

Impact of Education on Income Inequality in Kenya

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ABSTRACT

This study investigates the impact of education expansion on income inequality in Kenya, a topic with limited existing research. This study attempts to examine whether education expansion may increase the pace of inequality reduction in Kenya from 1994-2024. The study adopts time series data and dynamic ordinary least squares to estimate the long-term effects. The results indicate that the enrolment rate in schools has a significant negative effect on income inequality, and public spending on education has a significant positive effect on income inequality. Thus, training in schools might reduce income inequality, and public spending on education can increase inequality because of unequal access and the varying returns on educational investment across different demographics. Addressing these issues requires comprehensive policies that go beyond just funding education to ensure equitable opportunities for all.

INTRODUCTION

Income inequality in sub-Saharan African (SSA) economies is a complex issue characterized by significant disparities both within and between countries. Many empirical studies have examined the causes of SSA's ongoing high levels of inequality (Shimeles & Nabassaga, 2018; Nabassaga et al., 2020). Size of the government, education and returns to education, trade, inflation, political instability, social mobility, social inclusion, and slow economic growth among others, are some of the key factors identified in the empirical literature (Abdullah et al., 2015).

Inequality is a multifaceted issue that can be analyzed through various lenses, including economic, social, and political dimensions. Economic inequality refers to the unequal distribution of wealth and income within a population. This can manifest in several ways: Wealth Inequality focuses on the distribution of assets, including property, stocks, and savings, often revealing stark disparities between the wealthy elite and lower-income individuals. Income Inequality looks at the differences in earnings among individuals or groups. It is typically measured using metrics like the Gini coefficient or income percentiles (Nabassaga et al., 2020). Across the globe, there has been a notable concentration of wealth among the top percentile. This phenomenon is marked by the accumulation of assets and capital, which allows the wealthy to further enhance their financial standing, often leaving behind a significant portion of the population. While several African countries have experienced robust economic growth in recent years, this has not always translated into improved living standards for all. Economic growth has often benefited a small elite, leading to rising inequality and discontent among the broader population (Tolulope, 2018). Kenya has a high Gini coefficient, which measures income inequality, indicating a significant disparity in income distribution. The Gini index has hovered around 40-48 in recent years, marking Kenya as one of the countries with notable income inequality in Africa.

The relationship between education and income inequality is a significant area of study in economics and social science. In general, there is evidence that education has played an important role in reducing inequality, particularly in sub-Saharan African countries (Holsinger & Jacob, 2009). Generally, education is considered a key factor in determining an individual's earning potential. Low school enrollment and poor educational quality among disadvantaged groups can lead to a cycle of poverty. When children from low-income families do not receive a quality education, they may have limited job prospects and lower earning potential as adults, perpetuating income inequality across generations. Government spending can help to subsidize education costs, making school more accessible for low-income families (Holsinger & Jacob, 2009). When education is affordable, enrollment rates can increase, allowing more children the opportunity to learn and develop skills necessary for higher-paying jobs, which can help bridge the income gap. Higher levels of education typically lead to better job opportunities, higher salaries, and greater career advancement, which can reduce income inequality (Holsinger & Jacob, 2009). Conversely, income inequality can affect access to education. Individuals from lower-income

backgrounds may have limited access to quality education, resources, and opportunities, perpetuating a cycle of poverty and income disparity. Additionally, as the demand for highly skilled workers increases in many economies, those without access to higher education may find it increasingly difficult to secure well-paying jobs. Further, education is a fundamental pillar in the interplay between economic growth and inequality. By ensuring access to quality education and equipping individuals with the skills necessary for the modern economy, societies can promote inclusive economic growth that benefits a broader spectrum of the population (Kinuthia et al., 2025). Addressing educational disparities is crucial for breaking the cycle of inequality and fostering sustainable development.

Effective education policies aimed at improving access and quality for all can play a crucial role in addressing income inequality. Various African governments including Kenya are seeking to address income inequality through policies aimed at promoting inclusive growth, improving access to education and healthcare, and implementing social safety nets. However, the effectiveness of these initiatives can vary across countries. By raising education, nations may strengthen human capital, boost production, and support more equitable economic development. The main objective of the research is to investigate whether education may increase the pace of income inequality reduction in Kenya. The specific objectives of the research are to

- i. Determine the effect of school enrollment rate on income inequality in Kenya
- ii. Examine the effect of public education expenditure on income inequality in Kenya

LITERATURE REVIEW

Kuznets (1955) observed that in the early stages of industrialization, wealth tends to concentrate among a smaller segment of the population, leading to increased inequality. This is often due to urban migration, where individuals moving to cities may find better jobs but also create stark disparities between urban and rural incomes. The Kuznets Curve suggests an inverted U-shape relationship between income per capita and income inequality. In the beginning phases of growth, inequality rises as a result of differing rates of income growth among sectors. However, as a country continues to develop and reaches higher levels of income, it manages to adopt policies aimed at wealth redistribution, social services, and better educational opportunities, which help flatten the inequality curve.

