



Income Inequality and Human Development Index (HDI) In Nigeria: A Nexus

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Abstract

In a nation where vast oil reserves and human capital coexist with pervasive poverty and inequality, Nigeria's development trajectory is inextricably linked to its ability to address the scourge of income inequality and its debilitating impact on human development. This study examines the intricate nexus between income inequality and Human Development Index (HDI) in Nigeria, leveraging secondary data from reputable sources and employing content analysis to unravel the complexities of this relationship. The study found out among others that a significant negative correlation exists between income inequality and HDI in Nigeria, indicating that high income inequality is linked to low HDI scores. The recommends among others that implementation of progressive taxation and social welfare programs to promotes equitable income distribution and reduce inequality. Conclusively the study underscores the imperative for targeted interventions to address income inequality and enhance human development in Nigeria, paving the way for more equitable and sustainable progress.

Keywords: Income Inequality, Human Development Index, Nigeria, Poverty, Governance, Sustainable Development.

Introduction

Nigeria's development trajectory has been hindered by persistent income inequality, which has impeded the country's progress towards achieving sustainable growth. The Human Development Index (HDI), a composite measure of life expectancy, education, and income, serves as a key indicator of a nation's well-being. Nigeria's HDI score has been adversely affected by the widening income gap between the rich and the poor (Adepoju, 2022). Specifically, the country's HDI ranking plummeted from 152nd in 2019 to 163rd in 2020, underscoring the urgent need to address income inequality (UNDP, 2020). Research suggests that high levels of income inequality can impede human development, creating a complex relationship between inequality and HDI (Stiglitz, 2012). In Nigeria, the Gini coefficient stood at 35.1 in 2019, indicating a relatively high level of inequality (World Bank, 2020). This has led to a disproportionate distribution of resources, with the top 10% of the population holding over 25% of the country's wealth (Oxfam, 2020). The impact of income inequality on HDI is evident in Nigeria's education sector, where unequal access to quality education has resulted in poor learning outcomes (Adeyemi, 2021). The country's literacy rate is a concern, with only 62.2% of adults able to read and write (UNESCO, 2020). Furthermore, the poorest 20% of households have limited access to education, perpetuating the cycle of poverty (NBS, 2020).

Income inequality also affects health outcomes, with the poor facing significant barriers to accessing healthcare services (Aigbokhan, 2019). Life expectancy in Nigeria is 54.7 years, one of the lowest in the world (WHO, 2020). The country's maternal mortality ratio is also high, with 814 deaths per 100,000 live births (UNICEF, 2020). To improve Nigeria's HDI score, addressing income inequality is crucial. Policies aimed at promoting economic inclusion, such as progressive taxation and social protection programs, can help reduce inequality (IMF, 2020). Investing in education and healthcare can also help bridge the gap between the rich and the poor (Adeyemi, 2021). The Nigerian government has initiated policies aimed at reducing poverty and promoting economic growth (FGN, 2020). However, more needs to be done to address the root causes of income inequality (Aigbokhan, 2019). Strengthening institutions and promoting transparency in governance can help ensure that the benefits of economic growth are shared equitably (Khan, 2020). The role of technology in promoting financial inclusion is also significant. Mobile money services and digital payment platforms can increase access to financial services, particularly in rural areas (Ewusi-Mensah, 2022). This can help reduce poverty and promote economic growth, ultimately contributing to a more equitable society.

In addition, promoting entrepreneurship and small-scale industries can create employment opportunities and stimulate economic growth (Ovia, 2022). The government can provide incentives and support to small businesses, enabling them to expand and create more jobs. The private sector also has a crucial role to play in addressing income inequality. Companies can promote economic inclusion by providing opportunities for skills development and employment (NESG, 2020). This can help bridge the gap between the rich and the poor, promoting a more equitable society. Civil society organizations are also critical in promoting transparency and accountability (Oxfam, 2020). These organizations can help ensure that the benefits of economic growth are shared equitably, promoting a more just and equitable society. The international community also has a role to play in supporting Nigeria's efforts to address income inequality (UNDP, 2020). Development partners can provide technical assistance and financial support to help Nigeria implement policies that promote economic inclusion (World Bank, 2020).

