit Index
- CPI: Corruption Perceptions Index
- CR: Construct Reliability
- DHS: Demographic and Health Survey
- DS: Descriptive Statistics
- EFA: Exploratory Factor Analysis
- FA: Factor Analysis
- FMoH: Federal Ministry of Health
- FOS: Federal Office of Statistics
- GDP: Gross Domestic Product
- HCT: Human Capital Theory
- HDI: Human Development Index
- HDR: Human Development Report
- IDOs: International Development Organisations
- IEF: Islamic Economics Framework
- ITF: Islamic Theoretical Framework
- KMO: Kaiser-Meyer-Olkin
- LDCs: Least Developing Countries
- LEEDS: Local Economic Empowerment and Development Strategy
- MDCs: Muslim Dominated Countries
- MDGs: Millennium Development Goals
- ML: Maximum Likelihood
- MT: Modernisation Theory

NBS: National Bureau of Statistics
NCES: The National Consumer Expenditure Survey
NEEDS: National Economic Empowerment and Development Strategy
NFI: Normed Fit Index
NGOs: Non-governmental Organisations
NHP: National Health Policy
NHDR: Nigeria Human Development Report
NPC: National Planning Commission
NPE: National Policy on Education
PA: Path Analysis
PCA: Principal Component Analysis
RMSEA: Root Mean Square Error of Approximations
S.E: Standard Error
SAP: Structural Adjustment Programme
SEEDS: State Economic Empowerment and Development Strategy
SEM: Structural Equation Model
UBE: Universal Basic Education
UNDP: United Nations Development Programmes
UNESCO: United Nations Educational, Scientific and Cultural Organisation
UPE: Universal Primary Education
WDR: World Development Report
WHO: World Health Organisation

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CHAPTER 1: INTRODUCTION

1.1. BACKGROUND OF THE STUDY

The importance of human capital stock as a key driver of human development and economic prosperity is well documented in the literature¹. Human development is essential for among other reasons to ensure that people lead a long and healthy life, acquire beneficial knowledge to contribute to the society and maintain a decent standard of living. This explains the reason many developing countries including Nigeria have embraced numerous development plans and policies especially from the West.

Nigeria is ranked the seventh most populous country in the World and the most populous country in the African continent with an estimated population of over 182 million people². Over the years, the country has implemented several developmental programmes and projects. Among such development initiatives are the Structural Adjustment Programme (SAP), Vision 2010, National Economic Empowerment and Development Strategy (NEEDS), Vision 2020, Millennium Development Goals (MDGs), Sustainable Development Goals (SDGs) and many more to cater for its teeming population. The development initiatives amongst others were influenced by the Nigerian constitution which is considered the guiding reference on public policy. The Nigerian constitution emphatically laid stress on the provision of basic needs of life and a better living standard for every individual in the country.

Recently, the country has shifted its development paradigm to a more human-oriented approach. However, available fact shows that despite the considerable policy response to assuage the widespread social and economic anguish in the country, the reality shows that the prevailing neoclassical socioeconomic strategies depart from

¹ UNDP (2005). *Human Development Report*, University Press, New York, NY.

² World Bank. (2016). *World Development Indicators*. Washington, D.C.

moral, ethical, social justice and human rights approaches. This development model has yielded little and uneven results across many developing countries including Nigeria in terms of social, economic and environmental success especially from the rural-based point of view³.

The United Nations Development Programme figure ranked Nigeria at 156, placing it among the worst countries in Sub-Saharan Africa and all over the developing World⁴. The poor living conditions, health care problems, high rate of illiteracy and lack of economic progress in the country has created great concern for the policymakers, private businesses, Nigerian citizens and other stakeholders at national and local levels to call for concerted efforts to address this multi-faceted menace.

In Nigeria, development programmes have been characterised by rural-urban drift, with the rural areas recording low progress in terms of life quality, infrastructural development, human development and standard of living, compared with the urban part of the country. It is little wonder that social and economic indices point to a significant weakening in the country's performance⁵, a situation that suggests ineffective utilisation of the endowed resources in the country⁶.

³ United Nations (2012). *The Millennium Development Goals Report 2012*, the United Nations Department of Economic and Social Affairs, New York, NY; Fehling, M., Nelson, B.D. and Venkatapuram, S. (2013). Limitations of the millennium development goals: a literature review, *Glob Public Health*, 8(10), 1109-1122.

⁴ Hodges, A. (Ed.) (2001). *Children's and women's rights in Nigeria: a wakeup call: Situation Assessment and Analysis*. UNICEF/ National Planning Commission, Nigeria; Edigheji, O. (2008). Public Sector Reforms and the Quest for Democratic Developmentalism in Africa. *Africa Development*, 33(4), 1-13; The World Bank. (2012). *World Development Indicators*. Washington, D.C; Ingwe, R. (2012). Urban Health and Welfare in Sub-Saharan Africa: Population Growth, Urbanisation, Water/Sanitation Services, Slumisation and Poverty. *Romanian Review of Regional Studies*, 8(1), 17-30.

⁵ Onwuka, E.C & Eguavoen, A. (2007). Globalization and Economic Development: The Nigerian Experience. *Journal of Social Science*, 14(1), 45-51.

⁶ Ogwumike, F.O & Ogunleye, E.K. (2008). Resource-led Development: An Illustrative Example from Nigeria. *Journal compilation*, African Development Bank, Oxford, UK: Blackwell Publishing Ltd.

1.2 STATEMENT OF THE PROBLEM

The current socioeconomic situation in Nigeria has highlighted the weakness of the neoclassical development policies. Despite the several efforts and the proliferation of various policies, the development programmes in Nigeria are not without criticism. The shortcoming has been attributed to the fact that the programmes are not synchronized with the needs of the people, as well as the absence of an inclusive policy framework, inadequate government spending, lack of definitive plan and direction, and excessive political influence⁷ which has contributed to low quality of life among Nigerians.

Using dimensions of human development presented in the human development report (HDR) with special focus on; education, health, life expectancy and income, Nigeria is categorized as one of the least developing countries (LDCs) of the world⁸ and the poorest in the African region⁹ even with its abundant natural endowments. This situation indicates a very little achievement with regards to successive government development programmes which could be better understood across different lines of categorization including rural and urban classifications.

One of the discerning outcomes of the development programmes, in the focus of this study, is the rural area. A major phenomenon which is alarming is the level of deprivation in terms of basic needs of life in the rural areas which suggests a deep neglect¹⁰. For instance, the rural area is considered highly disadvantaged in terms of

⁷ Raimi, L. Bello, M.A. & Mobolaji, H (2010). Faith-based model as a policy response to the actualisation of the millennium development goals in Nigeria, *Humanomics*, 26(2), 124-138.

⁸ UNDP. (2013). *Human Development Report– The Rise of the South: Human Progress in a Diverse World*. New York, NY.

⁹ Edigheji, O (2008). Public Sector Reforms and the Quest for Democratic Developmentalism in Africa. *Africa Development*, 33(4), 1-13

¹⁰ Udeh, C. A. (1989). Rural development in Nigeria. *Habitat International*, 13(3), 95-100; Olayiwola, L. M. & Adeleye, O. A. (2005). Rural Infrastructural Development in Nigeria: Between 1960 and 1990-problems and challenges. *Journal of Social Science*, 11(2), 91-96; IFAD (2011). *Rural Poverty in Nigeria*. International Fund for Agricultural Development.

quality education as compared with urban areas¹¹. In Nigeria, rural population accounts for over 50% of the country's total population¹² and it is considered to be the economic hub. In other words, the rural area is said to play an important role in the economic development of the country. However, over the years the Nigerian rural population has been characterized by low productivity due to inadequate social amenities, subsequently leading to low human development, a situation that has raised a serious concern¹³. This particular social problem is attributable to the prevalent injustice and abuse of people's fundamental rights to live.

Based on this aforementioned concern, there has been a growing discourse in the academia, among policymakers, public and private enterprises on the need to devise a suitable and comprehensive model to improve quality of life amongst the people¹⁴. Obtainable evidences suggest that an alternative framework is needed to provide an in-depth understanding of the core factors that contribute to the realization of the objectives of human development which include a fair protection of social and economic rights of the people through provision of quality education, healthcare system, employment and adequate living standard among others. This in line with the Islamic values, will inhibits the undesirable tide of social and economic disparities, moral and ethical vacuums in Nigeria and also provide better options to the policymakers.

A distinctive characteristic of Islam is that it provides a comprehensive framework which not only offers the basis for general well-being of all individuals in

¹¹ UNESCO (2012). *EFA Global Monitoring Report*.

¹² Nigeria. (2011). *Nigeria Economic Indicators*. Trading Economics.

¹³ Obayelu, O.A. & Awoyemi, T.T. (2010). Spatial dimension of poverty in rural Nigeria. *Journal of Development and Agricultural Economics*, 2(6), 231-244; Oyekale *et al.*, (2009). Cited in Oni, O.A. & Adepoju, T.A. (2011). A capability approach to the analysis of rural households' well-being in Nigeria. *MPRAP*. 34508.

¹⁴ Ogwumike, F.O & Ogunleye, E.K. (2008). Resource-led Development: An Illustrative Example from Nigeria. *Journal compilation*, African Development Bank, Oxford, UK: Blackwell Publishing Ltd; Otusanya, O. J. (2011). Corruption as an Obstacle to Development in Developing Countries: a Review of Literature. *Journal of Money Laundering Control*, 14(4), 387-422.

this world and the hereafter¹⁵, but also guarantees ethical and moral values¹⁶. This uniquely universal framework provided by Islam can therefore resolve problem of discrimination and disparity arising from the neoclassical development model adopted in the country. A discerning attribute of such a unified model is that it explains the systemic causal interrelationships that pervade economic, social, political, environmental, legal, religious and cultural needs of life in line with the divine Islamic law.

Given the backdrop, this study builds up a model which is rooted in the objectives of *Shari'ah* with the aim to assess the causal relationships among the identified factors of human development, in this case social justice, human rights, education, health, and income and also determine the extent of the effect of some demographic variables on the lives of Nigerian rural populace. It is expected that these factors will have influence on the outcome of the proposed model in the Islamic economics context.

1.3 RESEARCH AIMS AND OBJECTIVES

This research aims to assess and analyse the relationships between integrative social-rights (social justice and human rights) and human development factors (education, health, and income) in Nigeria through the perceptions of the participants. It will specifically analyse the impact of the structural model on the socio-economic well-being of Nigerian Muslims in the rural area. Besides the perceptions of the respondents towards quality life and well-being, demographic variables are also expected to

¹⁵ Ibn Ashur, M.T. (2001). *Maqasid al-Shari'ah* al-Islamiyyah, Dar al-Nafa'is, Jordan; Dusuki, A.W. & Abozaid, A. (2007). A critical appraisal on the challenges of realizing *Maqasid al-Shariah* in Islamic banking and finance, *IJUM Journal of Economics and Management*, 15(2), 143-165.

¹⁶ Mili, M. (2014). A structural model for human development: does *Maqasid al-Shari'ah* Matter!, *Islamic Economic Studies*, 22(2), 47-64; Choudhury, M.A. (2014). *Tawhidi Epistemology and Its Applications: Economics, Finance, Science, and Society*, Cambridge Scholars Publishing, UK..

influence the model. In other words, this study considers that overall human development is influenced by the demographic factors such as gender, age and others.

More importantly, an Islamic framework using *Maqāsid al Sharī'ah* as the underlying principle was used to explore the perceptions of the participating respondents in Nigeria. According to Al-Ghazali (1937), objectives of the divine law can be divided into three independent but interrelated life-fulfilling levels of human needs, namely, essential (*daruriyyah*), complimentary (*hajiyyah*) and embellishment (*tahsiniyyah*). This study focuses on the essentials (*daruriyyah*) which comprises of faith (*dīn*), life (*nafs*), intellect ('*aql*), posterity (*nasl*), and property (*māl*) as illustrated by Al-Ghazali (1937). A five-factor model of this study was derived and adapted from these components of *Maqāsid al Sharī'ah*. In order to achieve the research aims, the following objectives are developed:

1. To examine the effect of constructs of integrative social-rights (social justice and human rights) on human development factors (education, health, and income) in selected rural areas in South-western Nigeria.
2. To assess the gender invariance of the human development model in selected rural areas in South-western Nigeria.
3. To assess the direct positive effect of respondents' educational qualifications on the human development model in selected rural areas in South-western Nigeria.
4. To determine whether the hypothesized human development model fits the data or does not fit the data.

1.4 RESEARCH QUESTIONS

Specifically the research questions of the present study are presented as follows:

1. Do the constructs of integrative social-rights (social justice and human rights) affect human development (education, health, and income) in selected rural areas in South-western Nigeria?
2. Is gender an invariant of the human development model in selected rural areas in South-western Nigeria?
3. Do respondents' educational qualification have a direct positive effect on the human development model in selected rural areas in South-western Nigeria?
4. Does the hypothesised human development model fit the data or does not fit the data?

1.5 RESEARCH HYPOTHESES

In arriving at the main objectives of the present study, the following are the hypotheses to be tested:

H_1 : There will be significant effect of the constructs of integrative social-rights (social justice and human rights) on human development (education, health, and income) in selected rural areas in South-western Nigeria.

H_2 : The human development model will be invariant across gender of the respondents in selected rural areas in South-western Nigeria.

H_3 : Respondents' educational qualification will have a direct positive effect on the human development model in selected rural areas in South-western Nigeria.

H_4 : The hypothesised human development model will fit the data of the study.

1.6 SIGNIFICANCE OF THE STUDY

In the past, there have been previous studies on issues pertaining to human development and its effect on the well-being of the people¹⁷. However, because few studies have been conducted to investigate the relationship between integrative social-rights and human development factors, this study may provide crucial information to the current literature on human development. The current discussion among many social scientists and development agencies with regard to human development, human rights and social justice may have added relevance for Nigerian policymakers on development in rural areas and provide added importance to this study and subsequent approach to development in Nigeria. Further, previous literature has been dominated by social and economic development from the secular perspective with devastating effect on divine understanding and well-being of people, thus; this study attempts to examine the influence of the Islamic parameters on the people's perception of development.

Several studies have shown that issues of human development and well-being are still major concerns in the academia and among development institutions¹⁸. Islamic economics emerged as a response to development failures of the neoclassical model which has deprived most developing nations including Muslim countries the needed human development and general well-being. However, the remarkable economic growth of many Muslim countries and developmental flaws faced by majority of these countries indicate the social failure of the neoclassical model. This failure shows that

¹⁷ Anand, S. & Sen, A. (2000). Human Development and Economic Sustainability. *World Development* 28(12), 2029-2049; Clarke, M. & Islam, S. (2004). *Economic Growth and Social Well-being: Operationalising Normative Social Choice Theory*. Amsterdam: North Holland; Johnson, D. (1996). *Poverty, Inequality and Social Welfare in Australia*. Heidelberg: Physica-Verlag; Conceição, P. & Kim, N. (2009). The Asymmetric Impact of Growth Fluctuation on Human Development: Evidence from Correlates of Growth Decelerations and Accelerations. *Office of Development Studies Working Paper*. New York: UNDP

¹⁸ Anand, S. & Sen, A. (2000). Human Development and Economic Sustainability. *World Development* 28(12), 2029-2049; Clarke, M. & Islam, S. (2004). *Economic Growth and Social Well-being: Operationalising Normative Social Choice Theory*. Amsterdam: North Holland.

the developmental aspiration of the western capitalist policies was, to increase productivity and promote economic growth at the expense of human well-being.

Based on this concern, this study aims to propose an Islamic human development model as a viable alternative to address the specific failure of neoclassical economic development policies in Nigeria by building human-centric development model which is underpinned by divine source; Qur'an and the *Sunnah* as opposed to the secular model which separates divinity from human worldly activities. Thus, this study conceptualises a comprehensive Islamic development model by integrating the material aspects of development with the non-material aspects to achieve general well-being in this world and the hereafter using the Ghazalian's moral framework of development.

Further, policies prescriptions are made to the consideration upon how such developmental goals can be realised without deprivation or discrimination of any individual due to religious, cultural, or social status. The inherent policies from this model will ultimately enhance the attainment of *falah*, the blessing of Allah. The relationship between integrative social-rights and human development in the context of the Nigerian rural areas was investigated in this study. Besides offering a wider scope than previous literature, the study describes the impact of emerging factors from the objectives of *Shari'ah* on human development in the selected rural areas in the South-western Nigeria. Similarly, it also provides the policymakers with adequate information on the important factors of human development with the aim to chart a comprehensive policy direction. Since that there have not been any significant studies that have dealt with this study area in Nigeria, and relatively few have been conducted in other Muslim countries which integrated both social justice and human rights in human development model, this study is considered as an important contribution to the existing body of knowledge in the area of Islamic economics.

In sum, this study provides researchers with additional empirical evidence on the human development model derived from an Islamic framework by identifying and assessing the variables associated with human development and overall improvement in the lives of Nigerians who live in rural Nigeria. It explains how social justice has bearing upon development policy and consequently the need for an Islamic input in assessing development within a holistic paradigm. It is believed that the proposed model of this study could assist in the reduction of immoral, social and economic injustice associated with Nigeria if properly and adequately implemented in the country.

Succinctly, the findings from this research could pave the way for more in-depth studies that relate human development, social justice and human rights. Answer to the research questions of this study has provided useful information about the perception of the rural inhabitant across ethnic groups and gender divides. These findings may be generalizable to other Nigerian geo-political zones.

1.7 SCOPE AND LIMITATIONS OF THE STUDY

The present study is limited to some selected rural areas in South-western Nigeria being the most densely populated rural area in the country. Nigeria comprises diverse ethnic groups with three major tribes namely: Hausa in the Northern part, Yoruba in the Southern part and Igbo in the Eastern part of the country. The selected location is based on two major reasons. First, it is considered the most peaceful and accessible part to collect data at the time of this study due to the aggressive violence in the Northern part of the country.

Second, the Human Development Index and welfare indicators for the rural areas were lesser compared with urban areas because of lack of standard educational and healthcare facilities, therefore, the scope of this study is limited to rural areas in order to measure the perception of the people on the factors of human development. The

proposed model mainly considers the effect of social justice and human rights principles on the provision of education, health and generation of income for the target population in the rural area. The scope of the study supports the generalizability of the findings to the other parts of the country particularly South-western Nigeria where the people share a common culture, values and perception.

However, the findings of the present study have some limitations. First, its methodological approach is strongly based on a quantitative method using cross-sectional data and not longitudinal. Hence, this would only allow for making inferences on the hypothesized model. Second, the sample selection was limited to 384 respondents drawn from selected rural areas in South-western Nigeria. Thus, the findings may be sensitive to homogenous sampling since only few rural areas are selected which may influence the current result. That means that to replicate this study in a larger number of rural areas in other geo-political zones may produce different results. Third, only social justice, human rights and the conceptualized components of human development were examined in this study whereby other factors such as political and environmental components are not taken into account in the proposed model.

1.8 OPERATIONAL DEFINITION OF TERMS

For the purpose of this study, key terms or constructs are defined as follows:

| S/N | Terms | Definitions |
|------------|---------------------------|--|
| 1. | Integrative social-rights | A term used to describe the interaction between the constructs of social justice and human rights with specific reference to social and economic rights. |
| 2. | Social justice | The distribution of benefits and burdens in society in accordance with allocation principles; norms |

and other forms of decision making that preserve the basic entitlements of individuals and groups. In this context, it is used with regard to the distribution of wealth, social and economic opportunities, and divine privileges.

3. Human rights

It is used in the context of social and economic rights which are believed to belong to every individual. These rights are considered as entitlements that relate to the benefits of being a member of a particular society. Some of these rights are exercised individually as well as collectively. They include a right to education, a right to adequate healthcare system, fair income distribution, and a right to good living condition.

4. Education

It involves a balanced personality and development of intellect through the process of receiving or giving systematic instruction which safeguard the mind from negative influences and promote both material and divine moral values. It is considered as the aggregate of observable actions of someone to lead out complete potentials of individuals.

5. Health

It is the sustenance and development of human life through the satisfaction of basic needs like, physical, spiritual, moral and social, and its overall protection from harmful influence, both

human and non-human which could be caused by malnutrition, inadequate health provision and viral diseases. This component is viewed to be beneficial to the development and well-being of any society.

6. Income

It relates to the acquisition and protection of wealth and financial resources from exploitation or injustice. The material and spiritual needs of an individual and the needs of others who are dependent on him are fulfilled by making it available through circulation and equitable distribution to enable them maintains a decent living standard.

1.9 STRUCTURE OF THE STUDY

Subsequent to this introduction chapter, this study is divided into five other chapters. Chapter (2) – *Theoretical Framework and Conceptual Model*- it begins with the review of relevant western economic theories from classical up to human development theories. It includes brief discussions on the mainstream development approaches; MDGs to SDGs. This is followed by discussion on Islamic economic development framework and the theory of *Maqāsid al Sharī'ah*. The concept of human development and overall well-being from an Islamic perspective and the conceptual model derived from the five essentials of *Sharī'ah* are discussed. This chapter aims to articulate different western approaches to development, and emphasise on the relevance of moral aspect of development as perceived in Islam.

Chapter (3) – *Review of the Literature* - presents the overview of different development plans in Nigeria from 1945 (pre-independence period) until this present time. It discusses the concept economic growth and human development by highlighting the state of development in the rural part of Nigeria using different indices of development. It also presents the inherent challenges of insecurity, high income and gender inequalities, and widespread corruption. This chapter provides a comprehensive overview of human development policies in Nigeria, with a special focus on the identified variables, and their impact on the rural part of the country.

Chapter (4) – *Research Methodology* - begins with a highlight on the philosophical stance of the study, discusses the research design, and research approach adopted in this study. This is followed by population, sample and sampling technique, reliability and validity tests, data collection, analysis and statistical techniques. The chapter ends with a summary of research hypotheses.

Chapter (5) – *Findings and Results Interpretations* - the collected data analyses and the interpretation of the results of the study are presented. The analyses focus on five emerging factors namely, social justice, social rights, education, health, and income which are related to the essentials of the Islamic law with respect to overall human development and well-being. Exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and path analysis of the structural model were adopted in the analysis. All the research questions are examined in this chapter.

Chapter (6) – *Discussions, Implications, and Conclusions* - provides discussions on the theoretical, policy and practical implications of the study in the context of Nigeria. Conclusions of the study are also explicated. Recommendations sub-divided into recommendations for the study and recommendations for further and future research are presented. Finally, a policy prescription is presented.

CHAPTER 2: THEORETICAL FRAMEWORK AND CONCEPTUAL MODEL

2.1 INTRODUCTION

This chapter presents the theoretical framework of the study. It explains the western and Islamic theoretical frameworks. Next, the chapter continues with the Islamic views on social justice and human rights. Thereafter, the chapter explicates the proposed conceptual model of the study and the conceptualized factors of human development namely; social justice, human rights, education, health, and income are elaborated. Subsequently, conclusion is drawn based on the frameworks and model of the study.

2.2 THEORETICAL FRAMEWORK OF THE STUDY

The theoretical framework for this study was based on the contention of various authors and researchers who promulgated theories and viewed human development as an important prerequisite for directing economic growth and development¹⁹. Although, there is a certain consensus from the western and Islamic views on the framework of human development; the means of fulfilling each of the constructs differ. This study intends to articulate the significance of social justice and human rights in the development process as inevitable and central parts of Islamic teachings and economic framework. The Islamic teachings aim to facilitate moral values in all aspects of human life including social, economic, and spiritual activities. While Islamic teaching offers the basis to develop the fundamental principle in this study, Al-Ghazali's definition of *Maqāsid al Sharī'ah* provides the framework. Thus, the western and the Islamic frameworks are subsequently discussed.

¹⁹ Todaro, M. P. & Smith, S. C. (2012). *Economic development*. (11th ed.). New York, NY: Pearson-Addison Wesley

2.2.1 Western Theoretical Framework

The western theoretical framework of this study in relation to human development was discussed based on some economic development theories namely classical theory, neoclassical theory, developmentalist theory, modernization theory, and human development theory. Each of the identified theories is discussed in the next sub-section.

2.2.1.1 Classical Theory

Classical economics theory which developed mostly during the 18th and 19th centuries is regarded as the first school of economic thought. The classical tradition is mainly associated with Scottish economist, Adam Smith (1776), and British economists such as Thomas Malthus (1798), David Ricardo (1817), and John Stuart Mill (1948). The classical economists propounded modern theories which equate growth with development²⁰. The ideas of this school is generally based on the assumption that an efficient exchange system takes place in the marketplace, thus, the wages received by individuals truly reflect their level of productivity. It viewed government intervention as a source of economic inefficiency. Accordingly, consequence of individual choices that affect productivity negatively, may lead them to find themselves in a “welfare or poverty trap”²¹.

In the prominent work of Adam Smith, ‘*The Wealth of Nations*’, he presented a comprehensive analysis of economic phenomena based on the concepts of self-regulating behaviour of the marketplace and actions guided by interaction of intrinsically self-interested individuals in a laissez faire environment. He pointed out modern economy works best when individuals are allowed to pursue their own personal

²⁰ Eltis, W. (1987). *The Classical Theory of Economic Growth*. London: Macmillan. Emmanuel, A. (1972). *Unequal Exchange: A Study of the Imperialism of Trade*. New York: Monthly Review; Meade, J. E. (1961). *A Neo-Classical Theory of Economic Growth*. N.Y.: Oxford University Press.

²¹ Townsend, P. (1979). *Poverty in the United Kingdom*. London, Allen Lane and Penguin Books.

interests. Smith stresses that “it is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from regard to their own interest”²².

In his concept of invisible hand, individuals can make profit, and maximize it without the need for government intervention. He claimed that in a free market system where the forces of demand and supply interact is capable of transforming individuals’ interest into virtue of the society as a whole even if the ambitious have no benevolent intentions²³. Smith believed that “self-love”, to get the others to do what a person wants, should be self-regulated by the disciplined, rational modern individual, and should that prove insufficient, then selfishness, in the form of greed, should be limited by laws made by the government. In this regard, he emphasised that justice rather than pure selfishness should be the basis of society²⁴.

Like Adam Smith, Ricardo was an opponent of protectionism for national economies. In his most famous work “*Principle of Political Economy and Taxation*”, he emphasised on free trade based on the principle of comparative advantage and diminishing returns, which he claimed has the benefit of establishing the classical view of trade as the “engine” of growth²⁵. Ricardo contended that when a country produces goods from which it has comparative advantage and trade those goods freely across borders, it promotes economic growth. He further argued that, trade and an enhanced labour market would increase the profit in the country which will eventually lead to a more efficient international division of labour as promoted by Adam Smith.

²² Smith, A. (1776). *An Inquiry into the Nature and Causes of the Wealth of Nations* Retrieved February 16, 2014 from <http://www.econlib.org/library/Smith/smWN.html>

²³ *ibid*

²⁴ Fitzgibbons, A. (1995). *Adam Smith's System of Liberty, Wealth, and Virtue: The Moral and Political Foundations of The Wealth of Nations*. Oxford; New York: Clarendon Press; Oxford University Press; Smith, A. (1776). *An Inquiry into the Nature and Causes of the Wealth of Nations* Retrieved February 16, 2014 from <http://www.econlib.org/library/Smith/smWN.html>

²⁵ Ricardo, D. (1817). *Principles of Political Economy and Taxation*. London: J. Murray.

In his theory of population, Thomas Robert Malthus (1798) claimed that poverty is mainly a function of weakness in the effort and capabilities of poor individual rather than market failure which limit their access to economic resources, thereby raising their risk of ending up in poverty²⁶. He argued that state welfare intervention for poor individuals is a potential source of economic inefficiency which reinforces poverty²⁷. He however held the view that, such intervention will increase the welfare of poor individual, eventually leading to higher population growth which would in turn worsen their living condition²⁸. Instead, he suggested preventive and positive checks, whereby the population growth is controlled in order to reduce the difference between food production and rapidly growing population²⁹.

John Stuart Mill (1806-1873) was an influential classical economist in the 19th century. In his prominent work, "*Principle of Political Economy* (1848)", he argued that the economic law of diminishing returns does not support productivity and growth in the agricultural sector as opposed to the manufacturing sector where productivity increases with increasing labour input³⁰. Thus, he posited that economic growth is naturally led by the industrial sector rather than the agricultural sector. His most significant contribution to classical economic growth theory was his thoughts on

²⁶ Townsend, P. (1979). *Poverty in the United Kingdom*. London, Allen Lane and Penguin Books; Blank, R. (2010). Selecting among anti-poverty measures, can an economist be both critical and caring? *Review of Social Economy*, 61, 447-469.

²⁷ Malthus, T. R. (1798). *An Essay on the Principle of Population, as it Affects the Future Improvement of Society*. London.

²⁸ Abramitzky, R., et al. (2003). Malthusian and Neo-Malthusian Theories. In J. Mokyr (Ed.), *The Oxford Encyclopedia of Economic History*. Oxford: Oxford University Press.

²⁹ Malthus, T. R. (1798). *An Essay on the Principle of Population, as it Affects the Future Improvement of Society*. London.

³⁰ Mill, J. S. (1848). *Principles of Political Economy with Some of their Applications to Social Philosophy*. Boston: C.C. Little & J. Brown.

societal values³¹. Mill held that societies based on their value systems, could decide to redistribute wealth through state intervention³².

In spite of the immense contributions from the classical economic theory, it has been criticized for several reasons. The assumption that man is naturally self-interested and competitive makes other economic practices such as mutual support, cooperation, and the desire to organize production to meet the needs of others ‘unnatural’³³. The validity of Richardian’s theory of comparative advantage and free trade has been questioned. The assumption of homogeneity of labour and labour theory of value does not hold since labour varies in skills and productivity, moreover, it only accounts for labour leaving out other factors of production³⁴. One of the crucial flaws with Richardian’s theory of comparative advantage is the static nature of the analysis which is based on constant costs and no productivity gains due to technical progress³⁵. The Malthusian theory was described as anti-labour and pro-capital since it claimed that working classes only consumed what they earned and unless their ‘vices’ are checked, they would over-populate and over-consume, which have a negative tendency on economic growth³⁶.

³¹ Peet, R., et al. (2009). *Theories of Development: Contentions, Arguments, Alternatives*. New York: Guilford Press.

³² Schafer, D. P. (2008). *Revolution or Renaissance Making the Transition from an Economic Age to a Cultural Age*. Ottawa: University of Ottawa Press.

³³ Shafiullah, J. (2013). A Critique of Islamic Finance in Conceptualising a Development Model of Islam: An Attempt in Islamic Moral Economy. Retrieved March 12, 2015 from <http://etheses.dur.ac.uk/8503/>

³⁴ Dwivedi, D. N. (2008). *Microeconomics: Theory and Applications*. Delhi: Dorling Kindersley Pvt. Ltd.

³⁵ Mehmet, O. (2002). *Westernizing the Third World: The Eurocentricity of Economic Development Theories* (2nd ed.). London: Routledge.

³⁶ ibid

2.2.1.2 Neoclassical Theory

After the World War I, there was a shift in economic theory. Like the classical tradition, the neoclassical economists developed the idea of “marginal utility” with focus on microeconomic foundations of economic theory rather than macroeconomics concept of growth and development. Unlike the classical theories, the neoclassical idea centred on the positive and normative nature of economic theory. The evolution of the neoclassical model of economic development can be traced back to the significant contributions from western marginalist economists; Alfred Marshall (1890), W. S. Jevons (1888), Carl Menger (1871), and Léon Walras (1874). Walras’s conception of general economic equilibrium provided a consistent theory of value within the general utilitarian philosophical perspective, thus separating the classical economics from neoclassical economics³⁷.

The prominent work of Alfred Marshall (1890), “*Principles of Economics*” was instrumental in establishing the idea of neoclassical economics. In his thought, Marshall maintained that there was diminishing marginal utility across income, where an extra unit of income is more valuable to a poor individual than a rich person, thus, he believed that comparing utility between individuals is a prerequisite for efficient production³⁸. Marshall asserted that a shortage of any good or service in the economy raises price which subsequently requires additional resources to produce it, and thereafter generating a greater supply and a reduction in its price³⁹. In his thought, Marshall was concerned to know the possibility of giving every individual a fair chance to lead a cultured life that is free of the pains of poverty and the deteriorating influences of the society.

³⁷ Hunt, E. K. (1979). *History of Economic Thought: A Critical Perspective*. Belmont, Calif.: Wadsworth Pub. Co.

³⁸ Marshall, A. (1890). *Principles of Economics*. London; New York: Macmillan and Co.

³⁹ *ibid*

The neoclassical economists claim that innate human nature determines economic outcomes. Like the classical view, neoclassical school also give a special importance to markets; however, they questioned the notion of merely a supply-and-demand answer to price determination. It argued that supply and demand is not independent and self-reproducing phenomena; they are determined by something outside of them. This school believed that most market imperfections are caused by the quite visible interference of human beings and bureaucracies in the workings of supply and demand⁴⁰. It provided that the three concepts of human tastes, productive technology, and resource endowments generate all the other economic phenomena such as savings, loans, and economic growth which influence the market⁴¹.

Neoclassical theory stresses the role of the unequal initial endowments of talents, skills and capital which determine productivity of an individual in generating poverty, within a market-based competitive economic system. As in the classical tradition, the neoclassical economists are also sceptical to include the government in its analysis as it believes that markets are generally competitive, which usually result in optimum levels of production and allocation, whereby limiting the role of government. The neoclassical economists believed that government intervention is only justified during market failure. Market failures such as externalities, moral hazard and adverse selection as well as incomplete information are viewed as some of the aggravators of poverty⁴².

Many in the neoclassical school do not view poverty alleviation as an overriding economic objective, which led to a focus on efficiency at the expense of equality. While

⁴⁰ Wolff, R. D. & Resnick, S.A. (2012). *Contending economic theories: neoclassical, Keynesian, and Marxian*. London: The MIT Press Cambridge, Massachusetts.

⁴¹ *ibid*

⁴² Davis E. P. (2007). *A confrontation of economic and theological approaches to "ending poverty" in Africa*, Working paper, Brunel University and London School of Theology.

neoclassical economists have focused on the individual pursuit of material well-being in the market⁴³, it has downplayed the relevance of culture to development by using simple assumption across different societies that human beings are rational, self-interested utility maximizing individuals, while disciplines like sociology have tended to believe that cultural norms pervade economic life and that later cannot be understood from them⁴⁴.

Given the multidimensional nature of development, it is essential that development theories rely on factual evidence about social reality, employ cultural specific values, and include institutions and environment in the social and economic analysis. Neoclassical tradition has been criticised for some reasons. The critique argued that keeping the institution of competitive markets will enhance equal distribution of wealth among people while discouraging private property ownership, which they believe causes the unequal distribution of that wealth. Therefore, considering the development needs of the third-world countries, a culture specific and multidimensional approach can help to understand and analyse the problem in a much better way.

2.2.1.3 Developmentalist Theory

The idea of developmentalism came into existence in the 20th century after the World War II. The core of developmentalist economic theory relies on the assumptions of less theoretical and more historical and practical approach to developing the underdeveloped nations, this they claimed is conducive to increased national wealth. The transformation of European economies from poor agrarian societies into modern economies is believed to be determined by historical experience which had significant lessons for the underdeveloped economies across the world. This school argued that economic growth

⁴³ Clark, B. (1998). *Political Economy : a Comparative Approach* (Second ed.). Westport: Praeger.

⁴⁴ Granovetter, M. (1985). Economic Action and Social Structure: The Problem of Embeddedness. *American Journal of Sociology*, 91(3), 481-510.

depends on industrial mass production. Sir Arthur Lewis, Walt Whitman Rostow, and Albert Hirschman were among significant contributors to the emergence of the developmentalist school of thought.

The goal of developmentalist thinkers is to diversify the economy from over reliance on only agriculture and other raw material into an industrial structure. To Lewis, the only way to get out of poverty and reach higher level of economic and social progress is through industrialization⁴⁵. He further states that widening gap in wage level between less developed and developed nations is due to differences in their productive structures. He argues that less developed countries can easily achieve comparative advantage based on their relatively lower cost of labour, if these countries diversify their economies toward manufacturing, it will improve the standard of living of the people, whereby reducing the gap between poor and rich nations. According to Rostow, for development to take place in the underdeveloped countries, there must be mobilization of domestic and foreign savings to generate sufficient investment to advance economic growth⁴⁶.

Unlike the classical school, Lewis views government intervention as an important component of development, as political will is important to achieving development⁴⁷. However, in his model, he does not account for institutional factors such as government labour standards and unions, which influence the level of wage determination in the industrial sector and could possibly; take away the potential comparative advantage in labour cost. The failures of economic policies in Mexico, Brazil and Bolivia made it obvious for a new approach to solve the economic problem.

⁴⁵ Lewis, W. A. (1954). *Economic Development with Unlimited Supplies of Labour*. Manchester: University of Manchester.

⁴⁶ Rostow, W. W. (1990). *The stages of Economic Growth: A Non-Communist Manifesto*. Cambridge [England]; New York: Cambridge University Press.

⁴⁷ Lewis, W. A. (1954). *Economic Development with Unlimited Supplies of Labour*. Manchester: University of Manchester.

This situation made development economists more sceptical about the intervention of government⁴⁸ as they are perceived to lack the interest of the public and the political will to drive the economy⁴⁹.

However, despite the advocacy for nonmarket theories, reality shows that many third world countries did not benefit from industrialization and have remained underdeveloped with a growing rate of inequality and poverty. In his work, Hirschman admitted that the hopes of economists for economic growth in the third world nations in the 1950s and 1960s had been lost⁵⁰. Streeten while agreeing with Hirschman stated that: “at the end of the day we must admit that we do not know what causes underdevelopment, and, what is worse, we lack a clear plan and timetable for further scientific research”⁵¹.

2.2.1.4 Modernization Theory

Modernization theory is an economic theory which emanated between the 1950s and 1960s. The proponents of the theory claimed that industrialization is the major driving force of human well-being⁵² and economic development⁵³. In line with the human capital theory, the advocates of the modernisation theory maintained that knowledge

⁴⁸ Naqvi, S. N. H. (2002). *Development Economics: Nature and Significance*. New Delhi; Thousand Oaks, Calif.: Sage.

⁴⁹ Balasubramanyam, V. N., et al. (1991). *Current Issues in Development Economics*. Houndmills, Basingstoke, Hampshire: Macmillan Education.

⁵⁰ Hirschman, A. O. (1981). *The Rise and Decline of Development Economics* Cambridge [Eng.]; New York: Cambridge University Press.

⁵¹ Streeten, P. (1984). Development Dichotomies. In P. T. Bauer, G. M. Meier & D. Seers (Eds.), *Pioneers in Development*. New York: World Bank, Oxford University Press.

⁵² Smelser, N.J. (1964). *Towards a theory of modernisation*. In A. Etzioni, (ed). & E. Etzioni Halevi (eds.), social change: sources, patterns, and consequences. New York, NY: Basic Books; So, A. Y. (1990). *Social Change and Development - Modernization, Dependency, and World-System Theories*. London: Sage Publications; Rostow, W.W. (1960). *The stages of economic growth: a non-communistic manifesto*. UK: Cambridge University Press.

⁵³ Levy, M. J. (1966). *Modernization and the Structure of Society*. Princeton: Princeton University Press; Rostow, W.W. (1960). *The stages of economic growth: a non-communistic manifesto*. UK: Cambridge University Press; Lenin, V. (1964). *The Development of Capitalism in Russia*. Moscow: Progress Publishers.

dissemination and information outreach is a prerequisite for a better living standard⁵⁴. Knowledge transcends information about particular situations or events. A person may have much information which changes as situation changes, but the same person would have certain knowledge which enhances his productivity and earnings. Knowledge that an individual possess is essential to understand the person's level of development and well-being. Several studies contend that the least developed countries (LDCs) which are characterized by poor living standards will ultimately reach the modern stage through the flow of western technological knowledge and values⁵⁵.

The literature posits that industrialization fosters the development of a modern urban-based economy, increases economic development and creates employment opportunities⁵⁶. For instance, Korea high level of economic development has been attributed to industrialization⁵⁷. The stimulation of economic growth as a result of industrialization is capable of increasing the capacity to meet basic human needs such as education, housing, and health care. Thus, industrialization fosters human development through the enhancement of material opportunities. Results from cross-national research for various countries have suggested a strong positive relationship between various forms of industrial, economic and human development⁵⁸.

⁵⁴ Gabriel, T. (1991). *The Human Factor in Rural Development*. London: Belhaven Press.

⁵⁵ Apter, D.E. (1965). *The Politics of Modernization*. Chicago: University of Chicago Press; Rostow, W.W. (1960). *The stages of economic growth: a non-communistic manifesto*. UK: Cambridge University Press.

⁵⁶ Kerr, *et al.*, (1964). *Industrialism and Industrial Man*. New York, NY: Oxford University Press.

⁵⁷ Kim, S. (1995). Expansion of markets and the geographic distribution of economic activities: the trends in US regional manufacturing structure, 1860-1987. *The Quarterly Journal of Economics*, 110(4), 881-908; Lucas, R. E. (1993). *Making a miracle*, *Econometrica: Journal of the Econometric Society*, 42(1), 251-272.

⁵⁸ Breedlove W. L. & Armer J. M. (1996). Economic Disarticulation and Social Development in Less-Developed Nations: A Cross-National Study of Intervening Structures. *Sociological focus*, 29(4), 359; Goldemberg, *et al.*, (1985). Basic needs and much more with one kilowatt per capita. *Ambio*, 14 (4-5), 190-200; Ragin, C.C. & Bradshaw, Y.W. (1992). International economic dependence and human misery, 1938-1980: A global perspective. *Sociological Perspective* 35, 217-247; Shen, C., Williamson, J.B. (1997). Child mortality, women's status, economic dependency, and state strength: A

However, the modernization theory has also faced some criticisms. The theory was criticized for its oversimplified view of social change⁵⁹ and the failure to use the poor as the focus of poverty reduction initiatives which resulted in the marginalization of the target community⁶⁰. This shortcoming met criticism from African Heads of States and Government and in turn a move for new theory to socioeconomic prosperity of Africa was charted. The critics also maintained that the modernization model has not been able to pull the LDCs including Nigeria out of poverty and underdevelopment but rather worsen the socioeconomic situation in this part of the world⁶¹. For instance, in the 1980s, the international monetary fund (IMF) imposed the structural adjustment programme in Africa but this program failed because it did not take cognizance of the social, political and cultural values of African societies.

These criticisms and identified weaknesses of the theory result in much discussion on the living standard of the poor, knowledge and human development. The issues that arise from such debate prompt one to speculate on the potential effect of bringing the variables of health into the discussion. Living standard/education/health is required to bring about an in-depth discussion on human development.

2.2.1.5 Human Development Theory

The human development theory (HDT) emerged in recognition of the inadequacy that arises from national income accounting approach and a need to shift the focus of

cross national study of less developed countries. *Social Forces* 76 (2), 667-700; Stokes, R.G. & Anderson, A.B. (1990). Disarticulation and human welfare in less developed countries. *American Sociological Review* 55, pp. 63-74.

⁵⁹ Coetzee *et. al.*, (2007). *Development: Theory, Policy and Practice*. Cape Town: Oxford University Press.

⁶⁰ Sachs, W, (ed.) (1992). *The Development Dictionary: A guide to knowledge as power*. London: Zed.

⁶¹ Rodney, W. (1972). *How Europe Underdeveloped Africa*. Dares Salaam: Tanzanian Publishing House.

development economics to people-centred policies⁶². In 1990, a complex measure of development known as the Human Development Index (HDI) was launched by the United Nations Development Programme⁶³. This index has provided a comprehensive approach for estimating human development across countries. The HDI which have used Sen's capability approach as a conceptual framework is widely considered a relatively better measure compared to GDP, considering its three dimensions of Quality of Life (QoL), namely, educational attainment, longevity and standard of living⁶⁴.

Sen's approach to contemporary development allows policymakers to analyse various challenges that poor people and poor countries face, rather than imposing a rigid orthodoxy with a set of policy prescriptions⁶⁵. Sen's capability approach describes human development as the process of expanding a person's functioning and capabilities to function which is a prerequisite to being healthy, being knowledgeable, and being able to participate in community life⁶⁶. In line with this view, development is about removing the obstacles to what a person can attain in life, obstacles such as illiteracy, infirmity, injustice, abuse of rights or lack of civil or political freedom. For instance, illiteracy is an obstacle to literacy, when it is removed, the person will become literate.

Importantly, Sen has shown that human development approach contains two central theses about people and development. This he referred to as the "evaluative

⁶² Ul Haq, M. (1995). *Reflections on Human Development*. New York: Oxford University Press.

⁶³ UNDP (1990). *Human Development Report*. New York, NY: Oxford University Press.

⁶⁴ Amin, et al., (2015). *The Integrated Development Index (I-Dex): A new Comprehensive Approach to Measuring Human Development*. In H. A. El-Karanshawy et al. (Eds.), *Islamic economic: Theory, policy and social justice*. Doha, Qatar: Bloomsbury Qatar Foundation; UNDP (1990). *Human Development Report*. New York, NY: Oxford University Press.

⁶⁵ Fukuda-Parr, S. (2003). The Human Development Paradigm: Operationalizing Sen's ideas on Capabilities. *Feminist Economics*, 9, 301-317.

⁶⁶ Sen, A. (1990). Development as Capability Expansion. In K. B. Griffin & J. B. Knight (Eds.), *Human Development and the International Development Strategy for the 1990s*. Basingstoke: Macmillan

aspect” and the “agency aspect”⁶⁷. Rather than using economic performance as a benchmark, the evaluative aspect is concerned with evaluating improvements in human lives and using human achievements as key indicators of progress. On the other hand, agency aspect is intent with what human beings can do to record such achievement, particularly through policy and political changes⁶⁸. Unlike economic growth approach, the human development approach emphasise on the well-being of all people which demonstrates equity as a major policy objective that is monitored through national averages, deprivation, and distribution. In addition, political restructurings have gained prominence in the human development paradigm.

Human development approach views people as active agents of change through education which represents an important thrust for productivity and economic growth. According to Spence, education fulfils an individual’s economic and social needs; which is accomplished through productivity⁶⁹. In the human development approach, investing in people’s education and health is a strong way to achieve overall economic and social progress in society⁷⁰. However, while education could be a determinant of economic growth, a longer life expectancy is essential to strengthen and recoup incentive from investments in education⁷¹. More specifically, females are relatively considered as agent of positive change in development, and expansion of their

⁶⁷ Sen, A. (2002). *Rationality and Freedom*. Cambridge, Mass.: Belknap Press.

⁶⁸ Fukuda-Parr, S. (2003). The Human Development Paradigm: Operationalizing Sen's ideas on Capabilities. *Feminist Economics*, 9, 301-317.

⁶⁹ Spence, M. (1973). Job Market Signalling. *Quarterly Journal of Economics*, 87, 296-332.

⁷⁰ Fukuda-Parr, S. (2003). The Human Development Paradigm: Operationalizing Sen's ideas on Capabilities. *Feminist Economics*, 9, 301-317.

⁷¹ Ben-porath, Y. (1967). Production of human capital and the life-cycle of earnings. *Journal of Political Economy*, 75, 352-365; Mankiw, N. G., Romer, D. & Weil, D.N. (1992). A contribution to the empirics of economic growth. *Quarterly Journal of Economics* 107, 407-437; Soares, R. (2005). Mortality Reductions, Educational Attainment and Fertility Choice. *American Economic Review*, 95, 580-601; Kalemli-Ozcan, S. (2002). Does the Mortality Decline Promote Economic Growth?. *Journal of Economic Growth*, 7, 411-439.

capabilities in terms of education, access to health facilities and resources, employment and participation in community has an impact on both their well-being and that of the society⁷². Sen has also reiterated the importance of gender equity for economic prosperity and human well-being⁷³. The concern for gender equity has placed the human development approach at a better position to address aspects of inequality that are inhibiting to the society.

However, this theory has been criticised for several reasons. The critics maintain that moral, spiritual, environmental, and political factors which are also important predictors of human development are neglected⁷⁴. It is also argued that external variables such as social justice, human rights, family and community commitment are not always fully interceded by the components of the model⁷⁵. In addition, the capabilities approach has not fully provided the means to substitute the intellectual pre-eminence of neoclassical economics⁷⁶. These different and competing views result in much discussion on the essential components of human development. The issues that arise from such debate prompt one to speculate on the potential effect of bringing other important variables such as social justice, human rights into the discussion.

⁷² Nussbaum, M. (2000). *Women and Human Development, the Capabilities Approach*. Cambridge, UK: Cambridge University Press.

⁷³ Sen, A.K. (1995). *Gender inequality and theories of justice*. In *Women, Culture and Development: A Study of Human Capabilities*, edited by M. Nussbaum and J. Glover. Oxford: Clarendon Press.

⁷⁴ Dasgupta, P.S. (1995). *Optional development and the idea of net national product*. In I. Goldin & L.A. Winter (eds.), *the economics of sustainable development*. Cambridge, U.K: Cambridge University Press.

⁷⁵ Streeten, P. (2000). *Freedom and Welfare: A Review Essay on Amartya Sen, Development As Freedom*. *Population and Development Review*, 26(1), 153- 162.

⁷⁶ Kuonqui, C. (2006). *Is Human Development a New Paradigm for Development? Capabilities Approach, Neoliberalism and Paradigm Shifts*. Paper presented at the International Conference on Freedom and Justice, Human Development and Capability Association (HDCA), Groningen, the Netherlands.

2.3 CONTEMPORARY STUDIES ON DEVELOPMENT INDICES

As the issue of concept and measurement of human development is being hotly debated, there have been different definitions and research expectations. A number of scholars contended that the problem lies in the definitions and measurement components⁷⁷. Others stated that it is a problem of methods and theory⁷⁸. Despite these criticisms, it was largely suggested that human development research should be conducted intensely to include different dimensions⁷⁹. This is because the theory of human development needs to be further assessed in order for it to be better understood, utilized, and applied to problems that may include constructs such as morality, social justice, human rights, freedom, and ethics.

Many contemporary studies have established that enhancing equality and social justice by reducing unequal educational opportunities, health care provision, living standards, employment prospects and environmental protection are the central strides toward realizing development⁸⁰. Hence, improved access to education, health care and decent living standards have been linked to human development. In the past, Real GDP per capita was the major proxy for living standards and also an indicator to measure economic performance and well-being. In other words, if a country's GDP is high, it indicates a high production of goods and services which implies high consumption and

⁷⁷ Kantner, J. (n.d). Sustainable Human Development in the Twenty-first Century. *Major issues in human development, 1*; Anto, M. H. (2010). Introducing an Islamic Human Development Index (I-HDI) to Measure Economic Development in OIC Countries. *Islamic Economic Studies, 19* (2), 69-94.

⁷⁸ Streeten, P. (1994). Human Development: Means and Ends. *The American Economic Review, 84*(2), 232-237.

⁷⁹ Todaro, M.P (1997). *Economic Development*, (6th ed.). Reading, Massachusetts: Addison-Wesley; UNDP. (1990). *Human Development Report*. New York, NY: Oxford University Press.

⁸⁰ Baker, J., et al., (2009). *Equality: From Theory to Action*. (2nd ed.). New York, NY: Palgrave Macmillan; CORI Justice (2007). NESF (2008). Fifth Periodic Report on the Work of the National Economic and Social Forum, NESF, Dublin. *Addressing Inequality. Socio- economic review*. Dublin: CORI; Healy S. & Reynolds, B (2006). Progress and Public Policy: The Need for a New Paradigm. In Healy, S., Reynolds, B., & Collins, M. (Eds). *Social Policy in Ireland*. Dublin: Liffey Press.

greater well-being⁸¹. However, due to the associated problems of GDP as a measure of well-being other measures were sought for. For instance, GDP does not account for non-market activities and non-material dimensions. Additionally, it uses the average measure of income which tends to disregard the actual distribution of income within a country⁸².

Much evidence shows that over the years, several efforts have been made to provide alternative measures to GDP in relation to growth, quality of life, well-being, happiness, human development and sustainability⁸³. For instance, a study formulated a measure of economic welfare (MEW) which in addition to the GDP, also included costs of commuting and excluded costs for education, health, police, sanitation, road maintenance, defense, and health services⁸⁴. Other studies provide indices of sustainable economic welfare which reflect the distribution of income within a population⁸⁵.

In support of the above argument, in 1990 the United Nations Development Programme introduced a composite measure of development known as the Human Development Index (HDI). This single index apart from income, combined others aspects of human development namely; life expectancy at birth, the adult literacy rate, and educational attainment. Although the HDI is widely considered a better measure

⁸¹ Amin, *et al.*, (2015). The Integrated Development Index (I-Dex): A new Comprehensive Approach to Measuring Human Development. In H. A. El-Karanshawy *et al.* (Eds.), *Islamic economic: Theory, policy and social justice*. Doha, Qatar: Bloomsbury Qatar Foundation.

⁸² Kula, M.C., Panday, P. & Parrish, B. (2008). A Well-being Index Based on an Enabling Environment. *International Journal of Social Economics*. 35(3), 174–187.

⁸³ Estes, R.J. (1988). Toward a ‘Quality-of-Life’ Index: Empirical Approaches to Assessing Human Welfare Internationally. In J. Norwine & A. Gonzalez (eds.). *The Third World: States of Mind and Being*. Boston: Unwin Hyman; Hardi, P. & Barg, S. (1997). *Measuring Sustainable Development : Review of Current Practice*. Industry Canada Occasional Paper No. 17, Canada: Ontario; United Nations. (1987). *Our Common Future: Report of the World Commission on the Environment and Development* (The Brundtland Report). Oxford University Press, Oxford.

⁸⁴ Opschoor, H. (1991). GNP and Sustainable Income Measures: Some Problems and a Way Out. In Kuik, O. & Verbruggen, H. (Eds.). *Search of Indicators of Sustainable Development*. Dordrecht: Kluwer Academic Publishers.

⁸⁵ Mayo, *et al.* (1997). The index of Sustainable Economic Welfare for the United Kingdom. In Moldan, B., Billharz, S. & Matravers, R. (Eds.). *Sustainability Indicators: A Report on the Project Indicators of Sustainable Development*. Chichester: John Wiley & Sons.

than income alone, it was limited to only three dimensions of Quality of Life (QoL), namely, educational attainment, longevity and standard of living. Similarly, the HDI has been criticized for not taking account of the inequality in the well-being of the population⁸⁶.

Similarly, Anto argued that the problems with human development research could be viewed from both theoretical and practical points with the indeterminacy and competing ideas on the appropriate measurement indicators and distinct objective⁸⁷. McGillivray contends that the composition and usefulness of human development indicator (HDI) is not a sufficient measure for inter-country comparisons⁸⁸. Others contend that the HDI with only three components does not capture other important aspects such as freedom, human rights, environmental concerns, sense of community, and self-reliance⁸⁹.

The fact remains that the three dimensions are incomplete by leaving out many important variables. In order to address the weaknesses of the HDI, an alternative index called simple average of the uptilt was proposed⁹⁰. This index specifically aimed at addressing the associated inequality in well-being in relation to the three dimensions of the HDI.

⁸⁶ Anand, S. & Sen, A. (2000). The Income Component of the Human Development Index. *Journal of Human Development*, 1(1), 83-106; Chatterjee, S.K. (2005). Measurement of human development: an alternative approach. *Journal of Human Development* 6(1), 31-53.

⁸⁷ Anto, M.H. (2010). Introducing an Islamic Human Development Index (I-HDI) to Measure Economic Development in OIC Countries. *Islamic Economic Studies*, 19 (2), 69-94.

⁸⁸ McGillivray, M. (1991). The Human Development Index: Yet Another Redundant Composite.

⁸⁹ Fergany, N. (2002). *In search of an adequate measure of Human Development, an Alternative Human Development Index, AHDI*. Arab Human Development Report; Dasgupta, P. (1995). *An inquiry into well-being and destitution*. London: Clarendon Press; Noorbakhsh, F. (1998). The Human Development Index: Some Technical Issues and Alternative Indices. *Journal of International Development*, 10.

⁹⁰ Chatterjee, S.K. (2005). Measurement of human development: an alternative approach. *Journal of Human Development*. 6(1), 31-53.

The World Bank Report 1991 stressed that improvement in the quality of life involves more than higher income. Better education, higher standards of health and nutrition, less poverty, a cleaner environment, more equality of opportunity, greater individual freedom, and a richer cultural life constitute a means to achieving better living standards⁹¹.

Increasingly in the recent past, global attention has focused on emphasizing sustainable development. Several scholars have argued that building a more sustainable-oriented human development index is the key to social and economic transformations⁹². Constantini and Monni proposed a numerical measure to incorporate environmental protection and long-term sustainability⁹³. According to the authors, the maintenance of capital stock guarantees constant or growing welfare levels. The authors considered four components of development which are access to resources, education, social stability, and quality of natural environment. Though their study is limited to the European countries, the findings show that a complex measure of development allowed differences among countries which is important to be emphasized.

Apart from the above mentioned indices, there have been several other indices developed by the UN and others. Among these indices are: Gender-related Development Index (GDI) which measures inequality in achievement between males and females; the Gender-Empowerment Measure (GEM) which assesses the progress of women in economic and political activity and the Human Poverty Index (HPI) which focuses on deprivation in relation to life expectancy, education and standard of living.

⁹¹ World Bank (1991). *World Development Report*. New York, NY; Anand, S. & Sen, A. (1995). *Gender inequality in human development: theories and measurements*. Human Development Report Office Occasional Paper. No. 19. UNDP, New York.

⁹² Amin, *et al.* (2015). The Integrated Development Index (I-Dex): A new comprehensive approach to measuring human development. In H. A. El-Karanshawy *et al.* (Eds.). *Islamic economic: Theory, policy and social justice*. Doha, Qatar: Bloomsbury Qatar Foundation

⁹³ Constantini, V. & Monni, S. (2004) Measuring human and sustainable development: an integrated approach for European Countries. *Dipartimento di Economia Working Paper* No. 41. Universita Degli Studi di Roma Tre.

While all the economic indicators deserved to be examined in details, this research focuses on two indicators, namely Human development Index (HDI) and Gender-related Development Index (GDI).

In response to the limitations of current development indices, this study aims to introduce more variables and assess these variables: social justice and human rights in relation to the three conceptualized human development indices, education, health, and income to develop an Islamic human development model in line with the *Maqasid al Shari'ah* framework. It is hoped that the model will represent an alternative measure of human development and well-being. By integrating these factors and relating them to human development, this study may be able to address the issue of appropriate measures as noted by some previous studies.

2.3.1 Defining Human Development

There have been several attempts to operationally define human development and to provide a basis for understanding this concept. Remarkably, two prominent views are maintained in relation to defining human development. One is from the material view point of well-being, and the other is from the non-material point of view of the process and outcome of well-being which transcends worldly benefits and welfare. The former definitions were supported by many studies⁹⁴, while the latter view was also held by many⁹⁵. However, both views agreed and argued that the constructs of human development need to be reoriented, as it lacks definitional consensus which makes it

⁹⁴ Becker, 1962Becker, G.S. (1962). Investment in human capital: a theoretical analysis. *The Journal of Political Economy*, 70(5), 9-49; Adeyemi, L.A., Ijaiya, G.T. & Kolawole, S.D. (2006). Determinants of human development in Sub-Saharan Africa, *African Journal of Economic Policy*, 13(2), 15-34.

⁹⁵ Chapra, M.U. (2009). Ethics and economics: an Islamic perspective. *Islamic Economic Studies*, 16(2); Choudhury, M.A. (2007). *The Universal Paradigm and the Islamic World System: Economy, Society, Ethics and Science*, World Scientific Publishing, Singapore; Haq, M. (1995). *Reflections on Human Development*, Oxford University Press, New York, NY; Hasan, Z. (2006). Sustainable development from an Islamic perspective: meaning, implication and policy concerns. *Journal of King Abdulaziz University: Islamic Economics*, 19(1), 3-18; Sadeq, A.H.M. (1985). *Economic Development and Islam*. The Dhaka University Studies, Dhaka.

difficult to conceptualize and understand. In addition, some studies opine that to better comprehend this concept, it should be divided into various dimensions which influence the process and outcome of human well-being⁹⁶. Based on these views, several definitions are provided; however, only some of these definitions are highlighted in this study.

Mostly, human development has been prominently defined in connection with social and economic well-being. Therefore, it is important to highlight some of these definitions. UNDP defined human development as “enlarging people’s choices in a way which enables them to lead longer, healthier and fuller lives”⁹⁷. From this definition, it can be argued that components of human development are broad and central in the life of every person. Sen added that human development is a holistic process which includes welfare, human rights and freedom⁹⁸. This simply means that improving individuals’ lives through the provision of the basic needs of life can be reinforced with the exercise of rights, freedom and fairness. More recently, another definition is provided by Mili. He defines human development as the process of continuous improvement of the welfare of all individuals based on their active participation in the development process guided by equitable distribution of the generated wealth⁹⁹. This definition affirms that human development is achievable if the distribution of benefits or rewards is guided by

⁹⁶ Desai, M. (1991). Human development: concept and measurement. *European Economic Review*, 35(2/3), 350-357; Srinivasan, T.N. (1994). Human development: a new paradigm or reinvention of the wheel? *American Economic Review*, 84(2); Camp, S.L. & Speidel, J.J. (1987). *The International Human Suffering Index*, Population Crisis Committee, Washington, DC; Slottje, D.J. (1991). Measuring the quality of life across countries. *The Review of Economics and Statistics*, 73(4); Alkire, S. & Fosterr, J. (2010). *Designing the Inequality-Adjusted Human Development Index*, Human Development Research Paper 28, UNDP-HDRO, New York; Dar, H.A. & Otit, S.F. (2002). Construction of an ethics-augmented human development index with a particular reference to the OIC member countries. Loughborough University Working Paper, Loughborough; Engineer, M.H., Roy, N. & Fink, S.(2010). Healthy human development indices. *Social Indicators Research*, 33(1), 61-80.

