

Full Length Research Paper

The Impact of Foreign Aid on Female Human Capital Formation in Nigeria

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ABSTRACT: The impact of foreign aid on the female gender has remained a subject of debate among Scholars. While some Scholars asserts it positive contribution to the female gender, Pickbourn and Ndikumana, (2016) and Swain, Garikipati, and Wallentin, (2020) observe that its impact is dependent on other factors. This study explores the impact of foreign aid on female human capital formation in Nigeria. The study adopts the survey research method, using a random sample size of 240 females engaged in five sectors; academia (senior lecturers), medical profession (doctors and nurses), entrepreneurs (business owners), students (secondary/tertiary) and those in politics and governance. This study is hinged on the theory of liberal feminism and post-gender theories. Our findings show that there is no significant impact of foreign aid on female human capital formation in Nigeria due to the inadequate attention given to sectoral allocation of foreign aids by the State and non-State actors. This research concludes that the impact of foreign aid on female human capital is not significant in Nigeria. It recommends that foreign aid should be sector specific in order to enhance measurement of the attainment of objectives. The disbursement process should be made more transparent and donor agencies must work with state actors (Ministry of Women Affairs) to ensure capacity building, effective management of funds, proper coordination and monitoring.

Keywords: Foreign aid, gender, human capital, female, capacity building

INTRODUCTION

Women given the necessary training and facilities become stakeholders in private sector development, health enhancement, and political reference in the society (Lindaen, Snelgrove, and Muckosy., 2006). The regional distribution of foreign aid shows that sub-Saharan Africa (SSA) has been a considerable destination of international aid compared to other regions of the world (Ozigbo and Ewubare, 2019). However, the pace of human development in the Sub-Saharan Africa (SSA) SSA has largely remained sub-optimal. Gender equality and overall economic development are intrinsically linked so as to be 'mutually reinforcing' (Dollar and Gaiti, 1999). A nation's economy expands as women become integrated into the productive labour force, thereby

elevating their status (Klasen and Lamana,2019).

The contrary limits the ability to raise the standard of living of its population (World Bank, 2001). It can be argued that empowered and educated women are beneficial to a high standard of life, and that high standards of living are beneficial to women. By limiting girls to a lower level of education than boys, the marginal return to educating girls is greater than that of boys, boosting overall economic performance. Second, encouraging female education lowers fertility and death rates while also improving the education of the following generation. Learning can reduce fertility while also improving maternal and child health because literate women with higher salaries raise their children better

(Kim, 2016). One of the objectives of foreign aid is to build capacity in developing countries. This is because capacity building promotes a sense of partnership and empowerment that enables the people take charge over their future development. David (2013) observed that Developing countries that are members of the United Nations Framework Convention on Climate Change (UNFCCC) have, themselves, recognized numerous significant areas where they see the highest need in funding for capacity building. According to Guy (2016) the Organization for Economic Cooperation and Development (OECD) asserted that capacity building makes up 25% of aid expenditure, representing about US\$15bn annually.

The catalyst to track the effect of aid on gender was birthed from the Paris Declaration on Aid Effectiveness and Gender Equality that focused on assessing the progress of nations regarding development assistance (Gaynor, 2007). Many countries in Asia are engaging females in their export-oriented industries, this enables the export-oriented industries to remain globally competitive, sub-Saharan countries are adopting the same strategy. This strategy involves the use of female intensive export-oriented manufacturing industries so that women's need to be educated is met, as there must be no barrier to their employment (World Bank, 2001).

Gender inequality reduces the pool of talent from which employers can draw upon and as a result the average ability of the workforce is reduced (Estere-Vilart, 2004). Similarly, self-employed in the agricultural and non-agricultural sectors that have unequal access to critical inputs, technologies, and resources would reduce the average productivity of these ventures thereby reducing economic growth (Blaukder, 2007).

This study examines the influence of foreign aid on female human capital by assessing the extent to which aid allocation has contributed to females in different sectors of the Nigeria society.

Statement of the problem

Numerous research studies have established a nexus between foreign aid and human capital (Pickbourn and Ndikumana, 2016; Swain et al., 2020). Azarnert (2008) asserts that foreign aid to developing countries is one of the ways of inducing capital formation. Ozigbo and Ewubare (2019) discovered that foreign aid in the form of Official Development Assistance (ODA) targeted at the education and health sector impacted positively on human capital formation in Nigeria. However, Tang and Bundhoo (2017) noted that the impact of foreign aid on human capital in sub-Saharan Africa is often damaged by corruption, lack of transparency and weak institutions.

