

# AN ASSESSMENT OF THE CHALLENGES OF HUMAN CAPITAL INVESTMENT IN NIGERIA AND THE STRATEGIES FOR OVERCOMING THEM

By

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## Abstract

*Human Resources are the most valuable assets of any nation. With the machines, materials, land and money, nothing gets done without human efforts. The potentials of human efforts are simply what is termed human capital. These are the set of people that an organisation hires to achieve her set goals and objectives. Human capital investment is thus, the systematic acquisition of relevant skills, knowledge and expertise in order to be able to function effectively, efficiently and optimally in any area of endeavour. However, certain challenges have continued to bedevil purposeful investment in this all important resource. This includes but not limited to Nigerian institutional inadequacies, and low level of individual interest. Strategies to surmount these challenges are the crux of this paper. The paper noted that, for Nigeria to compete favourably among the comity of nations, high premium should be given to purposeful and*

*result-driven investment in human capital. This is so because a major finding of the study revealed that there is a significant relationship between human capital investment and the level of a country's development. The paper therefore recommend that Nigerian government should take education more seriously while organizations, both public and private are enjoined to note that knowledge and its investment should be seen to be sacrosanct.*

**KEYWORDS:** Human Capital, Human Capital Investment, Investment, Challenges and Strategies

## Introduction

Human capital is the set of people that an organization or a nation hires to achieve her set goals and objectives (Abiodun, 2012). Therefore, the effectiveness and success of any organization lies on the people who form the workforce of the organization. It follows therefore, that for the employees in an

organization to be able to perform their duties and make meaningful contributions to the realization of organizational goals, they need to acquire relevant skills and knowledge (Abiodun, 2012). This is why we say that human capital investment is thus, the systematic acquisition of relevant skills, knowledge and expertise in order to be able to function effectively, efficiently and optimally in an organization for the overall success of that organization.

People, knowledge and skills are known as human capital. Human capital is the core of intellectual capital that drives business performance. Choudhury and Nayak (2011) stated that people are the organization's greatest asset, providing the intellectual capital that drives differentiation and added-value. Westphalen (2009) said Human capital can be defined strictly within an economic context as a production factor, and Koednok (2011) described human capital as an economic term used to describe the skills and knowledge that individuals draw upon to generate outputs of value, such as innovation and productivity in job performance.

Therefore, for Nigeria to overcome the challenges of underdevelopment, the human element must be developed. This is so because; the availability of skilled manpower is a fundamental tool for growth, and national development of any nation in the world. Nigeria may have employees of ability and determination with appropriate equipment and managerial support yet far from development. By and large, the deficiencies are lack of adequate skills, talents, knowledge and techno-scientific wherewithal which are required to propel the nation's economy from a situation of underdevelopment to a developed economy. Bakare (2006) observed that poor investment in human capital in Nigeria has been found to be consistent with a higher level of illiteracy and a low rate of economic growth.

According to Kanayo (2013), Nigeria can only reposition herself as a potent force through the quality of her products from all

levels of education (primary, secondary and tertiary) as well as making her manpower relevant in the highly competitive and globalised economy through a structured and strategic planning of her educational institutions. Then it may be safe to state that, the concept of human capital investment is rooted in economic science development. In the explanation of Kucharcikova (2011), economists seek to highlight and draw attention to the ability of workers to work with machines and design same to enable humans cope with hard work in the world of work. In view of this submission, there is certainly the need for the individual to increase his/her knowledge, skills and abilities for the progress and development of our world and society.

In recognizing the importance of human capital investment, vision 20:2020 seeks to improve the educational system in terms of funding, planning, teachers' quality, access to quality and up-to-date re-training programmes, equity, infrastructure, and cumulative relevance. TETFund (2010) corroborated the above assertions and reaffirms that to realize Nigeria's national vision of becoming one of the top 20 economies in the world by 2020AD, Nigeria must produce world class manpower, possible only through world class tertiary institutions equipped not only with the requisite physical infrastructure and structural facilities but, above all, world class lecturers to impart current and in-depth knowledge, conduct research, publish the outcomes and produce personnel that is nationally competent and globally competitive and relevant. And this is only achievable through deliberate human capital investment strategy. In a similar line of reasoning Onah (2003) in Halidu (2015), maintains that at the time of technological change and innovation, both new and old employees need to be trained to update their knowledge and skills and keep them abreast of the new development in the techniques and methods of doing their jobs in order to

achieve individual and organizational objectives.