⁹⁷ UNDP (2005), *Human Development Report*, University Press, New York, NY.

⁹⁸ Sen, A.K. (2000). *Social exclusion: concept, application, and scrutiny*. Social Development Paper, Asian Development Bank.

⁹⁹ Mili, M. (2014). A Structural Model for Human Development: Does Maqasid al-Shari’ah Matter! *Islamic Economic Studies*, 22 (2), 47-64.

the principle of justice, equity and fair play, whereby every person's right is safeguarded as provided in Islam.

Likewise, it is largely established that human development is a main source for fast economic growth which ensures sustained improvements in people's life¹⁰⁰. This simply means that countries could increase their productivity and improve the living standard of the people through increasing provision of the basic components of human development. Therefore, we can conclude that human development encompasses moral, social, economic, environment and moral well-being of every individual regardless of gender, cultural or religious attachments. The next section of this study intends to advance discussion on Islamic economics framework with regards to human development.

2.4 ISLAMIC ECONOMICS FRAMEWORK

After the Second World War, many developing countries from Asia, and large parts of Africa implemented economic policies according to the philosophies, values and standards of western society. The western capitalistic economic development policies, deeply rooted in secularism had failed many of these countries from Third World¹⁰¹, as it kept the majority of the people deprived of the results of development such as health, higher incomes, literacy rate, and ultimately general well-being.

Islamic economics framework (IEF) as an alternative to the western capitalist policies emerged in the 1960s as a result of the flawed capitalist economic development strategies from the west¹⁰². The key focus of this framework is to demonstrate that a

¹⁰⁰ Rains, G., Stewart, F. & Ramirez, A. (1997). Economic growth and human development. Centre Discussion Paper No. 787, Yale University; Romer, P.M. (1986). Increasing returns and long-run growth. *The Journal of Political Economy*, 45(2), 1002-1037.

¹⁰¹ Asutay, M. (2007). A political Economy Approach to Islamic Economics: Systemic Understanding for an Alternative Economic System. *Kyoto Bulletin of Islamic Area Studies*, 1(2), 3-18.

¹⁰² *ibid*

homo Islamicus, as part of an Islamic economy would behave differently to the neoclassical, *homo economicus* model¹⁰³. The framework provides the basis through which not only economic prosperity, political stability; environmental protection, and cultural life are assessed, but also guarantees spiritual, ethical and moral values.

In several monumental works on Islamic economics dating back to the middle of the twentieth century, a number of leading Islamic economists had developed an axiomatic approach which forms the conceptual foundation of Islamic economics¹⁰⁴. These conceptual foundations define Islamic economics and its corresponding ethics as an ideal through which economic and social policies dealing with every aspect of human life are assessed¹⁰⁵. Unlike the other frameworks, such as capitalism and socialism, a discerning attribute of Islam is that it provides guidance for all facets of human life including material, moral, spiritual, economic, political, social, legal, and cultural which forms the philosophical foundations of Islamic economics.

Allah (SWT) confirms the comprehensiveness of Islam in many verses of the noble Qur'an¹⁰⁶. To illustrate this, in the works of many Islamic economists, they had analysed and examined economic issues from a multi-disciplinary socio-political

¹⁰³ Mahomedy, A.C. (2013). Islamic economics: still in search of an identity. *International journal of social economics*, 40(6), 556-570.

¹⁰⁴ Ahmad, K. (1980). Economic Development in an Islamic Framework, in K. Ahmad and Z. Ishaq Ansari (eds.), *Islamic Perspectives: Studies in Honour of Mawlana Sayyid Abul A'la Mawdudi*. Leicester and Jeddah: Islamic Foundation and Saudi Publishing House; Chapra, M. U. (2000). *The Future of Economics: An Islamic Perspective*. Leicester: Islamic Foundation; El-Ghazali, A. H. (1994). *Man is the Basis of the Islamic Strategy for Economic Development*. Jeddah: IRTI-Islamic Development Bank; Naqvi, S. N. H. (1994). *Islam, Economics and Society*. London: Kegan Paul International; Siddiqi, M. N. (1981). *Muslim Economic Thinking: A Survey of Contemporary Literature*. Leicester: Islamic Foundation, Sirageldin, I. (2002). The Elimination of Poverty: Challenges and Islamic Strategies, in M. Iqbal (ed.), *Islamic Economic Institutions and the Elimination of Poverty*. Leicester: Islamic Foundation.

¹⁰⁵ Asutay, M. (2007). A political Economy Approach to Islamic Economics: Systemic Understanding for an Alternative Economic System. *Kyoto Bulletin of Islamic Area Studies*, 1(2), 3-18.

¹⁰⁶ See Qur'an 37:37; 3:19; 6:115.

perspective¹⁰⁷. In the fifteenth century, Ibn Khaldun developed a framework which evidenced the interdisciplinary dynamic model of an Islamic socioeconomic system¹⁰⁸. The central thrust in most of his writings was, to establish the weaknesses in the other economic systems, and also demonstrate why Islam is opposed to them. For example, it is asserted that the Capitalism is materialistic in its outlook, whereas, Islam takes into account, an inclusive view of every aspects of human life including material and non-material dimensions.

Therefore, the objective of Islamic economics is, to develop an economic system which primarily focuses on human beings and their well-being, and where its ontological and epistemological sources, the Qur'an and the *Sunnah*, determine the framework of the economic value system as part of Islamic world order¹⁰⁹. In other words, the drive is to promote a human-focused developmental strategy within the Islamic economics paradigm. The Islamic economics paradigm, hence, aimed at the creation of an Islamic system of economics with its distinct values, norms, rules and institutions with a politically oriented systemic understanding as ordained in Islamic order¹¹⁰.

Accordingly, in Islam, to achieve the desired goals of development, there is a core set of axioms as highlighted by most Islamic economists. The axioms include; *tawhid*, many Islamic scholars have argued that *tawhid* (pure monotheism), *adalah* (justice), equality, freedom are vital to social and economic development¹¹¹. Choudhury

¹⁰⁷ Mahomedy, A.C. (2013). Islamic economics: still in search of an identity. *International journal of social economics*, 40(6), 556-570.

¹⁰⁸ Chapra, M. U. (2000). *The Future of Economics: An Islamic Perspective*. Leicester: Islamic Foundation.

¹⁰⁹ El-Ghazali, A. H. (1994). *Man is the Basis of the Islamic Strategy for Economic Development*. Jeddah: IRTI-Islamic Development Bank

¹¹⁰ Asutay, M. (2007). A political Economy Approach to Islamic Economics: Systemic Understanding for an Alternative Economic System. *Kyoto Bulletin of Islamic Area Studies*, 1(2), 3-18.

¹¹¹ Chapra, M.U. (2008). *The Islamic Vision of Development in the Light of the Maqasid al-Shari'ah.*,

further stressed that the epistemology of unity of knowledge underpinned by the *Tawhidi* world system is the uniquely universal methodology that can resolve the problem of disparity arising from the neoclassical development model and also promote social and economic prosperity¹¹².

According to Naqvi, every person in the society is expected to uphold justice and promote beneficence (*ihsan*), which, ultimately promote a state of social equilibrium¹¹³. Furthermore, Ahmad emphasised that when justice interacts with *tawhid*, higher levels of well-being (*hayat al-tayyebah*) is found in both the individual and the society which tends to give everyone his due¹¹⁴, and as such establishing equality across various social institutions including economic, political, and legal¹¹⁵. This will in turn enable equitable distribution of wealth, provide for growth-oriented policies and promote decent source of livelihood.

Furthermore, *Tazkiyah*, in the Islamic economics axiom, is “concerned with growth towards perfection through purification of attitudes and relationships”¹¹⁶. It directs the individual towards self-development, which leads to economic and social development in harmony with the growth activity that requires purification¹¹⁷. On the

Islamic Research and Training Institute, Islamic Development Bank, IDB, Jeddah; Sadeq, A.H.M. (1985). *Economic Development and Islam*. The Dhaka University Studies, Dhaka; Choudhury, M.A. (2010a). The dynamics of the *Shari’ah* and the world-system. *Journal of King Abdulaziz University: Islamic Economics*, 23(2), 201-227; Choudhury, M.A. (2010b). Islamic perspective of socioeconomic development. *Journal of Islamic Economics, Banking and Finance*, 6(3), 37-54.

¹¹² Choudhury, M.A. (2010a). The dynamics of the *Shari’ah* and the world-system. *Journal of King Abdulaziz University: Islamic Economics*, 23(2), 201-227; Choudhury, M.A. (2010b). Islamic perspective of socioeconomic development. *Journal of Islamic Economics, Banking and Finance*, 6(3), 37-54.

¹¹³ Naqvi, S. N. H. (1994). *Islam, Economics and Society*. London: Kegan Paul International;

¹¹⁴ Ahmad, K. (2003). The Challenge of Global Capitalism,” in J. H. Dunning (ed.), *Making Globalization Good: The Moral Challenges of Global Capitalism*. Oxford: Oxford University Press.

¹¹⁵ Naqvi, S. N. H. (1994). *Islam, Economics and Society*. London: Kegan Paul International;

¹¹⁶ Ahmad, K. (1994). *Islamic Approach to Development: Some Policy Implications*. Islamabad: Institute of Policy Studies.

¹¹⁷ Asutay, M. (2007). A political Economy Approach to Islamic Economics: Systemic Understanding for an Alternative Economic System. *Kyoto Bulletin of Islamic Area Studies*, 1(2), 3-18.

basis of these axioms, scholars derive principles which they consider to be reflective of the objectives of the *Sharī'ah*. *Maqāsid al Sharī'ah* or the objectives of *Sharī'ah* aims to interpret the text and restore the principles of Islamic economics in relation to the objectives of *Sharī'ah* based on the values, norms, laws and institutions found in, and derived from the sources of Islam¹¹⁸.

As part of systemic understanding, Islamic economics address all aspect of human endeavour according to rules and regulations of Islam, which are bound by the *Sharī'ah*. Thus, it implies that the principles of Islamic economics must lead to 'human well-being'. To Siddiqi, in order to have a properly defined value system for an Islamic economic system, it is essential to examine the nature of the *maqasid*¹¹⁹. The next section discusses the *Maqāsid al Sharī'ah* framework.

2.4.1 Maqāsid al Sharī'ah

Maqāsid al Sharī'ah is derived from two root words: *Maqāsid* and *Sharī'ah*. While *Maqāsid* means objectives (singular is *maqasid* i.e. an objective), *Sharī'ah*, is a system of ethics and values which takes into account, an inclusive view of every aspect of human life including personal, family, religious, social, economic, and intellectual among others¹²⁰. The theory is rooted in the textual injunction of the Qur'an and the *Sunnah* of Prophet Muhammad (PBUH). In the Islamic economics context, *Maqāsid al Sharī'ah* provides the logical framework within which the economic activities should be

¹¹⁸ Haneef, M. A. (2005). Can There Be an Economics Based on Religion? The Case of Islamic Economics. *Post-Autistic Economics Review*, (34), 41-52. Retrieved from <http://www.paecon.net/PAERreview/issue34/Haneef34.htm>

¹¹⁹ Siddiqi, M. N. (2004). What Went Wrong With Islamic Economics? Keynote Address *Round table on: Islamic Economics: Current State of Knowledge and Development of the Discipline* Retrieved April 12, 2014, from http://www.siddiqi.com/mns/Keynote_May2004_Jeddah.html

¹²⁰ Sardar, N. (2003). *Islam, postmodernism and other futures: A Ziauddin Sardar reader*. London: Pluto Press.

conducted¹²¹. The theory holds that safeguarding divine rights, alleviating hardship and maintaining justice have huge implication for Islamic vision of human development¹²². As such, people must uphold the moral and ethical values¹²³ to achieve social, economic, and political well-being. However, lack of human development opportunities makes the people to have limited choice with regards to well-being.

Prominent and earlier effort on the theory is traceable to the work of Al-Juwayni (1979) which was later extended by Al-Ghazali (1937). Al-Ghazali classified the dynamics of the theory into three descending hierarchical levels of human needs (*maslahah*), namely essential (*daruriyyah*), complimentary (*hajiyyah*), and embellishment (*tahsiniyyah*) (Figure 1). *Daruriyyah* represents the most important and indispensable needs for people's survival and their spiritual well-being. While *Hajiyyah* which takes the second level on the hierarchy refers to the additional human needs that complement the essential needs without posing any threat to the survival of the former, *Tahsiniyyah*, the third level of human needs, leads to the refinement and perfection in the conduct of the people and the outcomes at all the levels¹²⁴. In other words, the three levels of human needs (*maslahah*) are interrelated with the essential needs being the most important.

Al-Ghazalian model framed the *daruriyyah*, objectives of *Sharī'ah* into five independent but interrelated life-fulfilling human needs, faith (*dīn*), human life (*nafs*),

¹²¹ Asutay, M. (2007). A political Economy Approach to Islamic Economics: Systemic Understanding for an Alternative Economic System. *Kyoto Bulletin of Islamic Area Studies*, 1(2), 3-18.

¹²² Kamali, M. H. (2008). *Maqasid al-Shariah Made Simple*. London: International Institute of Islamic Thought; Chapra, M.U. (2008). *The Islamic Vision of Development in the Light of the Maqasid al-Shari'ah.*, Islamic Research and Training Institute, Islamic Development Bank, IDB, Jeddah.

¹²³ Mili, M. (2014). A Structural Model for Human Development: Does *Maqasid al-Shari'ah* Matter!? *Islamic Economic Studies* 22 (2), 47-64.

¹²⁴ Said, J., Alam, M.M. & Hassan, S. (2015). Performance of Islamic microcredit in terms of Maqasid Al-Shariah: case study on Amanah Ikhtiar Malaysia. *Humanomics*, 31(4); Kamali, M. H. (2008). *Maqasid al-Shariah Made Simple*. London: International Institute of Islamic Thought.

intellect (*'aql*), progeny (*nasl*), and wealth (*māl*)¹²⁵. These five essential needs are important for economic, social, political, moral, religious, and ethical development.

Although many scholars regarded the five objectives of *Sharī'ah* as fixed; however, there is an increasing number of scholars, particularly in the contemporary times that see the need for the extension of the Al-Ghazalian classical five-factor model. The model was seen as not been able to cope with complexities of time and solving current problems of the *ummah*, hence, with such approach, development as a policy and social justice in particular cannot be achieved¹²⁶. In this respect, Ibn Taymiyyah was the first scholar who departed from confining the *Maqāsid* to a specific number. He added other factors such as love of God, the rights of neighbours and the rights of Muslims to one another, faithfulness, justice, and moral purity¹²⁷.

Other contemporary scholars argued that developmental needs could be generally assessed by widening the scope of human needs which could be evaluated at micro level (individuals and households) and macro level (sector, region, country) of society¹²⁸. Ibn Ashur, for instance, emphasized purposes dealing with the 'nation' (*ummah*) instead of those dealing with individuals. He was meticulous in giving succinct clarification on the theory by proposing a universal *maqāsid* which includes orderliness, equality, freedom, facilitation and the preservation of pure natural disposition (*fitrah*)¹²⁹. Meanwhile, in relation to Al-Ghazali's approach, Al-Shatibi explains the dimensions of universal *maqāsid* beyond the material preservation by

¹²⁵ Chapra, M.U. (2008). *The Islamic Vision of Development in the Light of the Maqasid al-Shari'ah.*, Islamic Research and Training Institute, Islamic Development Bank, IDB, Jeddah.

¹²⁶ Siddiqi, M. N. (2004). What Went Wrong With Islamic Economics? Keynote Address *Round table on: Islamic Economics: Current State of Knowledge and Development of the Discipline* Retrieved April 12, 2014, from http://www.siddiqi.com/mns/Keynote_May2004_Jeddah.html

¹²⁷ Kamali, M. H. (2008). *Maqasid al-Shariah Made Simple*. London: International Institute of Islamic Thought.

¹²⁸ Kasri, R.A. (2016). Maqasid al-Shariah and Performance of Zakah Institutions. *Kyoto Bulletin of Islamic Area Studies*, 9, 19–41.

¹²⁹ Ashur, I. (2006). *Treatise on Maqasid al-Shariah*. London: International Institute of Islamic Thought.

emphasising on social and religious dimensions as more prevalent than the material aspect of well-being¹³⁰. Al-Qardhawi contends that values like global ‘human rights’ are relevant to the theory of *Maqāsid*¹³¹.

Unlike Al-Ghazali’s approach, Ibn Qayyim emphasized on a macro level which focuses on justice and equality with regards to social welfare in a wider society context. He argued that more people and more complex institutions (government, etc.) should be included in the scope of society¹³². Ibn Qayyim’s approach does not limit the numbers of *maqāsid* to be achieved, but provides an opportunity space to be utilised according to developmentalist need.

While it is noticeable that there are many similarities in the ‘new’ dimensions proposed by the modern scholars with the classical view, the new perspectives should be understood as the ‘products’ of contemporary scholars’ perception based on the problems in their time. For instance, the protection and promotion of basic human needs is strongly interrelated with the fulfilment of universal needs which includes values such as justice, freedom and equality proposed by Ibn Qayyim. Therefore, the choice of approach to adopt or adapt is determined by the nature, purpose, and objective of the study undertaken.

In the Nigerian context, it is evident that currently the country is in a tremendous decline in various aspects of human needs, including education, health, employment, justice, human rights, standard of living, and morality. In relation to measuring human well-being from a micro perspective, the Ghazalian approach which emphasizes the safeguarding of five basic necessities is more appropriate to examine multidimensional aspects of human development and well-being due to its relevance to current situation

¹³⁰ Al-Shatibi, A.I. (2004). *Al Muwafaqat fi Usul al Shariah*, Dar al Mairifah, in Daraz, A. (Ed.), Beirut.

¹³¹ Auda, J. (2008). *Maqasid al-shariah as Philosophy of Islamic Law: A Systems Approach*. International Institute of Islamic Thought (IIIT), Herndon, VA.

¹³² *ibid.*

especially for the context of Nigeria rural residents' life. This seems to be very pertinent for the less privileged or poor individuals in this part of the country as their survival is guaranteed. In conclusion, the core maxims discussed above form the basic underpinning framework of this study which intends to safeguard the needs of individuals and society without exploitation or invading their rights¹³³.

2.4.2 Human Rights and *Sharī'ah*

The Universal Declaration of Human Rights (UDHR) and Islamic scholars are divided on the opinion of human rights. While the push of the UDHR of 1948 appears to divorce individual rights from his social commitments to the society¹³⁴, Islam maintains a balance between the two with focus on human dignity as the foundation of human rights¹³⁵. Remarkably, the UN Bill of rights is in agreement with this position¹³⁶. Muslim scholars have accordingly devised a rights framework that attempts to uphold and balance the common good and private interests within society. On the one hand, this framework envisages a continuum with personal or private rights (*huquq al-ibad* or *al-nas*), while public interest (*huquq Allah*) is held on the other. Those in which both public and private interests are at stake fall in the middle¹³⁷.

¹³³ Ahmad, K. (1994). *Islamic Approach to Development: Some Policy Implications*. Islamabad: Institute for Policy Studies.

¹³⁴ Berenstein, A. (1981). Economic and Social Rights; their inclusion in the European Convention on Human Rights-problems of Formulation and Interpretation. *Human rights law Journal*, 2(3/4), 257-280; Morsink, J. (2000). *Universal Declaration of Human Rights: Origins, Drafting and Intent*. Philadelphia, PA: University of Pennsylvania Press; Donnelly, J. (2006). *International Human Rights: Dilemmas in World Politics*. Boulder, CO: Westview Press.

¹³⁵ Arkoun, M. (1995). *The State, Individual and Human Rights: A Contemporary view of Muslims in Global Context*. The Muslim Almanac: The Reference Work on History, Faith and Culture and the People of Islam, 456; Ahsan, N.I. (1981). *Theories of Islamic Law*. Islamabad: Islamic Research Institute, 235; Waltz, S. (2004). Universal Human Rights: The Contribution of Muslim States. *Human Rights Quarterly*, 26(4), 799-844.

¹³⁶ United Nations (1948). *Universal Declaration of Human Rights*. New York, NY.

¹³⁷ Arkoun, M. (1995). *The State, Individual and Human Rights: A Contemporary view of Muslims in Global Context*. The Muslim Almanac: The Reference Work on History, Faith and Culture and the

Based on the foregoing, the UDHR places government as the primary guardian of human rights¹³⁸. However, a notable number of Islamic scholars hold that the responsibility is for all levels and individuals in society¹³⁹. In other words, to successfully protect the right of the people, government as the national representative of all the people must maintain justice. However, this does not necessarily eliminate the role of individuals and families. Prophet Muhammad is reported to have said:

“*The Sultan (government) is the guardian of he who has no guardian*”¹⁴⁰.

Similarly, according to a seminar on Human Rights in Islam which was held in Kuwait in 1980, it was held that the fundamental aim of Islam is to give to humanity an ideal code of human rights¹⁴¹. Taking this into consideration, Universal Islamic Declaration of Human Rights was issued in 1981 by the Islamic Council of Europe, an idea that has only recently been incorporated into universal declarations of human rights¹⁴². Another declaration of Human Rights in Islam was held in Cairo in 1990 at the annual session of the Organization of the Islamic Conference (OIC)¹⁴³. It was held that all the rights and freedoms stipulated in the Declaration are subject to the Islamic

People of Islam, 456; Ahsan, N.I. (1981). *Theories of Islamic Law*. Islamabad: Islamic Research Institute, 235.

¹³⁸ Donnelly, J. (2006). *International Human Rights: Dilemmas in World Politics*. Boulder, CO: Westview Press; Berenstein, A. (1981). Economic and Social Rights; their inclusion in the European Convention on Human Rights-problems of formulation and interpretation. *Human rights law Journal*, 2(3/4), 257-280.

¹³⁹ Arkoun, M. (1995). *The State, Individual and Human Rights: A Contemporary view of Muslims in Global Context*. The Muslim Almanac: The Reference Work on History, Faith and Culture and the People of Islam, 456; Ahsan, N.I. (1981). *Theories of Islamic Law*. Islamabad: Islamic Research Institute, 235.

¹⁴⁰ Tirmidhi, 1102.

¹⁴¹ _____ (1982). *Human Rights in Islam*. Kuwait: The International Commission of Lawyers, p. 9.

¹⁴² Sami A. Aldeeb Abu-Sahlieh(1995). Islamic Law and the Issue of Male and Female Circumcision. In *Women's Rights and Traditional Law: A Conflict*. Third World Legal Studies, 13

¹⁴³ Lorenz Müller, Islam & Menschenrechte (1996). *Sunnitische Muslime zwischen Islamismus, Säkularismus und Modernismus*. Hamburg: Deutsches Orient-Institut, 120.

Sharī'ah. Thus, the *Sharī'ah* is the only source of reference for the explanation or clarification of any of the articles of this Declaration¹⁴⁴.

This declaration is another source of disagreement between Islam and human rights in regards to certain provisions within *Sharī'ah* law. The Western scholars see the *Sharī'ah* law as a contradiction with the human rights norms. For instance, the perceived discrimination against women is seen as violation of human rights. However, according to the organization of Islamic Countries' (OIC) Cairo Plan, it declared that "women shall be respected, developed, empowered, considered full active in social, political, cultural, and economic spheres"¹⁴⁵. A major objective of the action plan is to "eliminate all forms of discrimination including combating violence against women"¹⁴⁶. Such broad consensus from an organization representing Islamic states was the result of efforts by Muslim scholars to arrive at contemporary interpretations of Islamic law in order to promote greater equality and remove any element of discrimination'.

Therefore, what is lacking in the Western notion of human rights is the confirmation that human rights, whether social, economic, religious, or legal, may be traced back to divine source. Human rights, due to its complex nature, need to be studied more carefully and attempts to tie them to other basic needs of life such as education, health, income, and other observable constructs need to be considered. Thus, it is clear from Islamic teachings that any act that is detrimental to crucial elements of a person's faith, life, mind, family, and wealth is an outrage to the person's dignity and a violation of their rights. This is broader and more comprehensive framework than the rights regime in the UDHR.

¹⁴⁴ The Cairo Declaration (1991). Conscience and Liberty. *International Journal of Religious Freedom*, 1, 90-95.

¹⁴⁵ _____ (1990). *Cairo Declaration on Human Rights in Islam*. Organization of Islamic Conference.

¹⁴⁶ *ibid*

2.4.3 Social Justice in Islam

There are a number of attributes of social justice as provided by Muslim scholars. Among common attributes and dimensions highlighted are freedom from servility and humiliation¹⁴⁷. Although, Islam grants individual freedom in the most perfect form and human equality in the most exact sense, nonetheless, it does not leave these two things uncontrolled¹⁴⁸. For instance, when the human conscience is free, generally, equality and fairness are safeguarded. This could make man follow the path of righteousness by cleansing and purifying his individual appetites and uphold mutual responsibility for the development of the society¹⁴⁹. Thus, with this approach, the weaker segments of the society, which are socially, economically and educationally backward, will be provided with the basic needs such as education, jobs, and health infrastructures. When it is guaranteed by sufficiency of provision, the poor and the humble will not be the only persons to desire it even the rich and the powerful will support it, because their conscience acknowledges those values that Islam is intent on¹⁵⁰.

Prophet Muhammad (PBUH) approach to governance served as a just behaviour¹⁵¹ which rejected the ignorant belief that considered some people superior to others because of their social status, race, language or ethnicity as such discrimination or deprivation is seriously condemned in Islam. This approach was also followed by the Caliphs. When Umar Ibn Khattab became the second caliph, he asked the publics in one of his speeches to reform him if they find him unjust to them. This has two

¹⁴⁷ Sayyid Qurb, (2000). *Social Justice in Islam*. Malaysia: Islamic Publications International.

¹⁴⁸ Kamali, M.H. (2002). *Freedom, Equality and Justice in Islam*. Malaysia: Ilmiah Publishers Sdn. Bhd

¹⁴⁹ Chandra, M. (2000). Islam: Justice and Politics. *Journal of Dharma* 25(3-4), 261. ATLA Religion Database. Retrieved on March 22, 2014; Amanda, P. (n.d). *The Role of Justice in Democracy and Islam*. Saint Anselm College.

¹⁵⁰ Sayyid Qurb, (2000). *Social Justice in Islam*. Malaysia: Islamic Publications International, Malaysia.

¹⁵¹ Kamali, M.H. (2008). *Sharī'ah Law: An Introduction*. UK: Oneworld Publications.

implications. First, it was a way to educate and enlighten the people of their divine rights which could be attained through a fair manner. Second, putting himself in an equal level with the common publics is keeping with the Qur'anic injunction which sees human beings as equal with no difference between men and women, the rich and the poor, the rulers and the ruled¹⁵².

The scenario narrated above addresses both how justice is to be legislated, and what justice is. Thus, being just and making the people especially the poor and the deprived better-off is not aimed at making the affluent worse-off, but to empower the poor and subsequently facilitate a harmonious and productive society.

Islam acknowledges the fact that some people are given pre-eminence over other in terms of property, means of sustenance and other attributes of life; this is the nature of life. Thus it is not strange to witness a disparity in many aspects of human's life with clear distinction existing in income, intellect, health status, beauty, physical strength, and other things that characterized the individual¹⁵³.

Even when individuals are provided with equal opportunities, their economic status may not be equal¹⁵⁴. While in Islam, the principle of equality allows "moderate" inequality, "extreme" inequality in the distribution of goods is ruled out. A society would not be considered just and properly Islamic if it allowed some of its members to live in luxury while others flounder out an impoverished existence¹⁵⁵. On this part the Qur'an states thus:

¹⁵² Surah Al'Imran, 3:195; Surah Al-Ahzab, 33:35

¹⁵³ Alhabshi, S.O. (n.d). Poverty Eradication from Islamic Perspectives. Assessed from <http://elib.unitar.edu.my/staff-publications/datuk/JOURNAL.pdf> on April 23, 2013.

¹⁵⁴ ibid

¹⁵⁵ Chapra, M.U. (1970). The Economic System of Islam. *The Islamic Quarterly* 14, 14-16; Ahmad, H. (1971). Social Justice in Islam. *Islamic Studies* 10, 211; Ausaf, A. (1984). A Macro Model of Distribution in an Islamic Economy. *Journal of Research in Islamic Economics*, 2(1), 1.

“Allah hath favoured some of you above others in provision” (Surah An-Nahl, 16:71). In another injunction, Allah states that: “We have apportioned among them their livelihood in the life of the world, and raised some of them above others in rank that some of them may take labour from others” (Surah Az-Zukhruf, 43: 32).

This means that it is a divine responsibility for those that are blessed with abundance of wealth to channel it towards the provision of basic needs of life and overall development of the vulnerable poor and the deprived in the society¹⁵⁶. According to the Qur’an, the righteous people are those who among others remembered in their wealth and possessions the ‘right’ of the less privilege¹⁵⁷. Thus, the primary objective of social justice and equality of people distinguishes Islamic economic principles from others. More specifically, the redistribution of income and wealth through such institutions like *zakat*, *waqf*, and *sadaqah* have wide range of social, economic, and human development implications. These are considered as social strategies for ensuring just conduct and maintaining welfare in the society through the provision of basic needs of life such as education, health, employment among others¹⁵⁸.

Freire maintains that education is the key to legislating social justice¹⁵⁹. He suggests that education can be used to provide venues for individuals to achieve freedom, both intellectual and physical. The uprightness to seek and render social justice in the society would come from the level of awareness and education acquired by an individual. Accordingly, education can be used to domesticate or liberate individuals to serve the social and economic objectives through provision of quality education

¹⁵⁶ Ausaf, A. (1984). A Macro Model of Distribution in an Islamic Economy. *Journal of Research in Islamic Economics*, 2(1),1; Chapra, M.U. (1970). The Economic System of Islam. *The Islamic Quarterly*, 14, 14-16.

¹⁵⁷ Surah Adh-Dhariyat, 51:19.

¹⁵⁸ Askari, H., Iqbal, Z. & Mirakhor, A. (2008). *New Issues in Islamic Finance and Economics: Progress and Challenges*. Singapore: John Wiley and Sons (Asia).

¹⁵⁹ Freire, P. (2006). *Pedagogy of the Oppressed*. New York, NY: Continuum.

which bridges the social and economic disparities that exist in the contemporary societies¹⁶⁰.

Similarly, under social justice all persons are entitled equally to key ends such as health protection and minimum standards of income. Many studies have established that there is consistent and strong empirical evidence for social inequalities in health. Typically, the lower a group's social class or status, the worse the average health status of its members¹⁶¹. However, Islam considers health to be one of the greatest blessings to have been given to human beings by God and equitable distribution through zakat system is considered as a way to provide social justice to education, health, and other social services to the deprived in the society¹⁶².

According to Qurb this is one of the Islamic model in which the concept of social justice can be used in contemporary times to serve the social objectives in the society through provision of health care system for every individual. For the poor that cannot afford medical service, the institutions of *zakat* and *waqf* can provide the service for them, and if they are poor, the society through the social security system³⁶ which is an in-built mechanism of Islam should be responsible and accommodate them.

¹⁶⁰ Rozas, C. (2007). *The Possibility of Justice: The Work of Paulo Freire and Difference*. *Studies in Philosophy and Education* 26, 561–570.

¹⁶¹ Marmot, *et al.*, (1978). Employment grade and coronary heart disease in British civil servants. *Journal of Epidemiology and Community Health*, 32, 244-249; Krieger *et al.*, (1993). Racism, sexism and social class: implications for studies of health, disease and well-being. *American Journal of Preventive Medicine*, 9, 82-122; Gwatkin, D.R. & Guillot, M. (2000). *The Burden of Disease Among the Global Poor*. The World Bank, Washington, D.C.

¹⁶² Hassan, S. (2007). Islamic Concept of Social Justice: Its Possible Contribution to Ensuring Harmony and Peaceful Coexistence in a Globalised World. *Macquarie Law Journal* 7, 167-183.

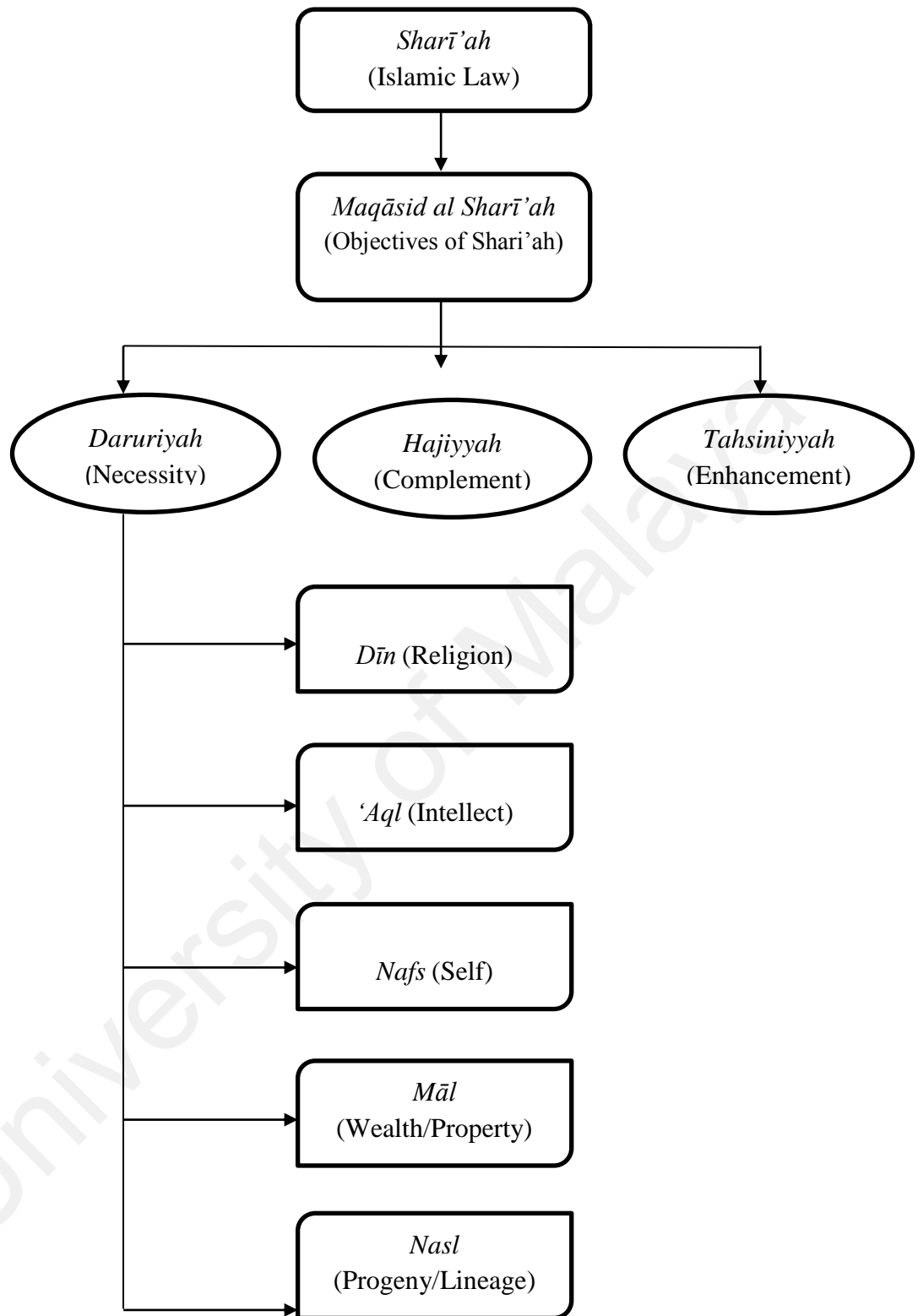


Figure 2.1: An illustration of the theoretical framework of the study

2.5 CONCEPTUAL MODEL OF THE STUDY

In developing an in-depth understanding of human development following Al-Ghazali's *Maqāsid* framework, this study has built up a conceptual model, as shown in Figure 2.2. The proposed model was based on five related factors namely, education, health, income, human rights and social justice using Al-Ghazali's framework as pivot. Although, *Maqāsid al Sharī'ah* could be tailored to many facets of human life, some of the components are specifically relevant and useful to be adapted into the human development framework. One of the reasons for adapting *Sharī'ah* framework is that it provides better and comprehensive dimensions than the existing conventional models. Therefore, by adapting *Sharī'ah* framework, a better understanding of interrelatedness of several dimensions can be provided.

In the proposed model two exogenous factors were identified (i.e. social justice and human rights) in understanding the effect on the three other endogenous variables education, health and income. All the endogenous and exogenous variables are discussed in this section.

2.5.1 Education Construct

Education refers to an intellectual awareness that is acquired through the development of the powers of reasoning and judgment, which generally prepares an individual for mature life¹⁶³. This intellectual awareness could be achieved by having strong conviction to control any evil act which occurs by harmonizing one's mind, heart, thinking, knowledge and attitude with faith. As an important measure of human development, over the years, it has become a universal human right and a crucial factor

¹⁶³ Oxford Learners' Dictionary (2011).

of human empowerment and equal opportunities¹⁶⁴. It is meant to fulfil several human needs such as personal, family, religious, and societal¹⁶⁵. When an individual is educated, he is practically being prepared for a task which involves his personal development and the progress of his society¹⁶⁶. Based on this premise, education is broadly regarded as an important construct which stimulates economic growth, improves individual's life through good governance, enhance equity among citizens¹⁶⁷, and enables individuals to assume their relevant responsibilities within a social setting¹⁶⁸. Therefore, education is not just a process of teaching and learning but it involves understanding and applying divine knowledge to bring out spiritual and moral excellence in man¹⁶⁹. However, the ability to apply knowledge in daily activities depends on the nature and source of the knowledge.

The type of education received by an individual has remarkable impact on his civic behaviour, productivity, earning potentials, and social life. Besides serving as a means for enhancing upward social and economic advancement, it is regarded as an instrument for conserving, renewing, and transmitting cultural values from one generation to another¹⁷⁰. In other words, true education underpin by divine values

¹⁶⁴ Chaudhry, I.S. & Rahman, S. (2009). The Impact of Gender Inequality in Education on Rural Poverty in Pakistan: An Empirical Analysis. *European Journal of Economics, Finance and Administrative Sciences*, (15), 174-188.

¹⁶⁵ Adedeji, L. (2012). Islam, Education and Development: The Nigerian Experience. *British Journal of Arts and Social Sciences*, 5 (2), 273-282.

¹⁶⁶ Bidmos, M. A. (2010). *Education, Development and the Issue of Impediments*. In Ademola et. al., (Eds.). *Education: A Communication Channel for National Development*. Lagos: Lagos State University.

¹⁶⁷ Agnihon, P., Caroli, E. & Garcia-Penalosa, C. (1999). *Inequality and economic growth: the perspective of the new growth theories*. *Journal of Economic Literature*, 37, 1615-1660.

¹⁶⁸ Sofolahan, J.O. (2000). *National Policy Issues in the State of Education III*, UNESCO, Abuja.

¹⁶⁹ Phillips, R. (1998). *History Teaching, Nationhood and the State: A study in Educational Politics*, Cassell.

¹⁷⁰ Erder C. (1966). *Education, Manpower and Industry*. UECD Publications No1917.

liberates people from poverty and ignorance and provides them with dignity, moral excellence, ethical disposition, and righteousness.

Understanding divine knowledge as the foundation of all knowledge is one of the important aspects in understanding the world systems upon which worldly expansion of knowledge depends. It is argued that such a learning process brings out the analytical, quantitative and empirical policy–theoretic study, followed by inferences, policy analysis and recommendations, program formulation among other benefits¹⁷¹.

Indeed, the mainstream system of knowledge usually builds a certain set of values for materialism at the expense of divine intervention of God¹⁷² (cited in Choudhury, 2010a, 2010b). In other words, lack of divine knowledge may affect the learning outcome and application. Hence, the government has an instrumental role in safeguarding the moral values and social transformation in line with unity of knowledge. Admittedly, awareness, knowledge and commitment to divine knowledge is conspicuously lacking in many societies today; this is evident in the outcome and application of knowledge. Therefore, the most crucial aspect of education is to have a positive attitude towards its acquisition and application which must be guided by the unity of knowledge.

Hence, having a negative attitude towards education or placing little value on its outcome will decrease the likelihood of applying the knowledge. In other words, true education liberates people from poverty and ignorance and provides them with dignity, moral excellence, ethical disposition and righteousness. Many studies have established

¹⁷¹ Choudhury, M.A. (2010a). The dynamics of the Shari'ah and the world-system, *Journal of King Abdulaziz University: Islamic Economics*, 23(2), 201-227. Choudhury, M.A. (2010b). Islamic perspective of socioeconomic development, *Journal of Islamic Economics, Banking and Finance*, 6(3), 37-54.

¹⁷² Dampier, W.S. (1961). *A History of Science and Its Relations with Philosophy and Religion*, Cambridge University Press, Cambridge

positive relationships between education and human development¹⁷³; however, the desired result in this direction especially, in Nigeria, is yet to be achieved¹⁷⁴.

A similar study is conducted in Nigeria with respect to the linkages between gender, education and poverty of households. The study found that education has inverse relationship with poverty¹⁷⁵. In another study, it showed that students have more interest in fashion and using influence on examination results through payment of money or having sexual intercourse¹⁷⁶. This negative attitude towards education could be the reason for the low HDI for Nigeria. However, as many studies have reported that education had a significant relationship with human development, it is believed that adapting the education construct seems justified.

2.5.2 Health Construct

The evidence that health is a crucial variable which reinforces human development through educational performance, employment prospect, earning capacity, social cohesion and economic outcome is overwhelming¹⁷⁷. Health has been described as the physical, mental, social and spiritual alertness of an individual to perform actively in a society¹⁷⁸. Thus, it can affect one's productivity and lifestyle, which ultimately

¹⁷³ Arif, G.M., Saqib, U.S. & Zahid, G.M. (1999). Poverty, gender, and primary school enrolment in Pakistan, *The Pakistan Development Review*, 38(4), 979-992; Sofolahan, J.O. (2000). *National Policy Issues in the State of Education III*, UNESCO, Abuja.

¹⁷⁴ Okoroma, N.S. (2006). Educational policies and problems of implementation in Nigeria, *Australian Journal of Adult Learning*, 46(2), 245-263.

¹⁷⁵ Okojie, C.E.E. (2002). *Gender and education as determinants of household poverty in Nigeria*, Discussion paper presented at World Institute of Development Economics Research Conference, Discussion Paper 2002/37, United Nations University.

¹⁷⁶ Odi, L.O. & Omofonmwan, S.I. (2007). Educational system in Nigeria: problems and prospects, *Journal of Social Science*, 14(1), 81-86.

¹⁷⁷ Bloom, *et al.*, (2004). The Effect of Health on Economic Growth: A Production Function Approach. *World Development*, 32(1), 1-13.

¹⁷⁸ Kasule, O.H. (2008), "The concepts of health: an Islamic perspective", paper presented at The Annual Training for Better organization and Islamic Health Conference organized by the Islamic Medical Faculties of Indonesia, Universitas Islam Sultan Agung Semarang, 20 December.

influence the overall development of a society. According to the World Health Organisation (WHO), health is a state of complete physical, mental, and social well-being not merely the absence of disease or infirmity. It has also been described as a self-fulfilment which is based on the natural, biological, and spiritual values of an individual¹⁷⁹. Hence, a healthy individual is one who is to a certain degree able to enjoy a complete life and also experience well-being. For example, when a child's health is protected, he is likely to grow up to be strong and healthy adult and thus be able to contribute richly to his society. Therefore, life must be preserved and health must be protected; and proper management of one's body must be ensured through self-control and restraint from negative actions.

Many studies have found that good health has a positive and statistically significant impact on aggregate output for a broad range of countries¹⁸⁰. Also, some studies have found an endogenous relationship between health and economic growth, but also argue that, there are exogenous factors, which determine the health conditions of a person¹⁸¹. Similarly, a study conducted in Nigeria using a time series data covering 1974-2008, found a significant and positive relationship between health expenditure and economic growth¹⁸². Therefore, to safeguard societal health well-being, both the individuals and government need to build a certain set of moral values and also know their divine rights and responsibilities to ensure a well-designed healthcare system.

However, prior to safeguarding health, usually individuals need to build a certain set of moral values and also embrace spiritual consciousness to take good care of

¹⁷⁹ Wilson, R. (1970). *Sociology of Health: An Introduction*. New York, NY: Random House.

¹⁸⁰ Bloom, D. & Canning, D. (2000). The Health and Wealth of Nations. *Science*, 287, 1207- 1209.
Bloom, *et al.*, (2004). The Effect of Health on Economic Growth: A Production Function Approach. *World Development*, 32(1), 1-13.

¹⁸¹ Hamoudi, A. A. & Jeffrey, S. (1999). *Economic Consequences of Health Status: A Review of the Evidence*. CID Working Papers Series No. 30.

¹⁸² Bakare, A. S. & Sanmi, O. (2011). Health Care Expenditure and Economic Growth in Nigeria: An Empirical Study. *Journal of Emerging Trends in Economics and Management Sciences*, 2 (2), 83-87.

their health. Therefore, spiritual consciousness is one of the most important factors that influence an individual's ability to protect his health well-being. Based on the above discussion, adapting the health construct in the human development model seems essential and important.

2.5.3 Income Construct

Income refers to material belongings such as money, time, body or energy. It is an important component of human development that safeguards a better living standards and a decent lifestyle in any society; however, it should be earned from a legitimate source and be utilized or distributed for good purposes and activities. In other words, an income must be purified¹⁸³.

The issues concerning ways of earning and spending money in a lawful manner is supported by the divine principle. Allah mentioned in the Qur'an that one's wealth is a test, which means to check one's attitude in spending money¹⁸⁴. For example, when income is earned through an illegitimate source, it is most likely that extravagance and immoral acts are enhanced, even if the person has education or sound health. In other words, individuals are likely to engage in certain immoral acts if they lack the required spiritual consciousness or awareness that make them to believe they have the total control over their acquired wealth or income, which in no way contributes to social and economic prosperity.

Therefore, the exposure towards divine rules is an important and emerging attribute which may have a positive sign on the probability of earning a legitimate income¹⁸⁵. Furthermore, the control of greed by controlling one's mind and maintaining

¹⁸³ Ibn Taymiyyah, (1987). *Al-FatÉwa al-KubrÉ* (1st ed.). Beirut: DÉR al-Kutub al-ÑIlmiyyah.

¹⁸⁴ See Qur'an Al'Imran, 3:186

¹⁸⁵ Ibn Taymiyyah, (1987). *Al-FatÉwa al-KubrÉ* (1st ed.). Beirut: DÉR al-Kutub al-ÑIlmiyyah

trust in distributing money, the meaningful use of wealth, spending wealth for beneficial matters, avoiding wastage of resources, avoiding negative influences, and proper awareness on spending wealth for legal, educational and medical materials are essential to overall development. Therefore, both the people and the government take responsibility for the way endowed resources are spent based on equity and on worthy aims.

To illustrate, previous studies in development context have examined the relationships between income, mortality rate and education. They found that income is statistically significant and has a positive effect on education and health¹⁸⁶. Accordingly, earning a legitimate income determines the direction of well-being which in turn has a critical influence on human development¹⁸⁷. Although, a great deal of studies has been conducted on income and its connection with others factors of human development¹⁸⁸, this study is underpinned by the *Maqāsid* to identify the construct as proposed.

2.5.4 Human Rights Construct

According to Oxford Learners' Dictionary, the word 'right' literally means 'true' or 'correct' as a fact¹⁸⁹. Technically, rights that belong to an individual by virtue of being a

¹⁸⁶ Behrman, J. (1993). *Investing in Human Resources. In Economic and Social Progress in Latin America*. Washington DC: Inter-American Development Bank; McDonough *et al.*, (1997). Income Dynamics and Adult Mortality in the United States, 1972 through 1989. *American Journal of Public Health*, 1476-1483.

¹⁸⁷ Mullis, R.E. (1992). Measures of Economic Wellbeing as Predictor of Psychological Wellbeing. *Social Indicator Research* 26, 119-135.

¹⁸⁸ Oguntuase, A. (2007). *An Empirical Investigation into the Determinants of Income Distribution in the Nigerian Manufacturing Sector*. Unpublished M.Sc Thesis, Ekiti State University; Berg, A. & Ostry, J. D. (2011). *Inequality and Unsustainable Growth: Two Sides of the Same Coin?* IMF Staff Discussion Note 11/08 Washington, D.C: International Monetary Fund; Oluwatayo, I. B. (2008). Explaining Inequality and Welfare Status of Households in Rural Nigeria: Evidence from Ekiti State. *Humanity and Social Sciences Journal*, 3, 70-80.

¹⁸⁹ Jonathan, C. (1995). *Oxford Advanced Learned Dictionary*. New York, NY: Oxford University, 1011.

human are called human rights¹⁹⁰. The Qura'nic term for 'right' is *huqq* (plural *huquq*) which means the established fact. *Huquq* here is not the legalistic rights of the Western discourse but a right to be the recipient of certain duties that form the basis of the Islamic understanding of human relations. It is more comparable to the notion of duty and obligation.

Human rights have a comprehensive idea and a long history in Islam¹⁹¹. In general, the preservation of rights of individual and the obligations to the society are vital goals in the Islamic law¹⁹². Hence, both the individual and the collective rights of the society the collective rights of the society which include; religious, economic, social, political and legal must be fairly protected.

In Islam, the root of human rights lies within divinity and begins with faith in God, who is the source of divine value. Siddiqui points out that the Islamic concept of human rights rest on the divine rights granted by Allah whereas, the western concept rests on rights by virtue of our humanity¹⁹³. The Prophet Muhammad (PBUH) is reported to have said that we fulfil our duties to God through granting the rights of others¹⁹⁴. Allah bestowed dignity on humankind and makes it unacceptable for anyone to violate human rights and take away a person's dignity¹⁹⁵. These commitments influence the attitude of people towards their well-being and their goal for the society. For instance, when a member of the society enjoys his divine rights to religious, moral,

¹⁹⁰ Britannica concise encyclopedia.[Online]. Available: <http://www.answer.com/library/BritannicaConciseEncyclopedia-cid-39459>; Columbia encyclopaedia. [Online]. Available: <http://www.answer.com/library/ColumbiaEncyclopedia-cid-39459>.

¹⁹¹ Sharif, C. M. (1993). *Human Rights in Islam*. Lahore: All Pakistan Islamic Education Congress, 11 67.

¹⁹² Ahsan, N.I. (1981). *Theories of Islamic Law*. Islamabad: Islamic Research Institute, 235.

¹⁹³ Siddiqui, O. (2001). Relativism vs. Universalism: Islam and the Human Rights Debate. *American Journal of Islamic Social Sciences* 18(2), 78-80.

¹⁹⁴ Sahih Muslim Book 032, Hadith No. 6232

¹⁹⁵ Surah Isra-il, 17:70

legal, economic, social and political fields of life and to all the basic human requirements, he will have the opportunity to live a fruitful life of fulfilment and contentment. This contentment is defined in the hadith of the Prophet (PBUH) as thus:

“whosoever wakes up (in the morning) feeling that he is secure in his community, free from ailments and diseases in his body, and has enough provision for a single day, it is as if he owns the entire world¹⁹⁶”.

Islam formulates a unique system of rights and obligations that provides for and preserves the basic necessities of life according to the *Sharī’ah*. The most widely accepted theory in the area of rights amongst Islamic jurists is summarised in the following three points:

- i. Rights of God (*huquq Allah*): these consist of all divine obligations towards Allah such as prayers, fasting, Zakat (charity tax), hajj (pilgrimage) and so on.
- ii. Rights shared by God and his servants (*huquq Allah wa al Ibad*): these include acts that are obligatory because God demands them but they are also intended to protect the public.
- iii. Rights of God’s servants (*huquq al Ibad*): these are rights intended to protect individuals’ interests, such as fulfilling basic needs of life. Man is still accountable to God for their fulfilment¹⁹⁷.

This theory has two implications. First, the belief that God is the source of human rights leads to the conceptualization of the rights of others as obligations on all believers. Second, these social obligations form both the rights of others and ultimately the rights of God over mankind, which are actually manifested to every individual indirectly through creation and society.

¹⁹⁶ Reported by Tirmidhi no. 2346.

¹⁹⁷ Arkoun, M. (1995). *The State, Individual and Human Rights: A Contemporary view of Muslims in Global Context*. The Muslim Almanac: The Reference Work on History, Faith and Culture and the People of Islam, 456.

Notably, many contemporary theories and approaches to human development, including participatory development¹⁹⁸, and the rights-based approach to development also support the relevance of human rights to development¹⁹⁹. Although there are several evaluations of human rights²⁰⁰, an investigation into how they relate to human development is conspicuously ignored in mainstream development research. Also, there is a failure to recognize the part that they could play in promoting social, economic, religious, political and environmental well-being, especially among the vulnerable group in the society, as proposed for this study.

Although there are conflicting opinions on human right amongst Muslim scholars and by extension in the West on relationships between development and human rights, many studies have found positive relationships between human rights and variables like education, health and income. Thornton *et al.*, investigated the relationships between development and freedom, democracy, and human rights (FDR) using cross-sectional data from 175 countries across Middle East and North Africa (MENA) countries. They found a positive link between FDR and development in the countries altogether, and a weak negative link between FDR and indicators of development within MENA countries²⁰¹. Besides this, human right is also linked with standard of living in the developing countries²⁰². According to Sen, human rights impact could vary according to the extent of the individuals' freedom for lives²⁰³. He argued

¹⁹⁸ Hickey, S. & Mohan, G. (2005). Relocating participation within a radical politics of development, *Development and Change*, 36(2), 237-262.

¹⁹⁹ Hausermann, J. (1998), *A Human Rights Approach to Development, Rights and Humanity*, London.

²⁰⁰ Piron, L.H. & Watkins, F. (2004), *DFID Human Rights Review*, Overseas Development Institute, London.

²⁰¹ Thornton *et al.* (n.d). *Views of the Interrelationships between Development and Personal Freedom, Democracy, and Human Rights in Islamic Majority Countries*.

²⁰² UNDP (2000), *Human Development Report 2000: Human Rights and Human Development*, New York, NY.

²⁰³ Sen, A.K. (2005). *Human rights and capabilities?*, *Journal of Human Development*, 6(2), 151-166.

that human rights declaration of 1948 does not critically address the essential needs for capabilities of the vulnerable in the society. Overall, however, revealed a scarcity of comprehensive and evaluative work to establish relationships among the human development variables and human rights in line with divine injunctions as proposed for this current study.

In the proposed model, by incorporating human rights latent construct, the people expect a development plan which caters for their livelihood, such as right to education, right to health care and right to decent living standard among others. If the development plan meets their expectations by fulfilling their social and economic needs, then they are likely to evaluate the development plan positively. This leads to positive perceptions regarding the right-based approach to human development. The next section discusses the concept of social justice and its link to human development.

2.5.5 Social Justice Construct

The term justice has been ascribed with different synonyms in Arabic; however, 'adl' seems to be the most common usage. It is derived from a root word 'adala' which means equal treatment²⁰⁴. Many scholars considered fairness, right measure and equity as either synonyms of justice, or as the particular aspect of justice²⁰⁵. Based on this premise, social justice has been described as the outcome variable of equality principle. A significant body of theoretical and empirical evidence has highlighted the complex

²⁰⁴ McAuliffe, J. D. (2004). *Encyclopaedia of the Quran* (Vol. 4). Leiden: Brill.

²⁰⁵ Amanda, P. (n.d). *The Role of Justice in Democracy and Islam*. Saint Anselm College.

nature of social justice with different definitions²⁰⁶. The definition varies considerably from country to country, period to period, school to school, even from jurist to jurist²⁰⁷.

Despite all the variations, the Islamic viewpoint on social justice is well rooted in the value-system evidenced in many verses of the Qur'an²⁰⁸. Unlike the western scholar's view, central to the Islamic value-system is to promote an ideal and a fair society by setting out the balance of rights and obligations to protect human dignity and to ensure peace, stability, security, and well-being based on a divine source, Qur'an and the *Sunnah*. Based on the Islamic value system, social justice is conceptualized as a state whereby an individual is given what he deserves²⁰⁹. It is also viewed as the precondition for preserving peace, equilibrium, and harmony on earth to help human beings to understand their role as the trustees of Allah on earth²¹⁰. Hence, this is achievable through the fulfilment of the basic needs of life as emphasised in the objectives of *Shari'ah*. These basic needs are those necessities without which the system of a nation will run into disorder²¹¹. A simple analysis thus results in the conclusion that in Islam, social justice is concerned with ensuring total well-being of man such that fairness is maintained and equity uphold without violating the principles of religion and morality.

²⁰⁶ Chandra, M. (2000). Islam: Justice and Politics. *Journal of Dharma* 25(3-4), 261. ATLA Religion Database, Retrieved March 22, 2014.

²⁰⁷ Bernard, L. (1988). *The Political Language of Islam*. (Chicago: The University of Chicago Press), 70

²⁰⁸ Chandra, M. (2000). Islam: Justice and Politics. *Journal of Dharma* 25(3-4), 261. ATLA Religion Database, Retrieved March 22, 2014.

²⁰⁹ Kamali, M.H. (2002). *Freedom, Equality and Justice in Islam*. Malaysia: Ilmiah Publishers Sdn. Bhd.

²¹⁰ Iqbal, Z. (2006). Contemplating an Islamic Theory of Justice: Situating Tradition Amidst Modernity. *Review of Islamic Economics* 10(1), 91-121

²¹¹ Al-Ghazali, Abu Hamid. (1901). *Al-mustasfa min 'ilm al-usul*. (1st ed.). Al-Matba'ah al-Amiriyah, Egypt.

Islam is concerned with overall development and well-being with social justice seen as the tool for achieving the inherent material, spiritual, and moral goals of life, a well extended scope different from the conventional philosophical thinking. According to Qurb this is one of the Islamic model in which the concept of social justice can be used in contemporary times to serve the social objectives in the society through provision of health care system for every individual. For the poor that cannot afford medical service, the institutions of *zakat* and *waqf* can provide the service for them, and if they are poor, the society through the social security system³⁶ which is an in-built mechanism of Islam should be responsible and accommodate them.

To carry out this noble responsibility in the society, human being has to satisfy certain attributes. No man or society will claim justice unless it has first been claimed by instinct and practical methods that ensure the preservation of instinct, so as to enable individuals and society to function accordingly²¹². However, it has been argued that the attributes of social justice cannot be assured, nor its efficiency be guaranteed, unless it is established on three fundamental foundations. Sayyid Qutb²¹³ summarises these foundations in the following three points:

- i. Absolute freedom of conscience.
- ii. The complete equality of all men
- iii. The firm mutual responsibility of society.

The attributes by Sayyid Qutb could be considered as the cornerstones for the building of social justice in Islam which can be applied to all facets of human endeavours. Specifically, social justice ensures that the weaker segments of the society, which is socially, economically and educationally backward, is provided with the basic

²¹² Sayyid Qurb, (2000). *Social Justice in Islam*. Malaysia: Islamic Publications International.

²¹³ *ibid*

needs such as food, housing, drinkable water, education, jobs and health infrastructures²¹⁴.

The concept of social justice using the principle of *Sharī'ah* in relation to basic needs of life is the foundation of the human development model proposed in this study. Further to this, objectives of *Sharī'ah* are used as benchmark against which the social outcomes of human development as identified by this study are evaluated. More importantly, it will promote a society built on the principle of brotherhood, mutual assistance, and a shared objective. In other words, improving an individual's life through the provision of basic needs is incomplete without maintaining a balance or exercise fairness among people²¹⁵. Thus, human development is viewed as the outcome of the adequate exercise of social justice and fairness. Figure 2.2 show the conceptual hypothesised model of the study.

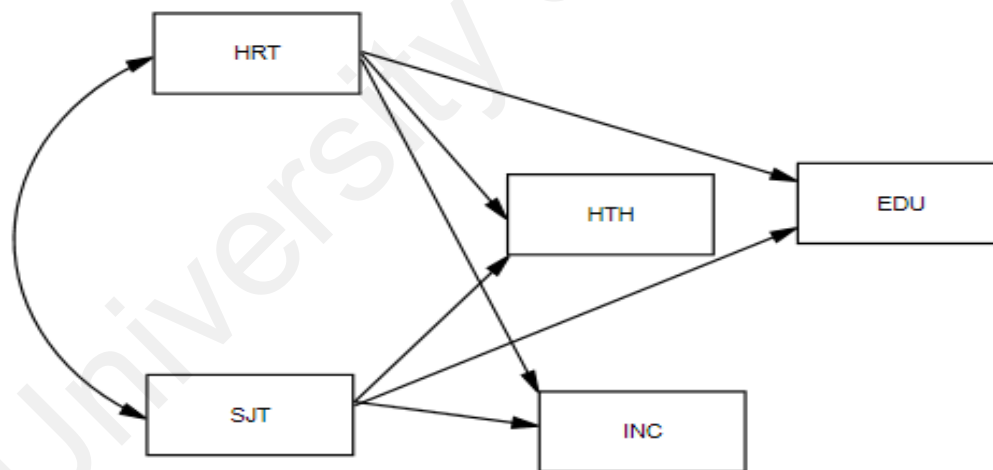


Figure 2.2: The Conceptual Hypothesized Model of the Study

Keys to the Model: S**JT**=Social Justice, H**RT**=Human Rights, E**DU**=Education, H**TH**=Health, I**NC**=Income

²¹⁴ Chapra, M.U. (1970). The economic system of Islam. *The Islamic Quarterly*, 14, 14-16; Sayyid Qurb (2000). *Social Justice in Islam*. Malaysia: Islamic Publications International.