In the past three decades, funding for the advancement of female human capital have been available as a result of foreign aid provided by both state and non-state actors.

For instance, on the occasion of International Women's Day in March 2022, the Administrator of the United States Agency for International Development (USAID), Samantha Power, announced a doubling increase (2.6 billion dollars) in the budget of the organization for funding foreign programmes that enhance gender equity and equality.

The empirical assessment of the impact of foreign aid grants specifically for female education, empowerment, health, political participation is scanty. This paper intends to assess the benefit of foreign aid on female human capital formation. Considering female across all the relevant sectors of the nation. It becomes pertinent to ask the following questions: What is the nature of human capital in Nigeria? Does foreign aid have any significant impact on female human capital formation in Nigeria? To what extent does non-governmental organizations contribute to human capital formation in Nigeria?

Conceptual clarification

Foreign aid

Foreign aid is a voluntary assistance given by State or non-state actors such as NGOs, INGOS and other donor agencies to a country for economic, humanitarian, military or political reason. Foreign aid can either be bilateral or multilateral; bilateral is between two countries, while multilateral is between more than one country or between non-governmental organizations and multiple countries. Foreign aid enhances a nations capacity to strengthen their educational and technical systems by supporting a strong bureaucracy that boost the productivity and proficiency of governance (Brautigm and Knack 2004).

Gender

The WHO(2016) defines gender as the characteristics of women, men, girls and boys that are socially constructed and it differs from one society to the other. The concept of gender became popular with second wave feminism. While sex refers to the biological difference between being male or female, gender focuses on the socio-cultural attributes affiliated with being male or female (Smith, 2017). For the purpose of this study the word 'gender' is associated with the feminine gender.

Human capital

Human capital relates to the expertise and proficiency that helps an individual to do their task more effectively. It is manifested in form of education, experience, and judiciousness. Todaro and Smith (2003) observed that in economics human capital encompasses education, health and skills that can contribute to production. Mansur et al. (2009) noted that education (formal and

informal) is one of the most significant components of human capital formation. Anyanwu et al. (2015) found that in Africa, females who are well-read earn higher incomes, and gravitate towards having educated children.

Human capital development

Human capital development is the process of improving an organizations employee performance, capabilities and resources. It necessitates providing a conducive environment that promotes learning, innovation and creativity (Olomn,2014). Human capital development is a necessary ingredient for economic growth.

Human capital formation

Human capital formation is the method of acquiring and increasing the population of individuals who possess education and experience which is significant for the economic and political development of a country (Meier and Rauch, 2000). Female human capital formation is a mapped-out plan aimed at developing and increasing the level of skills and expertise among females via a strategic education, hi-tech skills acquisition and provision of basic health amenities (Stone and Vogelstein, (2021).

Perspectives of foreign aid

Foreign aid is an assistance given to one country by another and it can be in form of bilateral, tied or multilateral aid. The purpose of foreign is to support or help the receiving country. However, foreign aid has remained a controversial topic among Scholars, while some see it as an instrument of imperialism others' views it as a tool of development, particularly, because of the assistance it provides to developing countries. Economist like Jery Sachs believes aid can assist third world countries in their development process. Morgenthau and other realist scholars view it from a geo-political perspective. Regardless of the division, scholars continue to debate whether foreign aid helps or hinders a country's growth. According to Ewubare (2019), economic forecasting plans often concentrate and channel human capital development through investments in education, training, and healthcare. Despite massive assistance inflows to Nigeria, the rate of human growth as measured by the HDI (Human Development Index) score, which indicates the country's successes in healthcare, education, and living standards, has been disappointing.

However, empirical evidence has shown that the benefit derived from foreign aid differs from one country to the other depending on the applicability and transparency of implementation. The result of foreign aids is a shared responsibility of recipient countries and donors. MakArvin (2002) attributed the problem of inadequate record of aid to donors' failure in managing limited funds as well as poor supervision of projects.

This corroborates Guy (2016) assertion that one of the vital characteristics of capacity building is producing the capacity to build capacity, that is, the capacity to take internal (national) control of institutional development into the future.

There are various NGOs in Nigeria whose vision aligns with the cause of female human capital formation; the United State Agency for International Development (USAID), Scottish Catholic International Aids Fund (SCIAF), Canada Feminist International Assistants Policy (CFIAP), the Foreign Commonwealth and Development Office (FCDO) which replaced the DFID, Save the Children, African Women Power (AWP) Network. SHE CODES amongst others.