A pioneer study Schutz (1963) argues that education can be used to explain growth. Schutz's study positions education as a foundational element in understanding growth, emphasizing its role in enhancing human capital, influencing societal norms, and requiring equitable access for balanced development. As economies evolve, the insights from this study remain relevant in shaping educational policies and initiatives aimed at fostering growth.

According to Becker's Human Capital Theory (1964), investing in people's health, education, and training increases their economic value and output.

According to the theory, people acquire "human capital" through various forms of education, on-the-job training, and experience. This investment in human capital leads to higher wages over time as individuals become more skilled and efficient in their work. The theory also highlights that differences in education and skill levels among individuals contribute to income inequality (Mose, 2023). According to Arat's (1988) Modernization Theory, inequality is viewed as a transitional phase in the process of societal modernization. As countries undergo significant economic, political, and social transformations, Arat argues that inequalities may initially worsen before they begin to improve as a society fully modernizes. Arat's Modernization theory acknowledges that while inequality may be an inherent part of the modernization process, it also emphasizes the potential for societies to develop mechanisms that mitigate these disparities as they move toward a more modern and equitable state.

Empirically, there are many studies examining the effect of education on income inequality. For example, Tolulope (2018), Shahabadi et al. (2018), Patrinos et al. (2020), Nabassaga et al. (2020), Lu (2022), Ojeyinka and Ibukun (2024), Otieno et al. (2024) use school enrollment as the educational proxy and the Gini coefficient as the proxy for inequality. They conclude that there is a positive or negative association between education and inequality. Otieno et al. (2024) estimated the sources of income inequality in East Africa over the period 2009 and 2022 using the panel Generalized Method of Moments. The results suggest that education is the driving force towards lower income inequality. Shahabadi et al. (2018) found that in Islamic countries from 1990-2013, enrolment in primary and secondary schools significantly reduces income inequality, while university enrolment significantly increases it. This suggests that education at lower levels helps diminish inequality, whereas higher education may exacerbate it due to disparities in financial capability and expertise among social classes.

Empirical studies indicate that education measured by school enrollment rate is negatively connected with the level of income inequality. As years of schooling increase, the prospect of getting employment increases, thus reducing income inequality (Ojeyinka & Ibukun, 2024). This solid negative link emphasizes that education is essential to advancing economic equality (Lu, 2022). Education is crucial in income distribution as greater income levels and better economic prospects are often associated with higher educational attainment (Patrinos et al., 2020). Higher education gives people greater economic possibilities, earning potential, and social mobility, lowering general income inequalities. Fostering long-term fair economic growth depends on investments in knowledge. Funding for education should be given top priority by policymakers, especially in underprivileged and underdeveloped areas, to guarantee that everyone can get high-quality education. By raising educational results, nations may strengthen human capital, boost production, and support more equitable economic development. Tolulope (2018) uses data from 145 nations from 1996 to 2016. The results of this study indicate that inequality and education have a negative association in middle-income nations and a positive link in high- and low-income countries. Implying education tends to increase income inequality in industrialized and supports evidence of positive channels.

METHODOLOGY

The purpose of the study was to analyse the impact of education on income inequality in Kenya for the period 1994 to 2024. The Kenyan government has recognized income inequality as a critical issue and has initiated various policies and programs such as education for all aimed at promoting equitable growth, although challenges remain in implementation and effectiveness. The dependent variable is income inequality (GINI), measured by the Gini index, the index lies between 0 and 1, with 1 representing perfect inequality and 0 perfect equality, as postulated by Saidon et al. (2013). The data on the Gini index was sourced from the World Bank Inequality Database. The independent variables included education variables measured by school enrollment and public expenditure on education. Disaggregated analysis is used to disentangle the individual effect of different measures of education status on income inequality level. The education variables data was collected from the World Bank database. Besides the key variables, economic growth (GDP) was included as a control variable as supported by most empirical literature works. Data for the control variables was sourced from the World Bank online database. All these variables are expected to be negatively related to income inequality, they reduce inequality.