In many Nigerian organizations/institutions, the assessment of human capital investment on employee performance and or appraisal is viewed and conducted solely in terms of its evaluative aspect thereby overlooking its use for facilitating growth and development in workers through training, coaching, counseling and feedback of appraisal information. Human capital investment should be accorded a priority in Nigerian organizations/institutions just as more emphasis is given to selection and salary administration (Banjoko in Asamu, 2013).

This means that organizations are putting the cart before the horse and are in turn stifling genuine individual and organizational growth. It would be inappropriate for organizations to emphasize more on training without paying special attention to performance appraisal as Armstrong (2012) writes that it is the outcome of performance appraisal that would reveal training needs. This signifies the importance of human capital investment in all aspects of national development. In the views of Burneth et al (1995), investing in human capital raises the per capital GNP, reduces poverty and supports the expansion of knowledge. Putting together the submissions of Burneth et al (1995), Onah (2003) and TETFund (2015), it can be seen and understood that the driving force for economic growth and development is the investment in the workforce of a nation to be skilful and talented with a vision of ingenuity, innovative, creativity and techno-scientific wherewithal to successfully confront the challenges of development.

In an era of heightened corporate transparency, greater workforce mobility, and severe skills shortages, culture, engagement, and retention have emerged as top issues for business leaders. These issues are not simply a human resource problem (Global Human Capital Trend, 2015). United Nations (2015) recognize that there are different approaches, visions, models and

tools available to each country, in accordance with its national circumstances and priorities, to achieve sustainable development by 2020. To align with critical and emerging organizational goals, strategies and metrics, the Nigerian nation have to ensure that their human resources has a strong understanding of the organization's emerging and core business issues (Global Human Capital Trend, 2014). In many economies, employers are searching for workers who possess behavioral skills such as teamwork, diligence, creativity, entrepreneurship and competence essential to thrive in today's rapidly evolving, technologically driven globalized economies. Thus, just improving workers' technical and vocational skills will not always meet employers' needs; systems that build skills will also have to ensure that these added behavioral attributes are in place (World Bank, 2010).

It is no exaggeration in the assertion that the most significant resource of any nation is often said to be its people. Of course, a nation is nothing but inter-related groups of people whose activities are planned and coordinated to meet national objectives. A nation that exists to produce goods and services has a good chance to survive and prosper if it consists of the right people. Onah (2003) submits that organizations encounter several obstacles in meeting their goals and in a similar way, all employees report some problems in their attempts to be productive and efficient in their jobs, and to feel satisfied in their work-lives. Thus, the challenge to human capital investment is to minimize these obstacles and problems. The organization or management prepares a human capital investment plan to develop their human resources - they proudly call it as human capital (Ghorbanhosseini, 2014).

### **Research Methodology**

Only secondary data was sourced and used for this paper. Secondary data were sourced from both published and unpublished sources such as textbooks, online journals,

newspapers, government publications and previous relevant studies.

### **Understanding Human Capital**

#### **Investment**

The concept of “human capital” has acquired tremendous attention in today’s study. Bontis (1999) defines human capital as representing the human factor in an organization; the combined intelligence, skills and expertise that gives the organization its distinctive character. Armstrong (2006) defines human capital as all human abilities whether innate or acquired attributes, whose value could be enlarged by appropriate development investments. Davenport (1999) observed that human capital consists of intangible skills that workers provide for their employers. Human capital can also be defined as knowledge, skills, aptitudes and other acquired traits contributing to production (Goode, 1959). Skills represent individual capacities contributing to production as an argument in the production function (Bowles, Gintis and Osborne, 2001).

Moreover, Rephann, (2009) defines human capital as the stock of knowledge and skills embodied in labour as a result of training and education that improves labour productivity. Finally, Enyekit, (2012) averred that human capital is the intangible factor of production that brings human intellect, skills and competencies in the production and provision of goods and services. In summary human capital represents individual’s knowledge and skills; It is not owned by the organization, but it can be rented; It is in the minds of individuals (individual property) and finally, it goes with the individual (Sharabati& Nour, 2013).

Papadimitriou (2011) defined human capital investment as effort put in investing in the skills and knowledge that organizations and staffs need in order to be outstanding either as teachers, scholars, innovators, and leaders. The major resources that are needed to manage any organization efficiently and effectively are human, financial and material resources (Obasi & Asodike, 2007).

Although these resources are all necessary for the sustenance of the organization, however, the most important of them all is human resource. This is because human resource is needed to be able to effectively manage the other resources within the organization. Human resource is a term that is used in most organization to also mean human capital; this is because it is an indispensable resource that is needed to achieve productivity in any organization. Obi (2007) advised that human resource vis-à-vis human capital should be properly managed such that it can be of importance in the future. The deliberate effort in this regard is essentially, human capital investment. On his part, Yunus (2014) suggested that in order to effectively manage any public institution, there is the need to build a quality group of highly qualified, able and motivated human resources. It is this group of professional individuals that form the human capital in an organization. Their efforts also contribute immensely to the success recorded in the organization.