Statement of the Problem

Nigeria's economic growth has not translated to improved human development outcomes, with income inequality remaining a significant challenge (Adepoju, 2022). The country's Human Development Index (HDI) score has been affected by the widening income gap between the rich and the poor. This has resulted in poor health outcomes, limited access to education, and reduced economic opportunities for the majority of Nigerians. One of the major problems is unequal access to quality education, which has led to poor learning outcomes and limited economic opportunities (Adeyemi, 2021). The country's literacy rate is a concern, with only 62.2% of adults able to read and write (UNESCO, 2020). This has perpetuated the cycle of poverty, with the poorest 20% of households having limited access to education (NBS, 2020).

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Corruption and weak institutions have exacerbated income inequality in Nigeria, with the wealthy and powerful often benefiting from corrupt practices (Khan, 2020). This has undermined trust in government and perpetuated inequality. The country's governance structure has been criticized for being opaque and unaccountable to the majority of Nigerians. The Nigerian government has initiated policies aimed at reducing poverty and promoting economic growth (FGN, 2020).

However, more needs to be done to address the root causes of income inequality. Strengthening institutions and promoting transparency in governance can help ensure that the benefits of economic growth are shared equitably (Khan, 2020).

Limited access to credit and financial services has also contributed to income inequality, with many Nigerians unable to access capital to start or expand businesses (World Bank, 2020). This has limited economic opportunities and perpetuated poverty. The country's financial sector has been criticized for being exclusive and biased towards the wealthy. Rapid population growth has also put pressure on Nigeria's economy, with many young people unable to access education and employment opportunities (UNFPA, 2020). This has contributed to income inequality and poverty. The country's population is expected to double by 2050, highlighting the need for urgent action.

Climate change has also exacerbated income inequality in Nigeria, with the poor most vulnerable to environmental shocks (IPCC, 2022). The country's agricultural sector has been affected by climate change, with many farmers unable to access credit and technology to adapt to changing weather patterns. The COVID-19 pandemic has also worsened income inequality in Nigeria, with many people losing their jobs and livelihoods (NBS, 2020). The pandemic has highlighted the need for social protection programs to support vulnerable populations. The government's response to the pandemic has been criticized for being inadequate.

Research Questions

1. What is the nature of the relationship between income inequality and Human Development Index (HDI) in Nigeria?
2. How does income inequality affect the components of HDI in Nigeria?
3. What are the policy implications of the relationship between income inequality and HDI in Nigeria?

Objectives of the Study

The broad objective of the study is to investigate income inequality and human development index (HDI) in Nigeria: A Nexus. While the specific objectives are as follows:

1. To examine the relationship between income inequality and HDI in Nigeria.
2. To investigate the effect of income inequality on the components of HDI in Nigeria.
3. To provide policy recommendations for reducing income inequality and improving HDI in Nigeria.

Hypotheses

This study was guided by the following hypothesis:

1. There is a significant negative relationship between income inequality and HDI in Nigeria.
2. Income inequality has an adverse effect on the components of HDI in Nigeria.
3. Reducing income inequality has an impact on improving HDI in Nigeria.

Definition of the key Concept

The Human Development Index

The Human Development Index (HDI) is a composite measure of a country's average achievements in three basic dimensions of human development: a long and healthy life, knowledge, and a decent standard of living (United Nations Development Programme [UNDP], 2022). It is a widely used indicator of human well-being and development, providing a broader picture of a country's progress beyond economic growth. The HDI is calculated based on four indicators: life expectancy at birth, expected years of schooling, mean years of schooling, and gross national income (GNI) per capita (UNDP, 2022; Oyekale, 2023). The HDI has become a cornerstone of international development assessments, influencing policy decisions and development strategies globally. Nigeria's HDI score has shown fluctuations over the years, reflecting challenges in health, education, and income distribution (NBS, 2020; UNDP, 2024). According to recent reports, Nigeria ranks low on the HDI, underscoring the need for targeted interventions to improve human development outcomes (UNDP, 2024; World Bank, 2024).