In line with the empirical works of Saidon et al. (2013), Shahabadi et al. (2018) and Tolulope (2018), the study modified Kim and Kim (2022) model in modelling the impact of education on income inequality. A simple theoretical baseline estimation model as presented below.

$$GINI = f(ENR, EXP, GDP), \quad (1)$$

The econometric baseline model measuring the effect of selected variables on income distribution is presented as follows.

$$GINI_t = \alpha + \delta_1 ENR_t + \delta_2 EXP_t + \delta_3 GDP_t + \varepsilon_t, \quad (2)$$

Where income inequality (GINI) is the dependent variable measured by the GINI index. Education is the explanatory variable measured by two different proxies such as primary school enrollment rate (ENR) and public spending on education (EXP). The control variable economic growth was measured by Gross Domestic Product (GDP) per capita growth. Further, δ represents the model coefficient for the independent variable, α denotes the autonomous variable, ε is the error term in the model and subscript t is the time dimension. To analyze the long-run effect of education indicators on income inequality using DOLS model equation 2, above, was adopted.

The study adopted several advanced econometric methods during data analysis. Cointegration has been conducted to confirm the long-run relationship between study variables, but before that, the data has been subjected to property checks of time series data. Vector autoregression (VAR) lag selection criteria were employed to determine the appropriate lag length and the optimal model estimator. Time series typically exhibit stochastic trends that can be effectively addressed through differencing. In this study, the Augmented Dickey-Fuller (ADF) unit root test is employed to assess the presence of unit roots or the stationarity of the selected variables. If the unit-roots of the series are integrated in the same order, a cointegration test will then be conducted. Johansen cointegration test which uses unrestricted cointegration rank (Maximum

Eigenvalue) and has high power was used during cointegration analysis. Once the long-run relationship is established, a vector error correction model (VECM) is utilized to assess the long-run causality of the study variables. After testing the series for causality using the cointegration vector, the model is then estimated using dynamic ordinary least squares (DOLS) to examine the long-run relationship. DOLS yield consistent estimates of the standard error, which are essential for hypothesis testing (Stock & Watson, 1993). Post-estimation diagnostic tests were systematically conducted throughout the regression analysis to mitigate the risk of deriving misleading inferences.

RESEARCH RESULT AND DISCUSSION

Pre-estimation Tests

Pre-estimation tests, like unit root tests, are crucial for analyzing time series data and determining if a series is stationary or non-stationary, which helps in choosing the appropriate modeling approach. First, the optimum model estimator and lag duration were determined using the vector autoregression (VAR) lag selection criterion. Table 1 displays the outcome of the lag selection criteria.

Table 1. Lag Length Selection Criteria

Lag	LogL	LR	FPE	AIC	SC	HQ
0	-281.2717	NA	4115.4900	19.6739	19.86250*	19.7329
1	-258.0730	38.3979*	2539.8360*	19.1774*	20.12041	19.4727*
2	-242.9548	20.8526	2896.9400	19.2382	20.93559	19.7698

Note: SIC= Schwarz; AIC= Akaike information criterion at 5% level

Since the VAR reported the lowest value, a lag of 1 is selected for it based on several lag length selection factors, including AIC and SIC. To lessen the serial correlation issue, a lag of one was selected. Because it had the lowest value (19.1774) among the estimation criteria, the AIC estimation model was chosen. The study continued to check for stationarity using ADF test.

Table 2. Results of the ADF Unit Root Test

Variables	Levin-Lin-Chu at Level		Order	LLC at First difference		Order
	t-Statistic	Prob.		t-Statistic	Prob.	
GINI	-1.9595	0.3020	I(1)	-5.8431***	0.0000	I(1)
ENR	-3.5485	0.0134	I(1)	-5.7505***	0.0001	I(1)
EXP	-2.9967	0.0470	I(1)	-6.0137***	0.0000	I(1)
GDP	0.4734	0.6400	I(1)	-7.2112***	0.0000	I(1)

Note: *** Denotes a 1% level of significance

According to the findings in Table 2, economic growth, public spending on education, income inequality, and school enrolment were all non-stationary and integrated of order I(1); nevertheless, they were changed to stationary by the first difference. At the one per cent significance level, the ADF test verifies that the variables are integrated into the same sequence. The findings provide a path

to test for multiple cointegration relationships by confirming that all of the chosen variables were non-stationary and contained a unit root. This demonstrates that the likelihood of the variables being cointegrated is high. Cointegration analysis was conducted using the high-power Johansen cointegration test, which employs an unrestricted cointegration rank (Maximum Eigenvalue). Table 3 displays the outcome of the Johansen cointegration test.