An overview of human capital in Nigeria

There is no consensus definition of human capital as of today. For this study, we rely on Becker's definition, Becker (2011) conceived of human capital as, investment in education, training, skills, health and other values that cannot be separated from the individuals (Pedro, 2014). Although, the Nigeria government recognized the importance of human capital formation in the development processes and have embarked on various programmes and projects to support the course. In the last three decades, there were no specific allocations of the budget to enhance female human capital development (Adesina-Uthman and Obaka, 2022). During this period, the government embarked on borrowings, and adjusted fiscal policies. Hence, the ultimate goal of human capital development reflecting in the economy was neglected.

A large percentage of women engage in petty trading and low-income jobs. A healthy educated woman will be an economically effective one. The cutting down of budgets on health, and education, affect women particularly, hence, they face more risks that challenge their human capital formation and empowerment. "No nation can truly claim to be developing if half of its population who are women are disadvantage and marginalized, cut off from the advantages of development (Olaniyan and Okemakinde, 2008). Efforts to empower women are neglected or marginal, hence, women's access to resources, their powers of association, access to credit, level of political and social developments are hindered by these issues. Women are subjected to a lower role in the families because of their level of human capital formation. In spite of the existence of the Ministry of Women and Affairs, females are still skills disadvantage in human capital formation necessary for self-sustenance (Adesina-Uthman, and Obaka, 2022). There is no concise record of how much of the ministry's budget goes into human capital formation.

In the rural areas of Nigeria, the burden of bringing income for the whole family falls on women till date. Clare

Henshaw, a human capital development expert had retorted in an interview in 2019 that, 'women in Nigeria, especially in rural areas, are most vulnerable'. Nigeria has the highest number (over 23million) of child brides in Africa, majorly from poor rural communities (The Guardian,2019).

Furthermore, it was observed that the peculiarity and internal dynamics within the country impact on the disbursement and allocation of aids. Countries bedeviled by internal insecurity tended to direct more allocation for humanitarian purposes irrespective of the gender. Olanrele and Awoede (2019) observed that in 2016, more than half of the ODA went to the social sector (72%) due to the increase in internal crisis, such as Boko Haram insurgencies and the farmer-herders' conflicts, the 13% allocated to the humanitarian sector especially, the female gender was aimed at meeting basically household needs.

In the northern part of Nigeria, the females have been had hit by insecurity stemming from banditry, insurgency, kidnapping and the activities of Foreign Terrorist Fighters (FTFs). The Child Development Grant Programme (CDGP) in northern Nigeria, funded by the DFID is designed to assist men and women, especially females, to attain a good standard of living. In CDGP there is cash transfer to mothers beginning and during pregnancy and cash for infant feed up to the age of two years, so as to reduce child health and mortality rates (Carneiro et al 2020) Child health, reflected in infant mortality rates has an impact on the development of human capital (Hasnaa and Ibrahim, 2012). In order to address child and mother health, Edo and Ondo states have Mother and Child Hospitals centres for women and children.

Furthermore, there is gender gap in the education sector. Gender imbalance in school environment is prevalent in the nation because Nigeria is a highly patriarchal society. Poor economic status of parents, early marriages, premarital pregnancy, household duties, and parents' preferences for the education of boys rather than girls are some of the factors responsible for more boys than girl's enrollment in schools (Edeme, Azu and Ikechukwu , 2017). The gender gaps in education and employment are closely related to each other. Increased female education in the nation has not translated into higher labour market participation (Edeme et.al., 2017) due to gender disparity in recruitment.

Literature review

Olanrele and Awoede (2020) asserts that inadequate finance and budget limitations makes development aid essential in developing countries. They noted that Nigeria has been one of the top beneficiaries of ODAs in health and education in sub-Saharan Africa, particularly, in the health sector. According to the Official Development Aid (ODA) report of 2016, Nigeria enjoyed a whopping sum of

\$935 million dollars in the health sector and \$209 million dollars in the education sector (Staicu and Barbulescu, 2017). However, it is observed that a large chunk of these figures is not invested directly in building the capacity of the indigenous people particularly, females thereby increasing their vulnerability and creating a relationship of continued dependence as the opportunity to take ownership is largely reduced.