²¹⁵ Sen A. K. (2000). *Social Exclusion: Concept, Application, and Scrutiny*. Social Development Paper. Asian Development Bank.

2.6 DEMOGRAPHIC VARIABLES

This section discusses relevant demographic variables which may influence the attainment of human development and well-being. These variables are identified to enhance the predictive nature of the objectives of *Sharī'ah* and facilitating its application in the human development programme circumstance. Generally, factors that contribute to the realization of human development are likely to vary among the people. Thus, in the human development framework, additional explanatory factors are needed beyond the education, health, income, human rights and social justice constructs. Therefore, in this study, two demographic variables are identified to provide a better understanding of the related variables that may influence overall human well-being and development. These demographic variables are discussed below.

2.6.1 Gender

One of the objectives of this study is to examine the structural invariance of the baseline model across demographic variable, specifically to assess the moderating effects gender groups have on the hypothesised structural model. The idea of invariance test was put forth in the seminal work of Joreskog²¹⁶. An invariance analysis is used to test whether items of an instrument operate equivalently across different demographic groups²¹⁷.

The underlying assumption is that, if the factor structure of any two groups in a data set is the same, then the variance and covariance should also be the same. To determine whether or not the structural model of this study was understood equally, structural invariance was conducted across gender²¹⁸. This was meant to test for

²¹⁶ Byrne, B. M. (2012). *Structural Equation Modelling With Mplus: Basic Concepts, Applications, and Programming*. (3rd ed.). New York, NY: Taylor & Francis Group, LLC.

²¹⁷ *ibid*

²¹⁸ Chen, F.F., Sousa, H.K. & West, S.G. (2005). Testing measurement invariance of second-order factor models. *Structural Equation Modeling*, 12(3), 471–492; Meredith, W. (1993). Measurement invariance, factor analysis and factorial invariance. *Psychometrika*, 58, 525–543; Byrne, B.M.,

equivalence of the scale items of human development and the relations among its dimensions for both male and female groups²¹⁹.

The relative importance of gender analysis has been demonstrated by many studies. One of such studies is the one conducted by Kabeer. He stated that, though the welfare of both women and men constitutes human welfare, evidence of deprivation and inequity is more pronounced in women than men²²⁰. Tisdell found that there is a gender imbalance in the formation of Human Resource Capital (HRC) in India and other less developed countries²²¹. He further explains that in many developing countries, females have less access to education, and often have less availability of food and medical services compared to their men counterpart.

Sen also found that women's efforts and contributions are not rewarded commensurately, especially where the woman is the head of household²²². Nussbaum argued that women are agents of positive change in the socioeconomic development, and expansion of their capabilities in terms of education, income, access to resources, employment, and participation in community has an impact on both their well-being and that of the society²²³. Therefore, the deprivation of women is not only an issue of human rights but also portends great risk for the societal or national development.

Shavelson, R.J. & Muthén, B.O. (1989). Testing for equivalence of factor covariance and mean structures: The issue of partial measurement invariance. *Psychological Bulletin*, 105, 456-466.

²¹⁹ Maslach, C., Jackson, S.E., & Leiter, M.P. (1996). *Maslach burnout inventory manual* (3rd ed.). Palo Alto, CA: Consulting Psychologists Press.

²²⁰ Kabeer, N. (1996). *Agency, Well-being and Inequality: Reflections on Gender Dimensions of Poverty*. *IDS Bulletin*. 27 (1), 11–21.

²²¹ Tisdell, C. A. (2000). Asset-Poor Women in India and the Relevance of Amartya Sen's Analysis, Artha Beekshan. *Journal of the Bengal Economic Association*, 9 (2), 9- 19.

²²² Sen, A. (1995). Demography and Welfare Economics. *Empirica*, 22, 1-22.

²²³ Nussbaum, M.C. (2000). *Women and human development: The capabilities approach*. United Kingdom. Cambridge: Cambridge University Press.

Vepa also stated that about 63.7 per cent of rural female workers and 44.8 per cent of the urban female workers are unpaid workers in self-employment²²⁴. The severity of the deprivation of women perhaps explains the higher salaried employment for men than women, with only 3.7 per cent of women employed in regular employment in rural areas with lower earnings²²⁵. However, it is argued that the income gap declines as the education level improves up to higher secondary and diploma and a certificate course²²⁶. In other words giving women equal opportunity with men in education, training and skills is more important to reduce the income gap and poverty.

2.6.2 Educational Attainment

Besides gender, educational attainment is considered one of the variables that are important in relation to human development. Although there are other demographic factors, this study focuses on two. Thus, these two relevant demographic factors are often used as socio-demographic variables which have significant moderating effect on the relationship between the five basic determinants of human development as identified in this study.

The evidence that shows educational attainment is a crucial variable that influence the outcome of national, social, economic, political and human development planning is overwhelming. The influence of educational attainment on human development is noticeable through the fact that there is a direct positive relationship between education and earnings. Many studies find evidence of strong relationship between educational attainment and labour market outcome. In studies conducted in

²²⁴ Vepa, S.S. (2007). Gender equity & human development. *Indian J Med Res* 126, 328-340

²²⁵ *ibid*

²²⁶ Mwabu *et al.*, (2000). *Poverty in Kenya: Profile and Determinants*. Nairobi: University of Nairobi and Ministry of Finance and Planning; Schultz, T. W. (1963). *The Economic Value of Education*. New York: Columbia University Press; National Sample Survey Report (2006). *Employment and unemployment situation in India*. 61st Round 2004-05. New Delhi: Government of India, Ministry of Statistics and Programme Implementation; No. 515 Part I.

Cameroon, the findings showed that a better-educated individual earns considerably more than the less-educated counterpart²²⁷. The well-educated people, especially those with higher educational attainment, are more interested in every bit of what makes life comfortable for them like a good job, decent standard of living, good medical service and hygiene environment, among others. A reason for this is that less-educated people may perceive the benefits of education to be less than engaging in business enterprise to acquire more wealth, and therefore avoid acquiring education which is the requisite human capital for future survival²²⁸.

Based on the foregoing, levels of educational attainment liberate people from poverty and ignorance and provide them with dignity, moral excellence, ethical disposition and righteousness to be a useful member of the society. Interestingly, previous studies have found that a desire to live a useful and responsible life in the society increases with educational level²²⁹. This finding points to the fact that an interest in living a pious and better life could possibly follow from religious exposure which could be related to educational attainment. Against this backdrop, there is a likely moderating effect that educational attainment may have on human development.

²²⁷ Njong, A.M. (2010). The effects of educational attainment on poverty reduction in Cameroon. *Journal of Education Administration and Policy Studies*, 2(1), 1-8; Tafah, E.O. (1998). Rates of return to education: a case of Cameroon. *Unpublished paper*, Department of Economics, University of Yaounde II, Soa.

²²⁸ Adewale, A.A. (2014). Financial exclusion and livelihood assets acquisition among Muslim households in Ilorin, Nigeria: a structural invariance analysis. *International Journal of Economics, Management and Accounting*, 22(2), 69-94.

²²⁹ Omojola, B. (1994). Towards a more effective music education in Nigeria. In Lawal, B. and Olugbade, K. (Eds), *Issues in Contemporary African Social and Political Thought*, Academia Publications.

CHAPTER 3: REVIEW OF THE LITERATURE

3.1 INTRODUCTION

In this chapter, the focus is on relevant development literature pertinent to Nigeria. Over the years Nigeria has implemented several development plans with the most recent known as; national economic empowerment and development strategy (NEEDS), vision 2020, millennium development goals (MDGs), sustainable development goals (SDGs), and many more. Despite the policy response from successive governments to assuage the widespread social and economic anguish in the country, the reality shows that the prevailing neoclassical socioeconomic strategies which depart from spiritual, ethical, and moral values have yielded little and uneven results across the country with a colossal impact on the rural community. To illustrate this situation, Nigeria's human development index (HDI) for rural areas revealed a relatively low value compared to the urban cities. This situation is somewhat ironic given that the fact that majority of Nigerians live in the rural area. The next section presents a critical overview of different phases of development plans in Nigeria since the colonial era.

3.2 PHASES OF DEVELOPMENT PLANS IN NIGERIA: AN OVERVIEW

While the quest for development came to the forefront of discussion in Africa including Nigeria in the 1980s when government policies centred on several development reforms²³⁰, its history of development plans and policies can be traced back to the colonial time from 1945 until the present. The early models of development adopted in Nigeria were strongly influenced by the colonial ideologies²³¹. However, the ideologies

²³⁰ Mhone, G. (2003). *Democratisation, Economic Liberalisation and the Quest for Sustainable Development in South Africa*. In Guy Mhone & Omano Edigheji, (eds.), *Governance in the New South Africa: The Challenges of Globalisation*. Lansdowne: University of Cape Town Press.

²³¹ Acemoglu, D., Johnson, S., & Robinson, J. A. (2001). The colonial origins of comparative development: an empirical investigation. *American Economic Review*, 91(5), 1369-1401; Nunn, N. (2007). Historical legacies: a model linking Africa's past to its current underdevelopment. *Journal of*

are narrow in scope and therefore, not sufficient to address the overall needs of Nigerian society as little attention is paid to important development indicators²³².

In spite of a series of historical development plans and strategies adopted by successive administrations in the country, all attempts to generate meaningful social and economic development proved futile. During this time, the development plans were structured in accordance with the objectives of the colonial administration. In other words, the plans were deliberately targeted at satisfying the colonial government's aspirations rather than those of Nigerians. This policy implemented by the colonial government has been described as exploitative to the country²³³. More accurately, the plans constituted a series of projects which were not related to any overall development targets for Nigeria.

Thus, this section briefly discusses the phases of Nigeria's development strategies during the colonial era in 1945 until the present democratic dispensation which started in 1999. These development plans are majorly categorised into four phases: colonial period, independence, military era and democratic dispensation. The first such plan was initiated in 1945.

3.2.1 Colonial or Pre-Independence Period (1945-1960)

Between 1945 and 1955, a ten-year development and welfare plan was initiated by the colonial administration. This development plan which started in 1946 was unanimously agreed among intellectuals as the first attempt at development planning in Nigeria²³⁴.

Development Economics, 83, 157-175; Nunn, N. (2008). The long-term effects of Africa's slave trades. *Quarterly Journal of Economics*, 123 (1), 139-176.

²³² Ayo, E.J. (1998). *Development Planning in Nigeria*. Ibadan: University Press Plc.

²³³ Rodney, W. (1976). *How Europe Underdeveloped Africa*. Washington, DC: Howard University Press.

²³⁴ Okoli, F. C. (2004). *Theory and Practice of Public Organizations: A Book of Readings*. Enugu: John Jacob's Classic Publishers Ltd.; Ugwu, C. E. (2009). *The Imperatives of National Development Programmes Harmonization in Nigeria: Vision 2020, Millennium Development Goals and Seven*

The plan was essentially introduced to assist the colonial government in the allocation of development and welfare funds in the country²³⁵. The objective of the plan was narrow as it was only focused on transportation and communications²³⁶. The plan concentrated on a limited range of material wealth developments with no provision for non-material development. In addition, the plan was criticised for its inadequate financial resources, serious weaknesses in the public policy making process and non-consultation with Nigerians as beneficiaries of the plan. Nonetheless, the ten-year plan came to an abrupt end in 1950 due to the introduction of a federal system of government in the country.

In 1950, the truncated ten-year plan was modified and a new policy formulated for another period between 1951 and 1955. However, during this period, the introduction of the federal system of government in the country gave each of the regional governments power of autonomy to adopt different development policies that they deemed fit for their region²³⁷. Hence, this plan ran alongside the other plans for each of the then four regions of the federation which were: the West, East, North and the Southern Cameroons²³⁸. Thus it was that the modification in the earlier plan became ineffective²³⁹. Remarkably, the ineffectiveness and setback of the modified plan was also attributable to a number of factors such as absence of clearly defined objectives,

Point Agenda. In *Nigerian Journal of Public Administration and Local Government* (UNN) 14(2), 200-216.

²³⁵ Adamolekun, L. (1983). *Public Administration: A Nigerian and Comparative Perspective*. London, UK: Longman.

²³⁶ Ayo, E.J. (1998). *Development Planning in Nigeria*. Ibadan: University Press Plc.

²³⁷ Moti, U.G. (n.d). *Development Plans and Visions as a Strategy for Sustainable Development: The Experience of Nigeria*.

²³⁸ Okoli, F. C. (2004). *Theory and Practice of Public Organizations: A Book of Readings*. Enugu: John Jacob's Classic Publishers Ltd; Obikeze, O. S. & Obi, E. A. (2004). *Public Administration in Nigeria: A Developmental Approach*. Onitsha: BookPoint Ltd.

²³⁹ Moti, U. G. & Vambe, J. T. (2008). Challenges of Sustainable Development in Nigeria. *African Journal of Social Policy and Administration*, 1(1), 85-91.

inadequate financial resources, lack of skilled technical personnel, and weak formulation and implementation mechanisms²⁴⁰.

Apart from the earlier plans introduced in Nigeria, another planned phase of development under the colonial power occurred between 1955 and 1960. The plan was also truncated due to implementation problems which created conflicts and confusion in three regions in the country, excluding Southern Cameroon. Political events unfolded dramatically, and there was a motion to seek self-government for Nigeria in 1956. In preparation for independence, there was a compelling need to draw up a Development Plan which reflected the independent status of Nigeria. This new ambition made the 1955-1960 development plans out-of-date²⁴¹.

Onwards, the plan also faced several challenges including insufficient funds, and lack of technical and administrative manpower and skilled professionals for effective implementation.²⁴² The plan was also limited in scope as it was only concentrated on public sector expenditure with no attention given to other essential aspect of development. Based on this concern, when the country gained independence, it was deemed necessary to address the identified flaws in the earlier development plans with the intention to proffer a lasting solution.

3.2.2 Post Independence Plan (1962-1983)

After the country gained its independence in 1960, the first national or post-independence development reform was formulated in 1962²⁴³. The six-year reform

²⁴⁰ Adamolekun, L. (1983). *Public Administration: A Nigerian and Comparative Perspective*. London, UK.: Longman; Ayo, E.J. (1998). *Development Planning in Nigeria*. Ibadan: University Press Plc.

²⁴¹ Okoli, F. C. (2004). *Theory and Practice of Public Organizations: A Book of Readings*. Enugu: John Jacob's Classic Publishers Ltd.

²⁴² Ugwu, C. E. (2009). The Imperatives of National Development Programmes Harmonization in Nigeria: Vision 2020, Millennium Development Goals and Seven Point Agenda, in *Nigerian Journal of Public Administration and Local Government* (UNN) 14(2), 200-216.

²⁴³ Ayo, E.J. (1998). *Development Planning in Nigeria*. Ibadan: University Press Plc.

(1962-1968) aimed to address the flaws in the pre-independence development plan. In addition, the objectives of the first National Development Plan included the achievement and maintenance of the highest possible rate of increase in the standard of living of the populace through improvement in the access to the healthcare services, the education system, and employment opportunities, among others²⁴⁴. It also aimed at a target saving about 15% of the gross domestic product (GDP) by 1975; an annual increase of the GDP during the plan period; and a GDP minimum annual growth rate of 4% for the economy²⁴⁵.

Although, the plan was intended to benefit the three political regions in the country, there was deficiency because of the inadequate disbursement of funds, absence of public participation, inadequate critical review of the plan, and lack of expertise in the preparation of the plan²⁴⁶. There was also a problem of increased administrative overheads with less provision for social overheads such as education, health, employment, social welfare and others. All these problems hindered the successful implementation of the plan.

Similarly, the lack of uniformity in the implementation which had adverse effect on the plan across the country was adduced by the political structure which made the regions more powerful than the central government²⁴⁷. As a result, the central government was too weak to impose its will on these politically powerful regions²⁴⁸.

²⁴⁴ Ibietan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa*, 15 (4), 297-311.

²⁴⁵ *ibid*

²⁴⁶ Marcellus, I.O. (2009). Development Planning in Nigeria: Reflections on the National Economic Empowerment and Development Strategy (NEEDS) 2003-2007. *Journal of Social Science*, 3(20), 197-210; Ogwumike, F. (1995). The effects of macro level government policies on Rural Development and poverty Alleviation in Nigeria, Ibadan. *Journal of social science*, 1 (1), 85-101.

²⁴⁷ Osifo-Whiskey, O. (1987, October 5). Economic Planning/Management: Top Speed in the Slow Lane. *Newswatch*, 32-33.

²⁴⁸ Asaju, K. & Albert, A. (2012). Vision 20:2020 Realities and Challenges. *JORIND 10* (2), 275-281.

Hence, political upheavals and regionalisation also affected the success of the development plan during this period. Furthermore, the full implementation of this development plan was interrupted by a military coup in 1966 and subsequent civil war. The civil war distorted the channelling of resources towards the success of the plan²⁴⁹. All these issues remained unresolved until 1970.

After the civil war ended in 1970, the Second National Development Plan was formulated between 1970 and 1974. This Plan coincided with the period when Nigeria made high earnings from the sale of crude oil and allied products. Having emerged from a devastating civil war and with lessons to learn, the plan aimed at rectifying some of the shortcomings of the first post-independence development plan. The plan's strategy was strengthened by recognising the inputs from various sectors including the public, various levels of government, ministries and relevant planning agencies for reconstruction after the damage sustained during the civil war. More importantly, the need for comprehensive nationwide objectives to guide development plans was recognized. Thus, five lofty objectives were spelt out for the Second National Plan. These included:

- i. to establish Nigeria as a strong and self-reliant nation,
- ii. a great and dynamic economy,
- iii. a just and egalitarian society,
- iv. a land of pride and full opportunities for all citizens,
- v. and a free and democratic society²⁵⁰.

Besides the development goals, priorities were placed on agriculture, industry, transport, manpower, defence, electricity, communication, water supply and provision

²⁴⁹ Obikeze, O. S. & Obi, E. A. (2004). *Public Administration in Nigeria: A Developmental Approach*. Onitsha: BookPoint Ltd.

²⁵⁰ *ibid*

of social services²⁵¹. Although, this development plan was not comprehensive in accommodating the entire number of components of development, it identified some essential factors that could facilitate and strengthen development in the country. Again, during the period of this plan, full participation of the private sector was encouraged with the enactment of the Nigerian Enterprises Promotion Decree in 1972. The idea was to increase the level of Nigerian participation to 60% ownership in foreign companies²⁵². Conversely, the plan was not well implemented which made it difficult to overcome the identified challenges of the previous development plans and also unable to actualise the intended objectives²⁵³.

Apart from the imprecision of the national plans, the problems remained lack of commitment, insufficient finance, corruption, financial recklessness, sundry mismanagement of resources and planning inadequacies. Admittedly, it is worrisome to note that the indigenised companies and enterprises between 1972 and 1977 were later privatised and commercialised in less than twenty years as a result of conditionality from the Bretton Wood institutions²⁵⁴. This situation points to the absence of good governance in the country, which militates against national development plans.

Undeniably, good governance is one of the pre-requisites for development; hence where there is no good governance, development becomes unrealistic. Furthermore, no matter how well a plan is designed, if the plan is supervised by a leader

²⁵¹ Ogwumike, F. (1995). The effects of macro level government policies on Rural Development and poverty Alleviation in Nigeria, Ibadan. *Journal of social science, 1* (1), 85-101.

²⁵² Ezekiel, M. E. (1987 October 5). Indigenization: Nigeria for Nigerians. *Newswatch*, 39- 41.

²⁵³ Abasili C.O. (2004). *Citizen and State Relations: A Political Approach*. Lagos: Concept Publications Ltd.

²⁵⁴ Ibietan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa, 15* (4), 297-311.

that is not committed, achieving the desired objectives become difficult²⁵⁵. Notwithstanding the shortcomings of this plan, it is affirmed that it very nearly succeeded where the other plans were not successful²⁵⁶, however, it was deemed appropriate to initiate another development plan to address the weaknesses of the second national plan.

Between 1975 and 1980, the Third National Development Plan was introduced in Nigeria. In an attempt to address the weaknesses of the previous plans, this plan adopted a different dimension to achieve its objectives. Among the unique approaches adopted was the involvement of the private sector at the preparation stage of the plan and the commitment of funds to realise the objectives of the plan²⁵⁷. In the plan, the five basic objectives of the Second National Development Plan were modified with focus on per capita income, more even income distribution, reduction in the level of unemployment, increase in the supply of high level manpower, diversification of the economy, balanced development, and indigenization of economic activities.

Although this phase of development reform emphasised rural development and revamping the agricultural sector, the agriculture and social development schemes including education, housing, health, and welfare received only 5% and 11.5% respectively of the financial allocations²⁵⁸. As remarkable as the objectives of this development plan were, the lack of financial allocation to priority areas of the plan and

²⁵⁵ Mimiko, O. (1998). The State and the growth/Development Agenda: Africa and East/Asia in Context. In D. Kolawole, (Ed.). *Issues in Nigerian Government and Politics*, 18, 163-166. Ibadan: Dekaal Publishers.

²⁵⁶ Okoli, F. C. (2004). *Theory and Practice of Public Organizations: A Book of Readings*. Enugu: John Jacob's Classic Publishers Ltd.

²⁵⁷ Ayinla, M.A. (1998). *Essays on Planning and Budgeting System in Nigeria*. Ilorin: Berende Printing and Publishing; Moti, U.G (n.d). *Development Plans and Visions as a Strategy for Sustainable Development: The Experience of Nigeria*.

²⁵⁸ Ibiatan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa*, 15 (4), 297-311.

the change of government in the same year the plan was launched adversely affected its successful implementation.

Specifically, the change of government led to a review of some of the fundamental objectives of the plan. This review placed priority on projects which had direct effects on the living standards of the common man, thus giving priority to sectors such as agriculture, water supply, housing and health among others²⁵⁹. However, the reviewed plan which was adopted for almost five years also faced some challenges that led to the introduction of the Fourth Development Plan.

Although the Fourth National Development Plan was launched in 1981, its recommendation was made earlier in preparation for the subsequent Civilian Administration. The plan basically recognised the essential role of social and health services in enhancing the living conditions of the people. Accordingly, some specific objectives were initiated to guide the successful implementation of the plan. Among the objectives were increase in the real income of the average citizen, more even distribution of income among individuals and socio-economic groups, increased dependence on the country's material and human resources, a reduction in the level of unemployment and underemployment,²⁶⁰ increased food production and raw materials to meet the needs of the growing population, increased production of livestock and fish to meet domestic needs and to make surplus for export, development of technology for greater self-reliance, and strengthening the country's foreign exchange earnings²⁶¹.

Unlike the previous development plans, the Fourth Plan was the first in which the socioeconomic indicators inclusive of the healthcare service and income distribution among different social groups were given preference. Nonetheless, the provision of a

²⁵⁹ Olaniyi, J. O. (1998). *Foundation of Public Analysis*. Ibadan: Sunad Publishers Limited.

²⁶⁰ Ogwumike F. (1995). The effects of macro level government policies on Rural Development and poverty Alleviation in Nigeria, Ibadan. *Journal of social science*, 1 (1), 85-101.

²⁶¹ Ibietan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa*, 15 (4), 297-311.

quality education system is another important aspect of human development which was conspicuously missing in that plan. Indeed, most of the objectives of the plan were not realized due to an incomprehensive framework, lack of commitment and absence of continuity caused by the change of government in 1983 and 1985 respectively.

Interestingly, out of all the plans that had been launched since independence, the Fourth Plan inferably can be considered the most ambitious in terms of size of the anticipated investment programme, however, it later turned out to be the least successful in terms of achievement²⁶². Apart from setbacks to the Fourth National Development Plan, the Nigerian economy during this period was generally poor due to the injudicious use of the available huge oil wealth that was supposedly meant to enhance socio-economic development in the country²⁶³.

Similarly, the plan was characterized by huge debt servicing which resulted from various foreign loans obtained in previous years, and increased import bills amidst a drastic fall in crude oil export revenue.²⁶⁴ Admittedly, these factors contributed to the limitations faced in realising the stated objectives. Nonetheless, the plan being the first to be drawn under presidential democracy appeared unique in the sense that it elicited the participation of local governments.

3.2.3 The Military Era (1985-1999)

In addition to the several pre-independence and post-independence development plans, Nigeria has tried various strategies with little record of success. Among these strategies

²⁶² Egonmwan, J. A. & Ibodje, S.W.E. (2001). *Development Administration: Theory and Practice*. Benin City: Resyin (Nig.) Company Ltd.

²⁶³ Okoli, F. C. (2004). *Theory and Practice of Public Organizations: A Book of Readings*. Enugu: John Jacob's Classic Publishers Ltd; Ogwumike, F. (1995). The effects of macro level government policies on Rural Development and poverty Alleviation in Nigeria, Ibadan. *Journal of Social Science*, 1 (1), 85-101; Onah, F. O. (2006). *Managing Public Programmes and Projects*. Nsukka: Great AP Express Publishers Ltd; *ibid*.

²⁶⁴ Ibietan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa*, 15 (4), 297-311.

were the Structural Adjustment Programme (SAP), Rolling Plans, and Vision 2010 under the military administration. The following sub-headings present the development programmes during the military era.

3.2.3.1 Structural Adjustment Programme (SAP)

Although the idea of the Structural Adjustment Programme (SAP) was introduced in Nigeria in late 1980, it never materialised until 1986²⁶⁵ due to other development initiatives introduced such as the Agricultural Development Scheme, the National Accelerated Food Production Programme (NAFPP), and the Directorate for Food, Road and Rural Infrastructure (DFRRI).²⁶⁶ SAP was introduced with the intention of achieving certain specific objectives. Some of these objectives included the achievement of a restructured and diversified productive base of the economy, fiscal and balance of payments viability over the period, a sustainable non-inflationary growth; and reduction of the dominance of unproductive investments in the public sector by improving public sector efficiency and enhancing the growth potential of the private sector.²⁶⁷

Review of SAP showed that initially it appeared that the programme was achieving its goals, and the dollar was at par with the Naira in 1986. Then the dollar crash was experienced in 1992. In 1993, a U.S dollar traded for N43.00 and since then, nothing has remained the same in the economy with the continued devaluation of Naira and the increasing dollar rate of N168.00 today as announced by the CBN Governor,

²⁶⁵ Obikeze, O. S. & Obi, E. A. (2004). *Public Administration in Nigeria: A Developmental Approach*. Onitsha: BookPoint Ltd; Onah, F. O. (2006). *Managing Public Programmes and Projects*. Nsukka: Great AP Express Publishers Ltd.

²⁶⁶ Okoli, F. C. & Onah, F. O. (2002). *Public Administration in Nigeria: Nature, Principles and Application*. Enugu: John Jacob's Classic Publishers Ltd.

²⁶⁷ Ibietan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa*, 15 (4), 297-311.

Godwin Emefiele²⁶⁸. With the deregulation of interest rates, a regime of interest rates as high as 45% to 50% was ushered in, this grossly affected sourcing loans and doing business with financial institutions. The manufacturing and other sectors could not survive, the economy was wobbling, and unemployment and poverty rates increased as a result of this policy option.²⁶⁹

3.2.3.2 Rolling Plan and Vision 2010 (1990-1999)

After the SAP, the country changed its paradigm towards economic development and it adopted short-term instruments. This period is termed the era of Rolling Plans. The idea was to develop a long term National Vision on which development could be attained. This bold attempt came to the limelight in 1996 with the introduction of the “Nigeria Vision 2010”. This development effort had the vision of transforming the Nigerian Nation by 2010 into “a united, industrious, caring and God-fearing democratic society, committed to making the basic needs of life affordable for everyone, and creating Africa’s leading economy”²⁷⁰. Although, the vision was to be achieved using a multi-tier medium term plans which cut across a fifteen year perspective, the initiative did not materialise due to the non-provision of adequate budgetary allocation²⁷¹.

Indeed, the annual budgetary allocation was expected to be the driving force which linked the available resources with possible achievements of the rolling plans. A rolling plan should be based on a continuous revision with consideration for new information, improved data and analysis, and incorporation of periodic modification of

²⁶⁸ (November 26, 2014). *Punch Newspaper*

²⁶⁹ Osifo-Whiskey, O. (1993, June 21). The Economy: A Headache fit for a King. *Tell Magazine*, 14 – 16; Ibietan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa*, 15 (4), 297-311.

²⁷⁰ Ugwu, C. E. (2009). The Imperatives of National Development Programmes Harmonization in Nigeria: Vision 2020, Millennium Development Goals and Seven Point Agenda. In *Nigerian Journal of Public Administration and Local Government* (UNN) 14(2), 200-216.

²⁷¹ Egonmwan, J. A. & Ibodje, S.W.E. (2001). *Development Administration: Theory and Practice*. Benin City: Resyin (Nig.) Company Ltd.

the planning mechanism²⁷². This idea is to help to overcome the rigidities of the fixed five year plans. However, the initiative lacked well defined objective and focus which subsequently created hindrances for successful implementation. In addition, the non-involvement of a wide range of Nigerians has continued to be a noticeable hurdle in policy formulation with its attendant effects on implementation and development initiatives²⁷³.

3.2.4 Democratic Dispensation (1999-2014)

In addition to the several post-independence and rolling development plans, Nigeria has tried other approaches to enhance economic development with little record of success. Among these strategies were; National Economic Empowerment and Development Strategy (NEEDS), Vision 2020, and Millennium Development Goals (MDGs). The subsequent subheadings explain each of the aforementioned socio-economic strategies during the democratic dispensation.

3.2.4.1 National Economic Empowerment and Development Strategy (NEEDS)

Between 2004 and 2007, the National Economic Empowerment and Development Strategy (NEEDS) basically offered Nigeria an opportunity to implement a medium-term economic development plan. NEEDS was projected to focus on achieving a wide spectrum of goals such as wealth creation, employment generation, poverty reduction and re-orientating values²⁷⁴. Corroboratively, these goals could be achieved “by creating an environment in which business can thrive, government is redirected to

²⁷² Ibietan, J. & Ekhosuehi, O. (2013). Trends in Development Planning in Nigeria: 1962 to 2012. *Journal of Sustainable Development in Africa*, 15 (4), 297-311.

²⁷³ *ibid*

²⁷⁴ Onah, F. O. (2006). *Managing Public Programmes and Projects*. Nsukka: Great AP Express Publishers Ltd.

providing basic services, and people are empowered to take advantage of the opportunities which the plan will usher”²⁷⁵.

Indeed, an attempt to achieve the targeted goals of NEEDS, should base its strategies on reformation of government and its institutions, enhancement of the private sector’s growth, and reorientation of social character and values. This initiative was also embraced by the States and Local governments in the country, called the State Economic Empowerment and Development Strategy (SEEDS) and the Local Government Economic Empowerment and Development Strategy (LEEDS) respectively. Each tier of government adapted the initiative to suit its peculiar purposes in accordance with the NEEDS target goals.

Interestingly, the federal government was reported to have allocated a large percentage of capital expenditure to healthcare, education, agriculture, roads, water resources, power and security in the 2004 and 2005 annual budgets. However, with the usual claim of unutilised funds to be returned at the end of the year by Ministries, Departments and Agencies of government, coupled with colossal and prevalent corruption, the allocation of a large percentage in budgets does not actually come with a proper implementation of programmes that are capable of delivering services to the citizenry. This is indeed a shortcoming. Therefore, there is need for a dynamic approach towards addressing this ugly situation. The present study provides a conceptual hypothesized model for addressing this problem.

3.2.4.2 Vision 2020 and Millennium Development Goals (MDGs)

The Vision 2020 development initiative essentially aims at enhancing the growth of the Nigerian economy in order to improve the country’s economic situation. It is also aimed at improving on the current position to achieve the 20th largest economy in the world by

²⁷⁵ *ibid*

the year 2020, and the African financial centre of choice by that same year²⁷⁶. This programme takes its basis from Jim O' Neil's 2001 thesis which predicts that with efficient mobilisation of resources, Nigeria and Egypt would have joined the largest twenty economies in the world by 2025.

The goals of Vision 2020 include provision of infrastructure services, a modern and vibrant education system, health sector that supports and sustains a life expectancy of not less than 70 years, a modern technologically enabled agricultural sector, a vibrant and globally competitive manufacturing sector with a contribution to GDP of not less than 40%. Remarkably, the literature asserts that the economic outcome of this initiative is expected to be equal to the first 20 economies of the world such as Canada, Austria, Belgium, France, Greece, Italy, the Netherlands, Spain, Denmark, Norway, Poland, Russia, Sweden, Switzerland, Turkey, Australia, India, Indonesia, Malaysia and Brazil²⁷⁷.

Onwards, it is noteworthy to mention that the benchmark used for economic indices is based on the Gross Domestic Product (GDP) and Gross National Product (GNP)²⁷⁸. However, Vision 2020 has been criticised for lack of properly outlined objectives. For instance, the present administration that began in 2011, in attempts to achieve its transformation agenda lacks the required strategic approach. In addition, the stakeholders including the Nigerian masses are not given proper priority in the planning process which was one of the major hindrances in past development plans.

²⁷⁶ Ugwu, C. E. (2009). The Imperatives of National Development Programmes Harmonization in Nigeria: Vision 2020, Millennium Development Goals and Seven Point Agenda. In *Nigerian Journal of Public Administration and Local Government* (UNN) 14(2), 200-216.

²⁷⁷ *ibid*

²⁷⁸ Oyebo, O. (2007, June 30). Nigeria fails Commonwealth's mark for Women representation. *Saturday Punch*, pp. A1; Ugwu, C. E. (2009). The Imperatives of National Development Programmes Harmonization in Nigeria: Vision 2020, Millennium Development Goals and Seven Point Agenda. In *Nigerian Journal of Public Administration and Local Government* (UNN) 14(2), 200-216.

Onwards, this plan is based on an “untested thesis” or foreign economic ideas which are purportedly based on the age-old and contested economic indices of development fabricated at Bretton Woods. The thesis of O’ Neil is based on the assumption of prudent economic management which has been lacking in Nigeria for a long time. Nonetheless, the Nigerian government proceeded to establish a National Council on Vision 2020 (NCV 2020) in 2013, which is headed by the president of the country. The council is constituted to provide leadership and direction towards the attainment of the goals²⁷⁹.

Apart from Vision 2020, a transformation Agenda was presented by the Nigerian government which focused on tackling the major constraints to development through the provision and enhancement of power and energy; food security and agriculture, wealth creation and employment, development of the transport sector, land reforms, security, and education. These agenda are supposed to run alongside the Nigerian version of the United Nations Millennium Development Goals (MDGs) of eradicating extreme poverty and hunger by achieving universal primary education, by reducing child mortality by two-thirds, by improving maternal health by 2015, by combating HIV/AIDs, malaria and other preventable diseases, by ensuring environmental sustainability between 2015 and 2020, and developing a global partnership for development by 2015.

The implementation of all points of the agenda cannot deliver qualitative services to Nigeria with a minimum of one year to the terminal date of the administration. It can be argued that the MDGs are more like “goals from outside”. Even though some of them are achievable, the programme does not deserve any rigorous discourse under Nigeria’s development planning initiative.

²⁷⁹ Daggash, M. S. (2008, October 14). Why Nigeria Needs a National Development Master Plan. *Vanguard*, 35-36.

In spite of a series of development plans and strategies adopted by different administrations in Nigeria, all attempts to generate meaningful development have proved futile. In view of this concern, it is pertinent to resolve the persistent failure of socioeconomic development policies in the country with the intention to proffer a solution through a comprehensive plan. Among the areas to address are: development of the healthcare sector, provision and access to quality education, adequate distribution of income, consistency and policy stability, commitment to good governance and institutional capacity building²⁸⁰.

The material indicators of human development such as education, health care services, and proper income distribution are instrumental to development, and they are essential in ensuring the success of the development plan. Undeniably, to attain development, there is need for social justice and enforcement of economic and social rights. Similarly, discipline, honesty, commitment, willingness and dedication in the people and the government are important to attain overall development. More importantly, development plans must incorporate national issues that cut across economic, social, religious, political and psychological aspects of human endeavour.

3.3 ECONOMIC GROWTH AND HUMAN DEVELOPMENT IN NIGERIA

Since independence in 1960, the central goal of Nigeria's economic initiative has been to realize stability, material richness, peace and collective growth²⁸¹. Nigeria in terms of economic growth, has maintained remarkable progress over the past decade with a record showing that the real GDP has grown from 2.8% in 1999 representing \$32 billion to 6.9% in 2009 representing \$208 billion, this means that real GDP has sharply

²⁸⁰ Mimiko, O. (1998). The State and the growth/Development Agenda: Africa and East/Asia in Context. In D. Kolawole, (Ed.). *Issues in Nigerian Government and Politics*, 18, 163-166. Ibadan: Dekaal Publishers.

²⁸¹ Dauda, R.O. (2010). *Role of Human Capital in Economic Development: An Empirical Study of Nigeria Case*. UK: Oxford Business and Economic Conference Program.

increased in the last 10 years²⁸². It is further indicated that the figure increased in 2010 to 7.9%, however, the 2012 and 2013 growth figures decreased relative to the recent past, recording 6.6% and 6.2% preliminary assessments respectively, as different from 7.4% in 2011²⁸³. The 2013 GDP value stood at \$522 billion which is an impressive figure compared to some countries in the sub-Saharan region²⁸⁴.

Additionally, in the last decade the Nigerian economy has shown robust GDP growth which averaged over 8%. This simply means that the size of the Nigerian economy is 170% times larger today than at the beginning of the decade²⁸⁵. In addition, the per capita real economic growth in 2013 was 8.9% representing substantial increase compared with previous years. The population of the country is estimated around 167 million with an annual growth rate of 2.4% in 2010²⁸⁶. The country's average annual rate of population growth between 2009 and 2013 was 2.8%²⁸⁷.

Hypothetically, human development is expected to increase alongside economic growth, however, Nigeria's GDP and human development displays inverse relationships. Despite the admirable changes in the real GDP growth rate, human development has remained unimpressive with insignificant improvements in the well-being of the Nigerian people²⁸⁸. Human development has rather moved at a slow pace leaving more people with shortages of income and other life necessities such as

²⁸² The World Bank. (2012). *World Development Indicators*. Washington, D.C.; National Bureau of Statistics (2013). *Economic Statistics*. Abuja, Nigeria.

²⁸³ *ibid*

²⁸⁴ World Bank. (2014). *World Development Indicators*. Washington, DC.

²⁸⁵ *ibid*

²⁸⁶ The World Bank (2011). *Nigeria Socio-economic Assessment. Poverty Reduction and Economic Management*. Washington, DC.

²⁸⁷ The World Bank (2014). *World Development Report: Infrastructure for Development*. Washington, DC.

²⁸⁸ National Bureau of Statistics (2010). *Nigeria Poverty Profile*. Abuja: NBS.

education, health care, housing, and food. In addition, there has not been any appreciable decline in unemployment and poverty prevalence in the country²⁸⁹. Thus, the slow responses of human development to economic growth keep Nigeria's performance at an unfavourable level compared with many other developing countries²⁹⁰.

Although, recent release by UNDP shows that between 2005 and 2012, human development index for Nigeria has increased with the HDI value from 0.434 to 0.471, the HDI value of 0.471 in 2012 positioned Nigeria in the low human development category, ranked 153 out of 187 countries and territories²⁹¹. A plausible explanation for this situation could be the high poverty rate of 69% in 2010, a corruption index of 2.4% in 2010 and an overall unemployment rate of more than 24% in the country with a youth unemployment rate of 46.5% in 2011²⁹².

Additionally, the 2011 annual socioeconomic report revealed the rate of unemployment is higher in the rural areas (25.6%) than in the urban areas (17.1%), which invariably reflect directly on their standard of living and well-being²⁹³. Hence, the unemployment rate in the country is a direct indication of those who are being deprived of social and economic well-being.

As displayed in Table 3.1, it is evident that the Nigerian human development statistics are not impressive. This means a large percentage of the people are still

²⁸⁹ Dauda, R.O. (2010). *Role of Human Capital in Economic Development: An Empirical Study of Nigeria Case*. UK: Oxford Business and Economic Conference Program.

²⁹⁰ UNDP (2009). *Human Development Report*. New York, NY: Oxford University Press.

²⁹¹ UNDP (2013). *Human Development Report 2013 – The Rise of the South: Human Progress in a Diverse World*. New York, NY: UN Development Programme.

²⁹² National Bureau of Statistics (2012). *The Nigeria Poverty Profile*. Abuja: NBS.

²⁹³ National Bureau of Statistics (2011). *Annual Socio-economic Report*. Abuja: NBS.

deprived of their fundamental rights to education, healthcare and a decent lifestyle despite the economic performance, natural and human resource endowments.

Table 3.1: Summary of Nigeria Human Development Statistics by Zones.

| Geopolitical Zones | HDI Value | GDM | GEM | HPI | INQ |
|--------------------|-----------|-------|-------|-------|------|
| North-Central | 0.490 | 0.478 | 0.244 | 34.65 | 0.49 |
| North-West | 0.420 | 0.376 | 0.117 | 44.15 | 0.44 |
| North-East | 0.332 | 0.250 | 0.118 | 48.90 | 0.42 |
| South-West | 0.523 | 0.507 | 0.285 | 21.50 | 0.48 |
| South-East | 0.471 | 0.455 | 0.315 | 26.07 | 0.38 |
| South-South | 0.573 | 0.575 | 0.251 | 26.61 | 0.41 |

Source: NBS, 2011 and UNDP, 2011

Apart from the data on human development in Nigeria, Table 3.1 shows different challenges when one considers the different dimensions of human development such as geographical zones, poverty index and gender indices. Although the North-eastern part of the country recorded the lowest human development index of 0.332, the poverty index for the northern part has consistently increased in relation to the entire country. As reported by the National Bureau of Statistics (NBS), in 2010 around 60.9% Nigerians were living in “absolute poverty”, a figure which had increased from 54.7% in 2004²⁹⁴. This means that a significant number of Nigerians are still deprived despite the high economic growth in the country. This is so because there is an inadequate consideration of the significance of human rights and social justice in development process.

Theoretical and empirical literature suggests a significantly positive impact of economic growth on human development and vice versa²⁹⁵. This suggests that with high

²⁹⁴ National Bureau of Statistics (2012). *The Nigeria Poverty Profile*. Abuja: NBS.

²⁹⁵ Ranis, G., Stewart, F. & Ramirez, A. (2000). Economic Growth and Human Development. *World Development* 28 (2), 197-219.

levels of human development, high economic growth will be achieved whereby well-being of the people is enhanced. However, the real situation in Nigeria contradicts the claim of a positive relationship between economic growth and human development. For instance, in Nigeria, despite the significant economic growth recorded in the country especially after the new political dispensation in 1999, findings have shown that there is a high degree of social and economic deprivation²⁹⁶. This could explain the effect of the rather slow rate of human development which the country experiences across its geopolitical zones.

Furthermore, the rate of human development as at 2013 which stood at 0.471 was less than the average value of 0.475 for the sub-Saharan part of Africa²⁹⁷, thus, this created an undesirable consequence in terms of providing basic necessities of life. Indeed, the quality of human capital inputs are essential for human development, however, these inputs are affected by poverty which contributes to the deprivation of education, health, income or living standards among the people which in turn affected the overall development of the country²⁹⁸. However, some notable arguments and findings point to the low human development index being caused by the effect of gender inequalities²⁹⁹. In the Nigerian context, gender disparities are great and show up

²⁹⁶ AfDB (2013, January). Strategy for supporting Nigeria's development efforts on creating a sound policy environment and investing in critical infrastructure. *Nigeria Country Strategy Paper 2013-2017*. African Development Bank.

²⁹⁷ UNDP (2013). *Human Development Report 2013 – The Rise of the South: Human Progress in a Diverse World*. New York, NY: UN Development Programme.

²⁹⁸ Lucas, R. E. (1988). On the Mechanics of Economic Development. *Journal of Monetary Economics*, 22, 3-42; Romer, P. M. (1989). *Human capital and growth: theory and evidence*. NBER Working Paper Series; Besley, T. (1997). The World Bank (1996). *Political economy of alleviating poverty: theory and institutions*. Annual World Bank Conference on Development Economics. Washington, DC; UNDP. (2013). *Human Development Report 2013 – The Rise of the South: Human Progress in a Diverse World*. New York, NY: UN Development Programme.

²⁹⁹ Hill, A. & King, E. M. (1995). Women's Education and Economic Well-being. *Feminist Economics*, 1(2), 1-26; Knowles, S., Lorgelly, P. K. & Owen, P. D. (2002). *Are Educational Gender Gaps a Brake on Economic Development? Some Cross-Country Empirical Evidence*. Oxford Economic Papers, 54, 118-149; Dollar, D. & Gatti, R. (1999). *Gender Inequality, Income and Growth: Are Good Times good for Women?* Mimeograph. Washington, DC: The World Bank.

in both education and health with the menace more prevalent in rural parts of the country as reflected in the main cardinal points of Millennium Development Goals (MDGs). Thus, unless some significant changes are made towards an integrative human-centred policy, majority of Nigerians will continue to flounder in poverty.

3.4 MDGS AND HUMAN DEVELOPMENT IN NIGERIA

In the last few decades, aspiration for human development has generated much interest among developing nations and it has been the top on development agenda worldwide. The growing challenges of poverty, unemployment, insecurity, injustice, hunger, poor educational system and inadequate health care provision have increased feelings of hopelessness, hostility, anger and violence³⁰⁰. According to the United Nations Declaration on Millennium Development Goals (MDGs) in 2000, these challenges can be addressed through global partnerships between developed and developing nations, whereby inclusive growth and social spending are encouraged to create an environment which is conducive for development and eradication of poverty by 2015³⁰¹. Thus, to realize the objectives of the MDGs, both developed and developing countries have social and economic responsibilities to fulfil. In line with this, international organizations such as the Organization of Economic Cooperation and Development (OECD), and the World Trade Organization (WTO) have put considerable effort into realizing the set goals.

There has been significant progress in some countries; though, many countries are still not on-track to meet any of the MDGs goals by 2015. The available data from

³⁰⁰ Overseas Development Institute (2010). *Millennium development goals report card: Measuring progress across countries*. UK: London. Retrieved from <http://www.odi.org.uk/sites/odi.org.uk/files/odi-assets/publications-opinion-files/6172.pdf> on October 12, 2013; United Nations (2011). *The Millennium Development Goals Report*. New York, NY: UN.

³⁰¹ United Nations (2000). United Nations Millennium Declaration. Resolution adopted by the General Assembly A/RES/55/2. New York, NY.

2001 to 2012 show that the progress has been very uneven with Asia recording moderate performance while Sub-Saharan Africa (SSA) is still far from realizing some of the MDGs on schedule³⁰² because poverty and hunger remain intractably high³⁰³.

In an attempt to make significant progress in the areas of social and economic development, MDGs have been integrated into the Nigerian national development plans. It now forms an important part of the country's policy objectives on Economic Transformation Agenda and the National Implementation Plan initiated by the immediate past administration in 2010³⁰⁴. With this arrangement, it was expected to provide adequate funds to cater for the implementation of the programme and also to maintain a wider outreach; however, the macro effect of the allocated funds is yet to be felt by the people.

It has been argued that maintaining a wider outreach to involve the vulnerable segment of the society has great importance on social planning and development. Every individual wants a decent job, better living standard, sound health, peace, and security. So, an effective implementation process of the policy framework requires the participation of the people at every level. According to the Central Bank of Nigeria (CBN) statistics, it is reported that a significant portion of the public spending on the MDGs, averaged at 52.34% of total annual public expenditure has been provided by the

³⁰² Katamba, *et al.*, (2014). Integrating corporate social responsibility into efforts to realize millennium development goals. *World Journal of Entrepreneurship, Management and Sustainable Development*, 10(4), 314-333.

³⁰³ Chowdhury, A. & Islam, I. (2011). Attaining the Millennium Development Goals: the role of macroeconomic policies. *International Journal of Social Economics*, 38(12), 930-952.

³⁰⁴ UNDP (2013). *Nigeria Millennium Development Goals Report*. Retrieved from http://www.ng.undp.org/content/dam/nigeria/docs/MDGs/UNDP_NG_MDGsReport2013.pdf on August 12, 2014.

state and local governments³⁰⁵. However, this effort has not transformed into better service delivery and human development in the country³⁰⁶.

The current trend has not shown strong prospects of attaining the MDGs targets in poverty reduction, child mortality, maternal health and disease reduction other than HIV/AIDS on schedule³⁰⁷. Besides, Nigeria's performance on human development has moved at a rather slow pace, which has been attributed to a myriad of factors ranging from underutilization of the available resources, and lack of enabling policies, to poor management and the inadequate commitment of politicians³⁰⁸. This explains the scenario of Nigeria in terms of the unemployment, poverty, injustice, and inequality that loom over the populace with a huge effect on rural residents.

The statistics have shown that maternal mortality decreased by 1% per year from 1990 to 2005 across the globe as against the recommended 5.5% annual improvement needed to reach the MDG target. Nigeria's current situation reveals that the country is unlikely to achieve maternal deaths of 250 per 100,000 live births; it is still 40% short of MDG target in 2015³⁰⁹. The CBN report discloses a sharp decline in government total health spending in real terms³¹⁰. This could partly accounts for the travail of the Nigerian health sector which leaves the health needs of many citizens particularly the rural and urban poor unmet. The rural–urban divide in the proportion of births attended

³⁰⁵ Central Bank of Nigeria (2008). *Annual Reports (2003-2007)*. Abuja: CBN.

³⁰⁶ The World Bank (2007). *Nigeria- A fiscal agenda for change: Public expenditure management and financial accountability review*. Poverty Reduction and Economic Management. Washington, D.C.

³⁰⁷ United Nations Economic Commission for Africa (2010). *Economic Report on Africa*. New York, NY; Amaghionyeodiwe, L.A. (2009). Government health care spending and the poor: evidence from Nigeria. *International Journal of Social Economics*, 36(3), 220 - 236.

³⁰⁸ Nyamtema *et al.*, (2011). Tanzanian lessons in using non-physician clinicians to scale up comprehensive emergency obstetric care in remote and rural areas. *Hum Resour Health*, (9), 28.

³⁰⁹ UNDP (2013). *Nigeria Millennium Development Goals Report*. Retrieved from http://www.ng.undp.org/content/dam/nigeria/docs/MDGs/UNDP_NG_MDGsReport2013.pdf on August 12, 2014.

³¹⁰ Central Bank of Nigeria (2004). *Annual Report and Statement of Accounts*. Abuja: CBN.

by skilled health personnel highlights the challenges of the primary health care system in the rural areas of the country whereby the available manpower is inadequate due to lack of incentives.

Besides the challenges of meeting the MDG targets on health, the trend shows similar situation when one considers the educational system in Nigeria and the possibility of meeting the MDGs due to insufficient resources allotted to education among others. Although, Nigeria is considered one of the countries on track to achieve the goal of cutting hunger in half, the aspects of health and education especially in the rural areas present geographical and gender inequalities³¹¹. In 2012, the literacy rate among women in urban areas was 87.0% while in the rural areas it was 56.60%. Although, the country has achieved a considerable level in all the three indicators of education – net enrolment rate, gross enrolment rate and primary six completion rate, it would perform better if the immediate task focuses on generating the necessary momentum to meet the overall development aspirations and address the inherent social challenges.

3.5 BARRIERS TO HUMAN DEVELOPMENT: THE NIGERIAN EXPERIENCE

Human development is a crucial component of national development planning. The recent Human Development Report (HDR) characterized Nigeria as a poor country³¹². That report reflects a contradiction between the country's natural endowments and its real levels of human development, which pointed to impediments in development strategies³¹³. Although considerable progress has ensued in the country in recent years,

³¹¹ UNDP (2002). *The Human Development Report*. New York, NY.

³¹² UNDP (2013). *Human Development Report 2013 – The Rise of the South: Human Progress in a Diverse World*. New York, NY.

³¹³ Abah, N. (2010). *Development Administration: A Multi-Dispensary Approach*. Enugu: John Jacob Classic Publishers; Raimi, L., Bello, M.A. & Mobolaji, H. (2010). Faith-based Model as a Policy Response to the Actualisation of the Millennium Development Goals in Nigeria. *Humanomics*, 26(2), 124 – 138.

however, several obstacles are evidenced in the apparent inadequate provision of basic needs of life. Some of the key social barriers holding back the country's development aspirations are corruption, insecurity, and inequality, among others. This section highlights these barriers in the case of Nigeria.

3.5.1 Corruption

Corruption is a major concern in Nigeria. Many people living in the country are socially and economically disadvantaged due to the widespread corruption which may have undermined their trust in the value system³¹⁴. Reportedly, only 1% of the Nigerian population controlled 80% of revenue from petroleum resources as a result of prevalent corruption³¹⁵. The unpleasant situation could be described as a national phenomenon, though it is more prevalent in the public sector as evidenced by over 70% corruption cases in the country³¹⁶. Nigeria was ranked 144th place out of 177 countries in the 2013 Corruption Perceptions Index (CPI)³¹⁷. Corruption has continued to grow unabated in the country; with the 2014 CPI positioning the country at 136th most corrupt country in the World and 3rd most corrupt country in West Africa³¹⁸. Between 1999 and 2003, Nigeria lost about \$6 billion on average per year to fraudulent practices³¹⁹.

As a result of the prevalent corruption, the Nigerian economic progress has been highly threatened and its human capital potentials underdeveloped. In 2008, the Human

³¹⁴ Daily Sun (2012, January 12).

³¹⁵ The World Bank (2003). *Nigeria Policy Options for Growth and Stability*. Report No. 26215-NGA. Washington DC.

³¹⁶ Waziri, F. (2010). *In Corruption and Governance Challenges in Nigeria*. Conference Proceedings, CLEEN Foundation, Monograph Series, (7). Abuja: CLEEN Foundation.

³¹⁷ Transparency International (2013). *Corruption Perception Index*. Berlin: Transparency International.

³¹⁸ Transparency International (2014). *Corruption Perception Index*. Berlin: Transparency International.

³¹⁹ Human Rights Report (2011). *Corruption is on Trial? Record of Nigeria's Economic and Financial Crimes Commission*.

Development Report (HDR) showed that Nigeria is ranked 158 out of 177 countries³²⁰. This trend has shown a consistent decline with the country positioned at 153 out of 187 in 2012³²¹. Undoubtedly, the full scale of corruption has prevented a large number of Nigerians from living a decent life and having access to quality education and health care facilities and many more. By and large, about 60% of the wealth of Nigeria is often overwhelmed by corruption³²².

Furthermore, it has been argued that corruption constitutes a serious barrier to effective resource mobilization and allocation as it diverts resources away from activities that are vital to poverty eradication, economic prosperity and human development³²³ leading to high cost of living and rising social insecurity³²⁴. Although, agencies like Independent Corrupt Practices Commission (ICPC), and Economic and Financial Crimes Commission (EFCC) were established in an effort to combat corruption, the situation remains unchanged as the menace continues to permeate and pervade every facet of national life in the country. Specifically in 2008, the EFCC reported that a total of N725 billion was recovered from several corrupt public officials³²⁵, funds which could have been used to finance developmental programmes and projects to the benefits of all.

³²⁰ UNDP. (2008). *Human Development Index*. Geneva: UNDP.

³²¹ UNDP (2013). *Human Development Report 2013 – The Rise of the South: Human Progress in a Diverse World*. New York, NY: UN Development Programme.

³²² Achebe, C. (1983). *The Trouble with Nigeria*. Enugu: Fourth Dimension Publishers.

³²³ Ologbenla, D. K. (2007). Leadership, Governance and Corruption in Nigeria. *Journal of Sustainable Development in Africa* 9(3), 97-118.

³²⁴ Chukwuemeka E., Ugwuanyi B. J. & Ewuim N. (2012). Curbing Corruption in Nigeria: The Imperatives of Good Leadership. *African Research Review* 6 (3), 338-358.

³²⁵ Economic and Financial Crimes Commission (August, 2008). Zero Tolerance. *The Magazine of the Economic and Financial Crimes Commission*, 3(2). Abuja: EFCC.

3.5.2 Insecurity

Insecurity is one of the most indispensable threat to human survival, and a major setback to economic prosperity and development. According to the UNDP theory of human security, insecurity could be described as a structural problem which poses a threat to the peace and development of any nation³²⁶. Its widespread has hampered the fulfilment of those needs which are essential to human life such as education, health, food, environment, personal, community, security, and economic progress³²⁷. In Nigeria, the apparent negligence of various challenges of insecurity in the country appears to have created porous security condition that provoked violence and impedes development³²⁸. The World Bank report in 2011 reveals that about 1.5 billion people live in countries affected by political and criminal violence, which has exacerbated social security and disrupted development³²⁹. In Nigeria, security crisis has mainly been attributed to civil and ethno-religious conflicts which have drastically affected social and economic progress in the country³³⁰.

Over the past three decades, civil and ethnic conflicts have undermined prospects for economic and political development, destabilized the entire nation and left millions of defenceless civilians dead³³¹. According to the report on conflict and

³²⁶ Gómez, O.A. & Gasper, D. (2009). *Human Security: A Thematic Guidance Note for Regional and National Human Development Report Teams*. New York. NY.

³²⁷ UNDP. (1994). *Human Development Report*. Oxford: Oxford University Press.

³²⁸ Nwanegbo, C. J. & Odigbo, J. (2013). Security and National Development in Nigeria: The Threat of Boko Haram. *International Journal of Humanities and Social Science*, 3(4), 285-291.

³²⁹ The World Bank. (2011). *Nigeria Socio-economic Assessment*. Poverty Reduction and Economic Management. Washington, DC: Africa Region, World Bank.

³³⁰ Okorie, I. (2011, September 9). Insecurity: Consequences for Investment and Employment. *The Punch*, p. 37-38; Salawu, B. (2010). Ethno-Religious Conflicts in Nigeria: Casual Analysis and Proposal for New Management Strategies. *European Journal of Social Sciences*, 13(3); Ezeoha, S. L. (2011). Causes and Effects of Insecurity in Nigeria. *The National Scholar*, 8(2), 28.

³³¹ Nwagwu, E. J. (2014). Unemployment and Poverty in Nigeria: A link to National Insecurity. *Global Journal of Politics and Law Research*, 2(1), 19-35.

generalised violence, Nigeria accounts for about 13% (1.4 million) of Africa's 11.1 million internally displaced people (IDP) by conflict and generalized violence³³². Other manifestations of insecurity include human sacrifice, ritual killing, sectarian violence, kidnapping, communal strife, natural disasters and pervasive acts of normlessness³³³. A survey conducted in 2010 revealed a high level of insecurity with Nigeria's national security ranked at 49.49%³³⁴. Similarly, according to the growing wave of insecurity and endemic violence, the Fund for Peace (FFP) report in 2012 placed Nigeria as one of the top 10 failed states in Africa and 14th in the world³³⁵.

The high level of insecurity and huge sum of money expended has occasioned the denial of the needed attention on capital projects in the education, health, agriculture and construction sectors. For instance, the total expenditure on internal security between 2008 and 2011 were N292.7 billion, N276.5 billion, N422.9 billion and N563.2 billion respectively³³⁶. The consequential effect is a calamitous situation as the wealth meant to provide the economic and social needs for Nigerians are being diverted towards addressing the menace of internal violence which pose an unfavourable atmosphere for both economic growth and human development.

3.5.3 Inequalities

Inequality is both social and economic problems confronting all facet of human endeavour. It could be described as a global phenomenon with many faces. In fact, the

³³² National Commission for Refugees (2011). The Federal Commissioner's Presentation to the Canadian Embassy delegation. Abuja: NCFR.

³³³ Darmer, M .K. B., Baird, R. M. & Rosenbaum, S. E. (2004). *Civil Liberties versus National Security*. New York, NY: Prometheus Books.

³³⁴ BECANS-II (2010). *Nigeria's Performance in Business Environment from 2007 and 2010*. Retrieved from www.aiaenigeria.org/Publications/Transformation%202.pdf on April 14, 2013.

³³⁵ Tella, S. A. (2012). Cost of Corruption on the Nigerian Economy. Paper presented at a Lecture organized by The Muslim Congress (TMC) on October 6 in Abeokuta, Ogun State.

³³⁶ Central Bank of Nigeria (2011). *Annual Report, Functional Classification of Federal Government Expenditure in Nigeria*. Abuja: CBN Publication.

attributes of inequality are many with severe effect on development. According to the available statistics, the combined wealth of the 600 million people living in the world's poorest countries is less than the wealth share of the three richest people in the world³³⁷. Also, the richest 10% of adults account for 85% of the world's total assets³³⁸. The dismay figures are indicative of a vast trend of inequality in many societies today including Nigeria.

The trend of inequality in Nigeria has placed the country among the most unequal countries in the world with a sharp increase from 0.430 in 1985 to 0.488 in 2004³³⁹. The country's average human inequality in 2011 stood at 40.2%, comprising health inequality at 40.8%, education inequality, 45.2% while income inequality was 34.5%³⁴⁰. According to UNESCO, the adult literacy in the urban regions of Nigeria accounts for 74.6 % while in the rural areas, it stood at 48.7 %³⁴¹. In addition, males recorded 65.1% and females 48.6%. Hence, inequality with respect to literacy across gender abounds more among females from the rural parts of the country compared with males especially in the urban areas. The precarious situation stimulates persistent violence, tension, kidnapping, fighting, and crime in the country which consequently creates an unpleasant atmosphere for economic growth and development.

In 2010, government overheads was N536 billion out of which total overheads for only the National Assembly were N136 billion (equivalent to \$893,267,652) which

³³⁷ End Poverty 2015. website assessed on April 17, 2014.

³³⁸ United Nations University's World Institute for Development Economics Research (2008, February). *The World Distribution of Household Wealth report*. New York, NY: UN-WIDER.

³³⁹ Aigbokhan, B. E (2008). *Growth, Inequality and Poverty in Nigeria*. Economic Commission for Africa ACGS/MPAMS Discussion Paper No.3.