Human capital investment therefore, refers to the set of skills and abilities which an employee employs in the organization to get work done. Manda (2013) noted that human capital investment refers to those set of skills that an employee acquires on the job through training and experience. It is similarly a collection of all the new ideas and knowledge which an employee acquires while working which helps to increase on-the-job efficiency and effectiveness. That is why it is imperative that in order for an employee to continuously become relevant in the work environment, he or she must continue to develop new methods of doing work. It is these individuals with the needed expertise to work in an organization and contribute to its growth and development that are referred to as efficient human capital.

Since the work environment is very dynamic and prone to continuous change, workers in the organization needed to be exposed to constant training; it is this constant empowerment of workers to make them relevant to the work environment that is

referred to as human capital investment or human capital development. Human capital investment deals with the process of strategizing how to improve worker's efficiency in the place of work. The concept of human capital investment according to Aluko and Aluko (2012) is a way to fulfill the potential of people by enlarging their capabilities and this necessarily implies empowerment of people, enabling them to participate actively in their own development. Similarly, Kern (2009), stated that investment in human capital is a strategy for achieving greater output. Therefore, improving individuals for personal and organizational efficiency and effectiveness is the focus of human capital investment.

From the benefit if hindsight, there is a plethora of evidence that demonstrates a positive link between human capital development and organizational performance. The emphasis on human capital in organizations reflects the view that market value depends less on tangible resources, but rather, on intangible ones, particularly human resources. Recruiting and retaining the best employees however, is only part of the equation.

It is safe to further add that Human capital investment refers to processes that relate to training, education and management development initiatives in order to increase the levels of knowledge, skills, abilities, values, and social assets of an employee which will lead to the employee's satisfaction and performance, and eventually overall national development. Rastogi (2000) stated that human capital investment is an important input for organizations especially for employees' continuous improvement mainly on knowledge, skills, and abilities. Davenport (1999), observes that human capital consists of the intangible resources that workers provide for their employers. He went further to state that people possess innate abilities, behaviours and personal energy and these elements make up the human capital they bring to the organization. And it is they, not their employers, who own

this capital and decide when, how and where, they will contribute it. Indeed, they can make choices as to how it is deployed to the organization if they were the one that developed themselves. Work is a two way exchange of value, not a one way exploitation of an asset by its owners (Adeyeye, 2002).

Training is considered fundamentally important to human capital investment. It could be described as the vehicle that takes organizations to their destination within a stipulated time frame. The global world recently is facing increasingly rapid amount of changes in technology, systems and products. Usually most of the nations make investments in training of their people a priority because they believe that it will lead to higher performance and it will give those required results (Alliger, 1997 and Kozlowski, 2000). Although there has been a lot of debate on the impact of employees training on organizational performance, Devanna (1984) articulates the relationship of human capital investment and performance, which describes that training of employees increase their productivity and performance, which in turn increases organization's performance.

Thus, the importance of human capital investment to the survival of modern organizations cannot be overemphasized. For any organization to survive the ever increasing competitive business world, it must train and retrain its human capital in line with its immediate and remote operational environment. Training of employees results in increased productivity in any organization. It could help the nation's employees attain self- fulfillment in personal goals as they work to achieve overall national goal. Furthermore, it is pertinent to note that technological growth of any nation depends on the bulk of trained human capital available. John F. Kennedy, as reported by Gary (2001) once said, "Manpower is the basic resource, the indispensable means of correcting other resources to mankind's use and benefit. How well we train, develop, and employ the human skill is fundamental in

deciding how we will accomplish as organizations. The manner in which we do this will profoundly depend on the kind of nation we have". Human resource must be invested in and leveraged efficiently in order for it to generate returns, for the individuals involved as well as an economy as a whole. To this end, Peter and Julius (2022) opined that opportunities for further training by the civil servants constitute a major motivating factor for maximum productivity on their jobs. Thus, they maintained that respondents in their study have ranked further training opportunities as one of the motivating factors in their career as it helps them in developing themselves for in-service and out-service activities.

The modern nature of training and development is what can be used to develop today's human capital. Career development for example is the ongoing acquisition or refinement of skills and knowledge, including job mastery and professional development, coupled with career planning activities. Nigeria can encourage and sustain this type by ensuring that there are well established training institutions such as state-of-the-art equipped primary, secondary and tertiary educational institutions. Job mastery skills are those that are necessary to successfully perform one's job. Professional development skills are the skills and knowledge that go beyond the scope of the employee's job description, although they may indirectly improve job performance. Since career development is an ongoing and dynamic process, these institutions can be encouraged and supported in reviewing and re-assessing their goals and objectives.