The benefits of higher earnings are obtained by working for longer years during lifetime. The number of years put into work by females determine the potential earnings. Hence, lower human capital investments relative to men translate to lower per hour relative women's wages. Hence, the male-female wage gap widens (Polachek, 2004). Females who have not acquired their training before baby making have less years to work even if they return to acquire education or skill. Hence, the potential earnings over a lifetime are reduced. This phenomenon widens the male-female wage gap. Abendroth, Maas and Tanja, (2011), observed from an empirical research on human capital and gender gap in Europe that on-the-job-learning and the period of education among women contributed to the gender gap in authority, while maternity leave and unemployment has not significantly impacted on gender gap in human capital development.

Cultural beliefs

The relevance of the role of a female in the family and economic life varies from one culture to another. Some customs prevent female from pursuing education beyond certain ages, opting for early marriages. Gender inequality still exists because women are omitted from vital decision making in families and financial allocation. National cultures differ regarding views of women's inputs to the paid labour force (Olomu, 2014). Employers in Nigeria still prefer to engage fewer women because of maternity leaves and frequent stoppages exhibited by women in employment (Ikpe, 2013).

Also, Adesina and Obaka (2022) discovered that a male-controlled system and structures that hinder women, and an unproductive institutional body responsible for gender issues such as the Ministry of Women Affairs has impeded female human capital formation and development in Nigeria. Guy (2016) opined that since national or ethnic culture defines relationship, foreign aid donor agencies must design aid distribution with local best practice in mind. In that way specific allocation is made for female human capital formation by foreign aid donors and agencies.

Social rate of education

The social rate of education follows diminishing returns, that is, higher level of education provides lower returns.

Hence, policy makers invest more in primary education over higher education. In higher education, specialized skill training is acquired (Psacharopoulos, and Patrinos 2018). Hence, the larger aids go to primary education in countries having poor conditions, mass education is prioritized over quality education. Also, Adesina and Obaka (2022) observed that the schooling of the girl-child in Nigeria is challenged by several difficulties majorly among which are poverty, ignorance, unwanted pregnancy, religious beliefs, child marriage, preference for a boy to girl. They also noted that Nigerian institutions are not gender friendly when it comes to human capital development.

Investment in human capital

Women are seen as bearing more responsibility than men for care related tasks at home and are more likely to take leave and work part-time and are therefore expected to be less productive in the future (England, 1994). This leads to lower return in women's investment in the different aspects of human capital than her male counterparts.

Empirical review

Adesina and Obaka (2022) in a study on gender and human capital development among higher institutions in Nigeria, using the survey method of research and Gender Parity Index (GPI) for data analysis posit that organisations must have gender orientation purposes, systems and exercises for mainstreaming in human capital development to stifle gender differences and help in elevating the status and abilities of women for a collective national development.

Swain, Garikipati, and Wallentin (2020) asserts that one of the objectives of foreign aid is the furtherance of female inclusiveness and gender equality in developing countries. However, using structural equation models, they noted that aid alone cannot alter systemic inequalities but requires civil society efforts that questions institutional systems and norms in order to impact gender outcomes at national level.

Victor (2013) in empirical research noted that foreign aid programmes are more successful in countries with effective systems of public administration, sound management of public finances, and independent media that hold government accountable for performance, an ingredient necessary for effectiveness and adaptability.

Pickbourn and Ndikumana (2016) noted that in spite of advancement in human development in developing countries, the gap in gender disparity continues to widen. Using the OECD report to measure aid disbursement on sectoral allocation among females, it found that the result of aid on female human capital is conditional on initial

human development and average income. The difference between female and male human capital arises from differences in allocation of time use and career duties, between public and private service provision, market and institutional malfunctions, legal and economic hindrances and restraining norms (World Bank Report, 2012).

Polachek (2004) writes that women and men's roles have been changing overtime. The division of labour for women has been converging. Men's lifetime labour force participation is diminishing and women's participation is rising. Human capital theory predicts that this coming together implies males invest less in human capital while female invest more.

Women participation in the labour force has grown steadily in the last three decades.

Polachek (2009) using a cross-country study noted that labour market institutions, such as national minimum wage and collective bargaining impacts on the female lifespan work behaviour, this has influenced the gender wage gap across countries and is often neglected by decision makers. The study noted that fertility rate, husband-wife or male-female age gap with religion as an instrument affects female human capital. This is a reality in Nigeria too.