³⁴⁰ UNDP. (2013). *Human Development Report 2013 – The Rise of the South: Human Progress in a Diverse World*. New York: UN Development Programme.

³⁴¹ UNESCO. (2012, September). *Reaching the 2015 Literacy Target: Delivering on the promise*. Action Plan Nigeria. Paris: UNESCO.

is exactly 25.1% of Federal Government overheads. The overhead for the National Assembly as a percentage of the Federal Government budget in 2009 was 19.87% and 14.19% in 2008³⁴². These figures show wide income inequality relative to the majority of the people. Besides this, 70% of the Federal Government's revenue goes for payment of salaries and entitlements, leaving only 30% for developmental projects. Inferably, little provision is made for both economic growth and human development in terms of employment creation, educational infrastructure, and health care facilities since the bulk of the budget is allocated to pay the salaries of few individuals in the country.

3.6 DIMENSIONS OF HUMAN DEVELOPMENT

It is widely known that a number of factors plaque the process and outcome of development plans in many developing countries, partly due to poverty, corruption, insecurity, and unemployment. Enhancing the literacy rate, providing good health care services, and promoting decent living standard in society have continued to be an uphill task for many governments of developing nations including Nigeria. The following section discusses the basic dimensions of human development with reference to Nigeria.

3.6.1. Impact of Education on human well-being

Many studies have investigated education, but studies addressing education and human rights are scanty. Even fewer have examined the relationship between education variable and social justice. Several relevant studies that have investigated the relationship between education and development include impact of primary education on economic growth and development³⁴³. The authors determined not only the findings on the effects of poverty on primary education but also analysed the gender gap in

³⁴² Sanusi, L.S. (2012, November 28). Sanusi to FG: Sack 50% of Civil Servants. *The Punch Newspaper*.

³⁴³ Arif, G.M., Saqib, U.S. & Zahid, G.M. (1999). Poverty, Gender, and Primary School Enrolment in Pakistan. *The Pakistan Development Review*, 38 (4), 979-992.

enrolment at primary level. In fact, the findings indicate that primary education benefits the male and female equally but the female enrolment in school was influenced by income inequality.

Empirical studies find that increase in women's education boosts their wages and that returns to education for women are frequently larger than that of men. Specifically, researchers investigated the impacts of education on human development outcome and find that the effect of male education on human development is less while female education improves human development outcomes such as child survival, health and schooling³⁴⁴. This aligns with similar studies conducted by Klasen and Knowles *et al*³⁴⁵. The findings showed that lower female education had a negative impact on economic growth as it lowered the average level of human capital. This may imply that for any society to flourish in terms of human development it has to encourage and support female education in order to reduce infant mortality and increase children's education because educated women are health conscious and cognizant of the significant role of education.

Nasir studied the impact of human capital variables on the earnings of workers in Pakistan³⁴⁶. He conducted the study using the human capital model developed by Mincer (1974) and Becker (1964). The findings reveal that every additional year of schooling qualification leads to return of 8% for wage earner. The author further established that the effects of literacy and numeracy skills are relatively greater and

³⁴⁴ The World Bank (2001). *Engendering development: Through gender equality in rights, resources, and voice*. New York, NY: Oxford University Press; Schultz, T. P. (2002). Why governments should invest more to educate girls. *World Development* 30(2), 207-225; The World Bank (2007). *Gender Inequality, Poverty and Economic Growth*. New York, NY.

³⁴⁵ Klasen, S. (2002). Low Schooling for Girls, Slower Growth for All? Cross-Country Evidence on the Effect of Gender Inequality in Education on Economic Development. *The World Bank Economic Review* 16(3), 345-373; Knowles, S., Lorgelly, P.K. & Dorian Owen, P. (2002). Are Educational Gender Gaps a Brake on Economic Development? Some Cross-Country Empirical Evidence. *Oxford Economic Papers*, 54(1), 118-149.

³⁴⁶ Nasir, M.Z. (2002). Returns to Human Capital in Pakistan: A Gender Disaggregated Analysis. *The Pakistan Development Review*, 41 (1), 1-28.

significant for male workers compared with their female counterparts. While the male workers receive a 10% higher wages for their skills, the female workers get only 3% returns because of lack of education and experience.

The study conducted by Okojie examined the linkages between gender, education and poverty of household in Nigeria³⁴⁷. The National Consumer Expenditure Survey (NCES) was used to conduct the study. The study periods include 1980, 1985, 1992 and 1996. The findings from this study revealed that education, rural-urban residence, household size and main economic activities are good predictors of welfare of households in Nigeria. The results of the multivariate analysis, apart from education being a good predictor, showed that poverty in female-headed households was greater than male-headed households, and that higher level of education has a significant inverse relationship with household's poverty. According to this study, the best way to actualize human welfare and alleviate poverty is to invest in education of both male and female and create jobs to raise workers' productivity.

Apart from the significant relationship between primary education and human development, Ahmad *et al* conducted a study on relationship between inequality in the access to secondary education and poverty in Bangladesh³⁴⁸. The data was collected from 60 villages. The authors found that inequality in the access to education exist at post primary level/ secondary school level. Besides, the findings further revealed a positive but weak effect of poverty and low education on children/women ratio and school participation rates which are affected by the household's income status and parents' educational background. The authors do not only establish the connection between secondary education and poverty, but also established that the poor in the rural

³⁴⁷ Okojie, C.E.E. (2002). *Gender and Education as Determinants of Household Poverty in Nigeria*. Discussion paper presented at Wider Development Conference.

³⁴⁸ Ahmad *et al.*, (2005). *Inequality in the Access to Secondary Education and Rural Poverty in Bangladesh: An Analysis of Household and School Level Data*. Paper presented at the Workshop on Equity and Development in South Asia organized by the World Bank in 2004, New Delhi, India.

areas have low income, low education, high fertility and low investment in education. In fact, the findings of this study indicate a negative relationship between education of the poor and poverty. The more the people especially the rural populace are educated the better the living standards of the people. This may simply suggest that education is pivotal for any society to combat poverty and embrace overall well-being and development.

Chaudhry conducted a study that investigated gender inequality in education and economic growth in Pakistan³⁴⁹. He used secondary source of time series data. It was found that literacy rate, enrolment ratio, ratio of literate female to male have positive and significant impact on economic growth. Chaudhry found that gender inequality in initial education reduces economic growth. In a similar vein, Klasen and Lamanna³⁵⁰ explored the impact of gender inequality in education and employment on economic growth. In this study, cross-country and panel regression for growth for the period of 1960 to 2000 was used. The findings also showed that gender inequality in education and employment directly and significantly reduced economic growth. In other words, to maintain sufficient economic growth and sustainable human development, efforts must be tailored to the type and quality of education, take into account the gender differences, and address the relevant religious and cultural issues associated with such education.

3.6.2 Structure and Educational Policies in Nigeria

Since independence, Nigeria has initiated several national policies and programmes on education. The earliest post-independence policy on education was the Universal Primary Education (U.P.E.) initiated in 1976. The evidence showed that, even though

³⁴⁹ Chaudhry, I.S. (2007). Impact of Gender Inequality in Education on Economic Growth: An Empirical Evidence from Pakistan. *The Pakistan Horizon*, 60 (4).

³⁵⁰ Klasen, S. & Lamanna, F. (2008). *The Impact of Gender Inequality in Education and Employment on Economic Growth in Development Countries: Updates and Extensions*. Ibero America Institute for Economic Research, Georg-August-Universität Göttingen, Discussion Paper 175.

the policy aimed at meeting the educational needs of Nigerians, its implementation after a decade suggested that the objectives were not fully achieved³⁵¹.

A critical examination of the content of the U.P.E indicates that it was inadequate and insufficient to cater to the educational needs and aspirations of the citizens. Many children of the common people were deprived of their rights to education and literacy, a situation described by scholars as parochial, elitist, unfair and irresponsible to the needs and aspirations of Nigerians³⁵². Besides the content and implementation inadequacies, financial constraints and lack of sufficient trained teachers also contributed to the weaknesses of this educational policy.

An attempt to resolve the identified weaknesses of the U.P.E. programme and concern to strengthen the Nigerian educational system, another education policy known as 6-3-3-4 was introduced in 1982³⁵³. The 6-3-3-4 education policy designed 6 years for primary school education, 3 years in junior secondary school, 3 years in senior secondary school and 4 years in tertiary institution³⁵⁴. The objective of this educational policy was to create different paths to academic and technical education, however, as lofty as the idea was; it was not successful due to unresolved problems of U.P.E. of qualified personnel, availability of funds, narrowed framework and inconsistent implementation strategy³⁵⁵.

³⁵¹ Fafunwa, B.O. (1986). *Perspectives in Nigeria Education System*. London: George Allen and Unwin Press Limited.

³⁵² Fafunwa, A.B. (1982). *History of Education in Nigeria*. London: George Allen and Unwin Press Limited; Obayan, F. O. B. (1982). *A model for funding higher education in Nigeria*. Unpublished Ph.D Thesis, University of Athens, Greek.

³⁵³ Omolewa, M. (1986, November 17). History of 6-3-3-4 system of education in Nigeria. *Daily Sketch*.

³⁵⁴ Federal Republic of Nigeria (1981). *National Policy on Education*. Lagos: Federal Government Press; Sofolahan, J. (1991). Implementing the 6-3-3-4 System of Education. In: R.O. Ohuche (Ed.): *Moving Education in Nigeria toward the Year 2000*. Enugu: Optimal Computer Solutions Ltd., in Association with Nigerian Academy of Education.

³⁵⁵ *ibid*,

Another effort to address the associated problems in the Nigerian educational system, increase the adult literacy level and also make primary and junior secondary education compulsory for all shifted the attention of the policymakers to a new programme, the Universal Basic Education (U.B.E). The current policy on education, the U.B.E was introduced in 1999³⁵⁶. This scheme comprises of formal and non-formal educational programmes including primary, junior secondary and nomadic education as well as adult education³⁵⁷ which are designed to enable learners acquire functional literacy. The aims of education as contained in the Universal Basic Education (U.B.E) and Education for all (EFA) is to provide quality education to equip an individual with skills, attitudes and values to make him function properly in the society.

In other words, quality education should be all inclusive to bring about useful changes, growth and meaningful national development and also serve as an essential means to maintain balance in the economic, social, political, religious and cultural development process of a country³⁵⁸

According to Fafunwa, quality education empowers the recipients to be useful members of their society through acquisition of certain basic skills, abilities, and competences³⁵⁹. There are many factors that could make the provision of quality education achievable such as availability of funds, efficient allocation of funds, proper curriculum, and qualified manpower. However, the present situation shows that budgetary allocation to education in Nigeria has continued to be insufficient creating

³⁵⁶ Oga, G. (2002). *The Challenges and the Future of UBE in Nigeria*. Conference paper presented at the 2nd National Conference on Education for National Development. School of Education, College of Education, Oju, Benue State, 5th to 9th October.

³⁵⁷ Federal Republic of Nigeria (2004). *National Policy on Education*. Lagos: NERDC Press, P. 13.

³⁵⁸ Ottawa, A. K. C. & Lester Smith, W. O. (2003). *Education and Society: An introduction to the Sociology of Education*. UK: London. Routledge, Kegan, & Adedeji, L. (2012). Islam, Education and Development: The Nigerian Experience. *British Journal of Arts and Social Sciences*, 5 (2), 273-282.

³⁵⁹ Fafunwa, B.O. (1986). *Perspectives in Nigeria Education System*. London: George Allen and Unwin Press Limited; Adeyinka, A. A. & Adetoro, J.E. (1992). *History of Education: The Development of Education in Western Europe in Book of Reading*. In A. Adekunle. (Ed.), in *Educational Theory and Practice* (pp. 1-21). Institute of Education, University of Ilorin.

shortage of experts to develop proper curriculum and those to impart the knowledge. Gidado asserted that the education sector has suffered tremendously in Nigeria ranging from poor finance, inappropriate allocation and a host of others³⁶⁰.

3.6.3 Literacy Rate in Rural Nigeria

Literally, literacy means the ability to read and write. On the other hand, the technical definition of literacy is more explicit and definitive compared to its literary meaning. Technically, literacy is the ability of a person to function in all the activities in which literacy is required for effective functioning of his or her group and the community and also for enabling him or her to continue to use reading, writing and calculation for his or her own and the community's development³⁶¹.

It can be deduced from this definition that literacy is associated with human and societal development. While literacy is described as a tool for liberation and enriched living which enhances citizens' confidence and dignity³⁶², it is also considered as the engine for development³⁶³. Similarly, another definition highlights that literacy is necessary in order to communicate effectively, gain employment and participate fully in society and concludes that the literacy rate is a good measure of a country's social and economic wellbeing³⁶⁴.

³⁶⁰ Gidado, T. (2008). *The Universal Basic Education Programme and the Challenges for Higher Education in Nigeria*. In B Bouucovalas, M. and Aderinoye, R. (Eds). Education for Millennium Development. Ibadan: Spectrum.

³⁶¹ UNESCO (2009). *The Next Generation of Literacy Statistics: Implementing the Literacy Assessment and Monitoring Programme (LAMP)*. Montreal: UIS.

³⁶² Ampene, E.K. (1980). *The fruits of literacy*. In Adult Education in Nigeria. December, pp. 1-7.

³⁶³ Bholá, H.S. (1983). *The promise of literacy: Campaigns, programs and project*. Reports of the international seminar on campaign for literacy. Udupu, Baden-Baden.

³⁶⁴ Eze, S. (2010). *Nigeria: Literacy - No Justification for Marginalising Women, Girls*. Retrieved from <http://allafrica.com/stories/201009090453.html>. on 13 March 2014.

In line with this view, there have been several efforts to boost literacy rate in Nigeria; however, the reality has presented a different situation. For instance, in 1991, Nigeria's literacy rate was 57% on average while it was 60.4 % in 2006³⁶⁵. This could explain a report on literacy rate which placed the country at 21st position out of the 41 selected countries in Africa³⁶⁶. In the same year, Nigeria was ranked 138th out of the 181 selected countries in the world. Similarly, the adult literacy rate in Nigeria was 55% in 1994 while it was 60% in 2011³⁶⁷. Although these figures seem to be an improvement when compared with the 1990s, however, the overall adult literacy rate in the country is still relatively low on the basis of geographical location.

Nigeria remains a predominantly rural country, with over 54% of the population still living in the rural areas³⁶⁸. In 2010, the World Bank report on Nigeria's household population shows an average size of 4.4% with a higher concentration in rural areas representing 7.4% while urban areas were 4.0%³⁶⁹. Although the rural people serve as the foundation of the national economy and source of raw materials, over the years they have been found to be worse off with respect to literacy rate and other social indices such as poor standard of living and low potential for employment among others. Nigeria's rural communities have long been characterized by low productivity, and a low level of human capital development which has created negative impact on the well-

³⁶⁵ Eneh O.C. (2011). Nigeria's vision 20:2020 – Issues, Challenges and Implications for Development Management. *Asian Journal of Rural Development* 1, 21-40.

³⁶⁶ United Nations Educational, Scientific and Cultural Organization (2005). *Education for All: Literacy for Life - EFA Global Monitoring Report 2006*. Paris: UNESCO.

³⁶⁷ *ibid*; United Nations Population Division (2011). *World Population Prospects: The 2010 Revision*. New York: UNPD.

³⁶⁸ The World Bank (2012). *Population Reference Bureau- World Population Data Sheet*. Washington, DC: The World Bank.

³⁶⁹ *ibid*

being of the populace³⁷⁰. In other words, it is evident that literacy increases the productivity and earning potential of a population, as a literate person will earn more income in return for labour input³⁷¹.

Apart from the low literacy rate of 47% in the rural area compared to the higher literacy rate of 71% in the urban area, there exist inequalities, with more literate male (67%) than literate female (44%)³⁷². This means that a significant number of Nigerians are still illiterate with specific reference to females and citizens living in the rural areas. This record suggests that Nigeria is still backward in terms of providing basic literacy and numeracy for the teeming rural population. Hence, adult illiteracy and gender inequality could be described as rural phenomena.

3.6.4 Education and Budgetary Allocation

Over the years, Nigeria's education sector has continued to receive inadequate attention in terms of funds. Although studies indicate that in developing countries, teachers' salary account for almost three-quarters of recurrent expenditure³⁷³, the overall allocation on education in Nigeria has been very small. In Nigeria the budgetary allocation to education has continued to be dismally low relatively to other African countries³⁷⁴. For instance, statistics show that between 2004 and 2012, the government

³⁷⁰ Oyakale, A. S., Bolaji, M.B. & Olowa, O.W. (2009). The Effects of Climatic Change on Cocoa Production and Vulnerability Assessment in Nigeria: *Medwell Journal Agricultural Journal*, 4, 77-85; Obayelu, O.A. & Awoyemi, T.T. (2010). Spatial Dimension of Poverty in Rural Nigeria. *Journal of Development and Agricultural Economics*, 2(6), pp. 231-244.

³⁷¹ Friedrich, M. & Jellama, A. (2003). *Literacy, Gender and a Social Agency: adventures in empowerment-* A research report for Action Aid UK., issue 53, London: Department for international development.

³⁷² National Population Commission (2003). *Nigeria Demographic and Health Survey*. Abuja: NPC.

³⁷³ Bruns, B., Mingat, A. & Rakatomalala, R. (2003). *A Chance for Every Child: Achieving Universal Primary Education by 2015*. Washington, DC: World Bank.

³⁷⁴ Adenuga, A.O. (2002). *Educational Expenditure and Performances in Nigeria (1970-2000)*. In Human Resources Development in Africa. Paper presented at the proceedings of the Nigeria Economic Society Annual Conference, Ibadan (222); Olaniyi, O.O. & Adam, J.A. (2002). *Public Expenditure*

budgetary allocation to education in the country ranged between 4.83% and 9.15%³⁷⁵. Hence, meeting the 25% budgetary allocation recommended by the UNESCO is far from the reality. On the other hand, some African countries such Kenya (23%) and Morocco (17.7%) are close to the recommended benchmark, while other countries like Ghana, South Africa, Cote d'Ivoire have exceeded the figure with 31%, 25.8%, and 30% respectively³⁷⁶.

In 2013, an amount of N4.92 trillion was presented as a budget of which the education sector received N426.53 billion representing 8.7%. The Table 3.2 show the budgetary allocations on education in Nigeria from 2005 to 2013.

Table 3.2 Budgetary Allocation on Education in Nigeria (2005 – 2013)

| Sector | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 |
|-----------|------|------|------|------|------|------|------|------|------|
| Education | 9.3 | 11.0 | 8.09 | 13.0 | 6.54 | 6.40 | 1.69 | 10.0 | 8.7 |

Source: Central Bank of Nigeria Statistical Bulletin and Information (2013)

Table 3.2 showed an unstable budgetary allocation on education in the last nine years. The highest allocation was in 2006. The 2013 allocation for education is less compared with 2005, 2006 and even 2012 respectively. Hence, the poor performance of the Nigerian education sector could partly be attributed to inadequate funding³⁷⁷.

More specifically, government allocation on education is basically categorized into two types of expenditure, the capital and recurrent expenditure. While provision for infrastructure falls under capital expenditure, the payment of salaries and pensions are

and Human Development in Nigeria. In Human Resources Development in Africa. A paper presented at the proceedings of the Nigeria Economic Society Annual conference, Ibadan (157-198).

³⁷⁵ Okogu, B. (2011). *Budget Process, Implementation and Challenges*. A presentation to Public Service Institute of Nigeria. Abuja.

³⁷⁶ Abayomi, A. (2012). *Education Budget and its Implications (Analysis)* Retrieved from <http://www.vanguardngr.com/> on Friday August 31, 2012.

³⁷⁷ Ijaiya, M .A. & Lawal, W. A. (n.d). Education Sector Financing and Government Spending in Nigeria: An Investigation. *Ilorin Journal of Business and Social Sciences*, 11(1&2), 3-11.

regarded as recurrent expenditure. Table 3.3 shows the budget components of Nigeria's education sector from 2004 to 2013.

Table 3.3 Budget Components of Nigeria's Education Sector (2004 – 2013)

| Year | Recurrent (%) | Capital (%) |
|------|---------------|-------------|
| 2004 | 77.02 | 22.98 |
| 2005 | 81.44 | 18.56 |
| 2006 | 81.71 | 18.29 |
| 2007 | 78.15 | 21.85 |
| 2008 | 80.91 | 19.09 |
| 2009 | 86.67 | 13.33 |
| 2010 | 71.38 | 28.62 |
| 2011 | 90.09 | 8.91 |
| 2012 | 88.25 | 11.75 |
| 2013 | 85.87 | 14.13 |

Source: Budget office, Federal Government of Nigeria (2013)

The Table 3.3 above indicates the trend of expenditure in the education sector which has increasingly favoured recurrent expenditure. In the 2014 budget, the allocation to recurrent expenditure was 90% while only 10% went to capital expenditure. This means that salaries, pensions, and overheads engulfed a larger share of the budget allocation while 10% was spent on infrastructure and educational services. By implication there are enough teachers in all arms of the education system, basic, secondary and tertiary, however, the country still need another 786, 161 teachers by 2015 while a substantial number of students of school age are still illiterate.

3.6.2 Impact of Health on Human Well-being

The evidence that health is a crucial variable influencing educational performance, employment prospect, earning capacity, social cohesion and economic outcome is

overwhelming³⁷⁸. Literally, health is defined as the state of being free from illness or injury³⁷⁹. From this definition, it can be inferred that, health is seen as synonymous to wellness and that when a person is not ill, he is healthy. Over the years, the debate on a precise definition of health has point to a common fact that, health is not a precise or simple concept to define³⁸⁰; however, there have been many different views on this concept.

According to the World Health Organisation (WHO), health is defined as a state of complete physical, mental and social well-being not merely the absence of disease or infirmity³⁸¹. This definition is more comprehensive than the previous one. It can be inferred from this definition that health is considered as an active management of life through physical, mental and environment comfort, whereas in the previous definition only illness is included. Another distinct part of this definition is that to be healthy, it simply goes beyond illness. Hence, a healthy individual is one who is to a certain degree able to enjoy a complete life and also experience well-being.

In a similar view to the World Health Organisation's definition, Wilson describes a healthy well-being as a self-fulfilment which is based on the natural, biological and spiritual values of humans³⁸². While every individual has a divine right to self-fulfilment, the definitions are devoid of societal goals taking into account the important nature of the contributions health care services.

Cape defines health as a fundamental state of well-being that is periodically felt and experienced during the dynamic process of environmental interaction and personal

³⁷⁸ Knox, P. L. (1979). The accessibility of primary care to urban patients: a geographical analysis. *Br. J. Gen. Prac.* 29, 160-168; Bloom, *et al.*, (2004). The Effect of Health on Economic Growth: A Production Function Approach. *World Development*, 32(1), 1-13.

³⁷⁹ Oxford Advanced Learner's Dictionary

³⁸⁰ Royal Commission on the National Health Service (1979).

³⁸¹ World Health Organization (1948). *The Constitution of World Health Organization*. Geneva: WHO.

³⁸² Wilson, R. (1970). *Sociology of Health: An Introduction*. New York, NY: Random House.

development³⁸³. This definition emphasised that an active interaction between an individual and his environment will lead to well-being. By implication, the definition advocates the relevance of the health care sector in providing the needed care to fulfil the health needs of people. However, reality shows that when people are asked to talk about what being healthy means to them, they do not normally talk about the absence of disease nor about medical service, but rather they talk about feeding, shelter, clean water, good roads, peace, sense of esteem, income, and well-being³⁸⁴. This suggests that health is a multi-faceted concept which should be assessed in terms of physical, mental, spiritual, and social well-being with the government playing the traditional role of enhancing good health and well-being through effective policy mechanism³⁸⁵.

According to Yesufu, a good health policy is a means by which government can at once ensure that manpower is generated in the right combinations, dispersed in accordance with national priorities and ensure the highest level of labour productivity³⁸⁶. In other words, a good health policy which is well implemented is pivotal to quality life and labour force productivity thereby improving the overall socio-economic development of the society.

3.6.2.1 Budgetary Allocation and HealthCare Sector

Substantial evidence in the 1999 constitution of Nigeria shows that the primary responsibility of providing funds for the health care sector is with the three tiers of government i.e. the federal, state, and local government³⁸⁷. However, the situation in the

³⁸³ Cape, L (1979). Yet Another Definition of Health. *Health Visitor*, 52, 3

³⁸⁴ Harrison, P. (1987). *Inside the Third World: The Anatomy of Poverty* (2nd ed.). New York, NY: Penguin Books.

³⁸⁵ Davies, J., Kelly, K. & Micheal, P. (ed) (1993). *Healthy Cities: Research and Practice*. New York, NY: Routledge.

³⁸⁶ Yesufu, T.M. (2000). *The Human Factor in Development: Nigeria*. Ibadan: Spectrum Books Limited.

³⁸⁷ Federal Ministry of Health (2003). *National study on Essential Obstetric Care facilities in Nigeria*. Nigeria, Abuja: FMOH.

country provides a good case for inadequate government allocation of funds to the health care sector³⁸⁸. In a more specific term, the budgetary allocation to health in 1999 was 1.7% while the highest was in 2005 at 5.4%, after which there has been consistent decline³⁸⁹.

Similarly, in 2014, ₦ 4.92 trillion was presented as the national budget of which the health sector received ₦ 262.74 billion budgetary allocation representing 5.7% of the annual budget³⁹⁰. This allocation presents a decline of 6.7% when compared with the ₦273 billion allocation in 2013. Hence, achieving the 15% budgetary allocation recommended by the World Health Organization for developing countries remains a mirage³⁹¹. During the same period, some African countries such as; Tanzania and Ghana have shown remarkable commitment towards achieving this recommendation. For instance, Tanzania allocated 15% to its health care sector while Ghana allocated 12.5% to health in 2013³⁹².

Despite the insufficient allocation, evidence from the statistics of the Nigerian health sector shows that a significant portion of the budget has always been used to meet recurrent expenditure³⁹³. More specifically, in 2014, ₦216.4billion (82.38%) was

³⁸⁸ Aregbeyen, J. (1992). *Health Care Services Utilization in Nigerian Rural Communities: A Focus on Otuo Community and its Environs in Edo State*. Ibadan: Nigerian Institute for Social and Economic Research (NISER); Obansa, S. A. & Orimisan, A. (2013). Health Care Financing in Nigeria: Prospects and Challenges. *Mediterranean Journal of Social Sciences*, 4 (1), 221-236; Akpomuvie, O.B. (2010). Poverty, Access to Health Care Services and Human Capital Development in Nigeria. *An International Multi-Disciplinary Journal, Ethiopia*, 4(3), 41-55.

³⁸⁹ Central Bank of Nigeria (2011). *Federal Government Recurrent Expenditure (1961-2011)*. Abuja, CBN: Statistical Bulletin.

³⁹⁰ Federal Republic of Nigeria (2014). *Budgetary Allocation*. Abuja: Budget Office of the Federation.

³⁹¹ World Health Organization. (2002). *Country Cooperation Strategy: Federal Republic of Nigeria 2002-2007*. Africa Regional Office, Brazzaville: WHO.

³⁹² Magashi, A. (July 16, 2013). 15% Budget to Health; Nigeria's Dilemma. *Daily Trust*. Retrieved from <http://www1.prabhatkhabar.com/news/health/15-budget-to-health--nigeria-s-dilemma/23017.html>.

³⁹³ Nwosu, E. J. (2000). *The Challenge of Poverty in Africa*. Nigeria, Owerri: Skillmark Media Ltd.

earmarked for recurrent expenditure while ₦46.3billion (17.62%) was allocated for capital expenditure³⁹⁴. Table 3.4 shows the trend and pattern of government spending in the health sector from 1999 to 2010.

Table 3.4 Federal Government Health Expenditure in Nigeria (1999 - 2010)

| Years | % of Total Expenditure | % of Capital Expenditure | % of Recurrent Expenditure |
|--------------|-------------------------------|---------------------------------|-----------------------------------|
| 1999 | 1.7 | 45.7 | 54.3 |
| 2000 | 2.6 | 36.1 | 63.9 |
| 2001 | 4.4 | 45.1 | 54.9 |
| 2002 | 6.2 | 20.0 | 80.0 |
| 2003 | 3.2 | 16.2 | 83.8 |
| 2004 | 4.2 | 44.2 | 55.8 |
| 2005 | 3.9 | 30.2 | 69.8 |
| 2006 | 5.4 | 36.0 | 64.0 |
| 2007 | 4.8 | 29.8 | 70.2 |
| 2008 | 4.2 | 28.3 | 71.2 |
| 2009 | 3.8 | 32.1 | 67.9 |
| 2010 | 3.6 | 31.3 | 68.7 |

Source: Central Bank of Nigeria Statistical Bulletin (2010)

Table 3.4 above shows the trend of expenditure in the health sector which has increasingly favoured recurrent expenditure. From the above, it is evident that the cost of getting health care service in Nigeria imposes considerable and uneven burdens on households, especially the poor, who in most cases have to over-stretch their limited income before they are able to enjoy modern health care services or worse still they are denied access because they cannot afford to pay³⁹⁵. By implication, the poor people would have to obtain health care services at a huge out-of-pocket payment or face the

³⁹⁴ Alexander, C. (January 17, 2014). 2014 Budget Allocation to Health falls by 6.7 percent, gets knocks. *Business Day Newspaper*. Retrieved from <http://businessdayonline.com/2014/01/2014-budget-allocation-to-health-falls-by-6-7-percent-gets-knocks/>

³⁹⁵ Amaghionyeodiwe, L.A. (2009). Government Health Care Spending and the Poor: Evidence from Nigeria. *International Journal of Social Economics*, 36(3), 220-236.

risk of being excluded from enjoying these services, thus their health needs and access to improved modern health care services is susceptible³⁹⁶.

In line with this assertion, a study conducted found out that 85% of the respondents in their survey sample reported paying for health care directly out-of-pocket³⁹⁷. Similarly, estimates from the Federal Ministry of Health (FMOH) shows that over 70% of health care payments in Nigeria are made out-of-pocket³⁹⁸. These figures suggest high degree of social deprivation which further aids the existence of inequalities especially between the affluent and the vulnerable poor who mostly live in the rural areas of the country.

3.6.2.2 Healthcare delivery in Rural Nigeria

It is apparent that rural and remote locations are plagued with older, poorer, more likely to be uninsured and in poorer health overall³⁹⁹. The poorer health peculiar to rural areas is due to the dismal health care infrastructural facilities which have led to persistent and abysmal problems. In large part, cost of care, access, quality of service, isolation, distance, transportation, dispersed populations have been the leading causes of these problems which prevent children and adults from receiving preventative and emergency care that are essential for survival⁴⁰⁰. Similarly, disparities in health trends that

³⁹⁶ Ichoku, H. E. & Fonta, W. (2006). *The Distributive Effect of Health Care Financing in Nigeria*. PEP Working Paper, No 2006-17. Canada: University of Laval.

³⁹⁷ Ogunbekun, I., Ogunbekun, A. & Oraton, N. (1999). Private Healthcare in Nigeria: Walking a tight Rope. *Health and Policy and Planning*, 14(2), 174-181.

³⁹⁸ Federal Ministry of Health (2003). *National Study on Essential Obstetric Care Facilities in Nigeria*. Nigeria, Abuja: FMOH.

³⁹⁹ Full, J. M. (2001). Physician Recruitment Strategies for a Rural Hospital. *Journal of Healthcare Management* 46(4), 277; Lee, D. M. & Nichols, T. (2014). Physician Recruitment and Retention in Rural and Underserved Areas. *International Journal of Health Care Quality Assurance*, 27(7), 642-652.

⁴⁰⁰ Adesiji, G. B., Dada S. O. & Komolafe, S.E. (2012). Problems Faced by Rural People in Accessing Health Care Facilities in Akure North and Akure South Local Government Areas of Ondo State, Nigeria. *Journal of Applied Sciences Research*, 8(4), 2260-2266.

disadvantage rural residents are also well established for infant mortality⁴⁰¹. The problem is even worse when considering the huge gap between the qualities of health care personnel and services provided in the urban compared to the rural areas.

Admittedly, successive Nigerian governments have continued to make efforts to provide the people with basic health services, with primary health care centres established in both rural and urban areas⁴⁰², the health care system in Nigeria and the health status of Nigerians are in a deplorable state⁴⁰³. Although, the Nigeria average life expectancy rose from 46 years in 1990 to 52 years in 2011, the figure is lower than the average life expectancy for Sub-Saharan Africa which was 55 years in the same year placing the country as the 17th lowest in the World⁴⁰⁴ with huge effect on the Nigerian rural populace. The explanation for the higher child mortality in the rural area is probably not under-nutrition but instead, lack of quality health care and sanitation facilities, shortage of manpower, inadequate infrastructure are likely factors⁴⁰⁵.

Over 54% of the country's population live in rural communities yet the area has not benefitted adequate health amenities that would practically improve the health need

⁴⁰¹ De Poel *et al.*, (2007). *What Explains the Rural-urban Gap in Infant Mortality-Household or Community Characteristics?* Tinbergen institute discussion paper. Retrieved from http://www.tinbergen.nl/discussion_papers/07067.pdf on February 13, 2013.

⁴⁰² Abdulraheem, O. & Amodu (2012). Primary Health Care Services in Nigeria: Critical Issues and Strategies for Enhancing the use by the Rural Communities. *Journal of Public Health and Epidemiology* 4(1), 5-13.

⁴⁰³ Olayiwola L.M. (1990). *A Study of the Adequacy of Infrastructural Facilities in Rural Area of Oranmiyan Local Government Area of Oyo State*. Unpublished Ph.D Thesis, Obafemi Awolowo University, Ile-Ife, Nigeria.

⁴⁰⁴ The World Bank. (2013). *World Development Indicators*. Washington, DC: The World Bank; Okpi, A. (October 13, 2013). Life Expectancy in Nigeria 17th Lowest Globally — The World Bank Report. *The Punch Newspaper*. Retrieved from <http://www.punchng.com/news/life-expectancy-in-nigeria-17th-lowest-globally-report/>

⁴⁰⁵ Galea, S. & Vlahov, D. (2005). *Handbook of Urban Health: Populations, Methods, and Practice*. S. Galea, D. Vlahov (Eds.). New York, NY: Springer Science; UNDP (1997). *Human Development Report*. Oxford: Oxford University Press.

of the rural residents⁴⁰⁶. Besides, most of the health infrastructural facilities are concentrated in urban areas at the disadvantage of rural areas with the few health facility located in the rural areas not working effectively⁴⁰⁷. It is evident that there are glaring disparities in the rural part of the country in terms of health care and other socioeconomic well-being when compared to the urban community⁴⁰⁸.

For instance, in Nigeria, the primary health care which is supposed to be the bedrock of the country's health care policy is currently catering to less than 20% of the potential patients⁴⁰⁹. Also in 2013, an estimation of about 20% of the people living in rural Nigeria have access to safe drinking water. However, when water is available, at least 50% of the homes do not get it. Similarly, access to improved sanitation facilities is estimated at 30.8% for the urban population while access for the rural population is 24.7%⁴¹⁰.

In Nigeria and most Sub-Saharan African countries, skilled health care personnel are largely present in the urban areas, to the neglect of rural areas. Pitblado has attributed the difficulties on recruiting and retaining skilled or professional health care personnel to the common characteristics peculiar to the rural areas such as poor working condition, far distance, bad road, lack of available facilities among others⁴¹¹. Low reimbursement for skilled health care personnel has been described as a barrier to

⁴⁰⁶ The World Bank (2012). *Population Reference Bureau- World Population Data Sheet*. Washington, DC: The World Bank.

⁴⁰⁷ Ajilowo, J. & Olujimi, B. (2007). Accessibility of the Rural Dwellers to Healthcare Facilities in Nigeria: The Owo experience. *Pakistan J. Social Sci.* 4(1): 44-55

⁴⁰⁸ Abdulraheem, O. & Amodu (2012). Primary health care services in Nigeria: Critical Issues and Strategies for Enhancing the use by the Rural Communities. *Journal of Public Health and Epidemiology* 4(1), 5-13.

⁴⁰⁹ Gupta, et. al. (2004). *Decentralised Delivery of Primary Health Services in Nigeria: Survey Evidence from the States of Lagos and Kogi*. Washington DC: The World Bank.

⁴¹⁰ CIA World Factbook (June 30, 2015). *Nigeria Demographics Profile 2014*. Index Mundi.

⁴¹¹ Pitblado, J. R. (2005). So, what do we mean by "rural", "remote" and "northern"? *Canadian Journal of Nursing Research*, 37(1), 163-168; Iyun, F. (1988). Inequalities in Health Care in Ondo State, Nigeria. *Health Policy and Planning*, 3(2), 159-163.

health care for residents in rural areas as the people must travel further to see a physician compared to urban residents⁴¹². According to Adesiji *et al.*, urban Nigeria has 20 times more doctors and over 5 times more nurses and midwives than the rural areas⁴¹³.

One conclusion to be drawn is that the main reason why doctors and nurses remain scanty in the rural areas is that remunerations and good working condition are perceived as important to individuals' lives, and efforts should be made to attract skilled health personnel by improving the financial incentives for the physicians and making the rural areas conducive for them. Efforts towards this are important due to the impact on increasing health care opportunities for children, adult and poor people living in the villages or rural communities.

3.6.2.3 Impact of Health on human well-being

The impact of health on individual life, productivity and societal well-being suggests its importance on overall human development⁴¹⁴. While the general relationship between health and other social and economic factors is well established⁴¹⁵, this relationship is not precisely understood in causal terms⁴¹⁶. Nonetheless, in spite of the imprecision

⁴¹² Glasser, *et al.*, (2010). Factors and Outcomes in Primary Care Physician Retention in Rural Areas. *SA Fam Pract*, 52(4).

⁴¹³ Adesiji, G. B., Dada S.O. & Komolafe, S.E. (2012). Problems Faced by Rural People in Accessing Health Care Facilities in Akure North and Akure South Local Government Areas of Ondo State, Nigeria. *Journal of Applied Sciences Research*, 8(4), 2260-2266.

⁴¹⁴ Schultz, T.W. (1961). Investment in Human Capital. *American economic review*, 51 (1), 1-17; Arrow, K. J. (1962). The Economic Implications of Learning by Doing. *The Review of Economic Studies* 29, 155-173; Ehrlich, I. & Lui, F.T. (1991). Intergenerational Trade, Longevity and Economic Growth. *Journal of Political Economy*, (99), 1029-1059; Mushkin, S. J. (1962). Health as an Investment. *Journal of Political Economy*, 70 (5), 129-157.

⁴¹⁵ Marmot, M. G. & Wilkinson, R. G. (1999). *Social Determinants of Health*, (1st ed.). Oxford: Oxford University Press; Solar, O. & Irwin, A. (2007). *Towards a Conceptual Framework for Analysis and Action on the Social Determinants of Health*. Geneva: WHO / Commission on Social Determinants of Health.

⁴¹⁶ Shaw, *et al.*, (1999). Positive and Negative Affect, Signal Sensitivity, and Pay Satisfaction. *Journal of Management*, 25 (2), 189-206.

about the relationship, it cannot be denied that health has contributed immensely to the improvement of human, social and economic development of many countries over one or two centuries⁴¹⁷. More specifically, there are substantial evidences that health has made a significant contribution to the current level of economic growth in the industrialised countries⁴¹⁸. Hence, good health contributes to human development and reinforces economic growth by enabling people to be more productive.

Many studies have found that good health has a positive and statistically significant effect on aggregate output for a broad range of countries⁴¹⁹. These studies used life expectancy as a proxy for health of the workforce. However, the key finding of their research is more robust as they claimed that a one-year improvement in a population's life expectancy contributes an increase of 4%⁴²⁰. In a similar vein, a five-year advantage in life expectancy will give a country 0.3% to 0.5% higher annual growth of GDP compared with a less healthy counterpart⁴²¹. According to Bhargava, *et al.*, there exist positive relationship between adult survival rate and economic growth⁴²². The result of the study remains similar when adult survival rate is replaced by life expectancy. However, fertility rate have a negative relationship with economic growth.

⁴¹⁷ Fogel, R.W. (1994). Economic Growth, Population Theory and Physiology. *American Economic Review* 84 (3), 369-395.

⁴¹⁸ Arora, S. (2001). Health, Human Productivity and Long-Term Economic Growth. *Journal of Economic History* 61, 699-749; Sule, *et al.*, (2008). A Study on the Utilization of Primary Health Care Facilities in a Rural Community. *Nigerian Journal of Medicine*, 17 (1), 98-106.

⁴¹⁹ Bloom, *et al.*, (2004). The Effect of Health on Economic Growth: A Production Function Approach. *World Development*, 32(1), 1-13; Bloom, D. & Canning, D. (2000). The Health and Wealth of Nations. *Science*, 287, 1207-1209.

⁴²⁰ *ibid*

⁴²¹ Barro, R. (1996). *Health and Economic Growth, Mimeo*. Cambridge, MA: Harvard University.

⁴²² Bhargava, *et al.* (2001). Modelling the Effects of Health on Economic Growth. *Journal of Health Economics* 20, 423-440.

Also, some studies on health and economic growth conducted earlier found a positive relationship between the health of individuals and economic development⁴²³. Another study examines the impact of health on economic growth for 12 African countries, 16 American countries, and 11 Asian countries, and 13 European countries, over the period 20 years (1970-1990). The study used ordinary least square (OLS) method and found that health capital has a significant effect on economic growth, especially with a variable that captures all the determinants of health⁴²⁴. Similarly, some empirical and historical studies have established an endogenous relationship between health and economic growth, but also argue that, there are exogenous factors, which determine the health conditions of a person⁴²⁵.

In addition, Adeniyi and Abiodun used ordinary least square (OLS) to examine the impact of health expenditure on economic growth over the period 1985-2009⁴²⁶. The authors suggest that if funds are properly channelled and appropriately expended to both the recurrent and capital projects in health, the existence of a positive relationship between economic growth and health will be more widened. In a similar view, a study conducted by Bakare and Sanmi also used ordinary least square (OLS) multiple regression for annual time series data for Nigeria covering 1974-2008, the results show

⁴²³ Barro R. (1991). Economic Growth in Cross-Section of Countries. *Quarterly Journal of Economics*, 106(2), 407-413; Barro, R. J. & Sala-I-Martin, X. (1992). Public Finance in Models of Economic Growth. *Review of Economic Studies*, 59, 645-661; Knowles, S. & Owen, D. P. (1995). Health Capital and Cross-country Variation in per Capita. In the Mankiw-Romer-Weil Model. *Economics Letters*, 48 (223), 99-106.

⁴²⁴ Aguayo-Rico, A. & Irish, A. (2005). Empirical Evidence of the Impact of Health on Economic Growth. *Issues in Political Economy*, 14.

⁴²⁵ Hamoudi, A. A. & Jeffrey, S. (1999). *Economic Consequences of Health Status: A Review of the Evidence*. CID Working Papers Series No. 30.

⁴²⁶ Adeniyi, O. M. & Abiodun, L. N. (2011). Health Expenditure and Nigerian Economic Growth. *European Journal of Economics, Finance and Administrative Sciences*, 30, 126-129.

a significant and positive relationship between health expenditure and economic growth⁴²⁷.

Other studies conducted for other countries all emphasized that health expenditure is positively related to economic growth⁴²⁸ though with different magnitude of contributions. Aurangzeb investigates the relationship between health expenditure and economic growth within an augmented Solow Growth model for Pakistan during the period 1973-2003, Johansen co-integration technique and error correction model (ECM) are applied. The author finds a significant and positive relationship between GDP and health expenditure in both short- and long-run⁴²⁹. However, another study examined the impact of health expenditure on economic growth in Nigeria, using the OLS technique. The study found a negative effect of total health expenditure on growth⁴³⁰.

This shows that per capita public health expenditure positively influences health status, that poverty declines with better health, and that growth and health have a positive two-way relationship. In order to explain the direction of the causality of the impact of health over expenditure, it simply means that a lot of people who otherwise would not be poor are, simply because they are sick; however, few people who otherwise would be healthy are sick because they are poor.

⁴²⁷ Bakare, A. S. & Sanmi, O. (2011). Health Care Expenditure and Economic Growth in Nigeria: An Empirical Study. *Journal of Emerging Trends in Economics and Management Sciences*, 2 (2), 83-87.

⁴²⁸ Greiner, A. (2005). Fiscal Policy in an Endogenous Growth Model with Public Capital and Pollution. *Japanese Economic Review*, 56, 67-84; Agenor, P. R (2007). Health and Infrastructure in a Model of Endogenous Growth. *Journal of Macroeconomics*, 28, 768-774; Strauss, J. E. & Thomas, D. (1998). Health Nutrition and Economic Development. *Journal of Economic Literature* 36(2), 766-817; Martins, G. M. (2005). On the Concept of Health Capital and the Demand for Health. *Journal Political Economy*, 80(2), 223-255.

⁴²⁹ Aurangzeb (2001). Relationship between Health Expenditure and GDP in an Augmented Solow Growth Model for Pakistan: An Application of Co-integration and Error-Correction Modelling. *The Lahore Journal of Economics*, 8 (2), 1-8.

⁴³⁰ Ogundipe, M. A. & Lawal, N. A. (2011). Health Expenditure and Nigerian Economic Growth. *European Journal of Economics, Finance and Administrative Sciences*, Issue 30.

3.6.3.1 *Income Distribution and Inequality*

Income distribution is central to the development of any nation and it has received significant attention in the literature. Income signifies an important component that ensures a better living standards and decent lifestyle in any society; however, distribution pattern remains a big challenge across countries. Income distribution has been seen summarily as the pattern of earnings of the rich and the poor in any economy⁴³¹. In recent years, the discourse on income distribution pattern and development has attracted much empirical analysis from economists, social scientist and political economists⁴³².

Among the earliest works that linked income distribution and development was Kuznets's study. The study, using historical data for developed and industrialized countries, found that inequality in income distribution is greatest at the early stages of development, and falls eventually as the country achieves higher levels of development⁴³³. The relationship between income distribution and development began to interest researchers and eventually many empirical studies have established the relationships between income distribution and development to support the Kuznets's hypothesis⁴³⁴.

⁴³¹ Awe, A. A. & Rufus, O. O. (2012). Determinants of Income Distribution in the Nigeria Economy: 1977-2005. *International Business and Management*, 5(1), 126-137.

⁴³² Frank, C. R. & Webb, R. C. (Eds.) (1977). *Income Distribution and Growth in the Less-developed Countries*. Washington D.C: Brookings Institute; Lecaillon, *et al.*, (1984). *Income Distribution and Economic Development: An Analytic Survey*. Geneva: ILO; Adelman, I. & Robinson, S. (1988). *Income Distribution and Development*. In H. Chenery & T. N. Srinivasan, (Eds.). North-Holland, Amsterdam: Handbook of Development Economics; Lipton, M. & Ravallion, M. (1995). *Poverty and Policy*. In J. Behrman & T. N. Srinivasan (Eds.). Handbook of Development Economics, 3, 2551-2657; Alesina, A. & Rodrik, D. (1994). Distributive Politics and Economic Growth. *Quarterly Journal of Economics*, 109, 465-490; Perotti, R. (1993). Political Equilibrium, Income Distribution and Growth. *Review of Economic Studies*, 60, 755-776; Persson, T. & Tabellini, G. (1994). Is Inequality Harmful for Growth? *American Economic Review*, 84, 600-621.

⁴³³ Kuznets, S. (1955). Economic Growth and Income Inequality. *The American Economic Review*, 45, 1-28.

⁴³⁴ Cline, W. R. (1975). Distribution and Development: A Survey of the Literature. *Journal of Development Economics*, 1; Cromwell, J. (1977). The Size Distribution of Income: An International

Several studies have preceded this work of Kuznets on the issue of relationship between income distribution and development with findings not in support of Kuznets position on the relationship⁴³⁵. Saith argued that the Kuznets's hypothesis will further hinder the understanding of the relationship between economic development and income inequality rather than aid it⁴³⁶.

In a similar view, Anand and Kanbur also criticize the evidence that has been used in the past to support the hypothesis⁴³⁷. While some studies find an inverted U shaped relation between per capita income and inequality⁴³⁸, others, particularly those based on panel data; demonstrate that the Kuznets's curve does not exist⁴³⁹. Similarly, it is confirmed that there is no direct causal relationship growth and increased

Comparison. *Review of Income and Wealth*, 23; Simpson, M. (1990). Political Rights and Income Inequality: A Cross-National Test. *American Sociological Review*, 55; Fields, G. S. (1979). A Welfare Economic Approach to Growth and Distribution in the Dual Economy. *Quarterly Journal of Economics*, 93; Knight, J. B. (1976). Explaining Income Distribution in Less Developed Countries: A Framework and an Agenda. *Oxford Bulletin of Economics and Statistics*, 38; Nugent, J. B. (1983). An Alternative Source of Measurement Error as an Explanation of the Inverted-U Hypothesis. *Economic Development and Cultural Change*, 31; Robinson, S. (1976). A Note on the U- Hypothesis Relating Income Inequality and Economic Development. *American Economic Review*, 66.

⁴³⁵ Braulke, M. A. (1983). A Note on Kuznets' U. *Review of Economics and Statistics*, 65; Ram, R. (1995). Economic Development and Income Inequality: An Overlooked Regression Constraint. *Economic Development and Cultural Change*, 43.

⁴³⁶ Saith, A. (1983). Development and Distribution: A Critique of the Cross-Country U-Hypothesis. *Journal of Development Economic*, 13.

⁴³⁷ Anand, S. & Kanbur, R. (1993). Inequality and Development: A Critique. *Journal of Development Economics*, 41, 19-43.

⁴³⁸ Ahluwlia, M. S. (1976). Income Distribution and Development: Some Stylized Facts. *American Economic Review*, 66; Bourguignon, F. & Morrison, C. (1990). Income Distribution, Development and Foreign Trade: A Cross-sectional Analysis. *European Economic Review*, 34(6), 1113-1132; Ogwang, T. (1994). Economic Development and Income Inequality: A nonparametric Investigation of Kuznets' U-curve Hypothesis. *Journal of Quantitative Economics* 10, 139-153.

⁴³⁹ Anand, S. & Kanbur, R. (1993). Inequality and Development: A Critique. *Journal of Development Economics* 41, 19-43; Bruno, M., Ravallion, M. & Squire, L. (1998). *Equity and Growth in Developing Countries: Old and New Perspectives on the Policy Issues*. In V. Tanzi, & K. Y. Chu, (Eds.). *Income Distribution and High Quality Growth*. Cambridge: MIT Press; Deininger, K. & Lyn, S. (1996). A New Data Set Measuring Income Inequality. *World Bank Economic Review* 10(3), 565-569.

inequality⁴⁴⁰, but high inequality may directly create conditions that lead to poor governance and thus poor economic policy, as well as weak social and economic institutions⁴⁴¹. In other words, if only policy can be engineered appropriately, there need be no conflict between fast growth and distribution, both in the short and long runs.

The growing literature on the effects of inequality on growth has provided that high levels of inequality are more likely to harm growth in developing countries rather than developed countries. The study conducted by Barro, the sample consisted of developing countries and developed countries. The results showed a structurally different relationship of inequality to growth in developing countries compared with developed countries⁴⁴². Across developed and developing countries combined he found no clear effect of inequality on growth. But when the sample was divided into two groups, he found the relationship to be structurally different.

A study assessed the relationship between changes in inequality and growth using data from a set of household surveys. The results showed a positive relationship⁴⁴³. A key difference in the situation in developing versus industrialized nations is that the former is characterized by low levels of income and high levels of inequality and stratification. Due to the low level of income in developing nations, income emerged as one of the leading mechanisms of stratification.

⁴⁴⁰ Dollar, D. & Kraay, A. (2000). *Growth Is Good for the Poor*. Washington, D.C: World Bank; Gallup, J. L., Radelet, S. & Warner, A. (1999). *Economic Growth and the Income of the Poor*. CAER II Discussion Paper No. 36, HIID, Harvard.

⁴⁴¹ Acemoglu, D., Johnson, S. & Robinson, J. A. (2001). The Colonial Origins of Comparative Development: An Empirical Investigation. *American Economic Review*, 91(5), 1369-1401.

⁴⁴² Barro, R. J. (2000). Inequality and Growth in a Panel of Countries. *Journal of Economic Growth*, 5(1), 5-32.

⁴⁴³ Cornia, G.A., Addison, T., & Kiistki, S. (2004). *Income Distribution Changes and Their Impact in the Post-Second World War Period*. In G. A. Cornia, (Eds.). *Inequality, Growth, and Poverty in an Era of Liberalization and Globalization*. Oxford: Oxford University Press.

In an attempt to examine the pattern of income distribution in the developing countries, a number of studies are prominent⁴⁴⁴. Many studies have argued that employment rate or number of declared vacancies was a major factor in determining income distribution pattern⁴⁴⁵. Another analysis from Jose and Teilings, using Ordinary Least Square method of estimation noted that explanatory variables such as; employment rate, education, government social, inflationary rate, GDP per capita and percentage of old people above 60 years are important determinants of income distribution⁴⁴⁶.

Oguntuase used co-integration analysis and the Error Correction Model to establish that income distribution is a function of employment rate, literacy rate (proxy for education), inflationary rate and manufacturing sector share of the GDP⁴⁴⁷. Although the study established the long-run relationship among income distribution and some explanatory variables, it only focused on the manufacturing sector of the Nigerian economy.

On a general note, the data from the National Bureau of Statistics (NBS) showed that in 2004, the Gini coefficient for Nigeria was 0.4296 whereas in 2010 it was 0.4470, indicating that income inequality increased by 4.1% nationally⁴⁴⁸, though with the rural

⁴⁴⁴ Bulir, A. (1998). *Income Inequality "Does Inflation Matter?"* IMF Working Paper, 98/7, 48(1). Washington, D.C: International Monetary Fund; Awoyemi, B. T. (2005). Explaining Income Inequality in Nigeria: A Regression Based Approach. *Journal of Economics and Rural Development*, 4(6), 45-59; Ogwumike, et al., (2003). *Labour Force Participation, Earnings and Income Inequality in Nigeria*. A World Bank Report; Jones, R. (2007). Income Inequality, Poverty and Social Spending in Japan. *European Journal of Political Economy*, 18(4). Retrieved from <http://www.olisioecd.org/olis doc-list 43 bb 61 30e5eb> on August 31, 2012.

⁴⁴⁵ Aboyade, O. (1978). *Integrated Economics: A Case Study of Developing Economies*. English Language Book Society; Fajana, C.O. (1985). The Empirical Analysis of the Relationship Between Differential in Earnings of Employed and Employee Power in Some Selected Manufacturing Firms in Nigeria. *Journal of Development Economics*, 38, 23-32; Deininger, K.. & Squire, L. (1996). *Measuring Income Inequality: A New Data-Base*. Development Discussion Paper No. 537. Cambridge, Massachusetts: Harvard Institute for International Development.

⁴⁴⁶ Jose, D. & Teilings, G. (2002). *Determinants of Income Distribution: New Evidence from Cross Country Data*. Korea: Korea University.

⁴⁴⁷ Oguntuase, A. (2007). *An Empirical Investigation into the Determinants of Income Distribution in the Nigerian Manufacturing Sector*. Unpublished M.Sc Thesis, Ekiti State University.

⁴⁴⁸ National Bureau of Statistics (2011). Annual Socio-economic Report. Abuja: NBS.

areas accounting for the highest portion of the inequality. Based on this analysis, it could be argued that social stratification in Nigeria is a subject matter of the unequal system of income distribution. The situation creates a stratified society which is detrimental to social cohesion among the people living especially in the remote parts of the country. The next section discusses income inequality in the rural parts of Nigeria.

3.6.3.2 Income Inequality: Evidence from Rural Nigeria

The widespread income inequality has been a major concern which has gained the attention of many including development agencies, economists and social scientists⁴⁴⁹. While some studies argued that a certain level of inequality is deemed necessary to provide incentives for investment and economic growth⁴⁵⁰, others show that high level of income inequality adversely impact on the level of economic growth and overall human development⁴⁵¹, especially if it reflects political corruption⁴⁵². This situation is mostly obvious in the developing countries including Nigeria⁴⁵³. The assessment of

⁴⁴⁹ Atkinson, A. B. & Bourguignon, F. (2000). *Introduction: Income Distribution and Economics*. In A.B. Atkinson & F. Bourguignon (eds). *Handbook of Income Distribution*, 1. North Holland: Amsterdam.

⁴⁵⁰ Barro, R. J. (2000). Inequality and Growth in a Panel of Countries. *Journal of Economic Growth*, 5(1), 5-32; Forbes, K. J. (2000). A Reassessment of the Relationship between Inequality and Growth. *American Economic Review*, 90(4), 869-887.

⁴⁵¹ Oluwatayo, I. B. (2008). Explaining Inequality and Welfare Status of Households in Rural Nigeria: Evidence from Ekiti State. *Humanity and Social Sciences Journal*, 3, 70-80; Berg, A. & Ostry, J. D. (2011). *Inequality and Unsustainable Growth: Two Sides of the Same Coin?* IMF Staff Discussion Note 11/08 Washington, D.C: International Monetary Fund.

⁴⁵² Gupta, S., Davoodi, H. & Alonso-Terme, R. (1998). *Does Corruption Affect Income Inequality and Poverty?* IMF Working Paper No. WP/98/76; Li, H., Xu, L.C. & Zou, H. (2000). Corruption, Income Distribution and Growth. *Economics and Politics*, 12(2), 155-185; Hendriks, J., Keen, M. & Muthoo, A. (1998). Corruption, Extortion and Evasion. University of Exeter Department of Economics Discussion Paper No. 98/09; Johnston, M. (1989). *Corruption, Inequality and Change*. In, P. M. Ward (Eds.). *Corruption, Development, and Inequality*. London: Routledge.

⁴⁵³ Addison, T. & Cornia, G.A. (2001). *Income Distribution Policies for Faster Poverty Reduction*. WIDER Discussion Paper No. 2001/93. World Institute for Development Economic Research; Kanbur, R. & Lustig, N. (1999). *Why is Inequality back on the Agenda?* A paper presented at the Annual Bank Conference on Development Economics, World Bank, Washington DC; Cornia G.A. & Kiiski, S. (2001). *Trends in Income Distribution in the Post WWII Period: Evidence and Interpretation*. WIDER Discussion Paper 2001/89, Helsinki: UNU/WIDER.

living standards, which is a good measure of income⁴⁵⁴, indicates that most developing countries lag behind the developed countries, an indication as well as a strong cause for the increase in the level of poverty and the pathetic human development status of these countries⁴⁵⁵.

The situation in Nigeria provides a good case study of income inequality that can be related to developing countries, especially Third World countries. Nigeria is among the thirty most unequal countries in the world with respect to income distribution⁴⁵⁶. Despite several development initiatives and the attained economic growth in the country, the incidence of income inequality has continued to increase significantly⁴⁵⁷, concentrating much of the country's wealth in the hands of the few elites⁴⁵⁸, while the poorest half of the population holds insignificant percentage of national income. This explains the reason for the growing income disparity between the lower income households and the upper income households in the country. More

⁴⁵⁴ Agwul, N.M. & Orji, C.O. (2013). Empirical Analysis of Income Inequalities and Welfare among Farmers in South Eastern Nigeria. *The Journal of Agricultural Sciences*, 8 (1), 36-42.

⁴⁵⁵ Addison, T. & Cornia, G.A. (2001). *Income Distribution Policies for Faster Poverty Reduction*. WIDER Discussion Paper No. 2001/93, World Institute for Development Economic Research; Adams, R.H. (1999). Non-farm Income, Inequality and Land in Rural Egypt. Unpublished Report for Comment, World Bank, Washington DC: PRMPO/ MNSD; Aboyade, O. (1983). *Integrated Economics: A Study of Developing Economies*. Addison- Wesley Publishers Ltd.

⁴⁵⁶ The World Bank. (2007). *Nigeria-A Fiscal Agenda for Change: Public Expenditure Management and Financial Accountability Review*. Poverty Reduction and Economic Management, Africa Region, World Bank, Washington, D.C.

⁴⁵⁷ Matlon, P. (1979). *Income Distribution among Farmers in Northern Nigeria: Empirical Result and Policy Implications*. African Rural Economy paper No. 18. East Lansing, Mich, USA: Michigan State University; Aigbokhan, M.S. (1997). *Poverty Alleviation in Nigeria: Some Macroeconomic Issues*. NES Annual Conference Proceedings, 181-209; Aigbohkan, B.E. (1999). *The Impact of Adjustment Policies and Income Distribution in Nigeria: An Empirical Study*. Research Report No. 5. Development Policy Centre, Ibadan, Nigeria; Ipinnaiye, A.O. (2001). *A Decomposition Analysis of the Sources of Income Inequality in Ibadan Metropolis*. Unpublished B.Sc Project, Department of Agricultural Economics, University of Ibadan.

⁴⁵⁸ Matlon, P. (1979). *Income Distribution among Farmers in Northern Nigeria: Empirical Result and Policy Implications*. African Rural Economy Paper No. 18. East Lansing, Mich, USA: Michigan State University; Clarke, G.L., Colin, X., & Zou, H. (2003). *Finance and Inequality: Test of Alternative Theories*. World Bank Policy Research Working Paper 2984. Washington DC: World Bank; Aigbohkan, B.E. (1999). *The Impact of Adjustment Policies and Income Distribution in Nigeria: An Empirical Study*. Research Report No. 5. Development Policy Centre, Ibadan, Nigeria.

specifically, the disparity has been relatively found to be more prevalent in the remote parts of Nigeria compared with the urban cities⁴⁵⁹. This illustrates the fact that the people who live in the rural areas, in fact, are faced with poor social and economic conditions than those living in the urban cities.