### **Bases for Human Capital Investment**

Following response to changes in human life, nations as well as organizations have embraced the notion of human capital investment as a good competitive advantage that will enhance higher performance and attainment of conceived objectives. Human capital investment therefore readily becomes a part of an overall effort to achieve cost-effective and employee performance. Hence,

institutions need to understand human capital that would enhance employee satisfaction and improve performance. Although there is a broad assumption that human capital investment has positive effects on employee's performance, the notion of performance for human capital remains largely untested. Hence, the bases for human capital investment are to train workers to become relevant in their place of work for individual and organizational relevance. Therefore, we can situate the bases for human capital investment as usually being influenced in Nigeria by one or more of the following factors:

The policies of government either at the federal, state or local government level plays a significant role in determining the options and opportunities available for workers to develop their abilities at work. UNCTAD (2000) suggested that the extent to which transnational corporations upgrade their technology and skill base depends on the interaction of host-country government policies. In the same way, government policies determine to a great extent the type and level of skills and technical knowledge acquired or to be acquired by the citizens. The establishment of the right atmosphere through appropriate government policies is needed for the development of human capital.

Another factor that influences human capital investment is the level of globalization. The amount of rapport between citizens and other advanced countries also provide an opportunity for an enhanced human capital investment. Globalization assists in the transfer of new and efficient knowledge for individuals within and outside the country (Dakpo 2010). What is more, the level of competition in the various industries within the country also determines the level of human capital investment. Competition in the business environment encourages research; and research result to the development of new knowledge. It is therefore important to note that the height of competition in the various sectors of the economy will contribute to the

improvement of the value of human capital within the society (Dakpo 2010).

Also technological advancement is a core bases for human capital investment. Since the inception of the 21<sup>st</sup> Century, technology is becoming a very important tool for meeting human needs. Similarly, with the introduction of the World Wide Web (WWW), the transfer of knowledge has become easier and more obtainable. However, the unavailability of internet facilities and other technological gadgets has militated against the ability of individuals to develop. Almendarez (2011) identified technological change as one of the factors that help to develop the economic relevance of human capital. The volume of information and idea gotten through modern technology helps to increase the relevance of human capital. Further still, Religious, social and cultural demands also influence human capital investment. Religion, culture and social beliefs usually determine willingness and access to the various opportunities utilized by individuals for their development. The culture of people as well as their religious inclination will either encourage or repel them from improving on their human capital (Dada 2011).

Lastly but nonetheless the least, Egbue (2002) submits that low rate of enrolment at primary, secondary, and tertiary levels of education poses human capital problem for both gender(s) in Nigeria. Education according to the National Policy on Education (2004) is important for individual and societal growth and development. The level of enrolment into any of the educational levels will contribute immensely to the development of human capital. No doubt, education is an important tool for the development of human capital. As such, the level of education and the quality of education acquired will contribute to the huge development of human capital.

### **Challenges of Human Capital Investment**

The position of higher institutions in the human capital investment cannot be

overemphasized. However, despite the position of higher institutions in Nigeria as the most important instrument for the development of human capital in the country, very little progress has been recorded. Some of the factors that have limited the ability of higher institutions in contributing to the development of human capital in the country are as follows:

One of the challenges ravaging most sectors of the Nigerian economy is mismanagement. According to Auty (1993), most countries especially in the African continent with plenty of natural resources are usually less developed economically than others due to the mismanagement of resources. Human, material, and financial resources available in higher institutions are used for other purposes aside that of human capital development. Sometimes, resources available in higher institutions are used for selfish interest or misappropriated. This trend continues to negatively affect the move for the proper investment in human capital.

Widespread poverty is another endemic challenge to human capital investment in Nigeria. Aderounmu (2007) pointed out that poverty remains one of the biggest problems confronting Nigerians. Poverty is the inability of a person to carry out the basic necessities of life. This includes the inability of a person to acquire enough money required to acquire formal education. When such important programmes cannot be achieved, most of the citizens will remain irrelevant in a changing environment. The multiplier effect of this is that most students in the school system are so poor that they cannot afford a good meal. As such, the ability to acquire textbooks, computers and other learning materials becomes a mirage.