Dey (2015) writes that scholarship to women can stimulate women to go for higher degrees and specialized skills. Financial help leads to concentration of decision-making power. If family do not have to invest money on education of the girl -child, they have lesser interest in keeping female devoid of education. Aids and scholarships increase the number of females going for higher education. This affirms Havemen and Wolfe (1995) position that the income of the family influences the child's educational attainment.

Borenberg and Jacobs (2005) writes that optimal education subsidies can increase efficiency in human capital formation by offsetting tax-induced distortions. Collins and Daniel (2003) stipulate that the incentives for human capital accumulation depends on the net effective tax rate (NETR), that is, the difference between the effective tax rate (ETR) and the effective subsidy rate (ESR). Dur and Teullings (2003) postulate the implementation of education subsidies for three reasons:

(i) redistribution, (ii) positive externalities of education and (iii) credit constraints due to capital market imperfections. Bénabou (2002) writes that educational subsidy make higher education attractive especially for students with low wealth endowment by reducing the direct costs and risks.

Theoretical framework

Feminism theory

Feminism theory assess the gender roles of being male or female (Chodorow,1991).

It was propounded by Mary Wollstonecraft and Susan B. Anthony(2004) who buttressed the significance of the female in the global system by deconstructing the concept of gender. Feminism has shown the infrequency of women in politics and institutional structures (Smith,2017). This study adopts liberal feminism.

Liberal feminism

Liberal feminism theory is linked to classical liberalism. However, proponents of liberal feminism are Mary Wollstonecraft, Elizabeth Stanton, and John Stuart Mill, being one of the oldest feminists thought of the 19th century, it perceives the denial of equal legal and political rights as the main obstacle to equality and believes that this can be resolved by political and legal reforms. Anthony Giddens (2013) posits that liberal feminism theory advocates that gender inequality represents reduced access for females to civil rights and allocation of social resources such as education and employment. Like other liberal feminist Scholars, he emphasises that “equality of opportunity “is the hallmark of liberal feminism. This theory has been criticized for its individualist assumption that undermines how social system and ethics have affected female equality.

This theory is suitable for this study because it interrogates how weak legal and political systems has affected female human capital, in education, entrepreneurship, governance and work life. It advocates that the welfare of individuals produces, promotes and protect civil liberties. This challenges socio-cultural norms that has affected female human capital, particularly, in developing countries. Meiser (2017) observed that institutional restraints can collapse if the political culture of a society excludes a strong measure of liberal norms.

METHODOLOGY

The study will focus on females in academia, medical profession, corporate business, entrepreneurship, girl-child, politics and governance. 240 questionnaires will be administered amongst these females from the various disciplines with each stratum getting 40 questionnaires. For those in Academia, we considered the rank of senior lecturer and above, currently lecturing in Nigerian Universities. For the medical profession, we considered doctors and nurses who have been in the profession for at least five years, taking into consideration that some have had further medical studies abroad. This can only be possible for those who have worked for at least five years. For entrepreneurs, we considered business owners that have an employment of over 10 staff. For the girl-child, we considered those currently in secondary education and tertiary institutions. For females in politics and governance, we considered those holding political

positions and those in local, state and national assemblies. In each stratum, the choice of who get questionnaire was done randomly. Analysis was done by use of tables and percentages.

H01 (null): There is no significant relationship between foreign aid and female human capital development in the nation.

H02 (null): There is no significant relationship between foreign aid and female academic human capital development.

H03 (null): There is no significant relationship between foreign aid and female corporate executive’s human capital development.

H04 (null): There is no significant relationship between foreign aid and female medical human capital development.

H05 (null): There is no significant relationship between foreign aid and female entrepreneurship human capital development.

H06 (null): There is no significant relationship between foreign aid and girl-child’s human capital development.

H07 (null): There is no significant relationship between foreign aid and human capital development of female in politics and governance.

RESULTS

The responses to the questionnaire in each category was above 75% while the academic, corporate, and medical profession responded 100% (Table 1). Entrepreneurs, girl-child, and politics/governance had a response rate of 75%; 88%; 80% respectively.

Table 1: Responses to questionnaires.

Class	No distributed	Responses	Percentage response
Academia	40	40	100%
Corporate	40	40	100%
Medical	40	40	100%
Entrepreneurship	40	30	75%
Girl-Child	40	35	88%
Politics and Governance	40	32	80%

Academia

Question 1: Did you benefit from foreign aid/grants as part or full tuition fees for either your undergraduate or postgraduate studies?