Many studies have investigated income distribution and the relevant variables that contribute to its disparities. According to the literature, several factors have been identified as responsible for inequality in many countries. These factors include urban-rural disparity, education attainment level of household members, age distribution, gender and regional differences among others⁴⁶⁰. Ipinnaiye investigated the level of inequality in peri-urban and urban areas of Ibadan. The result showed that non-farm income contributes the most to overall income inequality in both the peri-urban and urban areas with a higher income inequality found in peri-urban areas⁴⁶¹. A similar study was conducted by Adebayo⁴⁶², who found that agricultural income contributes most to the overall income inequality in the rural areas in Ibadan metropolis, while non-farm income makes the largest contribution to overall income inequality in the urban areas accounting for 88%. It was also found that transfer income reduces urban overall income inequality by 0.13%.

⁴⁵⁹ Oyekale, A., Adeoti, A.I. & Ogunnupe, T.O. (2006). Measurement and Sources of Income Inequality Among Rural and Urban Households in Nigeria. University of Ibadan. PMMA Working Paper No. 2006-20. Retrieved from http://papers.ssrn.com/so13/cf_dev/absbyauth.cfm.

⁴⁶⁰ Akita, T., Lukman, R. A. & Yamada, Y. (1999) Inequality in the Distribution of Household Expenditure: A Theil Decomposition Analysis. *The Developing Economies*, 37(2), 197-221.

⁴⁶¹ Ipinnaiye, A.O. (2001). *A Decomposition Analysis of the Sources of Income Inequality in Ibadan Metropolis*. Unpublished B.Sc. Project, Department of Agricultural Economics, University of Ibadan, Nigeria.

⁴⁶² Adebayo, O. (2002). *Sources and Measurement of Inequality Among some Rural and Urban Households in Ibadan Metropolis*. B.Sc. Project, Department of Agricultural Economy, University of Ibadan, Nigeria.

On the contrary, Awoyemi and Adeoti used the standard Gini decomposition approach to identify the causes of income inequality in rural Nigeria⁴⁶³. The results showed that agricultural income contributed the most to total income, but it also increases income inequality while non-farm income was found to decrease income inequality. Piesse *et al* conducted a study to analyse the effects of crop, animal, and non-farm income on the distribution of total income in Chiweshe, a rural community in Zimbabwe⁴⁶⁴, using Gini decomposition for the analysis. The results show that non-farm income decreases inequality in rural areas.

Also, another study was conducted to analyse the impact of non-farm income on income inequality in rural Egypt⁴⁶⁵. The study used household-level data from a nationally representative survey. The decomposition was done using total rural income among five sources of income, including non-farm, agricultural, livestock, rental, and transfer. It was found that while non-farm income represents the most important inequality-decreasing source of income, agricultural income represents the most important inequality-increasing source of income.

Besides the economic causes of inequality, there is evidence on the influence of other social factors such as educational level on income inequality. Alayande studied the decomposition of income inequality and poverty in Nigeria. The study used the data from Federal Office of Statistics (FOS) which was analysed using the regression-based approach⁴⁶⁶. The results revealed that both primary and post-secondary educational

⁴⁶³ Awoyemi, T.T. & Adeoti, I.A. (2004). The Decomposition of Income Inequality by Sources of Income: The Rural Nigerian Experience. *African Journal of Economic Policy*, 11(1), 1-16.

⁴⁶⁴ Piesse, J., Simister, J. & Thirtle, C. (1998). *Modernization, Multiple Income Sources and Equity: A Gini Decomposition for the Communal Lands in Zimbabwe*. JEL classification: D31.

⁴⁶⁵ Adams, R.H. (1999). *Non-farm Income, Inequality and Land in Rural Egypt*. Unpublished Report for Comment, World Bank, Washington DC: PRMPO/ MNSD.

⁴⁶⁶ Alayande, B. A (2003). *Decomposition of Inequality Reconsidered: Some Evidence from Nigeria*. A paper presented to the UNU/WIDER conference on inequality Poverty and Human Well-being, Helsinki, Finland.

attainments are significant in reducing income inequality in Nigeria. Also, it was found that the number of unemployed in the households contributed positively to income inequality. In other words, to effectively reduce income inequality in the rural Nigeria, efforts should be directed towards improving the human capital base to ensure human development and well-being of the people. The next section discusses Islamic view on social justice.

University of Malaya

CHAPTER 4: RESEARCH METHODOLOGY

4.1 INTRODUCTION

This chapter presents the entire methodological framework adopted in conducting the current study. Methodology plays an important role as a body of knowledge which reinforces the kinds of questions that can be addressed and the type of the evidence that is generated in a research⁴⁶⁷. In this chapter, besides the philosophical stance of the study, the research design, research approach, population, sample and the technique through which the respondents were enlisted are described, data collection procedures are explained, and the research instruments, pilot study procedures, and data analyses used are discussed.

4.2 RESEARCH PHILOSOPHY

Research philosophy is a belief on the way data about a phenomenon should be collected and analysed⁴⁶⁸. It influences the way researchers see things and their choice of method of enquiry⁴⁶⁹, in other words, they see everything through this philosophical lens. There are two possible ways to better understand philosophical worldview, namely ontology and epistemology. The ontological and epistemological position of social scientists plays an important role in shaping the orientation to their research⁴⁷⁰. With respect to ontological dimension, it shows researchers' view about the nature of social reality, while epistemology is a general set of assumptions which addresses how we

⁴⁶⁷ Clark, D., Lotto, L. & Astuto, T. (1984). Effective schooling and school improvement: A comparative analysis of two lines to inquiry. *Educational Administration Quarterly* 20, 41-68.

⁴⁶⁸ Levin, D. M. (1988). *The opening of vision: Nihilism and the postmodern situation*. London: Routledge.

⁴⁶⁹ Abbott, A. (1998). The Causal Devolution. *Sociological Methods & Research* 27(2), 148- 181.

⁴⁷⁰ Marsh, D., & Furlong, P. (2002). A skin, not a sweater: Ontology and epistemology in political science. In D. Marsh & G. Stoker (Eds.), *Theory and methods in political science* (2nd ed., pp. 1-16). New York, NY: Palgrave Macmillan.

come to know a particular social reality which is regarded as acceptable knowledge⁴⁷¹. The term epistemology is derived from the Greek word epistēmê, which refers to knowledge. Therefore, in a simplified way, a researcher has to understand the epistemology to adopt in a study, which is explained through different philosophies such as; positivist and interpretivist⁴⁷².

From the positivist view, reality is stable and can be observed and described from an objective viewpoint without any interference with the phenomena being studied⁴⁷³. The main objective of positivist approaches is to discover empirical generalisations in connection with social phenomena⁴⁷⁴. Hence, positivism refers to the philosophical stance of the natural scientist whereby a research is conducted through quantifiable observations.

Among the proponents of positivist view are; Comte, Mill, Durkheim, Newton, and Locke⁴⁷⁵. This school of thought argues that research progresses by developing hypotheses from an existing theory which is later tested with the aim of contributing to the further development of the theory which requires large number of sampling selected randomly⁴⁷⁶. In other words, they assume knowledge is achieved by following a precise,

⁴⁷¹ Trochim, W. M. (2000). The research methods knowledge base. Retrieved August 13, 2016, from <http://www.socialresearchmethods.net/kb/>; Bryman, A. (2008). *Social Research Methods*. (3rd ed.). Oxford: Oxford University Press; Saunders, M., Lewis, P. & Thornhill, A. (2009). *Research methods for business students*. (5th ed.). Harlow: Pearson Education

⁴⁷² Saunders, M., Lewis, P. & Thornhill, A. (2009). *Research methods for business students*. (5th ed.). Harlow: Pearson Education; Bryman, A. (2001). *Social Research Method*. Oxford: Oxford university Press.

⁴⁷³ Levin, D. M. (1988). *The opening of vision: Nihilism and the postmodern situation*. London: Routledge.

⁴⁷⁴ Johnson, G. L. (1986). *Research methodology for economists*. New York: Macmillan.

⁴⁷⁵ Smith, J. K. (1983). Quantitative versus qualitative research: An attempt to clarify the issue. *Educational Researcher* 12: 6–13

⁴⁷⁶ *ibid*

predetermined approach in gathering data⁴⁷⁷. However, the positivist view has been criticised for several reasons. There have been question of whether the social world can and should be studied according to the same approaches and procedures as the natural sciences⁴⁷⁸. It is also criticised for its limitations in understanding social reality⁴⁷⁹.

The interpretivist approach relates to epistemological position in social science, which views the world as constructed, interpreted, and experienced by people in their interactions with each other and with wider social systems⁴⁸⁰. Following this and considering the nature of this study which aims to assess the perceptions and opinions of Nigerian Muslims on human development, in addressing the research questions stated in chapter one, the main guiding philosophical assumptions of this study is based on interpretive approach. This philosophical assumption plays an essential role in creating the overall understanding of how a study is designed and carried out in line with social reality⁴⁸¹.

The interpretive paradigm is concerned with understanding the world as it is from subjective experiences of individuals. It is easier to understand people's perceptions concerning their own behaviours⁴⁸² through a detailed and qualitative

⁴⁷⁷ Creswell, J. W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. (3rd ed.). CA: Thousand Oaks, Sage Publications, Inc.

⁴⁷⁸ Olson, H. (1995). Quantitative "versus" qualitative research: The wrong question. Retrieved August 15, 2016, from www.ualberta.ca/dept/slis/cais/olson.htm; Bryman, A. (2008). *Social Research Methods*. (3rd ed.). Oxford: Oxford University Press.

⁴⁷⁹ FadzilaAzni Ahmad (2010). KaedahPengurusanInstitusi-institusi Pembangunan Berteraskan Islam di Malaysia. Selangor: UPENA; Muhammad SyukriSalleh (2011). "KeArahPembinaanKaedahPenyelidikanBerteraskan Islam", in ZakariaBahari, FadzilaAzni Ahmad &Roselee Shah Shaharudin (eds.), *PengurusanIlmu, Ekonomidan Pembangunan Berteraskan Islam*. Pulau Pinang: PenerbitUniversitiSains Malaysia.

⁴⁸⁰ Bogdan *et al.*, 2007; Lincoln *et al.*, 2007; Maxwell, 2012; Merriam, 2001

⁴⁸¹ Bogdan & Biklan, 1982; Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 485-499). Thousand Oaks, CA: Sage.

⁴⁸² Hussey, J., & Hussey, R. (1997). *Business research*. Basingstoke: Macmillan.

manner in pursuit of knowledge⁴⁸³. Thus, interpretive approach using qualitative research methodologies seek to understand knowledge based on social reality through investigation, interpretation, and description of social realities⁴⁸⁴.

Understanding in the social sciences is inherently different from explanation in the natural sciences. They use meaning (versus measurement) oriented methodologies, such as interviewing or participant observation, that rely on a subjective relationship between the researcher and subjects. As a main technique, the study seeks to elicit opinions from participants through a structured questionnaire. Consequently, this study is conducted using a qualitative research methodology, as it involves an exploration of the opinions and perceptions of the respondents.

The interpretive philosophical stance on epistemology and ontology, relates to the Islamic worldview. Thus, in relation to this study, the ontology 'the truth' is the revelation from the Qur'an and the epistemology of unity of knowledge underpinned by the *tawhidi* worldview is the uniquely universal methodology to understand social realities, while human understanding or knowledge through his social interactions make meaning out of this body of revealed knowledge. According to Imam al-Ghazali, humans have a universal similarity along the spiritual components, which are the spirit (al-ruh), the intellect (al-'aql), the soul (al-nafs) and the heart (al-qalb)⁴⁸⁵. This makes the discussion on human development and well-being according to Islamic worldview more holistic. However, despite recognising the lack of objectivity sometimes

⁴⁸³ Kaplan, B., & Maxwell, J. A. (1994). Qualitative research methods for evaluating computer information systems. In J. G. Anderson, C. E. Aydin, & S. J. Jay (Eds.), *Evaluating health care information systems, methods and applications* (pp. 45-68). Thousand Oaks, CA: Sage.

⁴⁸⁴ Bassey, M. (1995). *Creating Education through Research: A Global Perspective of Educational Research for the 21st Century*. Newark: Kirklington Moor Press; British Educational Research Association; Cohen, L., *et al.* (2003). *Research Methods in Education* 5th. From <http://search.ebscohost.com/login.aspx?direct=true&scope=site&db=nlebk&db=nlabk&AN=7 7071>

⁴⁸⁵ Noor Shakirah Mat Akhir (2008). *Al-Ghazali and His Theory of the Soul: A Comparative Study*. Pulau Pinang: PenerbitUniversitiSains Malaysia.

associated with interpretivist research methods, this study still finds it more appropriate due to the nature of this research.

4.3 RESEARCH DESIGN

One of the preliminary steps before commencing data collection or analysis in social research is to identify a research design or structure. Research design provides a useful framework of interrelated components of a research which guides a researcher throughout the research process. It is defined as “a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings”⁴⁸⁶. It is also described as the overall strategy that validates and rationalizes the logic and the principles incorporated in any research methodology and methods and how these elements help in answering the research question or testing the research hypothesis or proposition⁴⁸⁷. In other words, a research design ensures the proper method of obtaining relevant and strong evidence in answering the research questions as clearly as possible. In general, research design is classified into several types including; cross-sectional, case study, exploratory, longitudinal and others⁴⁸⁸.

Given the nature of the present study and its target population, cross-sectional design method was adopted. This method is considered the most popular and widely employed design in social science research which includes questionnaires and structured

⁴⁸⁶ Burns, N. & Grove, S.K. (2003). *Understanding nursing research* (3rd ed.). Philadelphia: W.B. Saunders Company. Pennsylvania. USA.

⁴⁸⁷ Polit, D.F., Beck, C.T. & Hungler, B.P. (2001). *Essentials of Nursing Research: Methods, Appraisal and Utilization*. (5th ed.). Philadelphia: Lippincott Williams & Wilkins; Jupp, V. (2008). *The Sage Dictionary of Social and Cultural Research Methods*. London: Sage Publications; Yin, R. K. (1989). Case study research: Design and methods. *Applied Social Research Series*, 5. London: Sage.

⁴⁸⁸ De Vaus, D.A. (2001). *Research Design in Social Research*. Thousand Oaks: Sage Publications; Kumar, R. (2005). *Research Methodology-A Step-by-Step Guide for Beginners*. (2nd.ed.). Singapore: Pearson Education; Sekaran, U. & Bougie, R. (2009). *Research method for business; a skill building approach*. (5th ed.). UK: John Wiley & Son Ltd; Bryman, A. (2008). *Social Research Methods*. (3rd ed.). Oxford: Oxford University Press.

interviews⁴⁸⁹. A cross-sectional design involves collection of data from a sample of an entire population, from individuals or groups at a specific time as a basis for inferring the populations' characteristics⁴⁹⁰. It is usually conducted to estimate the prevalence of the outcome of interest for a given population. This survey of the population may be carried out once or repeatedly at different points in times.

Since cross-sectional design involves collection of data at a specific time without any need for a range of follow-up stages or interventions prior to data analysis, the data collected for this study represents the views of the respondents at that point and time of data collection. More importantly, this method provides a relatively convenient, quick, easy and cost effective manner to gather data and interpret results in an accurate and useful way for generating and clarifying hypotheses or piloting new measures which could lay the groundwork for decisions about follow-up studies⁴⁹¹.

Meanwhile, the present study focuses on the experience of Muslims in the four selected rural communities of South-western Nigeria, it is considered country-specific; as such it is a case study. Case studies are not necessarily studies of individuals⁴⁹²; it can be conducted on a country, on a group, on an institution, on a neighbourhood, on a resolution, on a service, on a programme and many more. While case study research is

⁴⁸⁹ Bryman, A. (2008). *Social Research Methods*. (3rd ed.). Oxford: Oxford University Press.

⁴⁹⁰ *ibid*

⁴⁹¹ De Vaus, D.A. (2001). *Research Design in Social Research*. Thousand Oaks: Sage Publications; Kraemer, H. C. (1994). Special methodological problems of childhood developmental follow-up studies: Focus on planning. In S. L. Friedman & H. C. Haywood (Eds.), *Developmental follow-up: Concepts, domains, and methods*, 259–76. California, CA: Academic Press.

⁴⁹² Robson, C. (2002). *Real World Research*. A Resource for Social Scientists and Practitioner Researches, 2nd edition. Blackwell: Oxford

not the same as qualitative research, nearly all qualitative researchers use an in-depth case study to establish representations⁴⁹³.

Furthermore, this research is relatively new especially in the context of Nigeria since there still a dearth of knowledge in terms of the determinant factors of human development and the contributory factors of overall well-being using an Islamic framework. It is also exploratory in nature as it aims to explore the behaviour patterns of respondents in line with social reality. An exploratory research approach helps a researcher to find answers to the “what” questions by clarifying and defining the nature of a problem⁴⁹⁴. Therefore, based on the nature and purpose of this study, the three aforementioned research designs were utilized.

4.4 RESEARCH APPROACH

Research approach focuses on the process to achieve a desired outcome of a research. It is basically derived from different research philosophies⁴⁹⁵. A research approach is described as an effective strategy for increasing the validity of social research⁴⁹⁶. In general, research approaches are classified into three categories; inductive, deductive, and mixed⁴⁹⁷.

⁴⁹³ Neuman, W. L. (2000). *Social research methods: Qualitative and quantitative approaches* (4th ed.). Boston: Allyn and Bacon.

⁴⁹⁴ Zikmund, W. G. (1994). *Business Research Methods*, (4th ed.). New York: Harcourt Brace College Publishers.

⁴⁹⁵ Saunders, M., Lewis, P. & Thornhill, A. (2009). *Research methods for business students*. (5th ed.). Harlow: Pearson Education.

⁴⁹⁶ Creswell, J.W. (2007). *Qualitative inquiry and research design: Choosing among five approaches*. (2nd ed.). California, CA: Sage, Thousand Oaks.

⁴⁹⁷ Sekaran, U. (2003). *Research methods for Business: A Skill Building Approach*. (4th ed.). US: John Wiley& Sons, Inc.

A number of studies have discussed the factors that determine the choice between the deductive, inductive or mixed research approaches⁴⁹⁸. While it is claimed that quantitative studies embrace a deductive approach which places emphasis on theory testing⁴⁹⁹, it is asserted that qualitative studies adopt an inductive approach which stresses on the generation of theories⁵⁰⁰. The choice on whether to use a deductive, an inductive or a mixed approach in a research is determined by the start of the research. In other words, if a study aims to test a theory using secondary data to determine whether the theory is valid or otherwise, then such a study is using a deductive approach. Thus, adopting a deductive research approach simply means testing theory by empirical observation.

On the other hand, if a study attempts to create a connection between theory and social reality by using primary data, that study is considered inductive in nature. Hence, inferences are drawn from the basis of observation of particular facts and these conclusions explain the facts while the facts support the conclusion⁵⁰¹. The mixed approach is basically the combination of both deductive and inductive approaches.

Considering the nature of this study, an inductive approach is applied as it commenced from field research using primary data to establish a general trend in the respondents in order to reach a conclusion. Specifically, the primary data was collected in Nigeria using questionnaire survey. In other words, this study starts from specific

⁴⁹⁸ Cavaye, A.L.M. (1996). Case study research: a multi-faceted research approach for IS. *Information Systems Journal*. 6(3), 227-242; Hussey, J. & Hussey, R. (1997). *Business research: a practical guide for undergraduate and postgraduate students*. Basingstoke: Macmillan; Perry, C. (2001). Process of a case study methodology for postgraduate research in marketing. *European Journal of Marketing*, 32(9/10), 76-85.

⁴⁹⁹ Bryman, A. & Bell, E. (2007). *Research Designs. In Business Research Methods*. New York, NY: Oxford University Press.

⁵⁰⁰ *ibid*

⁵⁰¹ Cooper, D.R., & Schindler, P.S. (2003). *Business Research Methods*. (8th ed.). Boston: McGraw-Hill Irwin; Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business research methods*. (9th ed.). Mason, OH: South-Western.

whereby the primary data was collected to explore the behaviour patterns of respondents and later moved to generalize the findings.

4.5 POPULATION OF THE STUDY

Population represents the set of individuals, groups, events or organisation which a researcher intends to conduct research on. In other words, it simply refers to the total number of clusters from which data can be collected or which meet the criteria for inclusion in a study⁵⁰². The present study was conducted in Ibadan metropolis, the capital city of Oyo State and the third largest city in Nigeria after Lagos and Kano⁵⁰³. The metropolis comprises 11 local government areas (LGAs) with 5 urban areas namely Ibadan North, Ibadan North-East, Ibadan North-West, Ibadan South-East, Ibadan South-West, and 6 semi-urban areas namely Akinyele, Egbeda, Lagelu, Oluyole, Ona Ara, and Ido.

The population of this study includes rural residents in the semi-urban areas of Ibadan, Oyo State in the South-western zone of Nigeria. The present study was carried out in 4 selected surrounding rural areas namely Ido, Oluyole, Ona-ara, and Akinyele within Ibadan metropolis. These locations were selected based on their classification as rural areas and on the grounds that the areas are different in terms of healthcare provision, education, and occupation. For instance, Lagelu and Egbeda represent semi-urban areas where there has been intervention from government of Oyo State.

On the other hand, the other 4 rural areas represent areas where more still needs to be done in terms of education, health facilities and employment creation. In addition, these communities have participated in the Local Economic Empowerment and

⁵⁰² Vockwell, E.L. & Asher, J.W. (1995). *Educational Research*. (2nd ed.). London: Prentice Hall; Parahoo, K. (1997). *Nursing Research: Principles, Process, Issues*. London: Macmillan; Burns, N. & Grove, S.K. (2003). *Understanding nursing research*. (3rd ed.). Philadelphia: W.B. Saunders Company.

⁵⁰³ Nigeria. National Population Commission. (2006). *Population Census*.

Development Strategy (LEEDS) programme and have benefited from the rural infrastructural development programmes of Oyo state. Also, the inhabitants in these areas share the same economic activity, with farming as the main occupation.

Furthermore, study area is a predominantly Yoruba speaking area with other ethnic groups such as Hausa, Fulani, Igede, and Ibo being in the minority. These rural communities are headed by Baales and Chiefs who are custodians of the people's tradition. Table 4.1 below shows the population distribution of the study.

Table 4.1: Population Distribution of the Selected Rural Areas

| S/N | Local Governments | Headquarters of Local Governments | Population (N) |
|--------------|-------------------|-----------------------------------|----------------|
| 1 | Akinyele | Moniya | 211,811 |
| 2 | Ido | Ido | 104,087 |
| 3 | Ona-Ara | Akanran | 265,571 |
| 4 | Oluyole | Idi-Ayunre | 203,461 |
| Total | | | 784,930 |

Source: National Bureau of Statistics (2010)

4.6 SAMPLE AND SAMPLING TECHNIQUE

Sample size plays a significant role in obtaining stable, meaningful estimations and interpretation of results⁵⁰⁴. Although, there is little consensus on recommended sample, a size of 200 or above is believed to provide sufficient statistical power for data analysis⁵⁰⁵.

⁵⁰⁴ Hair, *et al.* (2006). *Multivariate data analysis*. (6th ed.). Uppersaddle River, N.J.: Pearson Prentice Hall.

⁵⁰⁵ Sivo, *et al.* (2006). The Search for 'Optimal' Cut-off Properties: Fit Index Criteria in Structural Equation Modelling. *The Journal of Experimental Education*, 74(3), 267-289; Hoelter, D. R. (1983). The analysis of covariance structures: Goodness-of-fit indices. *Sociological Methods and Research*, 11, 325-344; Hair *et al.*, (2006). *Multivariate data analysis*. (6th ed.). Uppersaddle River, N.J.: Pearson Prentice Hall; Moore, D. & McCabe, G. (2006). *Introduction to the practice of statistics*. (4th

The study area covered four selected rural communities of Ibadan metropolis, Nigeria. The population estimate of the area based on the 2006 national census figure was 784,930⁵⁰⁶. This indicates that there are a significant number of people living in the rural part of Ibadan metropolis. The sample in this study comprised Muslim individuals, aged between 20 and 49 years. This group of respondents was envisaged to provide relevant information on various related issues of interest in this study, especially on integrative social-rights, that is, human rights and social justice, and human development based on an Islamic framework without any bias to gender groups. The choice of the study area was based on the fact that the area is considered relatively disadvantaged in terms of social and economic opportunities.

In addition, the sampled respondents constitute a homogenous group with a similar religious and cultural heritage. Moreover, the rural setting provides population concentration in a smaller community and in close proximity to the other communities which makes it more accessible for data collection purposes. Thus, these shared characteristics form the basis for participation in this study⁵⁰⁷.

A stratified random sampling technique was used in conducting the study. This method is widely used in social science research. It reduces potential selection bias as much as possible. Estimates of the sample size were made using standard procedures for stratified random sampling whereby each stratum contributes proportionately to its size in the population⁵⁰⁸. For example, if stratum i contains N_i rural population of which n_i

ed.). New York, NY: Freeman; Sekaran, U. (2003). *Research methods for Business: A Skill Building Approach*. (4th ed.). US: John Wiley & Sons, Inc.

⁵⁰⁶ Nigeria. National Bureau of Statistics (2010). *Population Figures*.

⁵⁰⁷ Burns, N. & Grove, S. K. (2003). *Understanding nursing research*. (3rd ed.). Philadelphia: W.B. Saunders Company.

⁵⁰⁸ Wiersma, W. (1991). *Research methods in education: An introduction* (5th ed.). Boston: Allyn & Bacon.

population responds with a total respondent of E_i for the survey, then the estimated total respondents in stratum i is given by:

$$(N_i / n_i) * E_i,$$

where N_i is the total population in stratum i and stratum i represents each selected rural community. Totals are then computed by adding estimates for appropriate strata. After identifying the stratifications, purposive random sampling technique was used to select respondents for the study. This sampling technique guarantees a representative sample with higher probability⁵⁰⁹. Table 4.2 presents the profile of the respondents according to location.

Table 4.2: Distribution of the sample according to location

| S/N | Location | Population (N) | Sample (n) |
|-----|--------------|----------------|------------|
| 1 | Akinyele | 211,811 | 104 |
| 2 | Ido | 104,087 | 51 |
| 3 | Ona-Ara | 265,571 | 130 |
| 4 | Oluyole | 203,461 | 99 |
| | Total | 784,930 | 384 |

Source: National bureau of statistics (2010)

4.7 RESEARCH METHOD

The choice of research method is one of the significant steps in the research process⁵¹⁰. Generally, research methods are categorised into three (3) main groups; qualitative, quantitative and mixed methods. Qualitative methods typically involve an instrument such as in-depth interviews (both structured and semi-structured), observation, focus

⁵⁰⁹ Creswell, W.J. (1998). *Qualitative inquiry and research design: choosing among five traditions*. London: Sage; Sekaran, U. (2003). *Research methods for business* (4th ed.). Hoboken, NJ: John Wiley & Sons.

⁵¹⁰ Buchanan, D. & Bryman, A. (Eds.). (2009). *Handbook of Organizational Research Methods*. London: Sage.

groups, or critical incident techniques⁵¹¹. On the other hand, quantitative methods involve surveys using structured questionnaires; the mixed methods or triangulation methods combine the quantitative and qualitative methods⁵¹². However, the choice to use quantitative, qualitative or mixed methods often depends on the research question(s).

Since the present study aims to assess respondents' economic opinions, social behaviour, and religious decisions, the survey research technique using a questionnaire to collect data is considered suitable. Survey research is a popular technique which uses quantitative procedures to administer a survey to a sample or to the entire population of the study. This method has a rich historical antecedent which could be traced back to the early 18th century⁵¹³. The method provides an overview vis-à-vis the behaviour and perceptions of people using either a questionnaire or interview or both. It uses the data collected from a target number of people to generalize findings to the entire population⁵¹⁴.

The questionnaire used in this study provides several advantages. First, it allows uniqueness in gathering primary information directly from the target group in the selected rural communities of Ibadan metropolis. Second, it provides fair population representation for the target group in these communities⁵¹⁵. Third, it offers complementary data to the existing secondary sources on human development in rural

⁵¹¹ Fitzgerald, L. & Dopson, S. (2009). *Comparative case study design: their utility and development in organizational research*. In D.A Buchaman & A. Bryman (eds.).

⁵¹² Bryman, A. (2012). *Social Research Methods*. (4th ed.). Oxford: Oxford University Press.

⁵¹³ De Landsheere, (1988) cited in Creswell. J.W. (2007). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. (2nd ed.). Thousand Oaks, California, CA: Sage Publications.

⁵¹⁴ Neuman, W. L. (2000). *Social research methods: Qualitative and quantitative approaches* (4th ed.). Boston: Allyn and Bacon.

⁵¹⁵ Babbie, E. (1988). *The Practice of Social Research*. (8th ed.). CA: Wadsworth, Belmont; Fowler, F. J.(2002). *Survey Research Methods*. (3rd ed.). California: Thousand Oaks, Sage Publications.

Nigeria⁵¹⁶. Furthermore, using a questionnaire provides a quick, efficient and relatively accurate means of assessing information about the population which is considered appropriate in this type of study especially when there is lack of sufficient and updated secondary data. Additionally, a questionnaire avoids the embarrassment of direct questioning, ensures confidentiality and also enhances the validity of the responses⁵¹⁷. However, in spite of the advantages of using this questionnaire technique, there exist some weaknesses which include difficulty in securing a high response rate⁵¹⁸.

4.8 INSTRUMENTATION AND QUESTIONNAIRE ADMINISTRATION

The approach taken in this study is the survey method whereby questionnaire is used as the main instrument to collect primary data from identified Muslim respondents in four (4) selected local communities in Ibadan metropolis. The focus of the questionnaire was on the key areas of interest covered in this study. The various dimensions measured by the questionnaire are derived from the literature search while some other questions are adapted from the previously validated instruments. This was to enable the focus on human development in an Islamic framework.

To provide a wider choice of responses, the data was collected using a 7-point Likert scale questionnaire. Using this 7-point Likert scale gives the respondents a wider choice of responses which consequently have impact on the data analysis⁵¹⁹. This range

⁵¹⁶ Lyberg, et al., (1997). *The sage handbook of organizational research methods*. London: Sage, 465-483.

⁵¹⁷ Babbie, E. (1988). *The Practice of Social Research*. (8th ed.). CA: Wadsworth, Belmont.

⁵¹⁸ Armstrong, J. S. & Overton, T. S. (1977). Estimating Nonresponse Bias in Mail Surveys. *Journal of Marketing Research*, 14(3), 396-403; Connelly, N., Brown, T.L. & Decker, D.J. (2003). Factors affecting response rates to natural resource-focused mail surveys: empirical evidence of declining rates over time. *Soc. Nat. Res.* 16(3), 541-549.

⁵¹⁹ DeVellis, R. F. (2003). *Scale development: Theory and applications*. (2nd ed.). CA: Thousand Oaks, Sage Publications, Inc.

of choices was used to enhance a high level of consistency in scale measurement⁵²⁰. The options range from one (1) representing the lowest degree of acceptance and seven (7) reflecting the greatest degree of acceptance.

The questionnaire is divided into six major sections (A - E) whereby information on respondents' personal views on human development in relation to their personal life is gathered. The front page contains the cover letter explaining the purpose of the study and the importance of the respondent's response. The confidentiality of each respondent was also highlighted to encourage participation. While section A addresses the demographic details of respondents, such as; gender, age, marital status, local government area, educational qualification, occupation, monthly income, and the remaining sections (B - E) accord the study the needed relevant data on the variables which had been identified as relevant to achieve the stated objectives of the study. Specifically, questions included the level of awareness, attitude, and exposure in relation to social and economic variables. It also included questions on perception in terms of process and outcome of human development programs in the country using an Islamic framework as a benchmark.

The questionnaire had closed-end questions and the items were worded in a simple manner to make it understandable to the respondents on a 7-point Likert scale where 1 = strongly disagree (SD), 2 = disagree (D), 3 = partially disagree (PD), 4 = neither agree nor disagree (N), 5 = partially agree (PA), 6 = agree (A) and 7 = strongly agree (SA). This range of choices was used to enhance a high level of consistency in scale measurement⁵²¹.

⁵²⁰ Caruana, A., Ewing, M.T. & Ramaseshan, B. (2000). Assessment of the three-column format SERVQUAL: An experiment approach. *Journal of Business Research*, 49(2), 57-65.

⁵²¹ *ibid*

All instruments were in English, because the target group have the requisite proficiency in this language. In Nigeria rural areas, people tend to be exposed to a bit of communication techniques that is geared toward the English language. Many printed newspapers, television and radio programs, as well as movies, are in English. Even though, Nigeria has three major languages; Yoruba, Hausa and Igbo, English remains the official language of communication in the country. Accordingly, to facilitate the data collection process and analysis of data, questionnaires must be made attractive to the potential respondents, appear simple, not too time-consuming to complete and address the objectives of the study⁵²². Therefore, the questionnaire used for this study was designed in this manner. It was designed in a way to translate the objectives of the study into several questions.

After considering the strengths and drawbacks of different methods of data collection, the questionnaire was personally administered instead of being distributed through the mail or electronic device. This method was considered as most appropriate in administering the questionnaire to the respondents. The method is commonly known as drop off survey⁵²³ or delivery and collection technique⁵²⁴. This collection technique has a unique feature that blends the advantages of both mail survey and personal interview. The method creates confidence and accuracy on the part of the respondents as the researcher is not physically present. It also has a potential for extremely high response rate at a cheaper cost⁵²⁵. It has been claimed that respondents are more likely to give false replies and socially desirable responses when a face-to-face technique is

⁵²² Fowler, F.J. (1984). *Survey Research Methods*. London: Beverly Hills, Sage Publications.

⁵²³ Hair J.F., Bush R.P. & Ortinau D.J. (2003). *Marketing research: within a changing information environment*. New York, NY: McGraw-Hill/Irwin.

⁵²⁴ Saunders, M., Lewis, P. & Thornhill, A. (2003). *Research method for business students*. (3rd ed.). New York, NY: Prentice Hall.

⁵²⁵ Sekaran, U. (2003). *Research methods for Business: A Skill Building Approach*. (4th ed.). US: John Wiley& Sons, Inc.

used⁵²⁶. Although, there are certain shortcomings associated with this technique, mail and electronic methods have a higher number of disadvantages which include low response rate and absence of willingness from participants to complete the questionnaire.

To make the data collection process easier, four delegates who are familiar with the study location were contacted. The delegates were briefed on the aims and objectives of the research and how the questionnaires should be completed before distributing them. Also, the delegates were informed of the respondents' rights and that their consent must be sought on their readiness to partake in the research project. The delegates helped in distributing the questionnaires and the completed questionnaires were collected at the agreed time. Prior to this, the researcher applied for permission from the local government office of the 4 selected rural communities to make it aware of and also allow the distribution of the questionnaires of the study. When this permission was obtained, procedures to collect data in the relevant localities in Ibadan metropolis were undertaken.

Subsequently, to ensure adequate return of the questionnaires within the scheduled time of the research, the respondents were given sufficient time to complete the questionnaire while the researcher was consistent in monitoring the distributed survey questionnaires.

Conducting a field study in Nigeria where the researcher is much familiar helps to better evaluate the quality of empirical data provided by the respondents. The experience of working with local people promotes personal relationship which ultimately boosts their willingness to participate in this study. From this standpoint, conducting a survey in one's own area can increase the chances of high response rate which has implication for the study. A total of 500 survey instruments were initially

⁵²⁶ Blair *et. al.*, (1977). How to ask questions about drinking and sex: response effects in measuring consumer behavior. *Journal of Marketing Research*, 14, 316-321.

distributed out of which 384 (76.8%) were returned. The duration for distributing and receiving the questionnaires was two months.

The data obtained from the questionnaire were subjected to further preliminary analysis such as data screening and cleaning, normality test using skewness and kurtosis. In addition, Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity were also conducted. Thereafter, an exploratory factor analysis was conducted to establish the dimensions of the proposed hypothesised model using SPSS 16.0 and AMoS 21.0 software.

4.9 PILOT STUDY

A pilot study can concisely be defined as a pre-study of the main study. It identifies latent problems related to the research procedure of a study⁵²⁷, whereby, the researcher will be informed to devise precautionary procedures to achieve the best result. In the present study, a pilot test was conducted before embarking on the main fieldwork and the results indicated that the instrument used in this study can be useful in other rural settings. The pilot test was conducted in two stages: the validity and the reliability of the instrument. The validity test was conducted first followed by the reliability test.

4.9.1 Validity and Reliability

The two most important and essential characteristics of any measurement procedure are validity and reliability⁵²⁸. Validity and reliability allow the researcher to assess the degree of measurement error in a study and subsequently attempt to minimise any errors in the entire process of a study⁵²⁹. Therefore, to accomplish a survey research, it is

⁵²⁷ van Teijlingen *et al.* (2001). The importance of conducting and reporting pilot studies: the example of the Scottish Births Survey. *Journal of Advanced Nursing*, 34, 289-295.

⁵²⁸ Creswell, J. W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. (3rd ed.). CA: Thousand Oaks, Sage Publications, Inc.

⁵²⁹ Pallant, J. (2011). *SPSS survival manual: A step by step guide to data analysis using the SPSS program*. (4th ed.). Australia: Allen & Unwin.

essential to ensure the validity and the reliability of the data. In general, the survey research method is less valid but robustly reliable⁵³⁰. Hence, the validity of data can be improved through careful sampling, accurate instruments, and the appropriate statistical analysis of data⁵³¹. Similarly, reliability can be ascertained when repeated respondents' responses stay the same over time, which contributes significantly to the minimization of bias due to the effect of the researcher.

4.9.1.1 Validity of the Instrument

Validity can be described as the extent to which the instrument of a study measures the degree of appropriateness of a research measure scale⁵³². It determines whether a research actually measures what it was intended to measure or how truthful the inquiry outcomes are⁵³³. This enables the researcher to compare the results with the research results of others. The validity process entails the design of the questionnaire items which require detailed understanding of the items to be measured in order to enhance accurate measurement⁵³⁴.

There are many types of validity procedure for questionnaire items. One of such is content validity. Content validity is simply the degree to which the questions on the questionnaire and the scores from the questions are representative of all the possible questions that a researcher could ask about the content rather than some particular

⁵³⁰ Babbie, E. (2001). *The practice of social research*. (9th ed.). Wadsworth, Belmont.

⁵³¹ Cohen, et al. (2004). *Research Methods in Education*. (5th ed.). London, UK; Routledge Falmer.

⁵³² Bryman, A. (2012). *Social Research Methods*. (4th ed.). Oxford: Oxford University Press; Gorman, G.E. & Clayton, P. (1997). *Qualitative research for the information professional*. Library Association Publishing.

⁵³³ Joppe, M. (2000). *The Research Process*. Retrieved from <http://www.ryerson.ca/~mjoppe/rp.htm> on September 24, 2013.

⁵³⁴ Hair et al. (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

aspect⁵³⁵. It represents the strength of the relationship between questionnaire items⁵³⁶. Bollen described content validity as a qualitative approach where the concept of a study is made clear for the analyst to judge whether the measures fully represent the study area⁵³⁷.

Thus, prior to the distribution of questionnaires for a pilot test, comments on the content validity of the items were sought from three lecturers in the field of study and two personnel from the national planning commission (NPC) (Appendix A) in terms of item difficulty⁵³⁸. Based on the suggestions made, the researcher rephrased the wordings of some questions and also modified some imprecise questions by adding some relevant content. In addition, four (4) items deemed to be invalid were deleted to reduce the number of the questionnaire items. Nevertheless, there are differing opinions on the structure and difficulty of some items. Based on the aforementioned concern, the researcher tested the suitability and applicability of each questionnaire item via pilot test (Appendix B). This was to obtain more useful information and eliminate likely glitches on item difficulty before embarking on the main study⁵³⁹.

Using the modified questionnaire, the assigned delegates distributed the questionnaires for pilot study in the 4 selected rural communities in Ibadan metropolis.

⁵³⁵ Creswell, J.W. (2007). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. (2nd ed.). California, CA: Thousand Oaks, Sage Publications.

⁵³⁶ *ibid*

⁵³⁷ Bollen, K.A. (1989). *Structural equations with latent variables*. New York, NY: Wiley.

⁵³⁸ Baker, T.L. (1994). *Doing Social Research*. (2nd ed.). New York: McGraw-Hill Inc.; Polit, D.F., Beck, C.T. & Hungler, B.P. (2001). *Essentials of Nursing Research: Methods, Appraisal and Utilization*. (5th ed.). Philadelphia: Lippincott Williams & Wilkins; Remenyi, *et al.*, (1998). *Doing Research in Business and Management. An Introduction to Process and Method*. London, UK: Sage; Polit, D.F. & Hungler, B.P. (1999). *Nursing Research: Principles and Methods*. (6th ed.). Philadelphia: J.B. Lippincott; DeVon, *et al.*, (2007). A psychometric Toolbox for testing Validity and Reliability. *Journal of Nursing scholarship*, 39 (2), 155-164.

⁵³⁹ Hunt, *et al.* (1982). The Pre-test in Survey Research: Issues and Preliminary Findings. *Journal of Marketing Research*, 19(2), 269-273; van Teijlingen *et al.* (2001). The importance of conducting and reporting pilot studies: the example of the Scottish Births Survey. *Journal of Advanced Nursing*, 34, 289-295.

A total of 60 questionnaires were distributed out of which 37 were returned. To avoid biasness, the participants in the pilot study were not included in the main study as their preview to the questions would make them most likely to respond differently from those who were not privileged to it⁵⁴⁰. Hence, the purpose of the pilot study was to verify the soundness of the questionnaire items⁵⁴¹ and reliability or consistency of the responses⁵⁴².

4.9.1.2 Reliability of the Instrument

Reliability is described as the magnitude to which a questionnaire, test, observation or any measurement technique produces consistent scores when repeated⁵⁴³. In other words, it is the degree to which the observed variables effectively and consistently measure the true value of the constructs of a study. However, obtaining high reliability is not a guarantee that a construct represents what it is assumed to represent. Therefore, high reliability is only considered as a necessary condition for validity but not a sufficient condition⁵⁴⁴.

⁵⁴⁰ Peat, et al., (2002). *Health Science Research: A Handbook of Quantitative Methods*. London: Sage.

⁵⁴¹ van Teijlingen *et al.* (2001). The importance of conducting and reporting pilot studies: the example of the Scottish Births Survey. *Journal of Advanced Nursing*, 34, 289-295; Baker, T.L. (1994). *Doing Social Research*. (2nd ed.). New York: McGraw-Hill Inc; Polit, D.F., Beck, C.T. & Hungler, B.P. (2001). *Essentials of Nursing Research: Methods, Appraisal and Utilization*. (5th ed.). Philadelphia: Lippincott Williams & Wilkins; Remenyi, *et al.*, (1998). *Doing Research in Business and Management: An Introduction to Process and Method*. London, UK: Sage.

⁵⁴² Baker, T.L. (1994). *Doing Social Research*. (2nd ed.). New York, NY: McGraw-Hill Inc.; Polit, D.F., Beck, C.T. & Hungler, B.P. (2001). *Essentials of Nursing Research: Methods, Appraisal and Utilization*. (5th ed.). Philadelphia: Lippincott Williams & Wilkins; Remenyi, *et al.*, (1998). *Doing Research in Business and Management: An Introduction to Process and Method*. London, UK: Sage.

⁵⁴³ Bryman, A. (2008). *Social Research Methods*. (3rd ed.). Oxford: Oxford University Press; Fink, A. & Kosecoff, J. (1998). *How to conduct surveys: A step-by-step guide*. California, CA: Beverly Hills, Sage Publication, Inc.; Joppe, M. (2000). The Research Process. Retrieved, from <http://www.ryerson.ca/~mjoppe/rp.htm> on September 24, 2013.

⁵⁴⁴ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective.*, London, UK: Pearson.

There are several techniques for testing the reliability of questionnaire items⁵⁴⁵. One of such method is the pre-test or pilot test. Another test commonly used is internal consistency (e.g., Cronbach's Alpha). For the pilot test, Cronbach's Alpha was used since it appears to result in less bias and produce a more accurate statistical result⁵⁴⁶. Cronbach's alpha reliability is a diagnostic measure which is commonly used to test internal consistency⁵⁴⁷. Internal consistency measures the reliability and accuracy of the questionnaire using the scores across the items⁵⁴⁸. Although a computed alpha coefficient varies between 1 (perfect internal reliability) and 0 (no internal reliability)⁵⁴⁹, the general consensus on the threshold of the Cronbach coefficient alpha is .70 and above⁵⁵⁰.

The Cronbach's Alpha of this study revealed an appropriate overall value. Thus, it is considered reliable and acceptable for further data collection as it indicates appropriate instrument internal consistency, falling within the consensus threshold value⁵⁵¹, and is also in accordance with the recommended criterion for scale reliability⁵⁵². Furthermore, it has been argued that measures will never be perfectly

⁵⁴⁵ Kirk, J. & Miller, M. L. (1986). *Reliability and validity in qualitative research*. Beverly Hills: Sage Publications.

⁵⁴⁶ Cohen, L, Manion, L & Morrison, K (2004). *Research Methods in Education*. (5th ed.). London, UK: Routledge Falmer.

⁵⁴⁷ Cronbach, L. J. (1971). Test Validation: Educational Measurement. R. L. Thorndike. Washington, D.C. *American Council on Education*, 443-507.

⁵⁴⁸ Creswell, J.W. (2007). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. (2nd ed.). California, CA: Thousand Oaks, Sage Publications; Coakes, S. J. & Steed, L. (2007). *SPSS Version 14.0 for windows: Analysis without anguish*. Australia: Milton, John Wiley & Sons

⁵⁴⁹ Bryman, A. (2012). *Social Research Methods*. (4th ed.). Oxford: Oxford University Press.

⁵⁵⁰ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁵⁵¹ Nunnally, J.C. (1978). *Psychometric Theory*. (2nd ed.). McGraw Hill Book Company, New York, NY; Srinivisan, A. (1985). Alternative measures of system effectiveness: associations and implications. *MIS Quarterly*, 9(3), 243-253; Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁵⁵² Nunnally, J.C. & Bernstein, I.H. (1994). *Psychometric Theory*. (3rd ed.). New York, NY: McGraw-Hill.

reliable and perfectly valid, but the goal is to maximise the reliability and validity⁵⁵³. Therefore, the reliability test for the current study with high level consistency between the items indicates that the instrument used was reliable and credible.

4.10 DATA SCREENING AND CLEANING

A data screening and cleaning technique is a process whereby the objective is to ensure that the data collected are clean and ready to be used for further statistical analysis⁵⁵⁴. It is also described as a process to identify possible errors in the data entry with the aim to correct these errors before proceeding to the main process of data analysis⁵⁵⁵. Additionally, the literature has affirmed that for data to be suitable, reliable, and valid for testing causal relationships, it should undergo screening processes⁵⁵⁶. Therefore, to accomplish a reliable and valid data analysis for this study, it was essential to ensure that the data collected from the questionnaires was screened and cleaned. Hence, prior to data analysis, the researcher conducted a screening and cleaning process to check any missing data and identify any form of errors or outliers in the data file.

Statistical literature has advocated the need for identification of missing data before the commencement of data analysis⁵⁵⁷. Given this view, the researcher observed possible missing data and took appropriate steps before the analysis. An assistant was employed to check all the questions in the returned questionnaires and identify any unanswered question. This perhaps plays an important role toward reducing the level of

⁵⁵³ De Vaus, D.A. (2001). *Research Design in Social Research*. Thousand Oaks: Sage Publications.

⁵⁵⁴ Cohen, J. (1988). *Statistical Power Analysis for the Behavioral Sciences*. (2nd ed.). Hillsdale, New Jersey, NJ: Lawrence Erlbaum Associates.

⁵⁵⁵ Pallant, J. (2011). *SPSS survival manual. A step by step guide to data analysis using the SPSS program*. (4th ed.). Australia: Allen & Unwin.

⁵⁵⁶ *ibid*

⁵⁵⁷ Little, R.J.A. (1988). A test of missing completely at random for multivariate data with missing values. *Journal of the American Statistical Association*, 83, 1198-1202; Schafer, J.L. (1997). *Analysis of Incomplete Multivariate Data*. New York, NY: Chapman & Hall.

missing data. After the data were collected, a preliminary descriptive analysis was run to ascertain whether or not missing data existed. Interestingly, the result showed that there was no missing data.

Similarly, the values that have unusually high frequencies in a data set otherwise referred to as outliers were also identified⁵⁵⁸. Assessing and treating outliers in a data set is a fundamental aspect of screening and cleansing. Outliers present different scenarios ranging from very high or low scores and even a mixture of values across several variables. An arbitrary score has a significant negative effect on the quality of the overall data⁵⁵⁹. Furthermore, the literature posits that extreme or high scores have a much higher impact on the outcome of any statistical analysis which is usually caused by missing values and even the population size of a study⁵⁶⁰ which should be cleaned⁵⁶¹.

Based on the foregoing, this study used a multivariate outlier analysis approach to detect respondents who provided responses far from the mean of a set of items⁵⁶². The cases of outliers were checked based on large z-score values using SPSS software. Hence, any cases with a standardized z-score value greater than 3 were deleted. In total, five (5) cases of arbitrary scores were deleted from further analysis which made the remaining questionnaires 384 from the returned questionnaires of 389.

⁵⁵⁸ Manku, G. S. & Motwani, R. (2002). *Approximate frequency counts over data streams: Proceeding of the 28th International Conference on Very Large Data Bases (VLDB)*, 346–357.

⁵⁵⁹ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁵⁶⁰ Froh, J. J. (2007). *Data Screening Check List*. Retrieved from http://people.hofstra.edu/Jeffrey_J_Froh/files/Data%20Screening%20Check%20List_J.Froh.1.29.08.pdf on December 19, 2013.

⁵⁶¹ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁵⁶² Ehlers, *et al.*, (2009). *The exploration of statistical methods in detecting random responding*. Annual Meeting of the Society for Industrial/Organizational Psychology. Atlanta, GA.

4.11 METHODS OF DATA ANALYSIS

This section presents the methods used in the analysis of the data collected. It is well established in the social science literature that analytical techniques are a major tool for analysing research data⁵⁶³. In this study, an attempt was made to detect a statistically significant relationship between integrative social-rights and human development factors. The statistical techniques used in this study were descriptive statistics, correlations, confirmatory factor analysis, and structural path analysis. These analyses were used to answer the research questions.

Descriptive statistics (DS) was used to organise and analyse the demographic details of the respondents which include age, gender, educational qualification, occupation, marital status, income level, and location. Confirmatory Factor Analysis (CFA) was conducted to establish the model fit and invariance procedures were used to compare the factor structure of the dimensions of human development across gender groups. Correlational analyses were done to assess the magnitude of relationship among the five variables and structural model was used to examine the effect of the independent variables for the dependent variables of education, health, and income. This analysis was undertaken to determine the significance of the information obtained. The procedure of the analysis is presented in the subsequent section.

4.11.1 Principal Component Analysis (PCA)

There are many types of extraction methods used in factor analysis. One of the most common methods is principal component analysis (PCA)⁵⁶⁴. Remarkably, the literature

⁵⁶³ Frankfort-Nachmias, C. & Nachmias, D. (2008). *Research methods in the social sciences*. (7th ed.). New York, NY: Worth Publishers

⁵⁶⁴ Bryman, A. & Cramer, D. (2005). *Quantitative Data Analysis with SPSS 12 and 13. A Guide for Social Scientists*. East Sussex Routledge.

has established that PCA is most preferable for factor extraction method⁵⁶⁵ because it is assumed to be reliable and without error. It is a large sample reduction technique which allows for the compression of a large number of correlated variables and transforms this data into a smaller number of uncorrelated variables. In PCA, both specific and common variances are examined. While common variance refers to the variance shared by the scores of subjects with the other variables, specific variance describes the specific variation of a variable⁵⁶⁶.

In this study PCA was used to identify the human rights, social justice, education, health, and income factors. The study performed PCA with varimax rotation on the 48 items in order to examine the factor structure of the scale. This makes the extraction of relevant information from confusing data sets easy. It prevents any underlying structure caused by latent variables with all the variance of the observed variables appearing in the solution⁵⁶⁷. The rationale is to come up with an accurate representation of the indicators and also to avoid interaction of the measurement items in the structural model.

More importantly, the PCA technique allows for the assessment of the factor structures through statistical test of the significance of the overall model and item

⁵⁶⁵ Schonemann, P. H. (1990). Facts, Fictions, and Common-Sense About Factors and Components. *Multivariate Behavioral Research*, 25(1), 47-51; Steiger, J. H. (1990). Some Additional Thoughts on Components, Factors, and Factor- Indeterminacy. *Multivariate Behavioral Research*, 25(1), 41-45; Velicer, W. F. & Jackson, D. N. (1990). Component Analysis Versus Common Factor-Analysis - Some Further Observations. *Multivariate Behavioral Research*, 25(1), 97-114; Arrindell, W.A. & van der Ende, J. (1985). An Empirical Test of the Utility of the Observations to Variables Ratio in Factor and Components Analysis. *Applied Psychological Measurement*, 9 (2), 165- 178; Guadagnoli, E. & Velicer, W. F. (1988). Relation of Sample Size to the Stability of Component Patterns. *Psychological Bulletin*, 103(2), 265-275.

⁵⁶⁶ *ibid*

⁵⁶⁷ Ford, J. K., MacCallum, R. C. & Tait, M. (1986). The application of exploratory factor analysis in applied psychology: A critical review and analysis. *Personnel Psychology*, 39(2), 291- 314 cited in Costello, A.B. & Osborne, J.W. (2005). Best Practices in Exploratory Factor Analysis: Four recommendations for getting the most from your analysis. *Practical Assessment, Research & Evaluation*. 10(7), 1-9.

loadings on factors⁵⁶⁸. It also enables the researcher to perform four key functions such as; achievement of data reduction, specification of the unit of analysis, variable selection and usage of the result for other multivariate techniques⁵⁶⁹.

4.11.1.1 Determination of Factor Retention

In determining the number of factors to retain for rotation in this study, the researcher was confined to the standard default values. This is due to the deleterious effects that both under and over extraction can have on the results⁵⁷⁰. The standard default value in most statistical software is to retain all factors with eigenvalues greater than 1.0⁵⁷¹.

Besides the method mentioned above, there are other methods which are equally accurate and easy to use for factor retention; of such methods are parallel analysis and velicer's map criteria. Nonetheless, these methods are not accessible in most of the commonly used statistical software, thus, the calculation is done manually. Therefore, the researcher took the eigenvalues as the best option to determine factor retention for the present study.

4.11.1.2 Adequate Sample Size

Two major views are considered in determining whether a data set is suitable for factor analysis⁵⁷². One of such is the sample size. Though, sample size is important in factor analysis, there exist differing views on the adequate sample size for carrying out the analysis. For instance, it is asserted that a sample of 100 is acceptable but sample sizes

⁵⁶⁸ Hair, *et al.*, (2006). *Multivariate Data Analysis*. (6th ed.). New Jersey: Prentice Hall.

⁵⁶⁹ *ibid*

⁵⁷⁰ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁵⁷¹ Costello, A.B. & Osborne, J.W. (2005). Best Practices in Exploratory Factor Analysis: Four recommendations for getting the most from your analysis. *Practical Assessment, Research & Evaluation*. 10(7), 1-9.

⁵⁷² Pallant, J. (2011). *SPSS survival manual. A step by step guide to data analysis using the SPSS program*. (4th ed.). Australia: Allen & Unwin.

of 200+ are more preferable⁵⁷³. Some studies have also shown that the type of data used partly influence the suitability of sample size⁵⁷⁴. Tabachnick's rule of thumb recommends at least 300 for sample size of factor analysis while Hair *et al* proposed a minimum of 100 or more for sample size⁵⁷⁵. However, it has been argued that these rules of thumb often do not consider the complexity of a factor analysis and at times could be misleading⁵⁷⁶. The idea is based on the assumption that the higher the communalities without cross loading and variables loading strongly on each factor, the smaller the sample size needed for accurate analysis. Meaning that, if there exist higher communalities of .80 or >.80, a smaller sample size can help to determine if individual items are valid or not⁵⁷⁷.

Furthermore, apart from the rules of thumb mentioned above, some studies have made recommendations on adequate sample size for factor analysis. These recommendations are the absolute sample size denoted by N and the subject-to-variable ratio denoted by $N: p$, where N represents the number of participants and p the number of variables⁵⁷⁸. Based on various recommendations for adequate sample size, the sample

⁵⁷³ Coakes, S. J. & Steed, L. (2007). *SPSS Version 14.0 for windows: Analysis without anguish*. Milton, Australia: John Wiley & Sons

⁵⁷⁴ MacCallum, *et al.*, (1999). Sample size in factor analysis. *Psychological Methods*, 4(1), 84-99 cited in Henson R.K. & Roberts J.K. (2006). Use of Exploratory Factor Analysis in Published Research: Common Errors and Some Comment on Improved Practice. *Educational and Psychological Measurement*; 66(3); Fabrigar, *et al.*, (1999). Evaluating the use of exploratory factor analysis in psychological research. *Psychological Methods*, 4(3), 272-299.

⁵⁷⁵ Hair, *et al.*, (1995). *Multivariate data analysis*. (4th ed.). New Jersey, NJ: Prentice-Hall Inc; Tabachnick, B. G. & Fidell, L. S. (2007). *Using multivariate statistic*. (5th ed.). Boston: Pearson Education Inc.

⁵⁷⁶ *ibid*

⁵⁷⁷ Guadagnoli, E. & Velicer, W. F. (1988). Relation of Sample Size to the Stability of Component Patterns. *Psychological Bulletin*, 103(2), 265-275.

⁵⁷⁸ Arrindell, W. A. & van der Ende, J. (1985). An Empirical-Test of the Utility of the Observations to-Variables Ratio in Factor and Components Analysis. *Applied Psychological Measurement*, 9(2), 165-178; Velicer, W. F. & Fava, J. L. (1998). Effects of variable and subject sampling on factor pattern recovery. *Psychological Methods*, 3(2), 231-251; Hair, *et al.*, (2006). *Multivariate Data Analysis*. (6th ed.). New Jersey: Prentice Hall; Hogarty *et al.*, (2005). The Quality of Factor Solutions in Exploratory Factor Analysis: The Influence of Sample Size, Communality, and Over-determination. *Educational and Psychological Measurement*, 65(2), 202-226.

size with 384 respondents used in this study has fulfilled the requirement for conducting factor analysis. Table 4.3 below shows some recommended sample sizes for factor analysis.

Table 4.3: List of Some Recommended Sample Size for Factor Analysis

| S/N | Authors | Years | Recommended Sample Sizes |
|-----|----------------------------------|-------|--------------------------|
| 1 | Guilford | 1954 | 200 |
| 2 | Kline | 1979 | At least 100 |
| 3 | Arrindell & Vancer Ende | 1985 | Greater than 100 |
| 4 | Comrey and Lee | 1992 | 200 |
| 5 | MacCallum, Widaman, Zhang & Hong | 1999 | Greater than 100 |
| 6 | Hutcheson & Sofroniou | 1999 | 150 – 300 |
| 7 | Tabachnick | 2007 | 300 |
| 8 | Hair et al | 2010 | At least 100 |

Source: Researcher's Compilations

Further to that, the researcher based the selection of sample size on factor loadings of .40. The study only retained a loading of .40 or higher for the interpretation of factor structure of questionnaire items, although, the range of factor loadings considered as a satisfactory requirement is between .30 and .40. The rationale for this is based on the guidelines for factor extraction method⁵⁷⁹. Table 4.4 illustrates the sample size and recommended factor loadings.

⁵⁷⁹ Hair et al. (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

Table 4.4: Sample Size and Recommended Factor Extraction

| S/N | Sample Size | Factor Loading |
|-----|-------------|----------------|
| 1 | 350 | .30 |
| 2 | 250 | .35 |
| 3 | 200 | .40 |
| 4 | 150 | .45 |
| 5 | 120 | .50 |
| 6 | 100 | .55 |
| 7 | 86 | .60 |

Source: Hair *et al.*, (2010).

4.11.1.3 Confirmatory Factor Analysis (CFA)

Among various analytical tools, path or structural equation modelling (SEM) is one of the frequently used tools across various disciplines including economics, education and psychology to measure the connections among unobserved variables. It is a useful statistical technique that simultaneously put both the measurement model and structural properties into a statistical test. In addition, it is valuable in inferential data analysis and hypothesis testing whereby the pattern of interrelatedness among the constructs of a study are specified a priori and grounded in established theory⁵⁸⁰.

Given the objectives of this study and the fact that there is no technique that can investigate multiple relationships at one time⁵⁸¹, the path structural model is considered as the most effective analytical instrument⁵⁸² for the present study. This analytical

⁵⁸⁰ Hoe, S.L. (2008). Issues and procedures in adopting structural equation modeling technique. *Journal of applied quantitative methods*, 3 (1), 76-83.

⁵⁸¹ Hair, *et al.*, (2006). *Multivariate Data Analysis*. (6th ed.). New Jersey: Prentice Hall.

⁵⁸² Byrne, B.M. (2001). *Structural equation modelling with AMOS: Basic concepts, applications and programming*. Mahwah, NJ: Erlbaum; Hair, *et al.*, (1998). *Multivariate Data Analysis*. (5th ed.). New Jersey, NJ: Prentice-Hall; Hair, *et al.*, (2006). *Multivariate Data Analysis*. (6th ed.), New Jersey: Prentice Hall.

technique was used to assess human development in the rural parts of Nigeria. In testing the conceptualised hypothesized model of the study, the researcher followed several ordered steps. These included conducting the CFA, constructing a path diagram, assessing model identification, evaluating estimates and model fit, interpreting and analysing the model⁵⁸³.