Literature Review

Income Inequality and Human Development Index (HDI)

Income inequality and HDI are intricately linked, with unequal distribution of income hindering human development (Abu, 2024). The HDI assesses a nation's well-being by considering life expectancy, education, and income. High income inequality leads to poor health outcomes, limited access to education, and reduced economic opportunities, ultimately affecting a country's HDI (UNDP, 2024). Research indicates that countries with high income inequality tend to have lower HDI scores (Musa et al., 2024). For instance, Nigeria's HDI score is negatively impacted by its high income inequality, with a loss of 32.7% in HDI due to inequality (UNDP, 2024). The relationship between income inequality and HDI is complex, requiring policymakers to address inequality to improve human development (Aigbokhan, 2019). Policies promoting equitable income distribution, investing in education and healthcare, and creating job opportunities can help. Income inequality has long-term consequences, such as reduced economic growth and increased poverty (Nwosu, 2024). Addressing income inequality can create a more equitable society, improving HDI scores. The UNDP emphasizes

addressing income inequality to achieve sustainable development goals (UNDP, 2024). Recommendations include policies promoting inclusive growth, investing in human capital, and reducing inequality.

Nigeria's income inequality is driven by factors like corruption and limited access to education (Abu, 2024). Addressing these issues can help reduce income inequality and improve HDI scores. Research suggests education and financial development can reduce income inequality in Nigeria (Nwosa, 2019). Investing in education and promoting financial inclusion can help address income inequality. Policymakers must prioritize policies promoting equitable income distribution and investing in human capital to improve HDI scores (Musa et al., 2024).

Income Inequality and Human Development Index (HDI) in Nigeria and Global Context

Nigeria's HDI score is among the lowest globally, with a score of 0.548 in 2022 (UNDP, 2024). Income inequality significantly contributes to this low score, with the richest Nigerians earning 8,000 times more than the poorest 10% (Abu, 2024). Globally, income inequality is a pressing issue, with many countries experiencing high levels of inequality (Adefabi, 2025). The global HDI rebound in 2022 was partial and unequal, highlighting the need for policies addressing inequality. Nigeria's Gini coefficient is high, indicating significant income disparities (NBS, 2020). Addressing income inequality is crucial for improving Nigeria's HDI score and achieving sustainable development. The global context highlights the need for international cooperation to address income inequality (UNDP, 2024). Countries can learn from each other's experiences and implement policies promoting inclusive growth.

Research shows countries with high income inequality tend to have lower social mobility and reduced economic growth (Aigbokhan, 2019). Addressing income inequality can create a more equitable society and promote economic growth. Nigeria's government has implemented policies aimed at reducing poverty and promoting economic growth (FGN, 2020). However, more needs to be done to address income inequality and improve HDI scores. The UNDP recommends policies promoting inclusive growth, investing in human capital, and reducing inequality (UNDP, 2024). Nigeria can benefit from these recommendations to improve its HDI score. Addressing income inequality requires a multifaceted approach involving government, civil society, and the private sector (Musa et al., 2024).

Determinants and Consequences of Income Inequality in Nigeria: Implications for HDI

Income inequality in Nigeria is driven by factors like corruption, weak institutions, and limited access to education and healthcare (Nwosa, 2019). These factors contribute to a high Gini coefficient, indicating significant income disparities. Corruption is a significant driver of income inequality in Nigeria, with the wealthy elite often benefiting from corrupt practices (Aigbokhan, 2019). Addressing corruption can help reduce income inequality and improve HDI scores. The consequences of income inequality in Nigeria are far-reaching, including reduced economic growth, increased poverty, and poor health outcomes (Adefabi, 2025). Addressing income inequality is crucial for improving HDI scores and achieving sustainable development. Research suggests education and financial development can reduce income inequality in Nigeria (Nwosa, 2019). Investing in education and promoting financial inclusion can help address income inequality.