89% of the females in academic did not benefit from any form of foreign aid/grants as part of their tuition fees either in the undergraduate or post-graduate studies. It was a ratio of 1:9 for yes response to no response (Table2).

Table 2: Foreign aid/Grants.

Category	Responses	Percentage response
Yes	4	11%
No	36	89%
Total	40	100%

It can be deduced that foreign aid did not impact the human capital formation of females in academic sector.

Question 2: Did you receive foreign aid assistance as exchange programme, conferences or research materials at any time?

20% of the females in academic at one time or the other benefited from foreign aid or grants to attend conferences or for research materials. 80% have not benefitted in any way. The ratio of benefitted to non-benefitted is 1:4. Hence, the impact of foreign aid grant in enabling conferences or possessing research materials is not significant (Table 3).

Table 3: Foreign aid for conferences or research materials.

Category	Responses	Percentage response
Yes	8	20%
No	32	80%
Total	40	100%

Question 3: Have you participated in any postdoctoral fellowships with the aid of foreign aid/grants?

15% of the respondents indicate that they have undergone postdoctoral fellowships with the aid of foreign aid/grants while 85% have not benefitted. The ratio of no response to yes response is 1.5:8.5. Again, this indicates that foreign aid/grants have no significant impact on female postdoctoral fellowships (Table 4). From the average of the ratios for female academia, we obtain an average ratio of 1.2 to 7.13 for yes to no response. Surely, for the academia, the impact of foreign aid/grants in female human capital development is not significant.

Table 4: Postdoctoral fellowship and foreign aid.

Category	Responses	Percentage response
Yes	6	15%
No	34	85%
Total	40	100%

Corporate business

Question: Have you received training to enhance your skills in the corporate business from foreign aid/grants?

73% of the females in corporate business have not received any foreign aid assistance for skills acquisition

Table 5: Foreign aid and Corporate Business Skills.

Category	Responses	Percentage response
Yes	11	27%
No	29	73%
Total	40	100%

or enhancement (Table 5). 27% responded that they have received. The ratio is 1: 2.64. We deduced that since the ratio is 1:2.64 for Yes to No response, foreign aid is not significant in skill acquisition or enhancement by female corporate business.

Medical profession

Question 1: Did you benefit from foreign aid during your training as a medical doctor/nurses?

95% of the medical doctors/nurses that responded did not benefit from foreign aid. The ratio of those that benefited to non-benefitted is 1:19 (Table 6). The result shows that foreign aid in the training of medical profession is not significant.

Table 6: Foreign aid and medical equipment assistance.

Category	Responses	Percentage response
Yes	0	0%
No	40	100%
Total	40	100%

Question 2: Did you receive medical equipment as assistance from foreign aid?

All the medical personnel did not receive any equipment as assistance from foreign aid. Foreign aid has no significant relationship with medical equipment acquisition (Table 6).

Entrepreneurs

Question 1: Did you receive foreign grant or aid as your start up or additional capital for your business?

87% of the entrepreneurs that responded did not receive any financial assistance from foreign aid while 13% claimed they did receive some grant from foreign aid (Table 7). The ratio is 1:6.5 for yes to no.

Table 7: Foreign aid and entrepreneur capital.

Category	Responses	Percentage response
Yes	4	13%
No	26	87%
Total	30	100%

Question 2: Have you had entrepreneurial training either in Nigeria or abroad from foreign aid/grant?

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93% of the entrepreneurs have not received any training from foreign aid/grants assistance. The ratio of yes to no is 1:14. We can infer from the responses that foreign aid/grant is not significant in the training of entrepreneurs. Taking the average of the ratios for entrepreneurs, we have 1:10.25 for yes to no. Again, we deduce that foreign aid/grant is not significant in the training of entrepreneurs (Table 8).

Table 8: Foreign aid and entrepreneur training.

Category	Responses	Percentage response
Yes	2	7%
No	28	93%
Total	30	100%

Girl-child

Question 1: Have you received foreign aid assistance for your educational training?

91% of the girl -child category responded that they have never received any foreign aid assistance for their educational training, while 9% have benefitted (Table 9).

Table 9: Girl-child foreign aid assistance.

Category	Responses	Percentage response
Yes	3	9%
No	32	91%
Total	35	100%

Question 2: Did you receive foreign grant or aid as full/part of your tuition?