Further to principal component analysis, the researcher conducted scale assessment using confirmatory factor analysis (CFA). CFA is essential to assess and improve the scale outcome. Essentially, CFA is conducted in two phases; model identification, and if the proposed model fails to produce acceptable fit, then model testing and modification will be conducted⁵⁸⁴. Hence, this study employed CFA to determine the construct validity of the survey items. AMOS 21.0 statistical software was used to verify the underlying dimensions of the measurement model by means of goodness-of-fit assessment.

In order to apply path structural analysis, several issues need to be resolved. Among these issues are overall fit indices and selection of the appropriate approach⁵⁸⁵. Nonetheless, it has been established that all indices lead to similar conclusions, however CFI and RMSEA are most frequently reported fit indices⁵⁸⁶. The next section discusses the fit statistics used for the entire path structural model of this study.

⁵⁸³ Hair, *et al.*, (2006). *Multivariate Data Analysis*. (6th ed.). New Jersey: Prentice Hall; Kline, R.B. (2005). *Principles and Practice of structural equation modeling*. (2nd ed.). New York: Guilford.

⁵⁸⁴ Shah, R. & Goldstein, S. M. (2006). Use of structural equation modelling in operations management.

⁵⁸⁵ Lei, P. W. & Wu, Q. (2007). An NCME Instructional Module on Introduction to Structural Equation Modelling: Issues and Practical Considerations. *Educational Measurement, Issues and Practice*, 26(3), 33-44.

⁵⁸⁶ Tabachnick, B. G. & Fidell, L. S. (2007). *Using multivariate statistic*. (5th ed.). Boston: Pearson Education Inc.

4.11.1.4 Goodness-of-Fit Indices

Many goodness-of-fit indices are used with path analysis and structural equation modelling⁵⁸⁷. These indices determine the degree of fit or discrepancy of a model⁵⁸⁸. Many studies have recommended the use of more than one indicator of goodness-of-fit when evaluating the models⁵⁸⁹. In line with this recommendation, several indices were employed to assess fitness of the model. Prominently, indicators of goodness-of-fit are basically categorised into two; absolute fit indices and incremental fit indices.

4.11.1.5 Absolute Fit Indices

Absolute fit indices assess the level to which the specified model fits the sample data and it also determines the model with the best fit. In other words, these measures specify the most fundamental fitness of the sample data. Absolute fit indices are generally understood as magnitudes of the covariance in the sample data matrix explained by the model⁵⁹⁰. For instance, if the value of an absolute fit index is .74, then it shows that the model explains 74% of the observed covariance. However, a higher index does not suggest the adequacy of the model. Among this group of fit statistics are Chi-Square test, GFI, AGFI, the RMR, the SRMR, and RMSEA⁵⁹¹. Specifically, the present study employs the Chi-Square test and RMSEA in testing the adequacy of the hypothesized model.

⁵⁸⁷ Muthén, L. & Muthén, B. (2002). How to use a Monte Carlo study to decide on sample size and determine power. *Structural Equation Modelling*, 4, 599–620.

⁵⁸⁸ Barrett, P. (2007). Structural equation modelling: Adjudging model fit. *Personality and Individual Differences* 42, 815–824. Elsevier

⁵⁸⁹ Bentler, P. M. & Wu, E. J. C. (2002). *EQS 6 for Windows User's Guide*. Encino, CA: Multivariate Software, Inc, Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson

⁵⁹⁰ Kline, R.B. (2011). *Principles and practice of structural equation modeling*. (3rd ed.). New York: Guilford Press.

⁵⁹¹ Hooper, D., Coughlan, J. & Mullen, M. (2008). Structural Equation Modelling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*. 6(1), 53-60.

4.11.1.6 Model Chi-Square (χ^2)

Chi-Square is referred to as the most basic test statistic for estimating overall model fit. It tests the magnitude of difference in fit between a given model and fitted covariance matrix⁵⁹². A non-significant Chi-square value specifies that the estimated factors of a model fit the data.

Although Chi-Square is one of the most basic techniques for measuring model fit, its usage has some limitations. For instance, Chi-Square is sensitive to sample size which means that there is a high tendency to reject the model when large samples are used⁵⁹³. Where small samples are used, the Chi-Square statistic lacks power and may likely not be able to differentiate between good fitting models and poor fitting models⁵⁹⁴. Some studies claimed that to a certain level, the model Chi-square test is tolerable of imperfection within the bounds of sampling error that correspond to the level of α selected by the researcher, its exact fit hypothesis may be unlikely in many statistical applications⁵⁹⁵. The argument put forward was that perfection is not the usual standard for testing statistical models⁵⁹⁶. This simply means that a model should have a close estimation of phenomenon, rather than perfectly reproduce it.

⁵⁹² Kline, R.B. (2011). Principles and practice of structural equation modeling. (3rd ed.). New York: Guilford Press; Hu, L.T. & Bentler, P.M. (1999). Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives. *Structural Equation Modeling: A Multidisciplinary Journal*, 6 (1), 1-55.

⁵⁹³ Bentler, P. M. & Bonett, D. G. (1980). Significance tests and goodness of fit in the analysis of covariance structures. *Psychological Bulletin*, 88, 588-606; Jöreskog, K.G. (1993). Testing structural equation models. In K. A. Bollen & J. S. Lang (Eds.). *Testing structural equation models*, 294-316. Newbury Park, CA: Sage Publications.

⁵⁹⁴ Kenny, D. A. & McCoach, D. B. (2003). Effect of the number of variables on measures of fit in structural equation modelling. *Structural Equation Modelling*, 10, 333-351.

⁵⁹⁵ Miles, J. & Shevlin, M. (2007). A time and a place for incremental fit indices. *Personality and Individual Differences*, 42 (5), 869-74; Steiger, J.H. (2007). Understanding the limitations of global fit assessment in structural equation modelling. *Personality and Individual Differences*, 42 (5), 893-898

⁵⁹⁶ Kline, R.B. (2011). Principles and practice of structural equation modeling. (3rd ed.). New York: Guilford Press

Therefore, because of the restrictiveness of the model Chi-Square and in an attempt to reduce the influence of sample size, many studies have sought for alternative indices that are more realistic in assessing model fit. These indices include Normed Chi-Square. Although, there is no consensus on the acceptable ratio for Normed Chi-Square, a benchmark of 5.0⁵⁹⁷ is recommended as high, while 2.0⁵⁹⁸ is considered a low ratio.

4.11.1.7 GFI and AGFI Statistics

Goodness-of-fit index is an absolute fit index that measures the relative proportion of variance and covariance in the sample data which is explained by the model. In other words, the GFI estimates how much better the researcher's model fits compared with no model at all⁵⁹⁹. It is one of the unique approaches to the model fitting process developed to specifically address the limitations of the model chi-square in the evaluation process⁶⁰⁰. The idea of GFI as an alternative to chi-square test was introduced by Jöreskog and Sorbom⁶⁰¹. The range of this index is from 0 to 1 with values close to 1 indicating a good fit, thus, its expected value is influenced by the sample size. It has been established that GFI is sensitive to a large number of degrees of freedom compared to the sample size such that it exhibits a downward and upward bias towards small sample size and larger sample size respectively⁶⁰².

⁵⁹⁷ Wheaton, *et al.*, (1977). Assessing Reliability and Stability in Panel Models, *Sociological Methodology*. 8 (1), 84-136.

⁵⁹⁸ Tabachnick, B. G. & Fidell, L. S. (2007). *Using multivariate statistic*. (5th ed.). Boston: Pearson Education Inc.

⁵⁹⁹ Jöreskog, K.G. (2004). *On Chi-squares for the independence model and fit measures in LISREL* cited in Kline, 2011

⁶⁰⁰ Byrne, Barbara M. (2010). *Structural Equation Modelling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC.

⁶⁰¹ Jöreskog, K. G. & Sorbom, D. (1993). *LISREL 8: Structural equation modelling with the SIMPLIS command language*. Lawrence Erlbaum Associates, Inc.

⁶⁰² Sharma, *et al.*, (2005). A simulation study to investigate the use of cut-off values for assessing model fit in covariance structure models. *Journal of Business Research*, 58 (1), 935-943; Bollen, K.A. (1990). Overall Fit in Covariance Structure Models: Two Types of Sample Size Effects.

Although, the cut-off point recommended for GFI is 0.90; simulation studies have shown that when factor loadings and sample sizes are low a higher cut-off of 0.95 is more appropriate⁶⁰³. However, in recent years, it has been found that GFI is becoming less popular due to the fact that its values are influenced by sample size which can be large for models that are poorly specified, therefore, the general consensus is not to use this index in measuring model fit.

Another absolute index developed is the adjusted goodness-of-fit (AGFI). It is similarly to GFI because it also compares the hypothesised model with no model at all⁶⁰⁴. AGFI adjusts the goodness-of-fit based on degree of freedom. Indeed, it is also sensitive to sample size which explains why it prefers more parsimonious models in comparison to complicated models⁶⁰⁵. The range is between 0 and 1 while, its generally acceptable value for a well-fitting model is 0.90 or more⁶⁰⁶. Based on the shared peculiarities between GFI and AGFI, and the effect of sample size, these indices are often reported in covariance analyses⁶⁰⁷.

Psychological Bulletin, 107 (2), 256-59; Miles, J. & Shevlin, M. (2007). A time and a place for incremental fit indices. *Personality and Individual Differences*, 42 (5), 869-874.

⁶⁰³ *ibid*; Hooper, D., Coughlan, J. & Mullen, M. (2008). Structural Equation Modelling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*, 6, 53-60.

⁶⁰⁴ Hu, L. & Bentler, P. (1995). *Evaluating model fit*. In R. H. Hoyle (Ed.), *Structural equation modeling. Concepts, issues, and applications*. London, UK: Sage.

⁶⁰⁵ Hooper, D., Coughlan, J. & Mullen, M. (2008). Structural Equation Modelling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*, 6, 53-60.

⁶⁰⁶ Jöreskog, K. G. & Sorbom, D. (1993). *LISREL 8: Structural equation modelling with the SIMPLIS command language*. Lawrence Erlbaum Associates, Inc.; Byrne, Barbara M. (2010). *Structural Equation Modelling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC.

⁶⁰⁷ Hooper, D., Coughlan, J. & Mullen, M. (2008). Structural Equation Modelling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*, 6, 53-60.

4.11.1.8 RMR and SRMR

Root Mean Residual Square (RMR) and Standardised Root Mean Residual Square (SRMR) indices measure the difference between the residual of the sample and the predicted covariance. The RMR perfect model fit is indicated by $RMR = 0$ and increasingly higher values indicate worse fit⁶⁰⁸. However, the calculation of the RMR is determined by the scales of each questionnaire item. Thus, its range strongly depends on the scales of the observed variables. Since the unstandardized variables are used in the computation of the RMR, it becomes difficult to interpret a given value of the RMR especially when the scales are different⁶⁰⁹.

On the other hand, the SRMR tends to resolve the weakness of the RMR by transforming both the sample covariance matrix and the predicted covariance matrix into correlation matrices⁶¹⁰. Thus, it measures the mean absolute correlation residual, the overall difference between the observed and predicted correlations. The range of the SRMR is between 0 and 1 which makes it easier and meaningful to interpret compared to RMR. In addition, a threshold of 0.80 is indicative of an acceptable fit though not a very demanding standard⁶¹¹. The SRMR value of ≤ 0.05 is considered as a best fit model while a threshold of 0 indicates a perfect fit model⁶¹².

⁶⁰⁸ Kline, R.B. (2011). *Principles and practice of structural equation modeling*. (3rd ed.). New York, NY: Guilford Press.

⁶⁰⁹ *ibid*

⁶¹⁰ Hu, L. & Bentler, P. M. (1999). Cut-off criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modeling*, 6, 1-55; Kline, R.B. (2011). *Principles and practice of structural equation modeling*. (3rd ed.). New York, NY: Guilford Press.

⁶¹¹ Byrne, Barbara M. (2010). *Structural Equation Modeling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC.

⁶¹² Byrne, Barbara M. (2001). *Structural equation modelling with AMOS: Basic concepts, applications and programming*. Mahwah, NJ: Erlbaum; Hu, L. & Bentler, P. M. (1999). Cut-off criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. *Structural Equation Modelling*, 6, 1-55.

4.11.1.9 Root Mean Square Error of Approximation (RMSEA)

The Root Mean Square Error of Approximation (RMSEA) is one of the approximate fit indices most widely reported in the SEM literature⁶¹³. Although RMSEA has recently been acknowledged as one of the most useful criteria in covariance structure, its conceptual framework was proposed earlier⁶¹⁴. This index takes error of approximation in the population into consideration and tends to inform a researcher how well a model fits the population covariance matrix⁶¹⁵.

Furthermore, RMSEA is a parsimony-adjusted index which follows a non-central Chi-square distribution. Due to its sensitivity to the number of estimated parameters in a model, it tends to favour the model with a lesser number of parameters⁶¹⁶. In other words, there exists an inverse relationship between the sample size and the RMSEA value, thus, as the sample size increases, the value of the RMSEA decreases. This is owing to the fact that the effect of the correction for parsimony reduces as the sample size becomes increasingly large⁶¹⁷.

In an attempt to estimate the model's good fit, there have been several recommendations on the appropriate cut-offs. The cut-off between less than .05 and .08 indicates good fit and reasonable fit respectively⁶¹⁸. Additionally, RMSEA values that

⁶¹³ Taylor, A. B. (2008). *Two new methods of studying the performance of SEM fit indexes*. Unpublished Ph.d Thesis, Arizona State University, USA.

⁶¹⁴ Steiger J. H., & Lind J. M. (1980). *Statistically based tests for the number of factors*. Paper presented at the annual meeting of the Psychometric Society, Iowa City, USA.

⁶¹⁵ Browne, M. W. & Cudeck, R. (1993). *Alternative ways of assessing model fit*. In K. A. Bollen & J. S. Long (Eds.), *Testing structural equation models*. Newbury Park, California, CA: Sage cited Byrne, Barbara M. (2010). *Structural Equation Modelling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC.

⁶¹⁶ Byrne, Barbara M. (2010). *Structural Equation Modelling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC.

⁶¹⁷ Mulaik, S.A. (2009). *Linear causal modelling with structural equations*. New York, NY: CRC Press.

⁶¹⁸ Browne, M. W. & Cudeck, R. (1993). *Alternative ways of assessing model fit*. In K. A. Bollen & J. S. Long (Eds.), *Testing structural equation models*, 136-162. Newbury Park, California, CA: Sage; Kline, R.B. (2011). *Principles and practice of structural equation modeling*. (3rd ed.). New York: Guilford Press.

range between .08 and .10 show mediocre fit while those greater than .10 indicates poor fit⁶¹⁹. Similarly, a value of .06 has been suggested to specify a good fit between the hypothesized model and the observed data⁶²⁰. The general recommendation among the experts in this field on the RMSEA cut-off values is close to .06 or a stringent upper limit of .07⁶²¹.

Remarkably, RMSEA has several associated advantages in assessing model fit. Most importantly, it is adequately sensitive to model misspecification. It has a precision in reflecting model fit in the population⁶²². In other words, it allows for the null hypothesis to be tested more precisely⁶²³. It has the ability to calculate the confidence interval around its value. In addition, it is generally reported in connection with a well-fitting model where the lower limit is close to zero and the upper limit not less than .08⁶²⁴. However, the generalisation of RMSEA thresholds based on the assumption of non-centrality may not hold across all studies, especially when distributional assumptions are in doubt⁶²⁵. Therefore, it is important to assess the other fit indices.

⁶¹⁹ MacCallum, *et al.*, (1999). Sample size in factor analysis. *Psychological Methods*, 4(1), 84-99.

⁶²⁰ Hu, L.T. & Bentler, P.M. (1999). Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives. *Structural Equation Modelling: A Multidisciplinary Journal*, 6 (1), 1-55.

⁶²¹ *ibid*; Steiger, J.H. (2007). Understanding the limitations of global fit assessment in structural equation modeling. *Personality and Individual Differences*, 42 (5), 893-898

⁶²² MacCallum, *et al.*, (1999). Sample size in factor analysis. *Psychological Methods*, 4(1), 84-99.

⁶²³ McQuitty, S. (2004). Statistical power and structural equation models in business research. *Journal of Business Research*, 57 (2), 175-183.

⁶²⁴ Hooper, D., Coughlan, J. & Mullen, M. (2008). Structural Equation Modelling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*. 6(1), 53-60.

⁶²⁵ Olsson, U. H., Foss, T. & Breivik, E. (2004). Two equivalent discrepancy functions for maximum likelihood estimation: Do their test statistics follow a non-central chi-square distribution under model misspecification?. *Sociological Methods Research*, 32, 453-500; Yuan, K. (2005). Fit indices versus test statistics. *Multivariate Behavioral Research*. 40, 115-148.

4.11.1.10 *Incremental Fit Indices*

The Incremental fit indices are also referred to as comparative fit statistics or relative fit indices⁶²⁶. They are based on the comparison of the fit of a researcher's model to that of a baseline model. In other words, these groups of fit indices compare the Chi-square value of the hypothesized model to a baseline model⁶²⁷. This cluster of fit indices includes; Normed Fit Index, Comparative Fit Index and Relative Fit Index⁶²⁸.

4.11.1.11 *Normed Fit Index*

The Normed Fit Index (NFI) assesses a model by comparing the Chi-square value of the model to the Chi-square value of the null model. The idea of using this index to measure a model fit was initiated by Bentler and Bonnet in 1980⁶²⁹. The assumption of this index is that the latent variables are not correlated. Normed fit index ranges from 0 to 1 with values close to 1 representing a good fit. It is also recommended that values higher than 0.90 are indicative of a good fit⁶³⁰. More recently, a threshold of $NFI \geq .95$ has been suggested⁶³¹. However, due to its sensitivity; NFI has a tendency to underestimate fit in

⁶²⁶ Hu, L.T. & Bentler, P.M. (1999). Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives. *Structural Equation Modelling: A Multidisciplinary Journal*, 6 (1), 1-5; Marsh, H. W., Balla, J. R. & McDonald, R. P. (1988). Goodness-of-fit indexes in confirmatory factor analysis: The effect of sample size. *Psychological Bulletin*, 103, 391-410.

⁶²⁷ McDonald, R. P. & Ho, M.H. R. (2002). Principles and practice in reporting structural equation analyses. *Psychological Methods*, 7, 64-82.

⁶²⁸ Byrne, Barbara M. (2010). *Structural Equation Modeling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC.

⁶²⁹ Bentler, P. M. & Bonett, D. G. (1980). Significance tests and goodness of fit in the analysis of covariance structures. *Psychological Bulletin*, 88, 588-606.

⁶³⁰ *ibid*

⁶³¹ Hu, L.T. & Bentler, P.M. (1999). Cut-off Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives. *Structural Equation Modelling: A Multidisciplinary Journal*, 6 (1), 1-5.

a small sample⁶³². Thus, it is most likely to affect the expected value, therefore, it is not recommended to be solely relied on⁶³³.

4.11.1.12 Comparative Fit Index

In an attempt to address the drawback of Normed Fit Index, comparative fit index was proposed as a revised version of NFI which takes the sample size into consideration. Comparative Fit Index (CFI) is an incremental fit index that measures the relative improvement in the fit of the researcher's model over that of a baseline model⁶³⁴. Hence, it compares the sample covariance matrix of the sample with that of the null hypothesis.

Comparative Fit Index (CFI) is somehow similar to NFI because it is also based on the assumption of non-correlation among all the latent variables. Its value also ranges from 0 to 1 with values closer to 1 indicating a good fit⁶³⁵. For this study, the comparative fit index (CFI) was used. The CFI recommended cut-off value of $\geq .90$ for an acceptable fit and $\geq .95$ for a good fit. This index is described as the index of choice due to the fact that it is one of the indices that are least affected by sample size⁶³⁶. However, it is argued that the universal cut-off values to determine adequate model fit

⁶³² Byrne, Barbara M. (2010). *Structural Equation Modelling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC; Mulaik, *et al.*, (1989). Evaluation of goodness-of-fit indices for structural equation models. *Psychological Bulletin*, 105, 430-445; Bentler, P. M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin*, 107, 238-246.

⁶³³ Kline, R.B. (2005). *Principles and practice of structural equation modelling*. (2nd ed.). New York, NY: Guilford press.

⁶³⁴ Kline, R.B. (2011). *Principles and practice of structural equation modeling*. (3rd ed.). New York, NY: Guilford Press.

⁶³⁵ Tabachnick, B. G. & Fidell, L. S. (2007). *Using multivariate statistic*. (5th ed.). Boston: Pearson Education Inc.

⁶³⁶ Fan, X., Thompson, B. & Wang, L. (1999). Effects of Sample Size, Estimation Methods, and Model Specification on Structural Equation Modeling Fit Indexes. *Structural Equation Modelling*, 6 (1), 56-83; Hu, L.T. & Bentler, P.M. (1999). Cut-off Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives. *Structural Equation Modelling: A Multidisciplinary Journal*, 6 (1), 1-5.

have limitations and that “choice of cut-off values depends on model specification, degrees of freedom, and sample size”⁶³⁷

Although, CFI is one of the most commonly reported fit statistics⁶³⁸; however, its general assumption of zero covariance among the observed variables in incremental fit indices is unlikely to hold in most studies. Hence, there is a need to specify more plausible baseline models⁶³⁹. Therefore, in order to arrive at an enriching conclusion, it is recommended to observe more than one indicator of goodness-of-fit to evaluate the models⁶⁴⁰. Table 4.5 presents the summary of some recommended indicators of goodness-of-fit in Structural Equation Modelling (SEM) with the acceptable cut-off points.

Table 4.5: Fit Indices and Recommended Threshold

| Fit Statistics | Acceptable Threshold Levels |
|--------------------------------|--|
| Absolute Fit Indices | |
| Chi-Square | Low Chi-square relative to degree of freedom with an insignificant p value ($p > .05$) |
| Relative CMDF/Df | 2: 1 (Tabachnik and Fidell, 2007), 3:1 (Kline, 2011) |
| RMSEA | Values $<.07$ (Steiger, 2007) |
| Incremental Fit Indices | |
| CFI | Values, $\geq .90$ |
| TLI | Values, $\geq .90$ |

Source: Hooper *et al.*, (2008).

⁶³⁷ Chen, *et al.*, (2008). An empirical evaluation of the use of fixed cut-off points in RMSEA test statistic in structural equation models. *Sociological Methods & Research*, 36 (4), 462-494.

⁶³⁸ Kline, R.B. (2005). *Principles and practice of structural equation modelling*. (2nd ed.). New York, NY: Guilford press.

⁶³⁹ Widaman, K. F. & Thompson, J. S. (2003). On specifying the null model for incremental fit indices in structural equation modelling. *Psychological Methods*, 8, 16-37.

⁶⁴⁰ Bentler, P. M. & Wu, E. J. C. (2002). *EQS 6 for Windows User's Guide*. Encino, CA: Multivariate Software, Inc; Hair *et al.*, (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

As mentioned earlier, data collected for this study were analysed using different statistical tools. For the demographic information of the respondents, which includes gender, age, educational qualification, marital status, income level, occupation, location, descriptive statistics via SPSS were used in analysing the data. Further to that, the ultimate objective of this research work was to analyse each of the research hypotheses. This was done using the SPSS 16.0 and AMoS 21.0 versions. Table 4.6 presents a summary of the research hypotheses and the statistical tool applied for each.

Table 4.6: Summary of Research Hypotheses and Statistical Tools

| S/N | Research Hypotheses | Statistical Technique |
|------------|---|------------------------------|
| 1. | The constructs of integrative social-rights (social justice and human rights) will affect the constructs of human development (education, health, and income) in selected rural areas in South-western Nigeria. | EFA & CFA |
| 2. | The human development model will be invariant across gender of the respondents in selected rural areas in South-western Nigeria. | CFA |
| 3. | Respondents' educational qualification will have a direct positive effect on the human development model in selected rural areas in South-western Nigeria | CFA |
| 4. | The hypothesized human development model will fit the data of the study. | Fit Statistics |

Source: The Researcher's Compilations

CHAPTER 5: FINDINGS AND RESULTS INTERPRETATIONS

5.1 INTRODUCTION

The purpose of this study was to assess relationships between integrative social-rights and human development for a sample of Nigerian adults who ranged in age from 20 to 49 years old. This chapter presents the results of the analyses of the data collected from 384 respondents who live in Akinyele, Ido, Ona-Ara, and Oluyole rural communities in Ibadan metropolis, Oyo state, Southwestern Nigeria.

Several different statistical analyses were conducted starting with exploratory factor analysis followed by other preliminary analyses. Next, a description of the sample is presented. Then confirmatory factor analysis (CFA) and Path analyses were conducted to identify instrument items which were reliable across the sample. Path analyses were then performed on the modified instruments, followed by correlation analyses. Analyses were also conducted to determine whether the measures of constructs were stable across gender.

5.2 STRUCTURE OF THE SURVEY QUESTIONNAIRE

The survey questionnaire used in this study is organised into six (6) different sections with each section focusing on a specific arrangement of questions. This is to ensure that the ideas to be measured are arranged in a consistent and coherent manner⁶⁴¹. Table 5.1 below illustrates the sections in the questionnaire.

⁶⁴¹ Fowler, F.J. (2002). *Survey Research Methods*. (3rd ed.). California, CA: Thousand Oaks, Sage Publications.

Table 5.1: Sections of the Questionnaire

| S/N | Sections | Descriptions |
|-----|----------|--|
| 1 | A | Demographic Information of Respondents |
| 2 | B | Human Rights |
| 3 | C | Social Justice |
| 4 | D | Education |
| 5 | E | Health |
| 6 | F | Income |

5.3 EXPLORATORY FACTOR ANALYSIS (EFA)

This section presents the factor analysis on the human development constructs. An exploratory factor analysis (EFA) was used to identify the dimensions of the hypothesised model. Specifically, principal component analysis (PCA) was used as an appropriate technique to identify the dimension of the study⁶⁴². Precisely, five (5) distinct and separate factor analyses were conducted on the items of each construct in order to establish the dimensions of the study.

To undertake the most appropriate interpretation, the loading values were carefully examined for practical implication⁶⁴³. Hence, items with either cross-loadings or factor loadings $<.50$ were deleted to establish a single factor as recommended in SEM literature⁶⁴⁴. In other words, only the items with high loading were retained. Therefore, only the items with high loading were retained.

⁶⁴² Gorsuch, R. L. (1997). Exploratory factor analysis: Its role in item analysis. *Journal of Personality Assessment*, 68(3), 532-560; Conway, J. M. & Huffcutt, A. I. (2003). A Review and Evaluation of Exploratory Factor Analysis Practices in Organizational Research. *Organizational Research Methods*, 6(2), 147-168.

⁶⁴³ Hair, et al. (1998). *Multivariate Data Analysis* (5th ed.). New Jersey, NJ: Prentice-Hall.

⁶⁴⁴ Hair et al. (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson; Coakes, S. J. & Steed, L. (2007). *SPSS Version 14.0 for windows: Analysis without anguish*. Australia: Milton, John Wiley & Sons; Tabachnick, B. G. & Fidell, L. S. (2007). *Using multivariate statistic*. (5th ed.). Boston: Pearson Education Inc; Pallant, J. (2011). *SPSS survival manual. A step by step guide to data analysis using the SPSS program*. (4th ed.). Australia: Allen & Unwin; Bryman, A. & Cramer, D.

As shown in Table 5.2, the factor analysis conducted revealed five dimensions for human development as hypothesised in this study. Remarkably, the five (5) factors had a significant representation from the items measuring them. Accordingly, the result of the analysis show that only 22 items out of the initial 37 items were accurately loaded on the identified constructs. Consequently, only these 22 items were used in measuring human development in Nigeria. The analysis from Table 5.2 reveals that each construct of human development explained greater than 40% of the variation in the hypothesised model which suggests evidence of construct reliability⁶⁴⁵.

Also, considering the eigenvalue of all the factors which are greater than the threshold of 1.0, all the factors were retained for further investigation. Furthermore, the Kaiser-Meyer-Olkin (KMO) measure sampling adequacy of each construct was greater than .60 which shows that the factorability of the data is within the recommended threshold⁶⁴⁶. This result confirms the suitability of the identified clusters for factor analysis. Thereafter, based on the outcome of the exploratory factor analysis, a measurement analysis was conducted on the identified constructs of the study. Table 5.2 shows the summary of the results of eigenvalues, percentage of variance explained and the KMO of the measures of human development.

(2005). *Quantitative Data Analysis with SPSS 12 and 13. A Guide for Social Scientists*. East Sussex Routledge.

⁶⁴⁵ Allen, M. & Yen, W. (1979). *Introduction to measurement theory*. California, CA: Brooks/Cole; Straub, D.W. (1989). Validating Instrument in MIS Research. *MIS Quarterly*, 13(2), 147-169.

⁶⁴⁶ Pallant, J. (2011). *SPSS survival manual: a step by step guide to data analysis using SPSS program*. (4th ed.). Everbest Printing Company; Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

Table 5.2: Results of Eigenvalues, Variance Explained and KMO

| Construct | Number of Item | Eigenvalue | Percentage of Variance | KMO |
|------------------|---------------------------|-------------------|-----------------------------------|------------|
| Human Rights | 5 | 4.308 | 63.505 | 0.755 |
| Social Justice | 4 | 2.782 | 60.977 | 0.662 |
| Education | 5 | 5.426 | 89.135 | 0.674 |
| Health | 4 | 4.936 | 78.723 | 0.804 |
| Income | 4 | 2.617 | 69.643 | 0.650 |
| Total | 22 | | | |

5.4 MODIFICATION OF THE SURVEY QUESTIONNAIRE

This section presents the analysis conducted on each construct of the hypothesized model and the subsequent modifications starting with the HRT scale. There are 5 items retained⁶⁴⁷ in this construct out of an initial 11 items and each of the retained items was measured on a Likert scale of 1 to 7. These items loaded well on the HRT construct. The summary statistics are given in Table 5.3. As displayed in Table 5.3, there is a high level of overall agreement among the items of HRT as a result of the mean values for all the items. The correlation coefficients show that least one of the other items in the construct correlates adequately. The factor loading values are given in the last column of Table 5.3. The minimum factor loading value is 0.695 and the construct reliability (CR) value is 0.90.

⁶⁴⁷ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

Table 5.3: Descriptive Statistics, Inter-item correlation and Factor loadings of Human Rights Construct

| Item | Descriptive | | Inter-item Correlation | | | | | Factor Loadings |
|------|-------------|-----------|------------------------|-------|-------|-------|-------|-----------------|
| | Mean | Std. Dev. | HRT3 | HRT4 | HRT6 | HRT7 | HRT8 | |
| HRT3 | 5.88 | 1.258 | 1.000 | .480 | .447 | .493 | .464 | .695 |
| HRT4 | 5.03 | 1.799 | .480 | 1.000 | .420 | .670 | .530 | .767 |
| HRT6 | 4.54 | 2.043 | .447 | .420 | 1.000 | .673 | .615 | .787 |
| HRT7 | 4.41 | 2.062 | .493 | .670 | .673 | 1.000 | .778 | .911 |
| HRT8 | 3.90 | 2.051 | .464 | .530 | .615 | .778 | 1.000 | .854 |

The remaining 6 items which had a form factorial violation were dropped. In addition, the mean and standard deviation of the measure ranged from 3.90 to 5.88 and 1.258 to 2.062 respectively. Overall, one factor solution explained 65.01% of total variation in the 5 items with an eigenvalue of 3.25 which is also greater than 1.

With respect to social justice, 4 items were retained in this construct out of 9 initial items. The retained items loaded properly on the social justice construct with each item measured on a Likert scale of 1 to 7, where 7 indicates the highest level of agreement. As presented in Table 5.4, the mean value for each item in the scale is greater than 5. This suggests a high level of agreement among the items measuring social justice. In addition, the correlation coefficients indicate that each item in the scale correlates satisfactorily with at least one of the other items in this construct. The result reveals that all factor loadings to the social justice construct exceeded the threshold with the minimum factor loading value of 0.446 and construct reliability (CR) value of 0.78. The summary of the results are presented in Table 5.4.

Table 5.4: Descriptive Statistics, Inter-item correlation and Factor loadings of Social Justice Construct

| Item | Descriptive | | Inter-item Correlation | | | | Factor Loadings |
|------|-------------|-----------|------------------------|-------|-------|-------|-----------------|
| | Mean | Std. Dev. | SJT2 | SJT3 | SJT6 | SJT8 | |
| SJT2 | 5.54 | 1.098 | 1.000 | .738 | .286 | .215 | .888 |
| SJT3 | 5.49 | 1.172 | .738 | 1.000 | .213 | .223 | .870 |
| SJT6 | 5.08 | 1.184 | .286 | .213 | 1.000 | .115 | .495 |
| SJT8 | 5.03 | 1.447 | .215 | .223 | .115 | 1.000 | .446 |

The remaining 5 items which failed to clinch to the construct were removed. In addition, the mean and standard deviation of the measure ranged from 5.03 to 5.54 and 1.098 to 1.447 respectively. Overall, one factor solution explained 49.76% of total variation with an eigenvalue of 1.99 which is also greater than the cut-off value of 1.

The education construct was designed to be measured with 10 items using a Likert scale of 1 to 7, where 7 indicates strongly agree. Out of these items, only 5 items loaded on the factor. Further to this, there exists a high level of agreement among the items of the education construct as evidenced by the mean value of each item which is greater than 2. Additionally, the correlation coefficients reveal that each item correlates appropriately with at least one of the other items in the construct. The result further reveals that all factor loadings to the education construct surpassed the recommended cut-off value. The minimum factor loading value is 0.798 and the construct reliability (CR) value is 0.83. The summary of the results are presented in Table 5.5.

Table 5.5: Descriptive Statistics, Inter-item correlation and Factor loadings of Education Construct

| Item | Descriptive | | Inter-item Correlation | | | | | Factor Loadings |
|-------|-------------|-----------|------------------------|-------|-------|-------|-------|-----------------|
| | Mean | Std. Dev. | EDU5 | EDU6 | EDU7 | EDU8 | EDU10 | |
| EDU5 | 2.41 | 1.510 | 1.000 | .795 | .971 | .728 | .664 | .953 |
| EDU6 | 3.13 | 1.962 | .795 | 1.000 | .812 | .427 | .471 | .798 |
| EDU7 | 2.79 | 1.949 | .971 | .812 | 1.000 | .717 | .660 | .953 |
| EDU8 | 3.06 | 1.530 | .728 | .427 | .717 | 1.000 | .868 | .851 |
| EDU10 | 3.92 | 1.832 | .664 | .471 | .660 | .868 | 1.000 | .830 |

The remaining 5 items which failed to clinch to the construct were deleted. The mean and standard deviation of the measure ranged from 2.41 to 3.92 and 1.510 to 1.962 respectively. Overall, a single factor was extracted with the variance explained of the 5 items in measure exceeding the threshold at 77.29% and a high eigenvalue at 3.86.

The proposed scale for the health construct initially consisted of 9 items. Out of these 9 items, only 4 items converged to the construct. Thus, the remaining 5 items which failed to clinch to the construct were removed. Each of the items was measured on a Likert scale of 1 to 7 with 7 representing high acceptance.

As presented in Table 5.6, the mean value for each item in the scale is greater than 3. This suggests a high level of agreement among the items measuring the health construct. In addition, the correlation coefficients indicate that each item in the scale correlates suitably with at least one of the other items in this construct. Further to this, the result reveals that all factor loadings to the health construct surpassed the recommended cut-off value. The factor loading values are given in the last column of Table 5.6 showing a minimum factor loading value of 0.779 and the construct reliability (CR) value is 0.92.

5.6 Descriptive Statistics, Inter-item Correlation and Factor loadings of Health Construct

| Item | Descriptive | | Inter-item Correlation | | | | Factor Loadings |
|------|-------------|-----------|------------------------|-------|-------|-------|-----------------|
| | Mean | Std. Dev. | HTH1 | HTH2 | HTH3 | HTH5 | |
| HTH1 | 3.28 | 1.755 | 1.000 | .478 | .653 | .583 | .779 |
| HTH2 | 3.53 | 2.130 | .478 | 1.000 | .704 | .681 | .834 |
| HTH3 | 3.32 | 2.067 | .653 | .704 | 1.000 | .792 | .923 |
| HTH5 | 3.47 | 2.070 | .583 | .681 | .792 | 1.000 | .896 |

The remaining 5 items which had a form factorial violation were deleted. As shown in the above table, the mean of the measure ranged between 3.28 and 3.53 while the standard deviation ranged from 1.755 to 2.130. Similarly, the results of the analysis revealed that the factor variance explained 73.91% of total variation in the retained 4 items with an acceptable eigenvalue of 2.96 which is greater than the recommended cut-off value of 1.0⁶⁴⁸.

The analysis of income construct reveals that 5 items out of 9 items converged to the construct. The 4 items which did not clinch to the threshold level were removed. Therefore, only 5 items with factor loadings above the cut-off value were retained. The 5 items in this construct were measured on a Likert scale of 1 to 7, where 7 indicates strongly agree. As depicted in Table 5.7, the mean values for all the items of income construct are higher than 4, suggesting a high level of overall agreement among the items measuring income. It can be deduced from the correlation coefficients that each item correlates sufficiently with at least one of the other items in the income construct.

The result reveals that all factor loadings to the income construct exceeded the threshold value. The minimum factor loading value of the income construct is 0.639 while the highest loading is .771 which indicates that there exists inter item strong correlation among the measures. The factor loading values are given in the last column

⁶⁴⁸ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

of Table 5.7. The single factor variance explained of the measure exceeded the threshold at 75.20% and the eigenvalue was also acceptable with a greater value of 2.46. The construct reliability (CR) value is 0.83. Table 5.7 shows the summary of the analysed results.

Table 5.7: Descriptive Statistics, Inter-item Correlation and Factor loadings of Income Construct

| Item | Descriptive | | Inter-item Correlation | | | | | Factor Loading |
|------|-------------|-----------|------------------------|-------|-------|------|-------|----------------|
| | Mean | Std. Dev. | INC2 | INC3 | INC5 | INC8 | INC10 | |
| INC2 | 5.54 | 1.098 | 1.000 | .738 | .431 | .215 | .210 | .771 |
| INC3 | 5.49 | 1.172 | .738 | 1.000 | .392 | .223 | .211 | .762 |
| INC5 | 5.03 | 1.469 | .431 | .392 | 1.000 | .286 | .239 | .666 |

Consequently, the final result of the analysis revealed that only 23 items out of the initial 48 items were statistically significant, hence, only these identified items were utilized in measuring the 5 constructs of the human development model in rural parts of Nigeria. After establishing the results of the factor analysis of the measures of human development among rural dwellers in the Southwestern region of Nigeria, the next section discusses the assessment of the normality test conducted on the scale.

5.5 ASSESSMENT OF NORMALITY TEST

A normality test is a prerequisite for many inferential statistical analyses⁶⁴⁹. Therefore, it is essential to first evaluate data through a normality test before proceeding to further analysis. Normality can be explored in several ways such as: statistical tests (skewness and kurtosis) or graphical representations (histogram, stem-and-leaf plot, boxplot).

⁶⁴⁹ Coakes, S. J. & Steed, L. (2007). *SPSS Version 14.0 for windows: Analysis without anguish*. Milton, Australia: John Wiley & Sons.

While skewness measures the asymmetry of distribution, kurtosis measures the flatness or peakness of a distribution in comparison with a normal distribution⁶⁵⁰.

Considering the sample size of this study, it was imperative to assess the normality of each item on the questionnaire through the skewness and kurtosis values. It has been posited that when a sample size is large, it is more important to look at the shape of the distribution virtually or to look at the value of the skewness and kurtosis statistics rather than the value of significance⁶⁵¹. This is because, when a sample size is large, around 200 or more, significant value may arise from even small deviations from normality⁶⁵².

The distribution of scores was checked using the value of skewness and kurtosis and all the items fell below the threshold of ≤ 3.0 ⁶⁵³. Specifically, the results of skewness for all items of human development ranged from -1.393 to 0.805. In addition, the kurtosis values for all the items ranged from -1.692 to 2.020 with none of the values exceeding the threshold. Remarkably, if kurtosis values exceed the threshold, it could be considered problematic⁶⁵⁴. Therefore, considering the kurtosis values obtained for this study, the data could be described as decent. After establishing the normal distribution of the data of this study, the next section discusses the descriptive statistics based on the demographic information.

⁶⁵⁰ Hair, *et al.* (1998). *Multivariate Data Analysis*. (5th ed.). New Jersey, NJ: Prentice-Hall.

⁶⁵¹ Field, A. P. (2005). *Discovering Statistics using SPSS*. London, UK: Sage.

⁶⁵² Tabachnick, B. G. & Fidell, L. S. (2001). *Using Multivariate Statistics*. Boston: Allyn and Bacon; Coakes, S. J. & Steed, L. (2007). *SPSS Version 14.0 for windows: Analysis without anguish*. Milton, Australia: John Wiley & Sons, Hair, *et al.*, (2006). *Multivariate Data Analysis*. (6th ed.). New Jersey: Prentice Hall.

⁶⁵³ Kline, R.B. (2005). *Principles and practice of structural equation modelling*. (2nd ed.). New York, NY: Guilford press; Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁶⁵⁴ Hoyle, R. H. (1995). *The structural equation modelling approach: Basic concepts and fundamental issues*. In R. H. Hoyle (Ed.), *Structural equation modelling: Concepts, issues, and applications*. California, CA: Thousand Oaks, Sage Publications, Inc.

5.6 DESCRIPTIVE STATISTICS

To establish the stability of the data collected for this study, descriptive statistics were conducted. Descriptive statistics such as: mean, median and standard deviation are essential statistical tools used to describe data collected for a study⁶⁵⁵. It summarises and presents data in an informative and convenient way⁶⁵⁶. In addition, this technique allows for the computation of values on every item on the questionnaire which consequently highlights the respondents' responses with respect to the study's research questions and hypotheses. The details of the descriptive statistics on the sample and variable distributions of the present study are presented below.

5.6.1 Respondents' Response Rate

This subsection presents the demographic information and response rates for the measure of human development in Nigeria. Specifically, the main data for this study was collected from the four (4) selected rural areas in the Southwestern part of Nigeria between August 2014 and October 2014. The population of the study were 784,930 Nigerian citizens from the selected rural areas.

To ensure adequate return of the survey instrument within the scheduled time, consistent monitoring of the distributed survey questionnaires was put in place. Initially, a total of 500 survey instruments were distributed out of which 389 were valid and completed. This response rate was considered large enough and adequate for statistical reliability and generalisation⁶⁵⁷. Accordingly, the response rate improved the validity and reliability of the survey since the greater the response the more accurately it

⁶⁵⁵ Mason R.O., Lind, D.A. & Marchal W.G. (1983). *Statistics: An Introduction*. New York, NY: Harcourt Brace Jovanovich, Inc.

⁶⁵⁶ Keller, G. & Warrack, B. (2004). *Statistics for Management and Economics*. Thomas Learning: California, CA: Brooks/Cole.

⁶⁵⁷ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

estimates parameters in the population sampled⁶⁵⁸. However, the five (5) responses which were found to be outliers and which might affect the results of the study were removed from the analysis. Therefore, the remaining 384 questionnaires which accounted for 76.8% were entered into the SPSS version 16.0 and AMOS 21.0 software for further analyses.

5.6.2 Profile Analysis of the Respondents

The individual characteristic of respondents' plays a vital role in the analysis of a survey questionnaire. It is recommended that prior to the actual analysis of a survey instrument, a detailed description of respondents' characteristics is essential for better understanding of the collected data⁶⁵⁹. The demographic information of the respondents in this study shows varied characteristics⁶⁶⁰. Respondents' gender, age, educational qualification, marital status, income level and their type of occupation are the relevant personal data used in the study.

Although the demographic data of the respondents has little impact on the analysis, this information provides a comprehensive view in terms of respondents' participation in this study. Therefore, this subsection presents the demographic profile of respondents.

The summary of the results from the questionnaire items which includes the demographic section of this study are presented in Table 5.8 until Table 5.14. As displayed in the Tables 5.8-5.14, the information obtained provides useful insight into

⁶⁵⁸ Pallant, J. (2011). *SPSS survival manual: a step by step guide to data analysis using SPSS program*. (4th ed.). Everbest Printing Company.

⁶⁵⁹ Robson, C. (2011). *Real world research: A resource for users of social research methods in applied settings*. (3rd ed.). Chichester, West Sussex: Wiley.

⁶⁶⁰ Morgan, R.M. & Hunt, S.D. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58(3), 20-38.

the population composition and the validation of the instrument for the hypothesised model. Table 5.8 presents the profile of respondents by gender.

The gender composition of this study reveals that the proportion of male and female respondents is unequal. The majority of the respondents who participated in this survey were found to be male. Out of the total 384 respondents, male respondents comprised 212 which constitute approximately 55.2% leaving the females who responded to the survey questionnaire at 172, a number that constitutes approximately 44.8% of the sample size. Table 5.8 illustrates the gender distribution of the study.

Table 5.8: Profile of Respondents by Gender

| Category | Sex | Frequency | Percentage (%) |
|--------------|--------|------------|----------------|
| Gender | Male | 212 | 55.2 |
| | Female | 172 | 44.8 |
| Total | | 384 | 100 |

Source: Researcher's Field Survey (2014)

It can be inferred from the results in Table 5.8 that the sample of this study was predominantly male. One reason for this composition could be that, in most societies, it is permissible for women to join the workforce, but it is not an obligation for them to provide means of livelihood for the family as in the case of men. Given the nature of Nigerian society, males are expected to carry out the responsibilities of their families; and therefore they are expected to undertake more formal and remunerable work than women. In addition, in a developing country like Nigeria, which is a male dominant society and the issue of gender discrimination remains an unresolved social problem.

With respect to the age of the respondents, the majority of the respondents who participated in the survey mainly spread across the age groups 26-30 and 36-40. The people aged 25 and below and those 46 years and over were small percentage. Those

who are in these groups are relatively less. Table 5.9 shows the age distribution of the respondents of the study.

Table 5.9: Age Distribution Frequency

| Category | Age | Frequency | Percentage (%) |
|--------------|--------------|------------|----------------|
| Age | 20-25 | 22 | 5.7 |
| | 26-30 | 95 | 24.7 |
| | 31-35 | 92 | 24.0 |
| | 36-40 | 83 | 21.6 |
| | 41-45 | 59 | 15.4 |
| | 46 and above | 33 | 8.6 |
| Total | | 384 | 100 |

Source: Researcher's Field Survey (2014)

Table 5.9 shows that the majority of the respondents are young people. In the sample 5.7% people belong to the age group 20-25, 24.7% people belong to the age group 26-30, 24.0% belong to the age group 31-35 and 21.6% belong to the age group 36-40. Altogether 76% people who responded to the questionnaire were young people. One reason for this composition could be attributable to the fact that, young people are always more adaptable and curious to accept any good change.

In terms of educational qualification, this study used five classifications based on the highest level achieved. The study later simplified this variable into two categories which comprised the less-educated and well-educated. Less-educated people were defined as those who hold a primary and secondary qualification. Those who held certificates, diplomas, bachelor degrees, and postgraduate degrees, were considered well-educated people. The study found that the majority of respondents who responded to this survey from the 4 rural areas in the Southwestern region of Nigeria were holders of a secondary school qualification and categorised as less-educated. This group

constitutes over half (51.6%) of the 384 respondents while the holders of certificates, diplomas, bachelor and postgraduate degrees who were tagged highly-educated constitute less than half (48.4%) of the total respondents. Table 5.10 shows the profile of respondents' educational qualification.

Table 5.10: Profile of Respondents by Educational Qualification

| Category | Qualification | Frequency | Percentage (%) |
|---------------|---------------------|------------|----------------|
| Qualification | Primary school | 45 | 11.7 |
| | Secondary school | 153 | 39.8 |
| | Certificate | 42 | 10.9 |
| | Diploma | 87 | 22.7 |
| | Bachelor Degree | 43 | 11.2 |
| | Postgraduate Degree | 14 | 3.6 |
| Total | | 384 | 100 |

Source: Researcher's Field Survey (2014)

It can be inferred from Table 5.10 that a majority of the respondents are less-educated. This situation justifies the assessment that the country is facing a shortage of qualified manpower to boost its economic growth and overall development⁶⁶¹. In addition, considering the percentage of graduates to diploma holders, the gap is quite alarming, which indicates the need to provide more opportunities for university education in the areas covered by this study.

In terms of the marital status of the respondents, the study used three marital classifications to group the respondents. The researcher found that a majority of the respondents who participated in the survey was married. This group constitutes more than half (64.3%) of the 384 respondents, followed by the single people who constitute

⁶⁶¹ World Bank. Poverty Reduction and Economic Management (2011). *Nigeria Socio-economic Assessment*. Washington, DC.

less than one-third (26.3%) of the total respondents. The people that constitute the “others” group were the least represented (9.4%) respondents in this study.

Table 5.11: Profile of Respondents by Marital Status

| Category | Marital Status | Frequency | Percentage (%) |
|----------------|----------------|------------|----------------|
| Marital Status | Single | 101 | 26.3 |
| | Married | 247 | 64.3 |
| | Others | 36 | 9.4 |
| Total | | 384 | 100 |

Source: Researcher’s Field Survey (2014)

The results from Table 5.11 above show that a majority of the respondents who responded to this study’s survey instrument were married people. This composition is attributable to the fact that married people have more responsibilities and as such need to seek gainful and reliable employment. In addition, the age classification of most of the respondents could be a possible factor for the respondents’ marital composition. The majority of the married respondents belong to the age group ranging between 26 to 40 years old. This indicates that most of the respondents (64.3%) come from a younger age group. These findings are in line with the importance of early marriage in most religions and to Islamic laws, which prohibit sexual relationships outside marriage.

With regard to the occupation of respondents, it ranges widely in the study area. A total of 117 (30.5%) out of 384 respondents are involved in trading. This group constitutes the highest percentage of respondents of the study. This group is followed by 96 (25%) who are farmers, while civil servants accounted for 87 (22.7%) of the total respondents. In addition, the group of respondents who are in the category “others” constitutes 84 (21.9%). This group represents the least number of respondents of this study. Table 5.12 illustrates the profile of respondents based on their occupation in the respective locations of the present study in the Southwestern Nigeria.

Table 5.12: Profile of Respondents by Occupation

| Category | Types of Occupation | Frequency | Percentage (%) |
|-----------------|----------------------------|------------------|-----------------------|
| Occupation | Trading | 117 | 30.1 |
| | Farming | 96 | 25 |
| | Civil Service | 87 | 22.7 |
| | Others | 84 | 21.9 |
| Total | | 384 | 100 |

Source: Researcher's Field Survey (2014)

The results from Table 5.12 above show that most of the respondents who responded to this study's survey instrument were traders. This group of people has sufficient experience either as parents or dependents to be able to perform an evaluation of the educational system or healthcare system in Nigeria. In addition, a substantial majority of the respondents have had sufficient life experience which may help them to assess the whole process of human development in the country.

In terms of the income level of the respondents, the study used four income level classifications to group the respondents. The researcher observed that a significant number respondent to the survey were from the income level of 10,000 to 20,000. This group constitutes more than one-thirds (44.5%) of the 384 respondents, followed by the income level of 21,000 to 30,000 which accounted for 37.2% of the total respondents. In addition, the income level of 31,000 to 40,000 represents less than one-third (11.2%) of the total respondents while an income level of 40,000 and above constitutes the least percentage (7.0%) of the people who responded to this study's survey instrument.

Table 5.13: Profile of Respondents by Income Level

| Category | Income Level | Frequency | Percentage (%) |
|--------------|------------------|------------|----------------|
| Income Level | 10,000 – 20,000 | 171 | 44.5 |
| | 21,000 – 30,000 | 143 | 37.2 |
| | 31,000 – 40,000 | 43 | 11.2 |
| | 40,000 and above | 27 | 7.0 |
| Total | | 384 | 100 |

Source: Researcher's Field Survey (2014)

The results from Table 5.13 above show that a majority of the respondents who responded to this study's survey instrument belong to two income levels of 10,000 to 30,000. The respondents of these two income levels represent 81.7% of the entire sample size. Considering this large number, it can be concluded that most of respondents belong to the lower class income level. Although these respondents are less educated, which may have prevented them from getting a decent job, they are most likely not to be satisfied with their current income and incentives.

One reason for this discontent could be attributable to the fact that the income and incentives offered by both government and private establishments are not sufficient to uphold their family responsibilities. This may be a sign of a real need to review the salary and incentive systems to work towards improving especially the public work environment. Additionally, improved working conditions are expected to attract more efficient employees into the workforce which will increase the efficiency level and in turn enhance productivity in the country.

In terms of location of the respondents of this study, the researcher classified them into the 4 local government areas in the Southwestern Nigeria. Table 5.14 below presents the profile of respondents according to their respective local government areas.

Table 5.14: Profile of Respondents by Local Government Areas

| Category | Rural Areas | Frequency | Percentage (%) |
|--------------|-------------|------------|----------------|
| Location | Akinyele | 104 | 27.1 |
| | Ido | 51 | 13.3 |
| | Ona-Ara | 130 | 33.9 |
| | Oluyole | 99 | 25.8 |
| Total | | 384 | 100 |

Source: Researcher's Field Survey (2014)

The results from Table 5.14 show that a majority of the respondents who responded to this study's survey instrument were from the Ona-ara local government area. These respondents constitute 130 out of a total of 384 respondents who participated in this study (33.9%) followed by respondents from Akinyele who constitute 27.1% while Oluyole accounts for 25.8% of the total respondents. The respondents from Ido local government area constitute 13.3%.

In conclusion, this section has provided the analyses of the response rates and profile of the respondents who participated in this study. The analyses have demonstrated that the respondents have the necessary basic qualification and age composition to perform evaluation on the human development situation in Nigeria. The next section discusses the confirmatory factor analysis of the study.

5.7 CONFIRMATORY FACTOR ANALYSIS (CFA)

The instrument for the underlying constructs of this study was tested using CFA (AMoS 21.0 version). Confirmatory factor analysis was performed to answer the research questions of this study which deals with goodness of fit of the model. As a statistical power, CFA tests uni-dimensionality of a model and also determine how well a model

fits the empirical data⁶⁶² by checking the underlying structure based on theoretical justifications⁶⁶³.

For this study, CFA was conducted following two steps. The first step was to assess the fitness of the initial model using all the 23 items generated from the PCA; if the data fit the model well and the second step was to subject it to re-specification⁶⁶⁴. The information derived from the CFA was used to draw conclusions about the research questions and hypotheses postulated in chapter one of this study. This technique is considered an ideal statistical procedure for testing a hypothesised factor structure⁶⁶⁵. The ultimate purpose of the CFA in this study is to validate each single factor of human development with reference to the rural communities in Southwestern Nigeria.

5.7.1 Assessment of CFA Model Fit

Subsequent to the establishment of the 5-factor structure of human development model in this case: (Human Rights (HRT), Social Justice (SJT), Education (EDU), Health (HTH) and Income (INC), a confirmatory factor analysis was performed⁶⁶⁶. The objective of CFA is to obtain a good fit of data to the model. One method for assessing overall model fit is the use of the fit statistics such as root mean square error of approximation (RMSEA)⁶⁶⁷ and normed chi-square. This statistics takes the following

⁶⁶² Byrne, B.M. (2001). *Structural equation modeling with AMOS: Basic concepts, applications and programming*. Mahwah, NJ: Erlbaum.

⁶⁶³ Mueller, R. O. (1996). *Basic principles of structural equation modelling: An introduction to LISREL and EQS*. New York, NY: Springer-Verlag.

⁶⁶⁴ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁶⁶⁵ Schumacker, R. E. & Lomax, R. G. (2004). *A beginner's guide to structural equation modelling*. (2nd ed.). Mahwah, NJ: Lawrence Erlbaum; Byrne, B.M. (2010). *Structural Equation Modelling with Amos: Basic concepts, applications, and programming*. (2nd ed.). New York: Routledge. CA: Sage Publications; Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

⁶⁶⁶ Byrne, B.M. (2010). *Structural Equation Modelling with Amos: Basic concepts, applications, and programming*. (2nd ed.). New York: Routledge.

⁶⁶⁷ Cudeck, R. & Henly, S. (1991). Model selection in covariance structures analysis and the problem of sample size: A clarification. *Psychological Bulletin*, 109, 512-519; Browne, M. W. & Cudeck, R.

into consideration; fit, sample size, and parsimony. The value of a good fit is .05 or less, while a fairly good fit is less than .08. The RMSEA is appropriate for small samples of less than 500⁶⁶⁸. Other fit indices that have been proposed are incremental indices⁶⁶⁹. While overall fit indices compare how close the predicted covariance matrices are to actual observed covariance, incremental fit indices compare models with a null baseline model. One method of incremental fit indices is comparative fit index⁶⁷⁰.

Since the sample size in this study was relatively large (N= 384), it was not crucial to choose fit indices which are less sensitive to sample size. Besides the chi-square statistics and chi-square to degree of freedom ratio, the RMSEA and CFI were also included in the analyses. These fit indices are known to be robust regardless of sample size, while the RMSEA provides a range of appropriate fit with subsequent confidence intervals. For CFI values below .90 indicate poor fit. Therefore, to determine the model fit of this study, Chi-square statistics, Normed Chi-square (CMIN/df), Comparative Fit Index (CFI), and Root Mean Square Error of Approximation (RMSEA) were used⁶⁷¹.

(1993). *Alternative ways of assessing model fit*. In K. A. Bollen & J. S. Long (Eds.), *Testing structural equation models*. California, CA: Sage.

⁶⁶⁸ Bollen, K.A. (1989). A new incremental fit index for general structural models. *Sociological Methods & Research*, 17, 303-316.

⁶⁶⁹ Bentler, P.M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin*, 107, 238-246; Byrne, Barbara M. (2010). *Structural Equation Modelling With AMOS: Basic Concepts, Applications, and Programming*. (2nd ed.). New York, NY: Taylor & Francis Group, LLC.

⁶⁷⁰ Bollen, K.A. (1989). A new incremental fit index for general structural models. *Sociological Methods & Research*, 17, 303-316.

⁶⁷¹ Marsh, H.W., Balla, J.R. & McDonald, R.P. (1988). Goodness-of-fit indexes in confirmatory factor analysis: The effect of sample size. *Psychological Bulletin*, 103, 391-410; Bentler, P.M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin*, 107, 238-246; Fan, X., Thompson, B. & Wang, L. (1999). Effects of Sample Size, Estimation Methods, and Model Specification on Structural Equation Modelling Fit Indexes. *Structural Equation Modelling*, 6 (1), 56-83; Steenkamp, J.B. & van Trijp, H.C.M. (1991). The use of LISREL in validating marketing constructs. *International Journal of Research in Marketing*, 8(4), 283-300; Knight, G.A. & Cavusgil, S.T. (2004). Innovation, organizational capabilities, and the born-global firms. *Journal of International Business Studies*, 35, 124-141.

5.7.1.1 Initial and Modified Measurement (CFA) Model of Human Rights

The initial measurement model of human rights (HRT) consists of 5 indicators. The inter-item correlation matrix revealed that all the items measuring the construct are well correlated in the scale. As displayed in Table 5.15, the CFI value was 0.968. Even though this value was acceptable⁶⁷², the fit in general was extremely poor as evidenced by the RMSEA, Chi-square, and Normed Chi-square. The construct had a RMSEA of 0.128, Chi-square, 36.360, and Normed Chi-square of 7.272.

Although the factor loadings were found to be statistically significant with loadings greater than .5, HRT 3 exhibited a relatively low (.55) loading compared to other items. Thus, since the initial model did not fit the data, a decision was made to improve on the fit. This decision was necessary to realize the postulated hypotheses of the study. The Figures 5.1 and 5.2 present the initial and modified measurement model of the human rights construct.

Chi-square= 36.360
DF=5
P=.000
Normed Chi-square=7.272
CFI=.968
RMSEA=.128

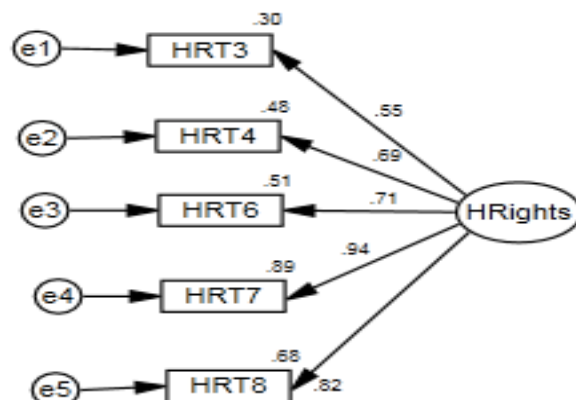


Figure 5.1: The Initial Measurement (CFA) Model of Human Rights

⁶⁷² Bentler, P. M. (1995). *EQS structural equations program manual*. Encino, CA: Multivariate Software; Arbuckle, J.L. & Wothke, W. (1999). *AMOS 4.0 user's guide*. Chicago: Smallwaters.