Policies promoting equitable income distribution, investing in human capital, and creating job opportunities can help address income inequality (Musa et al., 2024). The UNDP recommends policies promoting inclusive growth and reducing inequality. Nigeria's government has implemented policies aimed at reducing poverty and promoting economic growth (FGN, 2020). However, more needs to be done to address income inequality and improve HDI scores. Addressing income inequality can have positive consequences for Nigeria's HDI score and economic growth (Abu, 2024). Policymakers must prioritize policies promoting equitable income distribution and investing in human capital.

Gap in Literature

Despite the growing body of research on income inequality and human development, a significant gap persists in the literature on the nexus between income inequality and HDI in Nigeria. While existing studies have explored the relationship between income inequality and various development outcomes, such as economic growth and poverty reduction, few have specifically examined the impact of income inequality on HDI in Nigeria. This dearth of research is surprising, given Nigeria's significant human development challenges and its position as one of the countries with the highest levels of income inequality in the world.

Furthermore, existing studies on income inequality and HDI in Nigeria have tended to focus on specific aspects of human development, such as education or health, rather than examining the broader HDI framework. This narrow focus has limited our understanding of the complex relationships between income inequality and human development in Nigeria, and highlights the need for a more comprehensive analysis of the nexus between these two critical development outcomes. Additionally, the few studies that have examined the relationship between income inequality and HDI in Nigeria have often relied on outdated data, underscoring the need for more recent and nuanced analysis.

The limited availability of research on the income inequality-HDI nexus in Nigeria has significant implications for policy and practice. Without a clear understanding of the relationships between income inequality and human development,

policymakers are constrained in their ability to design and implement effective policies to address these challenges. This study aims to contribute to addressing this gap in the literature by providing a comprehensive analysis of the nexus between income inequality and HDI in Nigeria, using recent data and a robust analytical framework.

Theoretical framework

The Kuznets Curve theory

The Kuznets Curve theory, propounded by Simon Kuznets in 1955. This theory suggests an inverted U-shaped relationship between economic growth (or income per capita) and income inequality. Initially, as a country develops, income inequality increases, but after reaching a certain threshold, inequality begins to decrease as economic growth continues (Kuznets, 1955; Nadabo, 2024; Özbek & Oğul, 2022). Recent studies have discussed this theory in Nigeria, with some views supporting the existence of a Kuznets Curve relationship between income inequality and economic growth (Nadabo, 2024; Lawal & Yusuf, 2022). The applicability of the Kuznets Curve to Nigeria's development experience is relevant for policymakers aiming to address income inequality and enhance human development. The Kuznets Curve theory has been extended to incorporate other macroeconomic concerns, such as financial development, poverty, and technology (Cassette, Fleury & Petit, 2012; Gruber & Kosack, 2014, as cited in Nadabo, 2024).

Methodology

This study employed a qualitative research approach, utilizing secondary sources of data collection and content analysis to examine the relationship between income inequality and Human Development Index (HDI) in Nigeria. The study relied on secondary sources of data, including academic journals and articles, reports and publications from international organizations (e.g., UNDP, World Bank), government documents and reports (e.g., National Bureau of Statistics, Federal Ministry of Finance) and online databases and repositories (e.g., JSTOR, ScienceDirect). The collected data was analyzed using content analysis, a research technique used to systematically analyze and interpret the meaning of text, image, and video data. This approach allows for the identification of patterns, themes, and relationships within the data.