Another major challenge is inadequate infrastructures. Dike (2012) stated that “any person familiar with Nigeria would agree that among the challenges facing the economy is ineffective institutions and dilapidated infrastructure (bad roads, erratic power supply, limited access to potable water and

basic healthcare, dilapidate and poorly equipped schools and ineffective regulatory agencies, et cetera". All of these facilities are important in the self-development of students. When the appropriate facilities are provided, it will create an enabling environment for students to achieve self-development. These infrastructures include computer laboratories, workshops and well-equipped libraries.

Paucity or inadequate funding is yet another challenge to effective human capital investment in Nigeria. Fund is a very important resource that is needed for the procurement of basic resources needed for developing human capital. Funding is needed for the purchase of all that is required to acquire those human and material resources that are needed to development the status of other human resource. The inadequacy or unavailability of fund will forestall the growth and development of human resources in various higher institutions in the country. When funds are unavailable, it will be difficult for higher institutions in the country to carry out plans, projects and programmes that will enhance students and community development (Dada 2011).

Lastly, low level of individual interest. Individual interest in developing their abilities plays a significant role in determining the level of human capital development in the country. The willingness of students in acquiring quality education will contribute to the development of their relevance. However, when students are unwilling to change, it will result to a slow or total absence of development of the quality and quantity of human capital within the country. Students in the nation's higher institutions need to develop a passion for self-development before change can occur (Dauda, 2010).

### **Strategies to Overcome the Challenges of Human Capital Investment in Nigeria**

The creation of an enabling environment for higher institutions to thrive in the country is highly instrumental for the investment in

human capital in the country. It is therefore important that the challenges limiting higher institutions from contributing to the development of human capital in the country should be addressed. This can be achieved through the following strategies:

The use of ICT in improving the quality of service delivery in the various sectors of the economy is gaining increasing attention. According to Epodoi (2003), ICT serves as an instrument which assists in increasing productivity and improving service delivery. It is therefore important that adequate ICT facilities be provided for the training of students and teachers for effective and enhances investment in human capital. Hershberg (1996) in (Dada, 2011) suggested that in developing the school curriculum, we should be comparing the human capital of our children to the skills required by the jobs of the twenty-first century global economy. Therefore, in order for the skills and abilities of students to be developed, the curriculum of most of the higher institutions in the country needs to be reviewed to meet contemporary economic demands. This will help in enhancing the relevance of students in the 21<sup>st</sup> century.

Again, the need for constant training and on-the-job-training among employees in any formal organization cannot be over-emphasized. Developmental programmes and activities play a significant role in making employees more effective in the work environment. On-the-job training is one of the avenues through which the expertise of workers can be improved upon. For example, Seminars, conferences, workshops and other training programmes need to be provided for lecturers to improve their quality. That is why one of the mandates of TETFund in this regard is laudable. A student can hardly rise above the competence of the teacher; it is therefore necessary that lecturers in higher institutions should be exposed to on-the-job-training to acquire modern teaching techniques (Dada, 2011).

Furthermore, work environment should be equipped with modern and work-improving facilities and equipment that will allow staff and students to go on knowledge search. Higher institutions in the country should be provided with the necessary human and material resources that will assist in the development of all educational stakeholders within the environment of the institution (Dada 2011). This is why the demands of the Academic Staff Union of Universities (ASUU) on this all important factor should not be taken lightly.

In conclusion, organizational restructuring is another strategic factor. The structural arrangement of an organization can contribute to the success or failure of the organization. When people and activities are merged based on areas of strength, it will result into increased efficiency. The various Ministries, Parastatal, Agencies and departments in the Nigeria should be properly structured in such a way that are streamlined to deliver expertise rather than in duplication of functions. Such an arrangement will assist in the improvement of the quality of service provided by the various organs of government. Also, it will assist in improving the skills and abilities of all employees. This will make them better-off and well-equipped (Dada, 2011).

### Conclusion and Recommendations

This study has shown that investment in human capital is very important for the welfare, growth and advancement of a country. Indeed, it is more-or-less a sine-quo-non to the attainment of national goals and objectives; for no country can achieve her aims and objectives without an efficient, effective, well-informed, committed and loyal workforce.

Fundamentally, it is revealed from the analysis that investment in human capital will enhance the growth and development of Nigeria. This is based on the fact that if adequate investment is made in education, appropriate human capital will be developed for appropriate utilization in the development process of all sectors of the economy.

With understanding that organizations have come to the realization that knowledge and the production of ideas represent the most important factor for corporate success, social corporate responsibility demands that they prevail on government to ensure that the afore-mentioned challenges to human capital investment are tackled. This confers exigency on organizations both in the public and private institutions that knowledge and its investment should be seen to be sacrosanct. This is because one of the most important resources in the life of any country is human capital.

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