Chi-square= 7.250
 DF=2
 P=.027
 Normed Chi-square=3.625
 CFI=.995
 RMSEA=.083

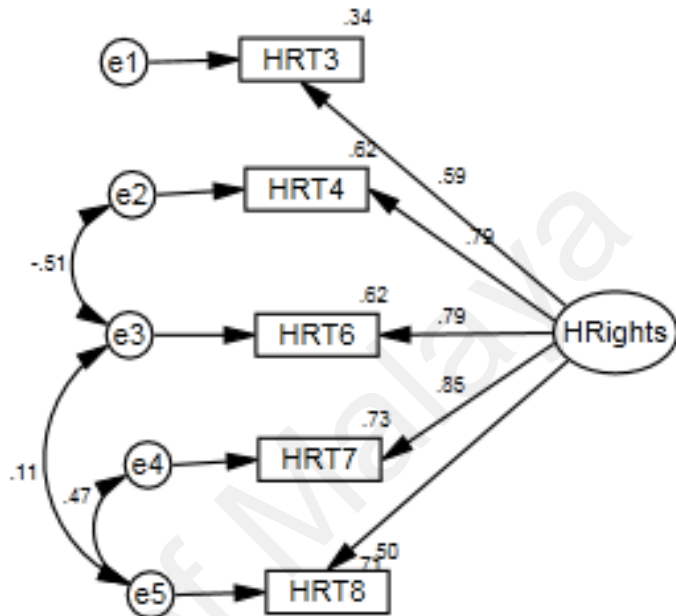


Figure 5.2 Modified Measurement (CFA) Model of Human Rights

The next step was to modify the items to improve the fit⁶⁷³. The decision about which item to modify or correlate was informed by inspecting the correlation for the items as well as the modification indices for these items⁶⁷⁴. While correlations determine how well the observed variables measured the construct in the model, modification indices are helpful in the attempt to change the model to improve the fit. As shown in the Figure 5.1, no item was deleted but rather the error terms were covaried. Results of the modified CFA model summarised in Table 5.15 showed

⁶⁷³ Anderson, J.C. & Gerbing, D.W. (1988). Structural equation modelling in practice: A review and recommended two-step approach. *Psychological Bulletin*, 103, 411-423.

⁶⁷⁴ *ibid*

improved and better fit⁶⁷⁵ (RMSEA = 0.083, Chi-square = 7.250, Normed Chi-square = 3.625 and CFI = 0.995) after the items were covaried. It also revealed improved loadings, reduced Chi-square value with all the indices clinching to the thresholds⁶⁷⁶. Thus, the one factor model fit the data well after the items were modified. Table 5.15 presents the results of the initial and modified CFA model with the threshold values for the selected fit indices.

Table 5.15: Good of Fit Indices for Human Rights CFA Model

| Fit Statistics | Initial Model | Modified Model | Threshold Values |
|---|---------------|----------------|------------------|
| Chi-Square | 36.360 | 7.250 | |
| Normed Chi-square (Chi-square/df) | 7.272 | 3.625 | < 5.0 |
| Root Mean Square Error of Approximation (RMSEA) | 0.128 | 0.083 | < 0.08 |
| Comparative Fit Index (CFI) | 0.968 | 0.995 | > 0.9 |

Source: Hair *et al.*, (2010)

⁶⁷⁵ Hooper, D., Coughlan, J. & Mullen, M. (2008). Structural Equation Modelling: Guidelines for Determining Model Fit. *Electronic Journal of Business Research Methods*, 6(1), 53-60; Tabachnick, B. G. & Fidell, L. S. (2007). *Using multivariate statistic* (5th ed.). Boston: Pearson Education Inc; Bentler, P. M. (1990). Comparative fit indexes in structural models. *Psychological Bulletin*, 107, 238-246; Hu, L.T. & Bentler, P.M. (1999). Cut-off Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives. *Structural Equation Modelling: A Multidisciplinary Journal*, 6(1), 1-55; Byrne, B.M. (2001). *Structural equation modelling with AMOS: Basic concepts, applications and programming*. Mahwah, NJ: Erlbaum; Hair, *et al.* (1998). *Multivariate Data Analysis* (5th ed.). New Jersey, NJ: Prentice-Hall, Holmes-Smith, P., Coote, L. & Cunningham, E. (2004). *Structural Equation Modelling: From the fundamentals to advanced topics*. Melbourne: School Research, Evaluation, and Measurement Services.

⁶⁷⁶ Kenny, D. A. & McCoach, D. B. (2003). Effect of the number of variables on measures of fit in structural equation modelling. *Structural Equation Modelling*, 10, 333-351; Diamantopoulos, A. & Siguaw, J. A. (2000). *Introducing LISREL*. London, UK: Sage Publications; Holmes-Smith, P., Coote, L. & Cunningham, E. (2004). *Structural Equation Modelling: From the fundamentals to advanced topics*. Melbourne: School Research, Evaluation, and Measurement Services; Schreiber, *et al.* (2006). Reporting Structural Equation Modelling and Confirmatory Factor Analysis Results: A Review. *The Journal of Educational Research*, 99(6), 323-337; Kline, R.B. (2011). *Principles and practice of structural equation modelling*. (3rd ed.). New York, NY: Guilford Press.

Further to the above evidence, the construct reliability for the five-item measure was (.90), a value which is higher than the acceptable threshold⁶⁷⁷. Therefore, there is solid evidence that the retained five (5) items are reliable and valid for the measure of the HRT construct.

5.7.1.2 Measurement (CFA) Model of Social Justice

The initial CFA model of social justice (SJT) consists of 4 indicators with the inter-item correlation matrix showing that all the four (4) indicators are well correlated in the scale. The CFA results (Table 5.16) indicated a reasonable fit with the values being within the recommended threshold level (RMSEA = 0.038, Chi-square = 3.128, Normed Chi-square = 1.564, and CFI = 0.997). Hence, the results of the fit indices suggest that the CFA model is reliable and able to measure what it was intended to measure.

In other words, the estimation values of the model fitted the data. Therefore, it can be inferred from the result that the contextualized social justice dimension is an integral part of the overall human development model. Table 5.16 shows the summary of the social justice CFA model with the threshold values for the fit indices. The composite construct reliability score for this measure is .83 which provides solid evidence that the retained items are reliable and valid for the measure of the construct.

⁶⁷⁷ Hair *et al.*, (1995). *Multivariate data analysis*. (4th ed.). New Jersey, NJ: Prentice-Hall Inc.

Chi-square= 3.128
 DF=2
 P=.209
 Normed Chi-square=1.564
 CFI=.997
 RMSEA=.038

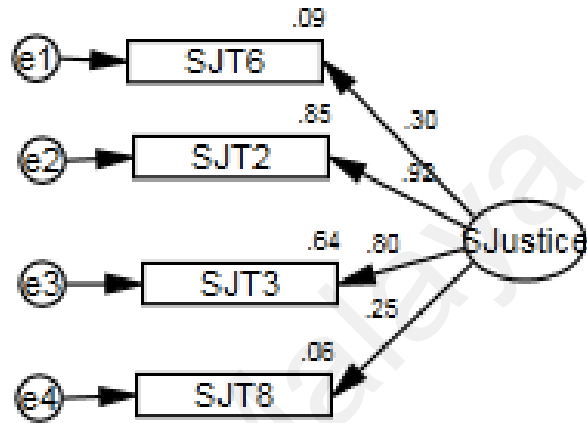


Figure 5.3: Measurement (CFA) Model of Social Justices

Table 5.16: Good of Fit Indices for Social Justice CFA Model

| Fit Statistics | Initial Model | Threshold Values |
|---|---------------|------------------|
| Chi-Square | 3.128 | |
| Normed Chi-square (Chi-square/df) | 1.564 | < 5.0 |
| Root Mean Square Error of Approximation (RMSEA) | 0.038 | < 0.08 |
| Comparative Fit Index (CFI) | 0.997 | > 0.9 |

Source: Hair *et al.*, (2010)

5.7.1.3 Initial and Modified Measurement (CFA) Model of Education

The initial CFA for education (EDU) construct consists of 5 indicators. As shown in Table 5.17, the results reveal a poor fit: (Chi-square of 410.354, Normed Chi-square, 82.071 and CFI, 0.832) with the exception of the RMSEA. The model had a RMSEA value of 0.460. A further examination of the model revealed that three of the items of the factor were responsible for the poor fit to the model. Hence, the researcher decided to improve the model fit by revising the items.

Chi-square= 410.354
DF=5
P=.000
Normed Chi-square=82.071
CFI=.832
RMSEA=.460

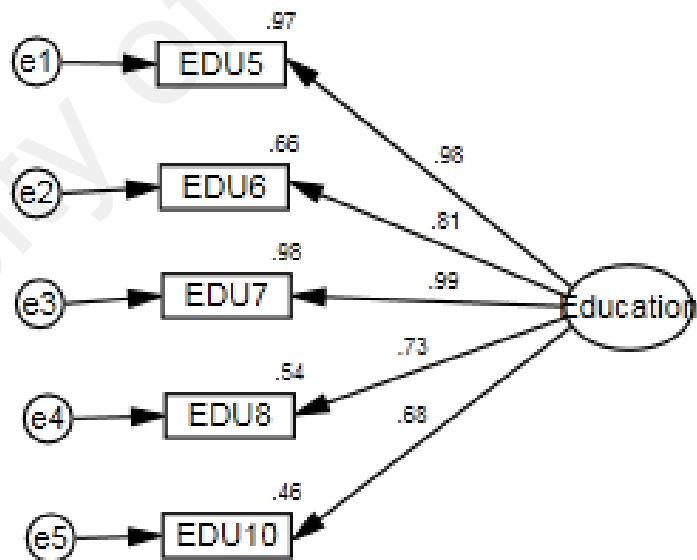


Figure 5.4: Initial Measurement (CFA) Model of Education

The model fit the data well after the modification of the initial model. In the modified model, all the items were retained because their loadings are very high, however, the error terms of the three items were correlated (Figure 5.5) to improve the

fit of the model. Accordingly, the retention of all the five (5) items and using them to measure education suggests that these items maintain a basic element of education, and deletion of any of them would impact the content validity of this measure. The composite construct reliability for this measure was .92 which is well above the acceptable level⁶⁷⁸

Chi-square= 4.752
 DF=2
 P=.093
 Normed Chi-square=2.376
 CFI=.999
 RMSEA=.060

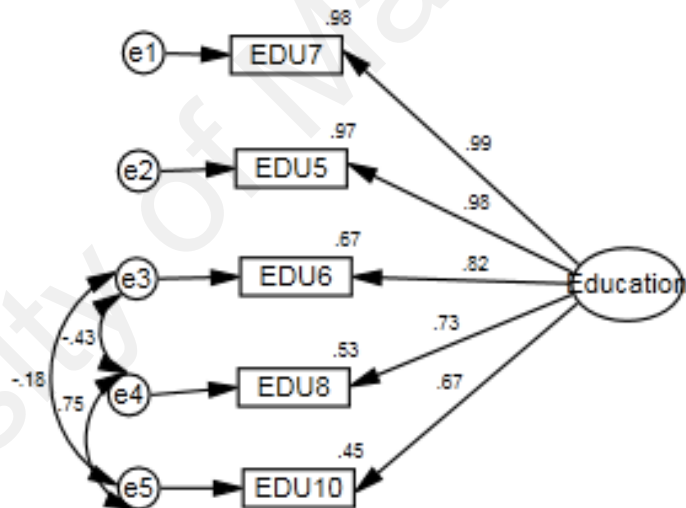


Figure 5.5: Modified Measurement (CFA) Model of Education

⁶⁷⁸ Hair et al. (1995). *Multivariate data analysis*. (4th ed.). New Jersey, NJ: Prentice-Hall Inc.

Table 5.17: Good of Fit Indices for Education CFA Model

| Fit Statistics | Initial Model | Modified Model | Threshold Values |
|---|---------------|----------------|------------------|
| Chi-Square | 410.354 | 4.752 | |
| Normed Chi-square (Chi-square/df) | 82.071 | 2.376 | < 5.0 |
| Root Mean Square Error of Approximation (RMSEA) | 0.460 | 0.060 | < 0.08 |
| Comparative Fit Index (CFI) | 0.832 | 0.999 | > 0.9 |

Source: Hair *et al.*, (2010)

5.7.1.4 Initial and Modified Measurement (CFA) Model of Health

Health was measured by four (4) items. The loading of each item was found to be statistically significant with all the items exhibiting high loading scores greater than .5. The initial verification of the inter-item correlation matrix revealed that health item 1 is relatively poorly correlated to other items in the scale. Despite the concern about this item, all the four (4) items were subjected to a CFA to verify their dimensionality and to assess whether the model adequately fit the data (Table 5.18).

The result indicated a moderate fit as the indices were consistent with the recommended cut-off values (RMSEA = 0.086, Chi-square = 7.606, Normed Chi-square = 3.803, and CFI = 0.994). Although, this result indicates that all the items were important to measure health and have shown relatively standardised loadings and reasonable fit indices, the model was subjected to modification to achieve a better fit.

Chi-square= 7.606
 DF=2
 P=.022
 Normed Chi-square=3.803
 CFI=.994
 RMSEA=.086

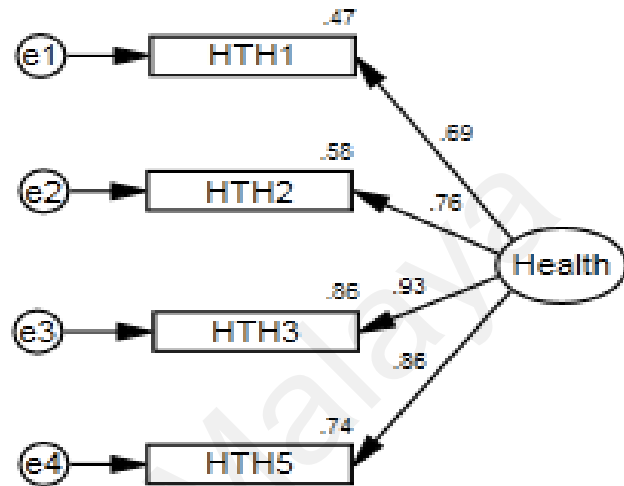


Figure 5.6: Initial Measurement (CFA) Model of Health

The modification indices identified significant error covariance associated with two of the items. Since all the items significantly contributed to the model, correlation of the items was the option to improve the overall model fit⁶⁷⁹. Upon the association of the higher error inter-correlations, a better fit model was achieved with reduced Chi-square and improved normed Chi-square value. Additionally, the results of other fit indices showed significant improvement to the overall fit of the model (Figure 5.7). This implies that the model is reliable and able to measure what it was intended to measure. In other words, the estimation values of the model fit the data. Table 5.18 below shows the summary of the initial and modified CFA model with the threshold values for the fit indices. The composite construct reliability score for this measure is .83 which implies that these items are considered reliable for this measure.

⁶⁷⁹ Anderson, J.C. & Gerbing, D.W. (1988). Structural equation modelling in practice: A review and recommended two-step approach. *Psychological Bulletin*, 103, 411-423.

Chi-square= 1.801
 DF=1
 P=.180
 Normed Chi-square=1.801
 CFI=.999
 RMSEA=.046

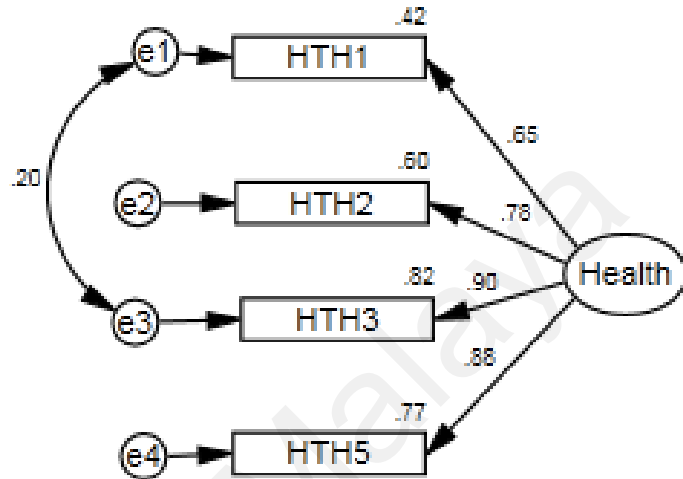


Figure 5.7 Modified Measurement (CFA) Model of Health

Table 5.18: Goodness- of-fit Indices for Health CFA Model

| Fit Statistics | Initial Model | Modified Model | Threshold Values |
|---|---------------|----------------|------------------|
| Chi-Square | 7.606 | 1.801 | |
| Normed Chi-square (Chi-square/df) | 3.803 | 1.801 | < 5.0 |
| Root Mean Square Error of Approximation (RMSEA) | 0.086 | 0.046 | < 0.08 |
| Comparative Fit Index (CFI) | 0.994 | 0.999 | > 0.9 |

Source: Hair *et al.*, (2010)

5.7.1.5 Initial and Modified Measurement (CFA) Model of Income

Income in the proposed hypothesised model was measured by five (5) items. Initial examination of the inter-item correlation matrix showed that one item was poorly correlated with all the items in the scale. The item has a very low loading score of .03.

Also, the fit in general was extremely poor based on the fact that the cut-off ranges of fit indices were far from the recommended levels as evidenced by the RMSEA, 0.337, Chi-square, 223.128, Normed Chi-square, 44.626, and CFI, 0.613 (Figure 5.8). Hence, a decision was made to improve on the fit.

The subsequent step was to delete items to improve the fit. The decision to delete was informed by an examination of the modification indices as well as the statistics of error covariance, which signified misspecification linked to item 1. This means that item 1 is problematic and responsible for the poor fit to the data.

Chi-square= 223.128
 DF=5
 P=.000
 Normed Chi-square=44.626
 CFI=.613
 RMSEA=.337

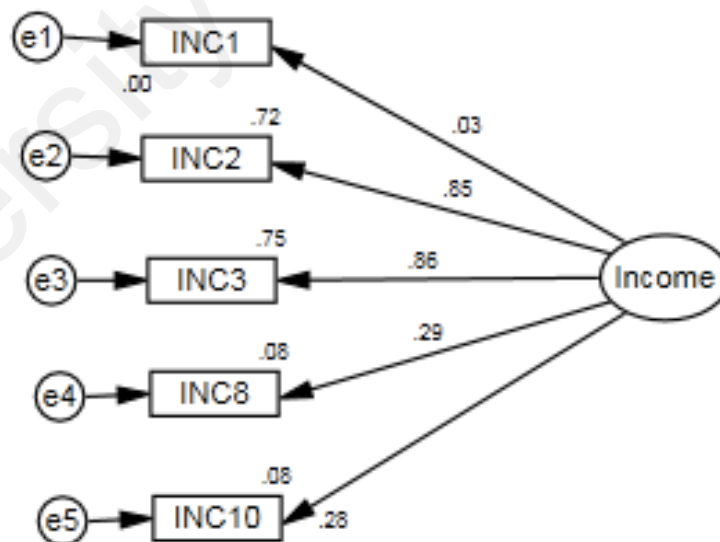


Figure 5.8: Initial Measurement (CFA) Model of Income

Chi-square= .079
 DF=1
 P=.779
 Normed Chi-square=.079
 CFI=1.000
 RMSEA=.000

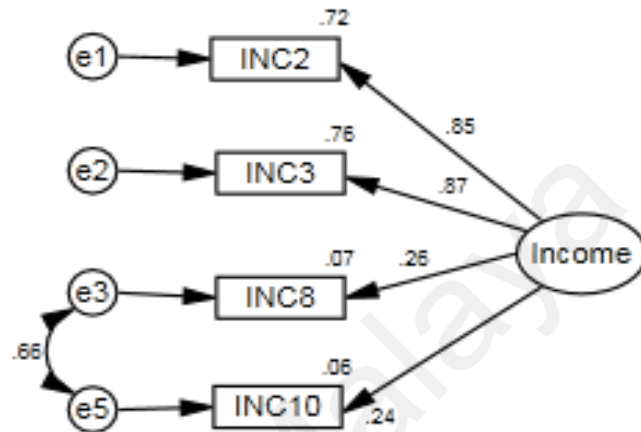


Figure 5.9: Modified Measurement (CFA) Model of Income

As displayed in Table 5.19, the model fit the data well after the item was deleted with substantially reduced Chi-square and the other fit indices clinching on the recommended level of fit. In other words, the results of the modified model showed improved and better fit. Although, the deleted item tapped into an important aspect of income, the fact that the four (4) item factor measuring Income is consistent which affirmed to the content validity of the measure. Also, the composite construct reliability for this 4-item factor is also reasonable, with a score of .83 which is a validation that the items are considered reliable for this measure.

Table 5.19: Goodness-of-fit Indices for Health CFA Model

| Fit Statistics | Initial Model | Modified Model | Threshold Values |
|---|----------------------|-----------------------|-------------------------|
| Chi-Square | 223.128 | .079 | |
| Normed Chi-square (Chi-square/df) | 44.626 | .079 | < 5.0 |
| Root Mean Square Error of Approximation (RMSEA) | 0.337 | 0.000 | < 0.08 |
| Comparative Fit Index (CFI) | 0.613 | 1.000 | > 0.9 |

Source: Hair *et al.*, (2010)

Accordingly, the results of the CFA established that the indicators in this study's instrument are reliable and able to measure what they were intended to measure. Indeed, it can be concluded that the values of the five-dimension of human development fit the data. Additionally, the results of the maximum likelihood (ML) estimates for indicator variables of the model are illustrated in Table 5.20.

From the results, it can be inferred that the beta value is influenced by the value of standard deviation. For instance, when the estimate of the standardized regression weight (Beta) increases by 1 standard deviation, HRT3 increases by a standard deviation of 0.586. The critical ratio (C.R.) was obtained by dividing the regression weight estimate (z) by the estimate of its standard error (S.E). Accordingly, the level of significance (Sig) for regression weight is the probability of getting a critical ratio which is less than 0.001 in absolute terms. Therefore, the regression weight for human rights in the prediction of HRT3 is significantly different from zero at the 0.001 level (two-tailed). It is also important to note that one path each from the five factors measuring human development was fixed to 1 and the regression weight was not estimated.

Conclusively, after rigorous statistical analysis it can be inferred that the CFA models achieved the desired level of fit indices as recommended in the literature. These results were expected as indicative of strong support for the overall model with uni-dimensionality and covering convergent validity of the measures⁶⁸⁰. Path analysis was the next statistical analysis used in this study. All the CFA models were combined and analysed to confirm the dimensionality of the measures.

Table 5.20: Maximum Likelihood Estimates for Indicator Variables of the Modified Model

| Path | Beta | C.R. | Sig. |
|-----------------------|-------------|-------------|-------------|
| Income | | | |
| INC2 | .849 | Fixed | Fixed |
| INC3 | .869 | 6.339 | .000 |
| INC8 | .255 | 4.463 | .000 |
| INC10 | .245 | 4.295 | .000 |
| Education | | | |
| EDU5 | .982 | 73.680 | .000 |
| EDU6 | .817 | 26.740 | .000 |
| EDU7 | .988 | Fixed | Fixed |
| EDU8 | .731 | 20.505 | .000 |
| EDU10 | .671 | 17.392 | .000 |
| Social Justice | | | |
| SJT2 | .738 | 2.274 | .000 |
| SJT3 | .631 | 2.226 | .000 |
| SJT6 | .377 | Fixed | Fixed |
| SJT8 | .304 | 3.682 | .000 |

⁶⁸⁰ Velicer, W. F. & Jackson, D. N. (1990). Component Analysis Versus Common Factor-Analysis - Some Further Observations. *Multivariate Behavioural Research*, 25(1), 97-114.

| Health | | | |
|---------------------|------|--------|-------|
| HTH1 | .649 | Fixed | Fixed |
| HTH2 | .776 | 12.289 | .000 |
| HTH3 | .904 | 15.216 | .000 |
| HTH5 | .878 | 13.050 | .000 |
| Human Rights | | | |
| HRT3 | .586 | Fixed | Fixed |
| HRT4 | .787 | 10.575 | .000 |
| HRT6 | .785 | 10.550 | .000 |
| HRT7 | .854 | 12.065 | .000 |
| HRT8 | .706 | 10.348 | .000 |

Note: Five paths in the overall model were fixed to 1.

5.8. STRUCTURAL MODEL

Following the assessment of the measurement model, the hypothesised structural model was further tested. The results of path analysis are shown in Figure 5.10. Beside the chi-square (CMIN) test, other measures of fit indices were used in the analysis. This includes normed chi-square (CMIN/df), comparative fit index (CFI), and root mean square error of approximation (RMSEA). Table 5.21 presents the obtained model fit values along with the recommended threshold values for a good model fit. Besides the model fit indices, path coefficients were also assessed for statistical significance at $p < .05$ using path structural analysis with AMoS version 21.0 program⁶⁸¹. There are two major reasons for utilizing path analysis:

⁶⁸¹ Kline, R.B. (2011). *Principles and practice of structural equation modelling*. (3rd ed.). New York, NY: Guilford Press; Byrne, Barbara M. (2012). *Structural Equation Modelling With Mplus: Basic Concepts, Applications, and Programming*. (3rd ed.). New York, NY: Taylor & Francis Group, LLC; Pallant, J. (2011). *SPSS survival manual: a step by step guide to data analysis using SPSS program*. (4th ed.) Everbest Printing Company.

1. to obtain statistical information to assess the extent and quality of fit between the data and the model;
2. to examine the causal relationships between the two independent variables and the three dependent variables of this study.

In other words, path analysis provides a better and analytical approach than assuming a simpler causal relationship in which all variables affect fitness directly. Based on the exploratory analysis, the instrument of the study was classified into five factors for path analysis. Hence, this study intends to investigate the direct causal effects among the exogenous variables: human rights (CHRT), social justice (CSJT), and the endogenous variables: education (CEDU), health (CHTH), and income (CINC).

In the path analysis, the exogenous variables were allowed to covary. This was aimed at achieving a parsimonious fit between the data of the study and the theoretical model⁶⁸². The curved double-headed arrows signify the bivariate correlation between the exogenous variables in the model. As illustrated in Figure 5.10, the direct effects of the exogenous variables; human rights and social justice, on the endogenous variables education, health, and income are shown with straight arrows, with the arrowheads associated with coefficients indicating the assumed direction of causation (causal paths)⁶⁸³. The initial and final path analyses for the structural model are presented in Table 5.21.

⁶⁸² Holmes-Smith, P., Coote, L. & Cunningham, E. (2004). *Structural Equation Modelling: From the fundamentals to advanced topics*. Melbourne: School Research, Evaluation, and Measurement Services; Kline, R. B. (2011). *Principles and practice of structural equation modelling*. (3rd ed.). New York, NY: Guilford Press.

⁶⁸³ Pallant, J. (2011). *SPSS survival manual: a step by step guide to data analysis using SPSS program*. (4th ed.). Everbest Printing Company.

Prior to the interpretation of the path coefficients, the tolerance statistics for each exogenous variable was examined to determine whether multicollinearity exists or not. The tolerance value for each exogenous variable was .999 which is greater than the recommended threshold of .1. Thus, the data has not violated the multicollinearity assumption. This is also supported by the VIF value of 1.001 which is well below the cut-off point of 10. Based on the fulfilment of these assumptions, the researcher proceeded with the interpretation of the path coefficients. In conducting the path analysis, a correlation matrix was created since these empirical correlations will be needed later to test model fit.

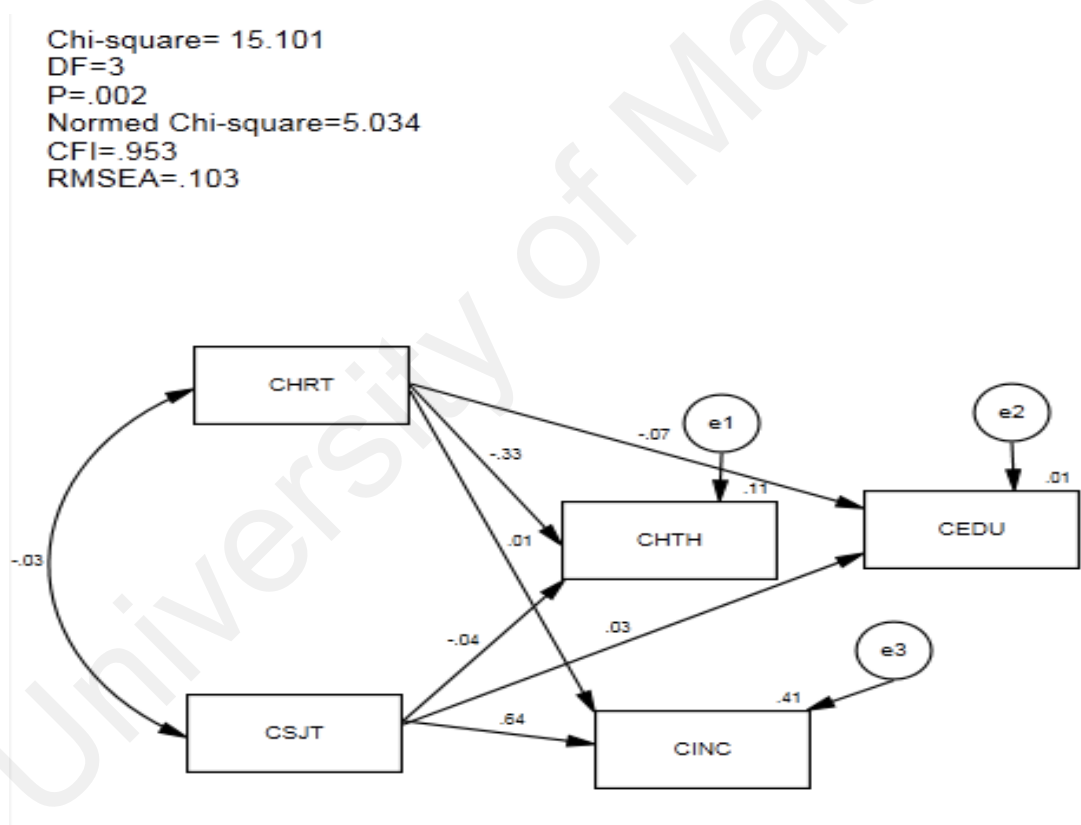


Figure 5.10: Initial hypothesised structural model

After running AMoS software on all the constructs of the model for the selected groups of rural communities, the results of the path structural model clearly revealed a weak fit to the data (i.e., misfits). The *p*-value from the chi-square goodness-of-fit test was low suggesting that the hypothesised model was not supported. It further shows that

predicted responses are discrepant from observed responses and as such, a better model is required. As displayed in Table 5.22, the modification of the initial path structural model is aimed at maintaining consistency with the empirical data and also to avoid violation of the cut-off values of the fit indices. Hence, the modified model addresses the identified misfits.

Chi-square= .796
 DF=2
 P=.672
 Normed Chi-square=.398
 CFI=1.000
 RMSEA=.000

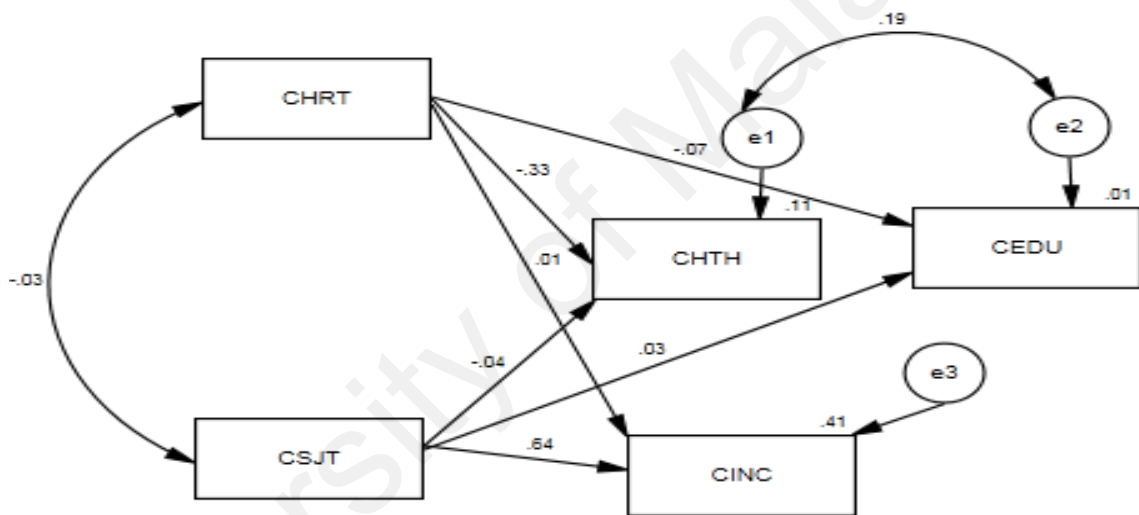


Figure 5.11 Modified hypothesised structural model

In the modified path structural model, the model was rerun to improve the overall fit and also reduce the chi-square value as recommended. The error terms were then connected. This connection is called covariance. Upon drawing covariance on the error terms of HTH and EDU factors and re-running the path model, it was found that the impact on the overall analysis was very substantial. It increased the level of fit as shown in the Table 5.21. The result of covariance between error terms justifies the modification of the model which also contributes to the reasonable congruity between the data of the present study and the structural model. When the two error terms were

covaried, the revised model for the five constructs of the study were reanalysed by observing the results of the fit indices. In Table 5.21, the fit indices of the structural model are displayed for both the initial and modified models.

Table 5.21: Summary of Fit Statistics of the Path Structural Model

| Fit Statistics | Initial Model | Modified Model | Threshold Values |
|---|----------------------|-----------------------|-------------------------|
| Chi-Square | 15.101 | .796 | |
| Normed Chi-square (Chi-square/df) | 5.034 | .398 | < 5.0 |
| Root Mean Square Error of Approximation (RMSEA) | 0.103 | 0.000 | < 0.08 |
| Comparative Fit Index (CFI) | 0.953 | 1.000 | > 0.9 |

Source: Hair *et al.*, (2010)

As shown in Table 5.21, the result of the revised hypothesised model showed that the chi-square test was significant, $\chi^2 (2, N=384) = 0.796$ with $p = 0.672$. The normed chi-square (CMIN/df) value was .398. Comparative fit index (CFI) gave a value of 1.000 indicating that the model fit the data perfectly well. In terms of error, the RMSEA was 0.000, a value which falls within the acceptable cut-off value of 0-0.08. The RMSEA value reveals that the model was well fit to the data. The model presented remarkably high goodness-of-fit indices as recommended in SEM literature⁶⁸⁴.

⁶⁸⁴ Kline, R. B. (2011). *Principles and practice of structural equation modelling*. (3rd ed.). New York, NY: Guilford Press; Pallant, J. (2011). *SPSS survival manual. A step by step guide to data analysis using the SPSS program*. (4th ed.). Australia: Allen & Unwin; Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson; Byrne, B. M. (2012). *Structural Equation Modelling With Mplus: Basic Concepts, Applications, and Programming*. (3rd ed.). New York, NY: Taylor & Francis Group, LLC.

Based on the results displayed, it was evident that the factors of the model are consistent with the empirical data as none of the fit indices violates the threshold values. Thus, this further affirms that the factors for the structural model converged properly and are adequate and reliable in measuring the hypothesised human development model. In addition, the hypothesised path coefficients demonstrated both statistical and practical significance as shown in Figure 5.10 above.

Therefore, it can be concluded that human rights and social justice had significant influences on human development in accordance with *Maqasid* framework. More specifically, Muslim individuals religious believe influence their perception on overall human development and well-being. Thus, this further affirms that the factors for the path structural model converged properly and are adequate and reliable in measuring the hypothesized human development model. Based on the results displayed, it was evident that all factors loaded satisfactorily on the model.

5.9 EXOGENOUS VARIABLES: HUMAN RIGHTS AND SOCIAL JUSTICE

In the structural model of this study, the two examined exogenous variables are the human rights and social justice factors as the proxies used to represent the integrative social-rights of the people sampled in the study. The rationale for the proxies was to juxtapose the findings of this study with the existing literature which views human rights and social justice as the same⁶⁸⁵. Although there may exist some relationships between the human rights and social justice factors, yet they are distinct in nature.

In the present study, as shown in Figure 1, a negative relationship was found between human rights and social justice ($r = -0.3$, $p = 0.05$). In order to achieve a better fit structural model, the measurement errors of education were connected (Figure 5.11).

⁶⁸⁵ Attia, G.E. (2008). *Nahw Taf'eel Maqasid al-Shari'ah [Towards Revitalizing al-Maqasid]*. Hemdon: IIT.

This was based on the modification indices output. On the other hand, the empirical justification is derived from Mili (2014) and Anto (2010). They stated that true knowledge resulting from divine source may give hope to the deprived people to become socially, economically, and morally content. As shown in Table 5.21, the model explained approximately 70 % of variance in human development, a figure considered very high. Besides, the two indicators have high and statistically significant factor loadings at 1.96 critical ratios. A distinct fact from these two variables is that both the human rights and social justice factors significantly determine integrative social rights.

5.10 ENDOGENOUS VARIABLES: EDUCATION, HEALTH, AND INCOME

The main objective of this study was to determine the effect of integrative social-rights (i.e. human rights and social justice) on human development factors. As stated in chapter one of this study, integrative social-rights were predicted to influence the outcome of human development. In this regard, the challenges of education, healthcare system, unemployment may be abridged.

Following the human capital theory (Schutz, 1965) and Al-Ghazali (1937), the factors of human development are religion (*dīn*), human life (*nafs*), intellect (*'aql*), progeny (*nasl*), and property (*māl*). In this study, the structural model was based on the three human capital factors; education, health, and income using Al-Ghazali's model as pivot. It was therefore hypothesised that deficiency in any of these variables threatens the attainment of overall human development. The standardized regression weight for the structural path from integrative social-rights to human development signifies a strong negative causal effect relative to the recommended 0.20 cut-off point for direct structural paths in absolute term. All the human development indicators had high factor loadings of 0.50 and above on the construct and were all statistically significant at $p = 0.05$.

In addition, the path coefficients were assessed for statistical and practical significance. All the hypothesised path coefficients demonstrated both statistical and practical significance. The factor with the largest direct effect was SJT on INC (.64). The remaining determinants of human development as indicated in the path analysis were HRT on HTH (-.33), HRT on EDU (.07), SJT on HTH (.04), SJT on EDU (.03), and HRT on INC (.01).

5.11 RESEARCH QUESTIONS AND HYPOTHESES

This section specifically presents the analyses of the findings on this study based on the postulated research questions and hypotheses modelled in chapter one. Table 5.22 presents the research questions and hypotheses of this study.

Table 5.22: Research Questions and Hypotheses

| No | Research Questions | Research Hypotheses |
|----|--|---|
| 1 | Do the constructs of integrative social-rights (social justice and human rights) affect human development (education, health, and income) in selected rural areas in Southwestern Nigeria? | H ₁ : The constructs of integrative social-rights (social justice and human rights) will affect the constructs of human development (education, health, and income) in selected rural areas in Southwestern Nigeria. |
| 2 | Is gender an invariant of the human development model in selected rural areas in Southwestern Nigeria? | H ₂ : The human development model will be invariant across gender of the respondents in selected rural areas in Southwestern Nigeria. |
| 3 | Do respondents' educational qualifications have a direct positive effect on the human development model in selected rural areas in Southwestern Nigeria? | H ₃ : Respondents' educational qualification will have a direct positive effect on the human development model in selected rural areas in Southwestern Nigeria. |
| 4 | Does the hypothesized human development model fit the data or does not fit the data? | H ₄ : The hypothesized human development model will fit the data of the study. |

5.11.1 Research Question One

Do the constructs of integrative social-rights (social justice and human rights) affect human development (education, health, and income) in selected rural areas in Southwestern Nigeria?

H₁: The constructs of integrative social-rights (social justice and human rights) will affect the constructs of human development (education, health, and income) in selected rural areas in Southwestern Nigeria.

In order to test the postulated research question and hypothesis one of this study, Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) were employed to filter the human development measure. The results of the analyses revealed that the variables measuring each of the constructs actually measured it. This was justified from the reliability coefficients results of each construct which were greater than .70 and the percentage of variance explained above the 40.0% threshold, evidence of construct validity⁶⁸⁶.

Thus, having the hypothesised model fit the data was an indicative measure ascertaining that the observed variables measured the constructs among the rural residents in South-western Nigeria. Table 5.23 shows the summary of the results of hypothesis one.

Table 5.23: Summary of Hypothesis Analysis

| | Hypothesis | EFA | CFA | Decision |
|----------------|---|------------------------|--|-----------------|
| H ₁ | The observed variables will measure the constructs' | PCA and Eigenvalue > 1 | Analysis of Moment Structure (AMOS version 21.0) | Accepted |
| | Human Rights | | | |
| | Social Justice | | | |
| | Education | | | |
| | Health | | | |
| | Income | | | |

⁶⁸⁶ Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

5.11.1.1 Bivariate Correlations

Using the AMoS software, correlation coefficients among the five measures of this study were examined. As illustrated in Table 5.24, several significant correlations were found for the sample of this study, though there are also exceptions for some pairs of measures. For instance, the correlation among the extracted factors is significant for some pairs of measures: (i) HRT with INC, (ii) SJT with HTH, and (iii) EDU with HTH. This finding showed that across the sample, human rights, income, social justice, and health correlate with the human development. More importantly, the degree of interrelatedness among the factors is significantly different from zero at the 0.001 level.

Table 5.24: Correlation Matrix for the Model

| Construct | HRT | SJT | EDU | HTH | INC |
|-----------|-------|-------|-------|-------|-------|
| HRT | 1.000 | | | | |
| SJT | -.034 | 1.000 | | | |
| EDU | .036 | -.067 | 1.000 | | |
| HTH | -.028 | -.333 | .201 | 1.000 | |
| INC | .642 | -.008 | .055 | -.028 | 1.000 |

Note: **HRT** = Human Rights, **SJT** = Social Justice, **EDU** = Education, **HTH** = Health, **INC** = Income.

** Significant at the 0.01 level (2-tailed)

In analysing the correlation matrix reported in Table 5.24, the results reveal that the identified exogenous human development factors are correlated with the endogenous variables in the proposed model. Moreover, the exogenous variables are also correlated, though at low coefficient values. When testing discriminant validity of the measures, a low or moderate correlation between variables is generally estimated as

in the case of the present study⁶⁸⁷. Therefore, the model of this study will perform well in terms of testing the theory.

5.11.2 Research Question Two

Is gender an invariance of the human development model in selected rural areas in Southwestern Nigeria?

H₂ : The human development model will be invariant across gender of the respondents in selected rural areas in Southwestern Nigeria.

5.11.2.1 Structural invariance analysis (gender)

In testing for invariance across gender groups, this study followed a series of logical analyses beginning with the determination of a baseline model for individual groups⁶⁸⁸. This was followed by the computation of a baseline model of the entire sample size for both male and female groups to obtain a chi-square value. The data for the two groups was analysed simultaneously to obtain efficient estimates and model fit across the groups⁶⁸⁹. The fit of the baseline model was established whereby the path coefficients were constrained to be equal to each other across the groups (Male = n1= 212) and (Female = n2 =172). The chi-square test for differences revealed that the hypothesized model was invariant between the two groups: male and female, $\chi^2(2, N= 384) = 0.653$, $p < 0.05$. This result is shown in Table 5.25.

⁶⁸⁷ Campbell, D. T. & Fiske, D. W. (1959). Convergent and discriminant validation by the multi-trait-multi-method matrix. *Psychological Bulletin*, 56(2), 81-105.

⁶⁸⁸ Jöreskog, K.G. (1971). Simultaneous factor analysis in several populations. *Psychometrika*, 36, 409-426; Sahari, M.N. (2011). *Evaluating Measurement Model of Lecturers Self Efficacy*. International Conference on Management and Service IPEDR, 8 IACSIT.

⁶⁸⁹ Bentler, P.M. (2005). *EQS 6 structural equations program manual*. Encino, CA: Multivariate Software; Jöreskog, K. G. & Sorbom, D. (1993). *LISREL 8: Structural equation modelling with the SIMPLIS command language*. Lawrence Erlbaum Associates, Inc; Byrne, B. M. (2012). *Structural Equation Modelling With Mplus: Basic Concepts, Applications, and Programming*. (3rd ed.). New York, NY: Taylor & Francis Group, LLC.

Table 5.25: Results of multiple group modelling (gender)

| Model | χ^2 | Df | Critical Value | $\Delta \chi^2$ | Sig. |
|---------------|----------|----|----------------|-----------------|------|
| Constrained | 10.397 | 17 | | | |
| Unconstrained | 2.349 | 4 | 29.819 | 8.048 | Sig. |

* Statistically significant at .005

As shown in Table 5.25, the results of invariance test for both the male and female groups indicate that the structural model of both gender groups is reasonably valid⁶⁹⁰. This suggests that structural similarity exists across gender groups of this study. It means that the male and female respondents perceived human development in a similar manner and that the structure of the measures of the two groups did not differ.

For the male group, the results showed a good fit (CFI=1.000, and RMSEA=.000. Chi-square = .653, Normed Chi-square = .326). Similarly, the model fit of the female group showed better fit (CFI=1.000, and RMSEA=.000. Chi-square = 1.692, Normed Chi-square = .846). The chi-square test indicates, that the fit of the male group (Chi-square = .653) was better than the female (Chi-square = 1.692).

Although, the overall model fit is adequate, the importance in testing for invariance of the factor loadings and the error covariance are results related to the chi-square difference⁶⁹¹. Hence, the result for invariance for this study was derived by computing the difference from the chi-square values of the baseline model and the constrained model.

⁶⁹⁰ Kenny, D. A. & McCoach, D. B. (2003). Effect of the number of variables on measures of fit in structural equation modelling. *Structural Equation Modelling*, 10, 333-351.

⁶⁹¹ Byrne, B. M. (2012). *Structural Equation Modelling With Mplus: Basic Concepts, Applications, and Programming*. (3rd ed.). New York, NY: Taylor & Francis Group, LLC.

Chi-square= .653
 DF=2
 P=.722
 Normed Chi-square=.326
 CFI=1.000
 RMSEA=.000

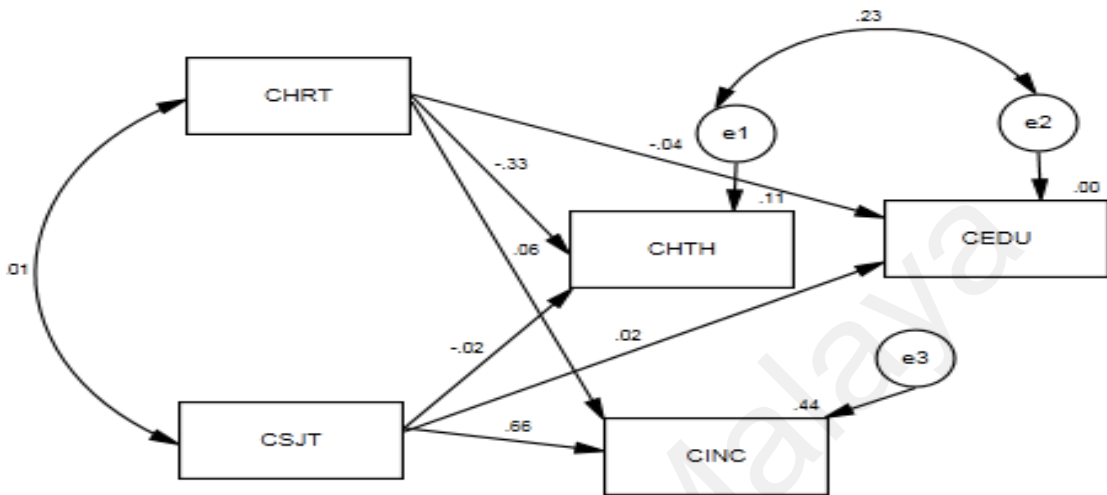


Figure 5.12: Gender Invariance across Male Group

Additionally, the results of the path coefficient showed that the loadings for both male and female models were logically and statistically significant except for certain coefficients which had lower loadings, however, those items contributed significantly to the model fit. There were also some differences with respect to the standardised CFA-factor loadings of each group. This result is shown in Table 5.25 below. Therefore, hypothesis two which states that the model will be invariant across gender divides was consequently accepted.

Chi-square= 1.692
 DF=2
 P=.429
 Normed Chi-square=.846
 CFI=1.000
 RMSEA=.000

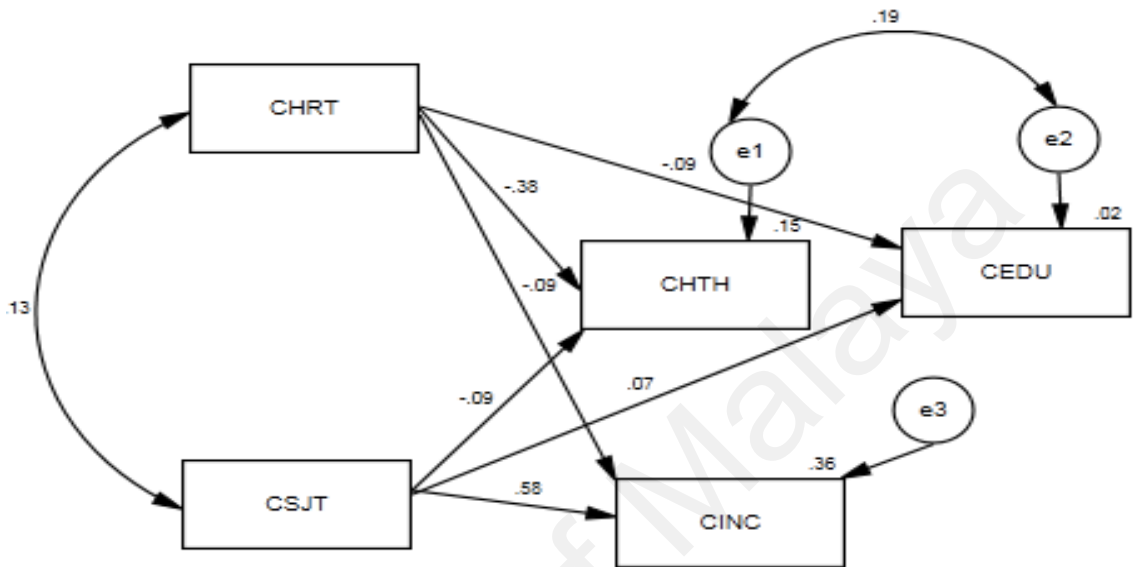


Figure 5.13: Gender Invariance across Female Group

Again, in terms of human rights and social justice, the males and females were most likely to have similar view and conviction in relation to provision of basic needs of life. As such, males and females would not want to be deprived of their basic right to life and would encourage and support social justice as a mechanism to achieve those rights. The consequential impact of such a conviction on human rights and social justice was that much more would be accomplished or achieved in the society in terms of the objectives of *Shari'ah* without any discrimination or abuse of fundamental social and economic rights of the people.

Furthermore, human development factors were more reflected in terms of income and health for both males and females. This was not unexpected as the sampled groups are working class adults. With the apparent societal norm of accumulating

wealth in Nigeria, they are, therefore, likely to be economically inclined towards increased income. Also, as Muslims they are likely to have preference for taking good care of the divine trust from Allah, health and are also concerned about fulfilling their social obligation.

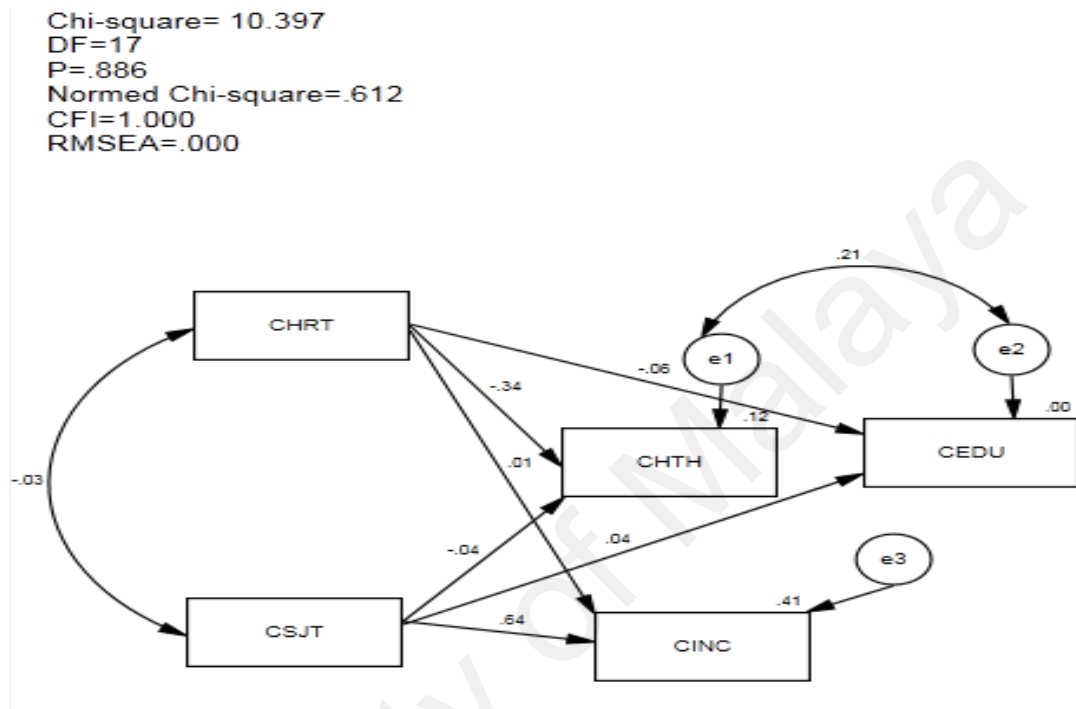


Figure 5.14: Constrained Invariance Model across Gender Groups

Furthermore, human development factors were more reflected in terms of income and health for both males and females. This was not unexpected as the sampled groups are working class adults. With the apparent societal norm of accumulating wealth in Nigeria, they are, therefore, likely to be economically inclined towards increased income. Also, as Muslims they are likely to have preference for taking good care of the divine trust from Allah, health and also be concern about fulfilling the social obligation.

The implication of the result in Table 5.25 is noteworthy in that the path coefficients interacted with the exogenous and mediating variables to influence the perception on human development in the rural communities sampled. Therefore, in the baseline structural model used in this study, gender was a statistically significant moderating variable.

5.11.3 Research Question Three

Do respondents' educational qualifications have a direct positive effect on the integrative model in selected rural areas in Southwestern Nigeria?

H₃: Respondents' educational qualification will have a direct effect on the integrative model in selected rural areas in Southwestern Nigeria.

The next analysis was to test the direct effect of educational qualification on the model. The respondents were grouped into two; less-educated and well-educated, and the effect of educational qualification on the scale items was tested. The model for both less-educated and well-educated reveals model fit (Figure 5.15 and 5.16). The results for the well-educated reveals a Chi-square of .627, while other fit statistics are; (Normed Chi-square = .313, CFI=1.000 and RMSEA=.000). Similarly, the results for the less-educated showed a Chi-square value of 1.187. The other fit indices indicated a better model with Normed Chi-square = .593, CFI=1.000 and RMSEA=.000.

Chi-square= .627
 DF=2
 P=.731
 Normed Chi-square=.313
 CFI=1.000
 RMSEA=.000

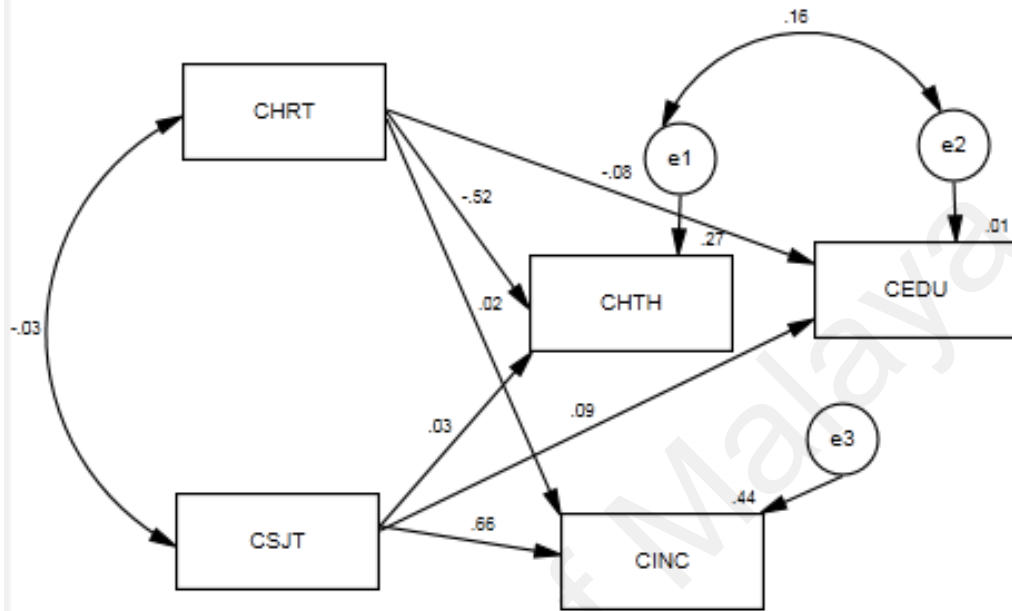


Figure 5.15 Direct Effect (Well-educated)

Displayed in Table 5.26 is the Chi-square tests for difference which showed that educational qualification has an effect on the overall model of human development. The researcher scrutinised both the critical values and the obtained values at $p < .005$ to establish the equivalence of the models. Since the difference in the Chi-square value of the unconstraint model and the constraint model was less than the obtained critical value, it is therefore established that educational qualification has a direct effect on the human development model.

Chi-square= 1.187
 DF=2
 P=.552
 Normed Chi-square=.593
 CFI=1.000
 RMSEA=.000

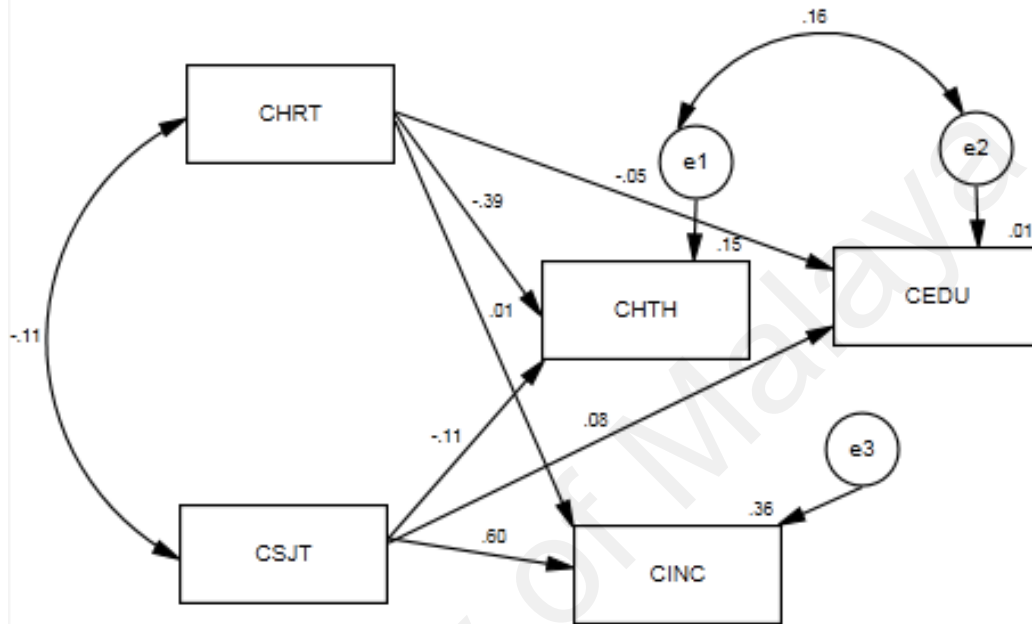


Figure 5.16 Direct Effect (less-educated)

Although, the output of the fit statistics provides evidence of model fit as examined earlier, however, in analysing the result of regression weight for this study’s structural model, it was observed that some causal relationships on paths exhibited negative influence on the model. The results show that all items were found to measure a common factor and were fundamentally and statistically significant ($C.R > 1.96$).

In addition, all the other factors loadings were statistically significant. This was evident with the result of standardised factor loading which indicated a direct negative path effect on the exogenous variables and some endogenous variables of the initial

model⁶⁹². A critical value greater than 1.96 specifies statistical significance⁶⁹³. Hence, the influence of educational qualification on the structural model was found to be statistically significant considering the critical ratio. Furthermore, the findings imply that the respondents' educational background forms one basis for determining human development and therefore, hypothesis three (3) of this study was supported.

Table 5.26: Findings on Direct Effect of the Model (Educational Qualification)

| | Chi-Square | Degree of Freedom | P-value | Normed Chi-Square | CFI | RMSEA |
|-------------------------------------|------------|-------------------|---------|-------------------|-------|-------|
| Model1 | .796 | 2 | .672 | .398 | 1.000 | .000 |
| Model2 | .627 | 2 | .731 | .313 | 1.000 | .000 |
| Well-educated | | | | | | |
| Model2 Less-educated | 1.187 | 2 | .552 | .593 | 1.000 | .000 |
| Simultaneous (Male & Female Groups) | 1.814 | 4 | .672 | .587 | 1.000 | .000 |
| Constrained | 10.099 | 17 | .899 | .594 | 1.000 | .000 |
| Differences | 8.285 | 13 | | | 0.000 | |
| Level of Significant | | .005 | | | | |
| Chi-Square Value | | 29.819 | | | 0.01 | |

Source: Researcher's Computation

In reviewing the significance of a direct effect of the educational qualification on human development, it is established in the literature that this direct effect of educational qualification influences other factors in the model. Therefore, based on this premise, it is not an unexpected circumstance that the postulated hypothesis three (3) of

⁶⁹² Kline, R.B. (2011). *Principles and Practice of Structural Equation Modelling*. (3rd ed.). New York: The Guilford Press.

⁶⁹³ Tabachnick, B. G. & Fidell, L. S. (2007). *Using multivariate statistic*. (5th ed.). Boston: Pearson Education Inc; Hair *et al.* (2010). *Multivariate Data Analysis: A Global Perspective*. London, UK: Pearson.

this study was accepted. In furtherance to this evidence, the result of this study could be an assertion and confirmation of the need to give more attention to this area of study. Nevertheless, as there was no refuting evidence to the acceptance of this study's result despite the low relationships, the result was therefore accepted. Figure 5.17 presents the constrained path structural model for human development.