Discussion

Hypothesis 1: There is a significant negative relationship between income inequality and HDI in Nigeria

Nigeria's development trajectory is intricately linked with its income inequality levels. Research indicates a significant negative relationship between income inequality and Human Development Index (HDI) in the country (Abu, 2024). This implies that as income inequality increases, HDI tends to decrease. The Gini coefficient, a measure of income inequality, stood at 35.1 in 2018, indicating relatively high inequality in Nigeria (NBS, 2020). This has contributed to Nigeria's low HDI ranking, with a value of 0.548, categorizing the country as having low human development (UNDP, 2024). Studies suggest that high income inequality limits access to education, healthcare, and other essential services for low-income households, ultimately affecting overall well-being and productivity (Aigbokhan, 2019). This perpetuates a cycle of poverty and inequality. Income inequality also has a negative impact on economic growth, a critical component of HDI. Research found that a 1% increase in income inequality led to a 46.38% decrease in economic development in Nigeria (Nwosu, 2024). The impact of income inequality on HDI is reflected in Nigeria's poverty rates. With over 112 million people living in poverty, Nigeria has one of the highest poverty rates globally (World Bank, 2024).

Addressing income inequality is crucial for improving HDI in Nigeria. Policies promoting equitable income distribution, investing in education and healthcare, and creating job opportunities can help (Musa et al., 2024). Nigeria's income inequality is driven by factors like corruption, weak institutional frameworks, and poor governance (Aigbokhan, 2019). Addressing these issues is essential for reducing income inequality and improving HDI. Research suggests education and financial development can reduce income inequality in Nigeria (Nwosu, 2019). Investing in education and promoting financial inclusion can help address income inequality. The Nigerian government has implemented initiatives to address poverty and inequality, such as the National Social Investment Program (FGN, 2020). However, more needs to be done to translate these initiatives into tangible HDI improvements. Reducing income inequality can have a positive impact on HDI by increasing access to opportunities and resources for marginalized populations (Abu, 2024). Policies promoting transparency and accountability in governance can also help address income inequality and improve HDI (Khan, 2020). There's a significant negative relationship between income inequality and HDI in Nigeria, emphasizing the need for policies addressing inequality to improve human development (Abu, 2024; UNDP, 2024). From the analysis above, we accept the above hypothesis which states that there is a significant negative relationship between income inequality and HDI in Nigeria.

Hypothesis 2: Income inequality has an adverse effect on the components of HDI in Nigeria

Income inequality affects life expectancy in Nigeria, with research linking it to poor health outcomes (Aigbokhan, 2019). Limited access to healthcare services and poor living conditions contribute to this trend. Income inequality also impacts education outcomes, with many children from low-income households unable to access quality education (UNESCO, 2020). This perpetuates the cycle of poverty and inequality. The income component of HDI is also affected by income

inequality, with reduced economic opportunities for marginalized populations (Nwosu, 2024). High income inequality limits access to resources and opportunities, affecting overall human development in Nigeria (Abu, 2024). Research suggests addressing income inequality can improve health outcomes, increase education access, and enhance economic opportunities (Musa et al., 2024).

Policies promoting equitable access to education, healthcare, and economic opportunities can help address income inequality's impact on HDI components. Nigeria's government has initiatives aimed at improving education and healthcare (FGN, 2020), but more needs to be done to address inequality's effects. Income inequality's impact on life expectancy is significant, with Nigeria having one of the lowest life expectancies globally (WHO, 2020). Education inequality is also pronounced, with disparities in access to quality education affecting human development (UNESCO, 2020). Addressing income inequality requires investing in education, healthcare, and social welfare programs (Nwosa, 2019). Reducing income inequality can improve economic opportunities and reduce poverty in Nigeria (Abu, 2024). Income inequality significantly negatively impacts HDI components in Nigeria, emphasizing the need for targeted policies (Aigbokhan, 2019; Musa et al., 2024). From the analysis above, we accept the second hypothesis which states that income inequality has an adverse effect on the components of HDI in Nigeria.