100% of the Girls Child category responded that they have never received any foreign aid for their tuition both partial and full. Thus, the impact of foreign aid is not significant in supporting tuition of the girl-child education (Table 10).

Table 10: Girl-child foreign aid assistance.

Category	Responses	Percentage response
Yes	0	0%
No	35	100%
Total	35	100%

Question 3: Have you received skills acquisition for economic sufficiency from empowerment centres set-up with foreign aid?

94% of the girl-child category responded that they have not received any empowerment with the assistance of foreign aid or grants. The ratio of Yes to No is 1:16.5.

Again, we deduce that foreign aid/grants are not significant in skills acquisition for the girl child (Table 11).

Table 11: Foreign aid and empowerment.

Category	Responses	Percentage response
Yes	2	6%
No	33	94%
Total	35	100%

Political participation or governance

Question: Have you received foreign aid to assist in setting up your secretariat to enable your political campaigns.

All the female (100%) responded that foreign aid/grants has not assisted in their political aspirations. We deduced that foreign aid is not significant in the political pursuits of females. Thus, for female in academic, corporate business, medical profession, entrepreneurs, girl-child, and politics/governance, foreign aid has not been significant in the realization of their various pursuits (Table 12).

Table 12: Foreign aid and political participation/Governance.

Category	Responses	Percentage response
Yes	0	0%
No	32	100%
Total	32	100%

DISCUSSION

The complex interdependence between foreign aid and human capital has the capacity to cover the gender gap or disparity among females in Nigeria. However, the neglect or inadequate attention given to sectoral allocation of foreign aids by State and non – State actors has made the impact inconsequential. In spite of the immense efforts, budget allocation and collaborations to this cause globally, there is no significant returns on female human capital formation in practically all sectors of Nigeria. This finding resonates with the position of Ozigbo and Ewubare (2019) that efforts should be redirected towards the sectoral allocation of aid to determine its specific impact.

Also, the study found out that in spite of the enormous figures invested in foreign aid in Nigeria, the output is not at tandem with the input as the responses from each

category shows that no category of the female gender has benefitted up to 50% in their respective field from foreign aid. This echoes the position of Tang and

whose missions centre on the advancement of women's rights in order to implement the recommendations. The study recommends that the coordinators of regional,
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Bundhoo (2017), Victor (2013) that effectiveness and adaptability of foreign aid to a large extent hinges on government accountability, transparency and an efficient national structure or system.

In addition, the objective of foreign aid to support capacity building for recipient countries has not been achieved so far. The responses from those in the academia who have benefitted from foreign aid is less than 70%, the academia play a major role in human capital development of any country. This resonates with the findings of Victor (2013) that developing countries that are able to identify areas for capacity building are able to take charge of their future.

This study also found out that the impact of foreign aid is affected by other factors within the country, particularly, security. For instance, a large amount of aid disbursed to women in the north eastern Nigeria, a region at the forefront of terrorism is directed at humanitarian needs. This resonates with the findings of Olanrele and Awoede (2019) that 72% of foreign aid is directed towards the social sector due to internal crisis within those regions of Africa.

Furthermore, this study found out that the human capital formation of the girl-child as well as the human capital development of female academia are challenged by socio-cultural structures. This agrees with the findings of Adesina and Obaka (2022) that the Nigerian social space is not gender friendly towards female human capital development and the weakness of the agencies charged with these responsibilities has prejudice the female gender.

Conclusion and Recommendation

In Nigeria, the influence of foreign aid on the development of female human capital was investigated in this study. According to the findings of the study, Nigeria, along with other sub-Saharan countries, has benefited enormously from international assistance. Although foreign aid has the potential to have a significant impact on the formation of female human capital, there has been no such impact on females in Nigeria due to inadequate monitoring and non-sector specific allocation by donor agencies. As a result, there has been no significant impact on females in Nigeria. The research also found that dishonesty on the part of both internal and external entities contributed to the widening gender gap in the production of female human capital.

Therefore, assistance from other countries ought to serve as both a cushion and a pillar to support the building of female human capital in Nigeria. According to the findings of the study, the Nigerian government, namely the Ministry of Women Affairs, should work in conjunction with non-governmental organizations (NGOs)

private and non-private organization involved in foreign aid management should adopt country and sector specific policies, procedures and measurement when disbursing aids in order for the impact on female human capital formation to be felt.

Further research should be conducted to assess the activities of specific NGOs working on promoting female human capital development in Nigeria and Africa.

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