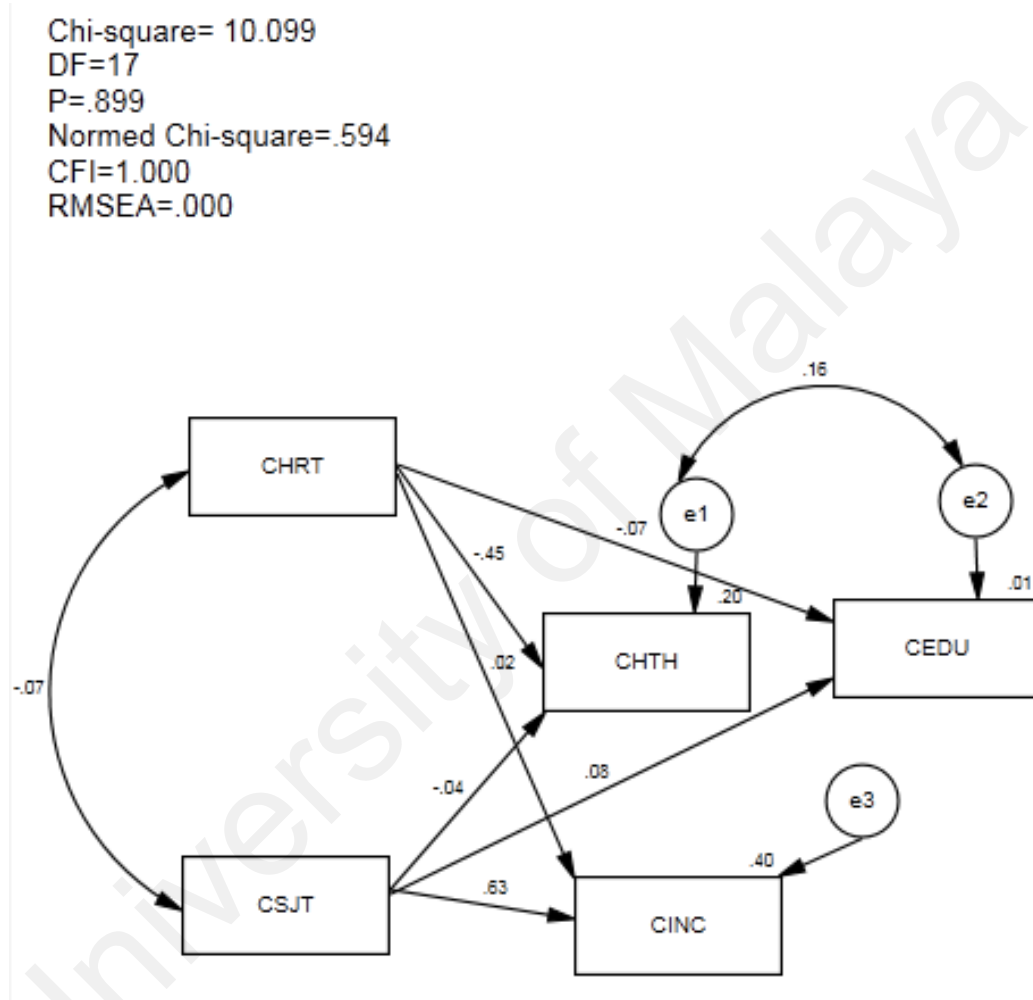


Figure 5.17: Constraint Structural Model of Human Development

5.11.4 Research Question Four

Does the hypothesized integrative model fit the data or it does not fit the data?

H₄ : The hypothesized human development model will fit the data of the study.

To examine the fit of the model, important preliminary steps were followed. First, the results of the exploratory factor analysis (EFA) conducted supported the hypothesized 5-factor dimensions of human development. The existence of one factor for each construct shows that each construct is distinct and it enhances indicator reliability. The confirmatory factor analysis (CFA) tested for the validity of the measurement model was found adequate. This provides the grounds to proceed to the assessment of the hypothesized path structural model. Accordingly, the result established that the hypothesized model fitted the data.

Furthermore, the results of the reliability test for the 5 constructs with Cronbach's Alpha coefficient $> .70$ and the percentage of variance explained greater than the 40.0% recommended threshold. In addition, the result of convergent validity and composite reliability for all the 5 constructs as well as the establishment of model fit affirmed and established that the hypothesized model fitted the data. Therefore, this created a ground which supported the postulated hypothesis that the human development model will fit the data of this study.

5.12 SUMMARY OF THE TESTED HYPOTHESES

Summary of the findings of the tested hypotheses for this study and the subsequent decisions are presented in Table 5.27 below.

Table 5.27: Summary of Hypotheses and Decisions

| Code | Hypotheses | Decisions |
|----------------|--|------------------|
| H ₁ | The constructs of integrative social-rights (social justice and human rights) will affect the constructs of human development (education, health, and income) in selected rural areas in Southwestern Nigeria. | Supported |
| H ₂ | The human development model will be invariant across gender of the respondents in selected rural areas in Southwestern Nigeria. | Supported |
| H ₃ | Respondents' educational qualification will have a direct positive effect on the human development model in selected rural areas in Southwestern Nigeria. | Supported |
| H ₄ | The hypothesized human development model will fit the data of the study. | Supported |

5.13 CHAPTER SUMMARY

The findings from descriptive analyses, confirmatory factor analysis (CFA), path structural model and the multi group analysis to estimate the structural invariant across gender groups showed the structural model fitted the data of the study. In addition, the invariant model shows practical and statistical significance with no difference found across gender for human development for the sample. Similar results were found with regards to the direct effect of educational qualification on the human development model. Educational qualification has direct effect on the model. The results from the correlation analysis showed some insignificant relationships between the constructs of the model, though these variables still contribute to the model.

CHAPTER 6: DISCUSSIONS, IMPLICATIONS AND CONCLUSIONS

6.1 INTRODUCTION

In this final chapter, results from the present study are summarized and discussed. Information about the empirical findings and the statistical analyses are explained. The research hypotheses underpinning this study are also discussed in terms of the findings. In addition, the major findings of this study are compared with previous studies to identify the similarities or differences within the existing body of knowledge. Besides that, the contributions of this study to the existing literature and its practical implications in Nigeria are discussed. The chapter begins with a discussion of the major findings of the study and further elaborates on the contribution of this study and its theoretical and practical implications for Nigerian citizens and policymakers. Recommendations and suggestions for future research are also presented.

6.2 DISCUSSION OF THE MAJOR FINDINGS

This study intends to assess the relationships between integrative social-rights and human development factors for a sample of Nigerian rural resident, aged 20 to 49. The sample of 384 respondents was selected from four rural communities in Ibadan metropolis, Oyo state, South-western Nigeria, and survey instrument was administered to the respondents to collect data on social justice, human rights, education, health, and income. Also analyses were conducted to determine whether measures of constructs were stable over the factors of gender and educational qualification. Collected data were analysed using descriptive statistics, correlations, AMoS with confirmatory factor analysis and path structural analysis. Results were first drawn and analysed using CFA then, after deriving factors that fit the model, descriptive and path structural analyses were conducted. As each variable has a unique feature, the contribution of each factor to

the overall model was expected to vary. The current findings indicate that each variable has its own significant impact on the model. The next section discusses in details the major findings of this study based on the postulated hypotheses.

6.2.1 Research Hypothesis 1: The constructs of integrative social-rights (social justice and human rights) will affect the constructs of human development (education, health, and income) in selected rural areas in South-western Nigeria.

The five conceptualized variables; human rights, social justice, education, health, and income were used as proxies for human development. The result of the hypothesized structural model was found not to only be statistically significant, it was also practically reasonable as none of the standardized structural coefficients were less than 0.1 in an absolute term. The variables were found to statistically and significantly contribute to human development. This finding suggests that hypothesis 1 is fully supported. The evidence that social justice is an important instrument in achieving overall human development is adequately reiterated in Islam. Aidit Ghazali, has discussed on the relevance and the importance of providing social and economic justice to citizens⁶⁹⁴. However, illiteracy or lack of education inhibits the exercise of justice as it is mentioned in the Qur'an and the *Sunnah* of Prophet Muhammad (PBUH). Therefore, when individuals have knowledge and adequate exposure to wisdom, they are more favourable to benefit uprightness and social harmony⁶⁹⁵. Therefore, Islamic economics prioritises the well-being of human beings and their harmony with the design of life rather than output growth⁶⁹⁶. In Nigeria, the unjust neoclassical system impedes the chances of many citizens to lead a healthy and decent life.

⁶⁹⁴ Aidit Ghazali, (1993)

⁶⁹⁵ Abu-Arquq, M. (2009). *Islamic Perspectives on Education*. Birmingham: Islamic Relief Worldwide.

⁶⁹⁶ Mannan, M. A. (1990). *Economic Development and Social Peace in Islam: An Analytical Study of the Process of Economic Development in the Muslim Community of Today (with an Account of Real-Life*

There are several potential explanations for this relationship. Besides possible direct effects of social justice on education⁶⁹⁷, numerous studies have indicated social justice also influences the outcome of human development. Social justice has a significant relationship with human rights, education, health, and standard of living⁶⁹⁸, all of which are important determinant factors of human development, though in different magnitudes. In this study a negative relationship between social justice and health was indicated among the rural residents due to inadequate provision and less commitment which has led to non-functional healthcare system and thus increased prevalence of injustice towards safeguarding the lives of the people. In Islam, economic system seeks to guarantee social and economic justice for its citizens to fulfil essential needs as food, clothing, shelter, health and education. In fact, fulfilling the health needs is a collective obligation because protection of life is one of the fundamental objectives of *Shari'ah*⁶⁹⁹.

Another possible interpretation of this is that achieving health well-being can be viewed in terms of the ability of the people to afford the service and also on how wealth is distributed in the society to help the vulnerable in the society to succeed mentally and physically⁷⁰⁰. Thus, the finding has shown that, there is a high perception of injustice with regards to healthcare and the people are worried about the situation in the rural

Experiments in Bangladesh). London: TA-HA Publishers Ltd. and Bangladesh Social Peace Foundation.

⁶⁹⁷ Abu-Arquib, M. (2009). *Islamic Perspectives on Education*. Birmingham: Islamic Relief Worldwide.

⁶⁹⁸ Ahmad *et al.*, (2005). *Inequality in the Access to Secondary Education and Rural Poverty in Bangladesh: An Analysis of Household and School Level Data*. Paper presented at the Workshop on Equity and Development in South Asia organized by the World Bank in 2004, New Delhi, India; Chaudhry, I.S. (2007). Impact of Gender Inequality in Education on Economic Growth: An Empirical Evidence from Pakistan. *The Pakistan Horizon*, 60 (4).

⁶⁹⁹ Naqvi, S. N. H. (2003). *Perspectives on Morality and Human Well-Being: A Contribution to Islamic Economics*. Leicester: Islamic Foundation.

⁷⁰⁰ Marmot, *et al* (1991). Health inequalities among British civil servants: The Whitehall II study. *Lancet* 337(8754), 1387–1393; Wilkinson, R (1996). *Unhealthy Societies: the Afflictions of Inequality*. London: Routledge.

areas of Nigeria. Therefore, the more health care provision people receive the less injustice they perceive.

A major contribution of this finding on social justice is that it highlights the interaction between social justice and educational policies. Education and seeking knowledge is the basic right of all Muslim without any gender discrimination as it is highly important for achieving social and economic development for the well-being of the community and for ensuring social harmony, freedom and human rights, and ultimately the blessings of God. This is why in Islam, education or knowledge is central to human development⁷⁰¹. However, the policy has not addressed the issue of justice and equity in education because the rural people are still more unlikely than people from the urban areas to achieve better education, which is a function of injustice⁷⁰². If social justice is upheld in providing quality education to all the people, access to education will be increased. The fundamental principles of Islamic economics such as; *tawhid*, *'adl*, and *maqasid al-Shari'ah* can only be realized in Nigeria to achieve human development as envisaged by Islam through promoting the role of both Islamic and scientific education and seeking of knowledge. Thus, the Nigerian government can enhance participation in education and reduce the barriers to quality education in the rural areas through a fair policy framework.

Similar to the situation in most developing countries, the threat to social and economic rights of the rural populace in Nigeria is reflected in the outcomes of education. As evidenced by the findings of this study, human rights showed a non-significant and negative relationship with education. It is possible that this outcome may be due to a lower level of education and awareness among the people. Another possible

⁷⁰¹ Abu-Arquib, M. (2009). *Islamic Perspectives on Education*. Birmingham: Islamic Relief Worldwide.

⁷⁰² Jost, *et al.*, (2003). Political Conservatism as Motivated Social Cognition. *Psychological Bulletin*, 129, 339-375.

explanation examined by other studies is the fact that illiteracy is more evident in the rural communities⁷⁰³. The higher illiteracy rate, the more the people are unaware of their fundamental human rights, thus, they would not strive to accomplish it. A true and beneficial knowledge is a prerequisite to know divine rights and the obligations to the society⁷⁰⁴. Educated people are able to identify social and economic rights such as education, health, income, as well as employment which create an enabling environment for development and economic growth. In particular, people from rural communities in Nigeria not only lack the resources to provide quality education for the people, but the inconsistency in educational structure place the people at further risk of rights abuse. Hence, education must come first before human rights can be agitated.

Another way to interpret the disadvantage of health right observed in this study is in terms of health facilities and services. The premise of this in the context of Nigeria is emphasised in Kasule⁷⁰⁵. In another study, it is claimed that investment in health provide the framework for maximizing health benefits, making reference to Nigeria, argued that while public investment makes provision for health facilities, household investment enables its utilization for optimal outcome⁷⁰⁶. This claim also holds true for Nigeria, as scholars have established that health outcome is highly dependent on household expenditure on health and the level of sacrifices people are willing to make for to attain a better healthcare service. Where public investment in health is low, as in the case of Nigeria, lower income households are unable to overcome the challenges

⁷⁰³ Obayelu, O.A. & Awoyemi, T.T. (2010). Spatial Dimension of Poverty in Rural Nigeria. *Journal of Development and Agricultural Economics*, 2(6), pp. 231-244; Friedrich, M. & Jellama, A. (2003). *Literacy, Gender and a Social Agency: adventures in empowerment-* A research report for Action Aid UK., issue 53, London: Department for international development.

⁷⁰⁴ Chapra, M.U. (2006). *Ibn Khaldun's theory of development: Does it help explain the low performance of the present-day Muslim world?* Islamic Research and Training Institute.

⁷⁰⁵ Kasule, O.H. (2008). The concepts of health: an Islamic perspective, paper presented at The Annual Training for Better organization and Islamic Health Conference organized by the Islamic Medical Faculties of Indonesia, Universitas Islam Sultan Agung Semarang, 20 December.

⁷⁰⁶ Bakare, A. S. & Sanmi, O. (2011). Health Care Expenditure and Economic Growth in Nigeria: An Empirical Study. *Journal of Emerging Trends in Economics and Management Sciences*, 2 (2), 83-87

and they are at disadvantage to benefit from health provision which further perpetuates inequality in the country⁷⁰⁷. Hence, to reduce the effect of wealth disadvantage in health, the government has to more efficiently manage public investment especially with regard to redistribution of resources to benefit poor households in the rural part of Nigeria. The Islamic values do not conform to the capitalist selfishness or greediness and the consequent deprivation of the less privilege tends to disintegrate the society and finally leads to its destruction. From an Islamic perspective, this analysis can be used to demonstrate the importance of tolerance, brotherhood and rational conduct which should be based on balancing material worldly needs with the spiritual human requirements.

Furthermore, the findings provide an important basis for assessing the current state of the healthcare program in Nigeria. Health as a basic right of every individual, the purpose was partly to make adequate provision to ameliorate the suffering of the people, but from the negative relationship shown between human rights and health, it appears very little progress has been made in this direction. The result suggests that the people living in the rural area strives to cater for their health or medical needs because they perceive it as personal or family responsibility and not their right from the government. A possible approach the federal government can employ to improve this situation is to devise alternative ways to make adequate provision for the health needs of the people by committing resources to cover associated cost of healthcare for the rural populace. In Islam, the provision of quality healthcare system is considered a divine right of the people which the government has a responsibility to fulfil. Although the people also have responsibilities towards protecting their health and make sure their

⁷⁰⁷ Abdulraheem, O. & Amodu (2012). Primary Health Care Services in Nigeria: Critical Issues and Strategies for Enhancing the use by the Rural Communities. *Journal of Public Health and Epidemiology* 4(1), 5-13.

health condition is safe at all time, government support will at least ensure that the basic health needs are not solely dependent on the individual or family.

The notion that high income inequality has subverted the structure of income distribution in Nigeria is popular. Therefore, for the country to move forward and make significant progress, there has to be a comprehensive reevaluation of income distribution mechanism. Although, the findings show a positive and significant relationship between social justice and income, it should not be interpreted to mean the absence of income inequality in Nigeria. In effect, when the government plays more supportive role through target policies, it will be able to reduce barriers that cause income inequality in rural areas, through fairness and equity as emphasised in Islam. It is also important to mention that the idea of income disparity is not completely dismissed in Islam. The Islamic economics framework guarantees equity of all individuals in terms of human rights, liberties, freedom, dignity, which gives every individual what he deserves regardless of religious, racial, gender, or geographical location. However, this pattern of relationship was not consistent in the other models. One possible factor that can explain the unexpected findings on gender is the measurement of the outcome

Furthermore, much evidence from the results of this study suggests that human right is positively related to income. It reveals that the people perceived the government as not playing supportive role in influencing human development especially in the rural areas through income distribution and appropriate policy intervention to address the problems of inequalities. This result was comparable to previous studies that addressed human rights and income inequality in rural Nigeria⁷⁰⁸. Since the income assessed in this study is based on Islamic principle, the results from this study did not fully maintain

⁷⁰⁸ Akita, T., Lukman, R.A. & Yamada, Y. (1999). Inequality In The Distribution Of Household Expenditures In Indonesia: A Theil Decomposition Analysis. *The Developing Economies*, 37(2), 197–221; Alayande, B. (2003). *Decomposition of inequality reconsidered. Some evidence from Nigeria*. Paper submitted to UNU-WIDER for the conference on inequality, poverty, and human well-being, Finland, May 29 & 31.

the principle of legitimate income according to *Shari'ah*, thus explaining the low correlations. When individuals face challenges of unemployment, social protection, financial limitations, they tend to focus on any take up any available job rather than legitimate source of livelihood as prescribed in Islam. Although income inequality is emphasized to explain rural disparity, several scholars and policymakers also emphasize the significance of religious factors in restricting opportunities. Income inequality has been mentioned in the literature as one of the primary reasons why rural populace are disadvantaged. Therefore, it could be argued that the people in the rural areas see the creation of jobs and even income generation mechanism as their social right which must only be fulfilled by the government. So, disparity in income distribution tends to reduce as the rights to social and economic welfare increases.

Overall, human development encompasses both the material and non-material factors which ensures well-being of every individual in a society. Although all the indicators loaded well, the highest loading was on income which indicates the importance of material wealth in the human development framework. This was however, not unexpected given the norms; as a manifestation of material possession among the Nigerian people. This finding was consistent with the findings of Anto, that material welfare as well-being enhancer cannot be discounted as reflected in the index of the Middle East Countries and African Countries⁷⁰⁹. The reason for this pattern is that income is a fundamental requisite for leading a good life, access to quality education, and to have adequate provisions for health.

6.2.2 Research Hypothesis Two:

The second hypothesis of this study predicted that the human development model would be invariant across gender of the respondents in the selected rural areas in South-

⁷⁰⁹ Anto, M. H. (2010). Introducing an Islamic Human Development Index (I-HDI) to Measure Economic Development in OIC Countries. *Islamic Economic Studies*, 19 (2), 69-94.

western Nigeria. Although, literature asserts that there are various ways to test for similarity or difference of model structure⁷¹⁰, this study specifically used an invariance-testing strategy on human development across gender divides. In support of the aforementioned, previous studies also claimed that invariance analysis is an important aspect of the structural equation model⁷¹¹. Therefore, to test for invariance of the human development model, in the present study, the measurement, structural, and intercept invariances were combined which indicate that factors that influence human development in South-western Nigeria can be broadly categorised into exogenous and endogenous factors. While social justice and human rights account for the former, the latter is indicated by education, health, and income.

The findings from the invariance analysis across male and female on the five-factor model showed good fit for the configural model, factor loadings, and item intercepts by gender. These invariance tests are recommended for test of adequacy for measurement invariance⁷¹². Although there are clear individual differences within each group as shown by the variances in both males and females groups, there are similarities across the two gender groups as shown by the invariance analyses presented in chapter 5. The moderating effect of gender on human development is not statistically significant, though the five-factor model for male group improved modestly showing a better fit over the female group, however, this difference was quite modest when

⁷¹⁰ Anderson, J.C. & Gerbing, D.W. (1988). Structural equation modelling in practice: A review and recommended two-step approach. *Psychological Bulletin*, 103, 411-423; Browne, M.W. & Cudeck, R. (1989). Single sample cross-validation indices for covariance structures. *Multivariate Behavioral Research*, 24, 445-455; MacCallum, *et al.*, (1993). The problem of equivalent models in applications of covariance structure analysis. *Psychological Bulletin*, 114, 185; Whittaker, T. A., & Stapleton, L. M. (2006). The performance of cross-validation indices used to select among competing covariance structure models under multivariate nonnormality conditions. *Multivariate Behavioral Research*, 41, 295-335.

⁷¹¹ Chen, F.F., Sousa, H.K. & West, S.G. (2005). Testing measurement invariance of second-order factor models. *Structural Equation Modelling*, 12(3), 471-492.

⁷¹² Brown, 2006; Schmitt & Kuljanin, 2008

compared to the female group (Figure 5.12 and 5.13). Thus, males have a stronger perception for overall development than the females.

In terms of the structural invariance for both male and female groups, the assumption was sustained with evidence. It is succinctly explained that the prevalence of structural invariance is an indication that the relationship between the unobserved variable and the observed variable is invariant across respondents⁷¹³. However, the fact that the male group structural invariance exhibited a better fit than the female group is not out of context, it is consistent with previous studies⁷¹⁴ which found that there is gender imbalance in the formation of human resource capital (HRC) in India and other less developed countries. This result supports the findings of previous studies on expansion of human capabilities in terms of education, income, access to resources, employment and participation in community which has an impact on both their well-being and the well-being of the society⁷¹⁵.

Similarly, the result is consistent with previous study which found that though the welfare of both women and men constitutes the human welfare, evidence of deprivation and inequity is more pronounced in women than men⁷¹⁶. This may be due to the Islamic culture for males, which is that males are expected to fend for and provide means of livelihood for the entire family including the females. Although some Muslim females in Nigeria are rich and hold liberal attitudes, the Islamic culture has taught them to be modest and behave in a feminine manner.

⁷¹³ Raju, *et al.*, (2002). Measurement equivalence: A comparison of confirmatory factor analysis and item response theory. *Journal of Applied Psychology*, 87(3), 517-529.

⁷¹⁴ Tisdell, C. A. (2000). Asset-Poor Women in India and the Relevance of Amartya Sen's Analysis, Artha Beekshan. *Journal of the Bengal Economic Association*, 9 (2), 9- 19.

⁷¹⁵ Nussbaum, M.C. (2000). *Women and human development: The capabilities approach*. United Kingdom. Cambridge: Cambridge University Press.

⁷¹⁶ Kabear, N. (1996). *Agency, Well-being and Inequality: Reflections on Gender Dimensions of Poverty*. *IDS Bulletin*. 27 (1), 11–21.

The critical value was greater than the observed chi-square difference, hence, it implies that there is no statistically significant difference across gender groups on the model, thus, males and females do not respond differently to the human development measure. For instance, people generally have a desire for a better life, happiness and overall well-being regardless of their gender group, thus, quality life does not have gender. This suggests that the theoretical structure as well as the conceptual framework underlying the model of this study which links the factors of human development may be similar across gender divides⁷¹⁷. Therefore, it may be suggested that since both male and female perceive well-being and development in a similar manner, policymakers should formulate policy that will allow everyone to enjoy the benefit of development in Nigeria. If the perception that female than male are materially orientated is to continue to be changed then the role of positive measures such as the social justice and human rights can serve to facilitate this process by demonstrating invariance across gender.

Again, in terms of human rights and social justice, the males and females were most likely to have similar view and conviction in relation to provision of basic needs of life. As such, males and females would not want to be deprived of their basic right to life and also would encourage and support social justice as a mechanism to achieve those rights. The consequential impact of such conviction on human rights and social justice was that, much more would be accomplished or achieved in the society in terms of the objectives of *Shari'ah* without any discrimination or abuse of fundamental social and economic rights of the people. Furthermore, human development factors were more reflected in terms of income and health for both males and females. This was not unexpected as the sampled groups are working class adults. With the apparent societal norm of accumulating wealth in Nigeria, they are, therefore, likely to be economically

⁷¹⁷ Byrne, B.M. (2010). *Structural Equation Modelling with Amos: Basic concepts, applications, and programming*, (2nd ed.). New York: Routledge. CA: Sage Publications.

inclined towards increased income. Also, as Muslims they are likely to have preference for taking good care of the divine trust from Allah, health and also be concern about fulfilling the social obligation.

Additionally, taking into account the findings of this study, together with the profile of the respondents, it justified the result of the invariance analysis across the gender groups. Previous studies have shown the relative importance of gender analysis and human development⁷¹⁸. However, this study has shown that the demographic factor selected, in this case gender, has no influence in the relationship between the factors of this study. Remarkably, all the respondents shared values and experiences of both males and females with respect to human development in Nigeria which may explain the constructs' similarity for the selected respondents. Therefore, the gender invariance of the human development model was not unexpected as there is no difference between males and females in respect to the constructs examined in this study.

Furthermore, it is indisputable that human beings irrespective of gender need development in all facets of life. The development typically can be observed as behaviours illustrating universal values such as happiness, security, honesty, sincerity, truthfulness, loyalty, and welfare. These behaviours are reflective of the Islamic culture without gender bias, which coincides with the present study's gender invariance analysis. Therefore, the findings adequately support hypothesis 2 which is a clear indication of a structural invariant for gender as examined in this study.

6.2.3 Research Hypothesis Three

The third hypothesis of this study was to examine the extent that educational attainment of the respondents affects the five factors of the human development as postulated in

⁷¹⁸ Vepa, S.S. (2007). Gender equity & human development. *Indian J Med Res* 126, 328-340

chapter 1 of this study. The result has actually shown a positive effect (Figure 5.15) on the model which implies that the effect of the demographic factor; educational attainment on human development is significant, supporting hypothesis 3 of this study. In other words, educational attainment was a determinant of human development among the rural residents in South-western Nigeria. In the case of Nigeria, both the well-educated and the less-educated have less awareness on the components of human development and will always not bother on human rights and social justice as long as they are satisfied economically and socially.

This finding supports the results of previous studies that human development is significantly related to education⁷¹⁹. Hence, the educational attainment of the respondents was found to be a key predictor of their level of development and well-being, this is line with previous study⁷²⁰. This is because formal education breaks poverty cycles and promotes human development⁷²¹. In effect, the respondents of the present study operate at different educational levels, and therefore, the direct effect is perceived differently. Based on this standard, it is held that the more educated people are, the more likely they are to be better off economically and socially which tends to liberate them from poverty and ignorance and provide them with dignity, moral excellence, ethical disposition, and righteousness, to be a useful member of the society.

Since the respondents of the present study were predominantly the less educated people, this explains the findings on the direct effect between educational attainment

⁷¹⁹ Schutz & Becker 1965; Bhargava, P. (2003). *The Threshold of Intergenerational Transmission of Poverty*. International Conference on Staying Poor, Chronic Poverty and Development Policy. Manchester, UK: University of Manchester.

⁷²⁰ Pramanik, *et al.*, (2008). *Poverty with Many Faces: A Case Study of Malaysia*. Malaysia. Kuala Lumpur: Research Centre, International Islamic University Malaysia; Wigley and Akkoyunlu-Wigley, 2006

⁷²¹ Bhargava, P. (2003). *The Threshold of Intergenerational Transmission of Poverty*. International Conference on Staying Poor, Chronic Poverty and Development Policy. Manchester, UK: University of Manchester.

and human development. This finding is consistent with the findings of Adesanoye and Okunmadewa who found that a higher educational attainment is positively related to human development⁷²². The data generally followed the expectations of this study based on the extractions from relevant theory and literature. However, the result has implications given Nigeria's unequal social and economic structure with regards to well-being. For instance, individuals that are less educated will probably be deprived of social and economic privileges that constitute human development and probably rights and obligations attached to them. They will have a high score on fulfilling material well-being solely for themselves with less attention being paid to others in society.

There was demonstration of a significant educational attainment difference with regard to human development as expected; moreover, previous studies have found that desire to live a useful and responsible life in the society increase with educational level⁷²³. These findings could explain the fact that as people get more contented through the acquisition of knowledge and expertise, the prevalence of a healthy personal life, and moderate or sufficient income, they experience a desire to seek acknowledgement of their socioeconomic status. In studies conducted in Cameroon, it was found that a better-educated individual earns considerably more than the less-educated counterpart⁷²⁴. In other studies, it was found that poor parental background contributes to the low level of education among children in both Latin America and Vietnam⁷²⁵.

⁷²² Adesanoye, A.O. & Okunmadewa, F.Y. (2007). Households' Vulnerability to Poverty in Ibadan Metropolis, Oyo State, Nigeria. *Pakistan Journal of Social Sciences* 4(1), 120-128.

⁷²³ Omojola, B. (1994). *Towards a More Effective Music Education in Nigeria*. In *Issues in Contemporary African Social and Political Thought*, (ed.) Obafemi, & B. Lawal. Nigeria: Academia Publications.

⁷²⁴ Tafah EO (1998). *Rates of Return to Education: A Case of Cameroon*. Unpublished paper, Department of Economics, University of Yaounde II, Soa; Njong, A.M. (2010). The effects of educational attainment on poverty reduction in Cameroon. *Journal of Education Administration and Policy Studies*, 2 (1), 1-8.

⁷²⁵ Aldaz-Carroll, E. & Moran, R. (2001). Escaping the poverty trap in Latin America: the role of family factors. *Cuadernos de economía*, 38(114); Behrman J.R. & Knowles, J.C. (1999). Household Income and Child Schooling in Vietnam. *The World Bank Economic Review*, 13(2), 211-56.

With regards to Nigeria, the study found that educational attainment is a significant element capable of bringing a household out of poverty⁷²⁶. In a study conducted among Nigerian students studying abroad, it was found that parent's low educational attainment contributes to the poor family background of many students⁷²⁷.

Hence, this finding suggest that people from less educated families and of lower socioeconomic status tend to be more concerned about wealth accumulation whereby engaging their children more in the family enterprise at the expense of such children's acquisition of the requisite human capital for their future survival when compared with those from well-educated families⁷²⁸. Hence, this finding was not surprising, since an interest in living a pious and better life could possibly follow from religious exposure which could be related to educational exposure. Against this backdrop there is a likely moderating effect that educational attainment may have on human development.

Furthermore, considering the educational composition of the respondents, about 62.5% of the respondents of the study were less-educated while the remaining percentage is represented by the well-educated. Consistent with previous findings, people with higher educational attainment, sound health, and higher income are more likely to be comfortable with their social and economic achievement over time⁷²⁹. Indeed, it is obvious that the structure of human development varies according to

⁷²⁶ Okojie, C.E.E. (2002). *Gender and Education as Determinants of Household Poverty in Nigeria*. Discussion paper presented at Wider Development Conference.

⁷²⁷ Adewale, A.A. (2011). *Working and studying: a marriage of inconvenience or Panacea for financial stress*. In *Studies in Applied Psychology: Asian Perspective*, edited by Akbar Husain, Ananda Kumar Palaniappan, Mariani Md.Nor, Shahrir Jamaluddin, Loh Sau Cheong and Aqeel Khan, 472-496, New Delhi: India Press.

⁷²⁸ Adewale, A.A. (2014). Financial exclusion and livelihood assets acquisition among Muslim households in Ilorin, Nigeria: a structural invariance analysis. *International Journal of Economics, Management and Accounting* 22(2), 69-94.

⁷²⁹ Michalos, A.C. (1991). *Global Report on Student Well-Being. Life Satisfaction and Happiness, 1*. New York, NY: Springer-Verlag; Hayward, K., L. Pannozzo & Colman, R. (2005). *Draft: Developing Indicators for the Educated Populace Domain of the Canadian Index of Wellbeing*. Interim Report, GPI Atlantic, Halifax; Crocker, R.K. (2002). *Learning Outcomes: A Critical Review of the State of the Field in Canada*. Canadian Education Statistics Council, Ottawa.

educational level and as such it is tenuous to believe that individuals are equally contented and happy regardless of their socioeconomic condition.

6.2.4 Research Hypothesis Four

The fourth and the last hypothesis of this study was to evaluate whether the model fit the data or not. The assessment of the fit indices indicates that the hypothesized model for human development fit the data. This means that the observed variables satisfy the minimum condition of the parameters that are estimated. In other words, the constructs of this study have measured what they were intended to measure. Hence, the parameters are estimable, while the model is testable⁷³⁰.

The present study is an extension of the human development framework with the inclusion of human rights and social justice. Although, human development is mostly perceived from western or secular view point, this study conceptualized human development model based on *Maqasid al Shari'ah* framework. The mainstream model conceptualized human development into three variables which include education, healthcare and income⁷³¹, which form the basis for evaluating the level of social and economic well-being in any society. However, the model does not take cognizance of other important factors such as; cultural, religious, ethical, and moral dimensions.

The idea behind the extension of the human development model by including human rights and social justice is based on the fact that these two constructs play significant role in both the social and economic life of every individual which reinforces

⁷³⁰ Byrne, B. M. (2012). *Structural Equation Modelling With Mplus: Basic Concepts, Applications, and Programming*, 3rd ed., New York: Taylor & Francis Group, LLC.

⁷³¹ Schultz, T.W. (1961). Investment in human capital. *American economic review*, 51 (1), 1-17; Becker, G. (1962). Investments in human capital: a theoretical analysis. *Journal of Political Economy*, 70, 9-44; Becker, G. (1964). *Human Capital: A Theoretical and Empirical Analysis with Special Reference to Education*, (3rd ed.). Chicago & London, the University of Chicago Press.

the perception of material needs and overall well-being. In addition, it reflects in the way they relate, feel, and uphold moral and ethical values in the society. This ultimately linked to the ways people handle and act with respect to their well-being.

The findings from previous studies on well-being in general and social and economic development in particular have found socioeconomic policy or strategy underpinned by social justice to significantly influence and suggest the identifiable causal pathways of well-being which have effect on access to life opportunities at the societal level⁷³². For instance, an approach to human development which provide beneficial knowledge, proper health care system, protect the environment, conscious of religious accountability and uphold the principles of fairness in considered an effective strategy.

Furthermore, existing studies have also found a link between development, individual freedom, and human rights. More specifically, human well-being and related development benefits are considered prominent to human rights standards and strategies⁷³³. This reflected in the right-based approach to development and participatory development strategy, a corroboration of the relevance of human rights to overall development⁷³⁴. This indeed coupled with the readiness of the policymakers as well as enabling environment, moral uprightness, religious and societal obligations will place the voices and experiences of the rural populace at the heart of policy and planning in Nigeria. Therefore, people's rights to a reasonable living standards, safety,

⁷³² Jost *et al.*, (2003). Political Conservation as motivated social cognition. *Psychological Bulletin*, 129, 339-375.

⁷³³ Alston, P. (2005). Ships Passing in the Night: The Current State of the Human Rights and Development Debate Seen through the Lens of the Millennium Development Goals. *Human Rights Quarterly* 27, 755-829.

⁷³⁴ Häusermann, J. (1998). *A Human Rights Approach to Development*. Rights and Humanity, London: Department for International Development of the UK Government.

meaningful employment, peace, freedom, food, housing, health protection, education and social security⁷³⁵ will be safeguarded without any discrimination or exclusion.

Empirical studies have shown that many people in contemporary societies are complacent, not keen on evaluating their social and economic well-being based on religious, moral and ethical fundamentals. Most of the development perceptions have always been influenced by the secular approach. Apparently, little or less attention is given to empirical investigations on how the religious and right-based development model can successfully influence and improve the lives of the people which corroborate existing literature⁷³⁶.

Therefore, since only Muslim respondents were sampled in the selected rural communities and the fact that Nigeria is a multi-religious country though with majority Muslim population; it is not surprising that the issue of religion is frequently a major topic among the culturally and religiously diverse members of Nigerian society. However, more importantly, the most distinguishing fact is that Islam does not advocate oppression, injustice, abuse of rights, violence, discrimination, and other known vices. Rather, Islam promotes brotherhood, justice, mutual cooperation, peace, tranquillity, and many more virtues. The expectation is that all Muslim will avoid and engage in actions or activities that could involve such virtues.

⁷³⁵ Handley *et al.*, (2009). *Poverty and Poverty Reduction in Sub-Saharan Africa: An Overview of Key Issues*. Overseas Development Institute, Working Paper 299.

⁷³⁶ Alkire, S. (2002). Dimensions of human development. *World Development*, 30(2), 181-205; Finnis, J. (1998). *Aquinas: Moral, political, and legal theory*. Oxford: Oxford University Press; Narayan, *et al.*, (2000). *Voice of the poor: crying out for change*. New York, NY: Oxford University Press; Chapra, M.U. (2009). *Ethics and Economics: An Islamic Perspective*. *Islamic Economic Studies*, 16(2).

6.3 IMPLICATIONS OF THE STUDY

This study has several theoretical, policy and practical implications. First, regarding empirical antecedent in Nigeria, the findings evidently revealed the significance of the connections among the variables to enhance human development. This study has provided empirical evidence and confirmation for the inclusion of social justice and human rights into the human development model using the *Maqāsid al Sharī'ah* framework in explaining scientific inquiry. Many existing empirical studies on human development have only focused on evaluating the interrelatedness among the three factors of human development namely education, health, and income while studies incorporating other important factors such as social justice and human rights are still scanty especially in Nigeria. When addressed properly, successful implementation can be characterised by economic stability and security of lives and properties.

The findings and discussions of this study indicated that there are a number of stakeholders in the educational system, health care, and planning and development; hence, this research has implications for all these stakeholders. The following section focuses on how this research can be useful to the stakeholders theoretically and practically. Hence, the subsequent sub-headings elaborate on the theoretical, policy and practical implications.

6.3.1 Theoretical Implications

The theoretical implications of this study have to be viewed from different angles. By means of the overall findings, the study has contributed in several important ways to the body of knowledge on social, economic and human development. First, the present study addressed the limitations of past studies, which had used a three-component model, by incorporating the five essential components of the Islamic law as the

conceptual framework with an extension of two additional constructs (Chapter 2, Figure 2.2), in observing the possible influences on human development in Nigeria.

Second, the study has made some contributions from the methodological stand point through the validation of the conceptualised human development model and the justification for the inclusion of social justice and human rights constructs in the model which are to date underrepresented in the literature. Several statistical analyses were conducted including a reliability test and exploratory and confirmatory factor analyses after performing the preliminary analyses such as normality, linearity and homoscedasticity to ensure no violation of the assumptions. Additionally, the study used a self-designed questionnaire which was subjected to both face and content validity in order to facilitate its application for this study and future research. The result has shown the stability of the measures used in this study.

Third, the study has also been able to identify the direction of relationships between the exogenous and endogenous constructs of human development. In addition, the study discovered model consistency across gender divides (male and female) among the respondents. Furthermore, the study revealed the direct positive effect between human development and the educational qualification of the respondents. Also, the goodness-of-fit of the hypothesized model was established.

Fourth, many existing empirical studies on human development have only focused on evaluating the interrelatedness among the three factors of human development. Thus, this study has made a significant contribution by providing empirical evidence and confirmation for the inclusion of social justice and human rights into the model using the Islamic framework in explaining scientific inquiry. This further identifies the need for government supportive roles and functions in establishing an

inclusive policy which fosters inclusive human development and well-being among the rural populace in Nigeria.

Fifth, the study provides evidence of consistency across gender divides. The implications and effects of human development factors on the overall well-being of people are equal across gender groups. Therefore, if another factor influences human development, this effect would be similar across male and female groupings. Also, the study revealed that using the five-factor model, there exists direct positive relationship between human development and respondents' educational qualification as compared with the three-factor model which only focuses on material well-being. Given that the hypothesised model fit the data of the present study, this is a further justification for the significant implications of integrating the integrative social-right factors into the model.

Figure 6.1 illustrates the theoretical implications of the study.

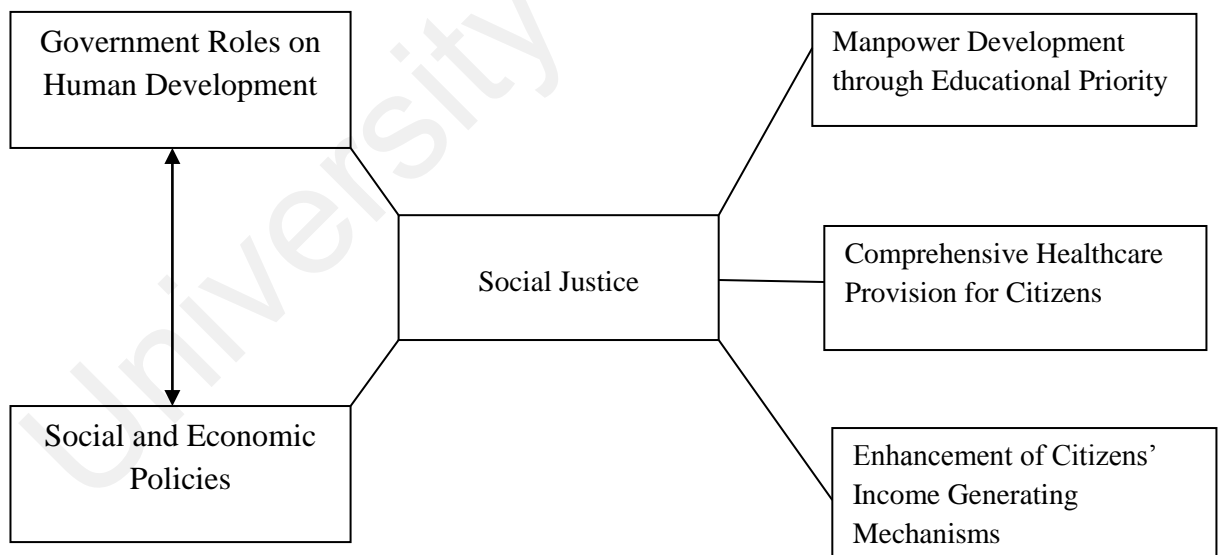


Figure 6.1: “Theoretical Implications of the study based on the Human Development Paradigm”

6.3.2 Policy Implications

Earlier development policies in Nigeria focused on how to achieve economic growth, however, the failure of the implemented neoliberal policies in promoting growth and the lingering human deprivations and discriminations led to a shift in focus to human-centred material development. Islam provides a comprehensive framework within which Islamic economic system operates to fulfill human well-being in relation to economic, social, legal, political, and environmental aspects of human life which can only be realised through actualisation of the objectives of *Shari'ah*. It is interesting to note that, this development structure remains applicable in any society regardless of religious or cultural beliefs. Thus, in this section, the researcher discusses a number of policy implications that would be of benefit to policymakers, educational administrators, legal practitioners, and health professionals among others. These implications will provide further insights in relation to the Nigerian society.

This study suggests a model of Islamic economics which encourages Muslim to be familiar with the values not often practiced by public that can be implemented gradually by both the government and the people. Certainly, every Muslim will know those values very well as long as he is spiritually conscious, but not all Muslims understand the relation of those values to their daily life activities. However, moral and ethical behaviours, according to the Islamic understanding, are able to directly influence our way of life and well-being. Practicing Islamic economic principles will lead to better policy framework, by developing the confidence and satisfaction level, by placing societal needs greater than individual needs, and by experiencing the feeling of peace and harmony in the country.

This study re-emphasize on the importance of enhancing the factors of human development to safeguard the strength of the Nigerian economy. Having implemented various failed development policies, it is best for the policymakers to embrace Islamic economic framework so that proactive policies can be introduced to reduce the impact of the lingering moral decadence that pervades the country. Thus, it is critical to invest in the capacity of the rural people, and support the provision of quality education, and standard healthcare system, across the communities. Besides efforts to improve the educational system, health sector, legitimate source and use of earned income is very essential. This further implies that earning and spending is necessary and good as long as it is conducted keeping the Islamic moral values in view. This is important, since many decisions affecting the rural populace are not made at the rural level. To this end, getting the people to participate in the development process can enable an inclusive development in the country. More importantly, finding ways and means by which to transcend gender inequality, social stratifications, and moral decadence in order to build trust and confidence is crucial for overall development.

The process of development in Islam encompasses the fulfilment of basic necessities of life. To chart a comprehensive policy framework, Islam has outlined the guidelines to form the rights and obligations of government and the people toward achieving overall human well-being. For instance, a healthier life is the fundamental right of each individual and deprivation on this dimension represents individual and government incapacities to deliver their responsibilities. Thus, in order to foster understanding in the context of human development, this study presents a model based on Islamic economic system with the aim to improve quality of life. The negative relationships between human rights, social justice and some human development factors as indicated in the study provides policymakers with powerful insights to reduce injustice and abuse of human rights. However, this can only be implemented in Nigeria,

if there is a genuine will to advocate justice, fairness, and ethical consciousness in every single aspect of human life. The findings of this study reveal that the development initiative in Nigeria is still lacking in terms of reference to social justice and human rights as prescribed in Islam. The principle of social justice in Islam indicates social responsibility whereby the needs of the less privileged in society are being taken care of. Moreover, justice necessitates equal opportunities for everyone, as individuals must not prevent others in society and nature from meeting their basic natural needs.

The study has shown that based on the objectives of *Shari'ah*, the preservation of rights of individual and the obligations to the society are vital goals in the Islamic law. Hence, the Nigerian government as the primary guardian of human rights must maintain a balance between individual and public interest through justice. Islam emphasizes that any act that is detrimental to crucial elements of a person's faith, life, intellect, family, and wealth is an outrage to the person's dignity and a violation of his rights. As Islam emphasizes equity, it is pertinent to promote greater equality and remove any form of gender discrimination in the society. Hence, this will help the policymaker in designing and formulating policy that tie human rights to other basic needs of life such as education, health, income, and other observable constructs. It is hoped that development program guided by divine principles could educate people to be more aware of their rights and their responsibilities to protect them, and live in dignity. This objective can be achieved through transparency, brotherhood, fair distribution of benefits and religious consciousness.

In this study, it is argued that unless social justice and human rights is promoted, efforts to enhance human well-being and development will have a minimal impact on the lives of the people. It is also significant, that the model so clearly points that efforts to improve the life of people can be hindered through several channels such as; widespread corruption, abuse of human rights, injustice, mismanagement of natural

resources, and practice of bad governance in the country. Therefore, to avoid this problem and formulate development policies that respond to individuals and societal needs, the process must be characterised by justice and moral consciousness.

In sum, a fair and focused policy strategy can play the role of influencing people positively and subsequently, a good society. What society needs is to make sure that everyone has an opportunity to grow up in a healthy environment, and eventually to create a good society free from crime and social destruction. This will improve the well-being of the people and preserve the essentials of *Shari'ah*. This aspect should be better handled by the policymakers since the indicators contribute to the stability of security conditions in the country which has undoubtedly an impact on the quality of life in the country.

6.3.3 Practical Implications

Besides theoretical and policy implications, the present study offered some practical implications. First, this study has contributed to practical knowledge in terms of developing measures that can be applied or utilised by researchers in the field of development economics especially those who have an interest in conducting research on social, economic or human development.

Second, this study provides important insights for government, policymakers and development agencies both locally and globally involved in policy formulation and planning. The findings from the survey conducted showed that overall well-being that is related to human development is an issue of concern to the respondents. According to the findings, people could have been better-off had there been appropriate policy intervention from the government. Awareness on the part of the educational, health and employment generation agencies, in particular, and the Nigerian government, in general, regarding the sources of greatest dissatisfaction and concern among the rural populace,

especially in the matters these agencies control, may result in decisions that improve people's well-being and subsequent contribution to the development of the country.

Third, given the rural Nigerian population and their view of human development which is mainly in terms of the ability to fulfil material needs and aspirations, it is important that the development strategies implemented to help the people achieve a good living standard and overall decent lifestyle are centred around the moral and ethical dimensions. To actualise these needs, development activities carried out by government should not be restricted to certain location at the expense of others. In addition, social and economic opportunities should be equally apportioned among the rural and urban population so that no rural population will be deprived of fundamental rights. The people should be allowed to participate in the development process since they are in the best position to provide information on what their pressing needs are. Additionally, policymakers can use the provided information to make effective policy resolutions to deliver justice and protect the social and economic rights of the majority living in the rural communities in Nigeria.

Fourth, given that social, and economic needs are perceived somewhat similarly by people of different genders, policymakers and development agencies should expect that any strategy or policy designed to help a group of people cope with socioeconomic challenges may be helpful and effective for another group. Therefore, discretion from government is important in developing and applying inclusive development strategies or policies so that no one group or location is disadvantaged.

Fifth, the present study also provides the grounds for other stakeholders including government workers, private companies, self-employed, national development planning units, educators, health practitioners, the federal ministry of finance and others to embrace and emphasise the need to facilitate and implement an

inclusive development policy which ensures overall well-being of every individual residing in the country.

Sixth, the findings of this study have confirmed that human development is influenced by the educational qualification. This finding has a significant practical contribution in enlightening the policymakers that the provision of social and economic arrangement should be based on essential needs that are important to everyone in the country regardless of geopolitical location or place of residence.

6.4 CONCLUSIONS

The discussion of issues related to economic and social development has been of growing interest among researchers in developing countries, including in Nigeria, though empirical studies investigating human development based on the objectives of the Islamic framework are still scanty.

Hence, this study specifically addressed a need to re-conceptualize the theory of human development with special focus on fulfilling holistic well-being among Nigerians in an Islamic context. The model was underpinned with the advancement of overall human well-being by safeguarding the essential components of *Sharī'ah* and the *maslahah*. The findings of this study have demonstrated the feasibility of extending and developing new constructs that should be taken into account during planning and implementing phases. For each factor, a number of measurement indicators were identified. The results have shown that the conceptualized factors; human rights, social justice, education, health, and income give quantitative dimensions to measure human development and the well-being of individuals in the four (4) selected rural communities in Nigeria making the measure more comprehensive than previous measures.

The model basically takes into account the moral, ethical, social and economic needs of the people which are reflective of an inclusive approach, capable of educating them to be more aware of their earthly needs and their responsibility to protect them; and also live in dignity. It is hope that the study will help Nigeria to re-strategize on its human development policy and programmes, thus, addressing the social and economic ills storming the rural part of the country through an adequate and efficient measurement technique. This study posits that the model is reasonable and beneficial to all individuals regardless of religious belief or cultural background as it takes divine injunctions, conventional wisdom and universality into consideration.

The findings have established that the respondents in the four (4) selected rural areas in Ibadan metropolis were in one hand, not fully aware of their social and economic rights and in another hand, the responsibilities of the government towards fulfilling them. The high illiteracy rate in the rural communities is still a major challenge towards the actualization of an inclusive development paradigm. The higher the literacy rate, the higher the awareness on social and economic rights, and the better the human well-being. In general, the contribution of income to the model is high and significant which indicate its importance in the model. It also demonstrates the interrelatedness between material and non-material factors which signifies that they both complement each other and having their due share in the attainment of well-being.

Another explanation, however, come from the low value on health which signifies a need for improved health care system and commitment on the part of the people to safeguard the trust of good health from their creator. However, this is yet to be achieved in the Nigerian context. Therefore, more attention is required from the government in this direction. The basic social and economic needs; education, health, and income should be seen as the divine rights of the people and the development plan should be tailored towards justice. With this ultimate objective, an inclusive

development which centres on human well-being and empowerment would be achievable and sustainable.

Following a series of invariance analyses, it was concluded that the human development model is invariant across gender divides. This conclusion posits that both male and female respondents give similar responses to all the dimensions. These results confirm the applicability of the model without any gender bias. Hence, it is believed that this study has provided a basis for other researchers to use in conducting empirical research on human development. In addition, the results already suggest the need for social, economic and ethical, and divine policy intervention focusing on gender equity in the country.

Interestingly, the overall findings of this study have established that the respondents in the rural areas in the South-western Nigeria were not fully aware of their social and economic rights and the responsibilities of government towards creating a better life for all. In conclusion, the ultimate aim of any economic and social policy should be to achieve a state of overall well-being for all humankind. Hence, the policymakers must provide for the overall needs of the people irrespective of gender differences. However, this is yet to be achieved in the Nigerian context. As shown in the findings of this study, human development and well-being should be given utmost attention, and the components made key indicators of overall development in the country. With the ultimate objective of inclusive development which centres on people, the findings of the present study could be incorporated into the main development plans of the country. In doing this, social and economic policies would remain achievable and sustainable.

6.5 RECOMMENDATIONS AND AREAS FOR FUTURE RESEARCH

The findings from this study provided insight information in regard to the constructs of social justice, human rights, education, health, and income across gender groups in the selected sample of Nigerian rural residents. In order to replicate this study in the future and the benefits of this study to decision makers, the following recommendations are offered.

First, as the measures were perceptual in nature, the outcome is subject to variations based on respondents' perceptions. Thus, a logical extension would be to conduct further research on other geopolitical zones in the country in order to verify and validate the results of this study and also to establish different thoughts on the best approach to achieve overall human well-being. Therefore, the sample should be selected across the geopolitical zones in Nigeria to include both urban and rural areas, since the present study only focused on the validation and assessment of the human development model among those in the South-western part of Nigeria, thus providing a larger and more diverse sample comprising people with different religious and cultural backgrounds. This would enable the conduct of validity and reliability tests on the measures in a cross-cultural setting.

Second, future research should explore different methods of analyses such as a qualitative or mixed approach to provide robust results and also serve as overlapping evidence to enrich the information gained from the quantitative analysis. For instance, conducting further research by interviewing major players in strategic decision making including policymakers, NGOs, and development agencies, may provide further insight on their perception of the inclusive development model and its workability in the country.

Third, for practical benefit of the present study, the government must show its readiness to play a supportive role while the policymakers must be familiar with the proposed framework for effective implementation and better results for the rural dwellers in particular and the generality of Nigerian citizenry. As such, it may be suggested that while education, healthcare and income are the focus of development policy, it may result in a stumbling policy outcome if social justice and human rights are not incorporated into development model in Nigeria. Therefore any policy intervention should focus on these variables to get an effective outcome.

Fourth, upon realizing the central role of human development factors in enhancing the well-being of both males and females, it is imperative to devote more financial resources and social infrastructure to accelerate their growth in the country. However, this should not be seen as the responsibility of the government only but also private institutions and wealthy individuals must complement the efforts of the government.

Fifth, as for education and the health care system, the government should take the initiative to expand and increase the number of schools and health centres in rural areas and also over populated areas so that the community can have access to quality education and health care services without discrimination. Also, the government must take aggressive measures to create awareness of human rights in the country and to change the negative stigma of deprivation attached to rural areas in many societies today. With these provisions in place, it would mean that there is a huge and potential benefit which can be tapped by everyone in the country. In addition, all the provisions will be ineffective if there is lack of enforcement by the relevant authorities and cooperation from the public. The relevant authorities should consistently monitor the system in order for them to provide better services and simultaneously provide better

protection for the people. The local authorities should monitor the progress of any development program and ensure that the stated rules are adhered to.

6.6 POLICY OPTIONS

The potential benefits of adopting Islamic human development model is enormous, as it could provide a significant policy framework on economic growth and human development simultaneously through the provision of quality and useful education, adequate health care service, efficient employment scheme and wealth generation. In addition, moral and ethical values will be enhanced to solve the prominent challenges of oppression, injustice, inequity, gender bias, corruption and abuse of social and economic rights. This study specifically suggests the following:

- I. Empowering people through effective training and skills development to promote societal development.
- II. Promoting an environment of mutual trust and fairness as an essential prerequisite for the realisation of ultimate goals of human development. This is lacking in the current development framework.
- III. Increasing awareness of people and policymakers on moral and ethical dimensions.
- IV. Increasing awareness of people on I-HDM and its potency.
- V. Developing and adopting inclusive development policy which favours every group in the society with no group or location disadvantaged.
- VI. Implementing policy to help the people achieve a good living standard and overall decent lifestyle.
- VII. Developing an effective means to monitor the system in order to provide better services and economic and social protection.

VIII. Developing Islamic institutions such as Zakat, Waqf, and Sadaqah to promote all the essentials of human development according to the *Sharī'ah* framework.

With these provisions in place, the social and economic policy will be plausible and beneficial, which means that there is a huge and potential benefit to be tapped by everyone without any discrimination. However, concerted effort is required from the relevant authorities and the public to promote an effective policy provisions. The inclusive dimension of the proposed model of the present study lent credence to this policy prescription.

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FINAL QUESTIONNAIRE (APPENDIX B)

QUESTIONNAIRE

Dear Respondent,

This questionnaire aims to examine the society's perception on the relationships between integrative social-rights and human development factors. The questionnaire is purposely designed for Muslim individuals who live in the rural area and are currently of 20 years of age or above.

It will take about 20 minutes to complete the questionnaire. In the first section, you will be asked to respond to statements related to your socio-demographic data while the remaining sections are designed to gather the relevant information on your opinion on human development. Your response to the questionnaire will be treated with confidentiality and will only be used for this study purpose.

Your cooperation is highly appreciated. Thank you for your time.

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A brief description of terms:

Integrative social-rights is the interaction between the concepts of social justice and human rights. The two aspects of rights examined in this study are, social and economic rights.

Human development, as goal of every society, covers important aspects of human life such as education, health, as well as income.

Please tick the relevant answers.

Section A: Socio-demographic data of the respondents

1. **Gender :** (i) Male (ii) Female
2. **Age:** 20-25 26-30 31-35 36-40
41-45 46 and above
3. **Marital Status:** Single Married Others _____
4. **Local Government Area:**
(i) Akinyele (ii) Ido
(iii) Ona-ara (iv) Oluyole
5. **Highest educational qualification:** Primary Secondary
First Degree Postgraduate Others
6. **Occupation:** _____
7. **Monthly Income:** ₦ 18,000 - ₦35,000 ₦ 36,000 - ₦60,000
₦ 61,000 - ₦85,000 ₦86,000 and above

INSTRUCTION: Please indicate your opinion about each of the questions. Circle your response in the columns on the right side.

Rating Scale: 1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Partially Disagree (PD),

4 = Neither agree nor disagree (N), 5 = Partially Agree (PA), 6= Agree (A), 7 = Strongly Agree (SA).

| No | Question: | SD | D | PD | N | PA | A | SA |
|----|---|-----------|----------|-----------|----------|-----------|----------|-----------|
| | The following statements measure your awareness, concern, attitude, and exposure in relation to social and economic rights and social justice. | | | | | | | |
| 1 | I am aware of my social rights | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2 | I feel concerned when my rights are violated | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3 | I am more concerned about things that affect the common good of my community | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4 | I believe protecting the rights of other people is a fulfillment of my duty towards God | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5 | I believe that fulfillment of public needs is more important than my personal rights | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | The government promotes a right-based development program | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7 | I feel that protecting my daily livelihood is very important | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | Question: | | | | | | | |
| | Please circle your response | SD | D | PD | N | PA | A | SA |
| 1 | I believe government should promote equality of opportunity for everyone | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2 | I know that social injustices impact on education and health | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3 | I keep track of important legislative issues that are being debated in the national assembly that affect my community | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4 | I am certain that I possess an ability to work with individuals and groups in ways that are empowering | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5 | Engaging in social justice activities would likely allow me to reduce oppression of certain groups | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | I have confidence in the ability of government to actively support needs of marginalized social groups | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7 | I believe that creating a just community is a collective responsibility | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| | | | | | | | | |

| Question: | | | | | | | | |
|---|--|-----------|----------|-----------|----------|-----------|----------|-----------|
| The following statements measure process, outcome, and perception towards the factors of human development. Please circle your response to each statement. | | SD | D | PD | N | PA | A | SA |
| 1 | There is availability of an institutional infrastructure for curriculum development | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2 | I believe that the root source of knowledge is from God | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3 | The content of the educational curriculum has helped me to become a good citizen | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4 | I am given an equal opportunity to learn | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5 | My goal of educational attainment is to gain the pleasure of God | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | The right goals are chosen in delivering the outcome of education | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7 | I believe that the current educational outcome promotes moral excellence | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Question: | | | | | | | | |
| Please circle the response that best reflect your perception | | SD | D | PD | N | PA | A | SA |
| 1 | There is equality and freedom in the way health programs are designed | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2 | There is an adequate implementation process to accommodate the societal health needs | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3 | The government ensures that my health needs are fulfilled | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4 | I feel that taking good care of my health is my responsibility | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5 | The healthcare policy remove the causes of ill-health | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | I believe that I have the right to benefit good healthcare without discrimination | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7 | I enjoy the highest possible standard of health attainable | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | I feel that standard of health system should be improved | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Question: | | | | | | | | |
| Please circle the response that best reflect your perception | | SD | D | PD | N | PA | A | SA |
| 1 | My current income is adequate to get sufficient quantity of basic needs of life without overburdening myself | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 2 | I believe it is my moral responsibility to help the less privilege people from my income | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 3 | I feel uncomfortable when I see others without basic needs of life | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 4 | My level of income prevents me from having access to social benefits | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 5 | I am most interested in earning high income | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | I always have access to the public resources | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 7 | I believe that there should be no limit to wealth accumulation | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | The government plays its role to ensure moral consciousness | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

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