Hypothesis 3: Reducing income inequality has an impact on improving HDI in Nigeria

Reducing income inequality can improve HDI in Nigeria by increasing access to opportunities and resources (Abu, 2024). Research suggests policies addressing income inequality can lead to improved health outcomes, increased education access, and enhanced economic opportunities (Musa et al., 2024). Nigeria can benefit from policies promoting equitable income distribution, investing in human capital, and creating job opportunities (Aigbokhan, 2019). Addressing corruption and improving governance can also help reduce income inequality and improve HDI (Khan, 2020). Investing in education and healthcare can reduce income inequality and improve HDI components (Nwosa, 2019). Reducing income inequality requires a multifaceted approach involving government, civil society, and the private sector (Musa et al., 2024). The Nigerian government has initiatives aimed at reducing poverty and inequality (FGN, 2020), but more needs to be done. Research suggests reducing income inequality can lead to increased economic growth and improved human development (Nwosu, 2024). Policies promoting transparency and accountability can help address income inequality and improve HDI (Khan, 2020). Addressing income inequality can improve Nigeria's HDI ranking and promote more equitable development (Abu, 2024). Investing in social welfare programs can help reduce income inequality and improve HDI (Nwosa, 2019). Reducing income inequality has a significant positive effect on improving HDI in Nigeria, emphasizing the need for targeted policies (Musa et al., 2024; Abu, 2024). The analysis above supports the hypothesis which states that reducing income inequality has an impact on improving HDI in Nigeria.

Findings

Form the above discussion, the study found out that:

1. A significant negative correlation exists between income inequality and HDI in Nigeria, indicating that high income inequality is linked to low HDI scores.
2. Income inequality adversely affects HDI components, including life expectancy, education, and income, in Nigeria.
3. Reducing income inequality can significantly improve HDI in Nigeria, highlighting the need for targeted interventions.
4. Nigeria's Gini coefficient was 35.1 in 2018, indicating relatively high income inequality, contributing to the country's low HDI ranking.
5. Corruption, weak institutions, and poor governance drive income inequality in Nigeria.
6. Addressing income inequality can enhance health outcomes, education access, and economic opportunities in Nigeria.

Recommendations

In the light of the foregoing, the study recommends as follows:

1. Implement progressive taxation and social welfare programs to promote equitable income distribution and reduce inequality.
2. Increase investments in education and healthcare, prioritizing marginalized populations.
3. Strengthen institutions and promote transparency and accountability in governance to address corruption.
4. Foster financial inclusion and economic opportunities for marginalized groups to reduce inequality.
5. Enhance social safety nets to support vulnerable populations and reduce poverty.
6. Use data-driven approaches to monitor and evaluate policies aimed at reducing income inequality and improving HDI.

Conclusion

The nexus between income inequality and Human Development Index (HDI) in Nigeria presents a complex and multifaceted challenge, underscoring the imperative for nuanced policy interventions. Empirical evidence suggests that the pervasive nature of income inequality in Nigeria not only undermines the country's economic growth potential but also significantly constrains improvements in human development outcomes, including life expectancy, education attainment, and per capita income (Abu, 2024; Aigbokhan, 2019). The Gini coefficient, hovering around 35.1 in 2018, serves as a stark

indicator of the entrenched disparities in income distribution, which in turn, contribute to Nigeria's categorization as a low human development country (NBS, 2020; UNDP, 2024). Consequently, addressing income inequality emerges as a critical prerequisite for enhancing HDI in Nigeria, necessitating a holistic approach that encompasses equitable economic policies, targeted social investments, and robust institutional reforms.

To surmount the challenges posed by income inequality and foster meaningful improvements in HDI, policymakers in Nigeria must prioritize strategies that promote inclusive growth, strengthen social safety nets, and enhance access to quality education and healthcare. The implementation of progressive taxation, coupled with investments in human capital, can serve as potent tools for reducing income disparities and uplifting marginalized populations (Musa et al., 2024; Nwosa, 2019). Furthermore, bolstering institutional frameworks to combat corruption and ensure transparency in governance is indispensable for ensuring that development gains are equitably distributed and sustainable over the long term (Khan, 2020). Ultimately, the pursuit of reducing income inequality and enhancing HDI in Nigeria demands a concerted effort from policymakers, civil society, and international partners, predicated on a shared commitment to fostering more equitable, resilient, and inclusive development trajectories.

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