Table 3. Johansen cointegration test

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.7967	77.9252	47.8561	0.0000
At most 1 *	0.6799	34.9096	29.7970	0.0118
At most 2	0.1224	4.1529	15.4947	0.8908
At most 3	0.0229	0.6264	3.8414	0.4287
Hypothesized No. of CE(s)	Eigenvalue	Max-Eigen Statistics	0.05 Critical Value	Prob.**
None *	0.7967	43.0155	27.5843	0.0003
At most 1 *	0.6799	30.7566	21.1316	0.0016
At most 2	0.1224	3.5265	14.2646	0.9056
At most 3	0.0229	0.6264	3.8414	0.4287
Note: Trace test and Max-eigen indicate 2 cointegrating eqn(s) at the 0.05 level				

The error correction model may be approximated since the greatest eigenvalue statistic points to two cointegration vectors and trace statistics show two cointegration vectors at the 5% significance level. In light of the evidence supporting at least one cointegrating vector, the study used the vector error correction model (VECM) to test for long-term causality and the DOLS estimation method to test for long-term coefficient effect. To determine the direction of causation and the adjustment towards equilibrium, VECM was estimated. The VECM analysis coefficients are displayed in Table 4.

Table 4. Vector Error Correction Estimates

Values	Coefficient	Std. Error	t-Statistic	Prob.
C (1)	-0.1488	0.0457	-3.2499	0.0033
C (2)	0.0530	0.3680	0.1440	0.8866
C (3)	-0.2335	0.0845	-2.7621	0.0106
C (4)	-3.4458	7.0012	-0.4921	0.6269
C (5)	-0.0256	0.1688	-0.1517	0.8806

The result shows unidirectional causality from education to income inequality, as shown by the error correction term (C1). This suggests that economic disparity and education have a long-standing relationship in Kenya, with income inequality being a function of education level. The presence of convergence (-0.1488) is also corroborated by ECT, which is negative and significant at 1%. It suggests that in the present year, almost 14% of shocks or disequilibrium are recorded annually. The study next estimated the DOLS model

to examine the long-run coefficients effect of education variables on income inequality after Table 4 validated the long-term link between study variables.

Results of Estimation

Following confirmation of the long-run relationship, the study used the DOLS estimate technique to determine the effect of education on income equality. The coefficients for the long-run estimate are shown in Table 5.

Table 5. Regression Results

Variable	Coefficient	Standard error	t-Statistics	p-value
ENR	-0.3393	0.0387***	-8.7675	0.0000
EXP	0.1601	0.0907*	1.7650	0.0903
GDP	-0.3460	0.0900***	-3.8423	0.0009
CONS	0.2757	0.0429***	6.4227	0.0000
Breusch-Pagan Godfrey	F = 1.8876		Prob > F = 0.1555	
Breusch-Godfrey LM	F = 0.0489		Prob > F = 0.9523	
Jarque-Bera	$\chi^2 = 2.8057$		P-value(χ^2) = 0.2458	
Durbin-Watson	DW = 2.0811		Adjusted R2 = 0.4938	
Note: * p < 0.1, ** p < 0.05, *** p < 0.01				

The regression results in Table 5 show a statistically significant negative relationship between school enrollment and income inequality at a 1 per cent level of significance. The result indicates that a 1% increase in primary school enrollment reduces inequality by 0.33% when other independent variables in the model are held constant. When more children from diverse backgrounds enroll in primary schools, it promotes equal access to education. This helps ensure that all children, regardless of their socioeconomic status, have the opportunity to learn and develop essential skills. Increasing enrollment in primary schools can play a significant role in reducing inequality by providing equal access to education, promoting social mobility, and empowering individuals and communities. The finding agrees with Shahabadi et al. (2018) and Otieno et al. (2024) concluded that primary school enrollment was negative to income inequality in East African and Islamic countries. School enrollment, particularly at the primary and secondary levels, can play a crucial role in reducing inequality, but unequal access to education and opportunities can exacerbate it. In contrast, even when children from disadvantaged backgrounds do enroll in school, the quality of education they receive can be markedly inferior. Schools in low-income areas might face overcrowded classrooms, inadequate facilities, and a lack of instructional materials, which can hinder effective learning (Tolulope, 2018). Enrollment increases might be concentrated in specific geographical regions, often in urban areas. This concentration can lead to a situation where rural or less affluent areas see stagnation or decline in educational quality. Students in these regions may face challenges in accessing higher education and well-paying jobs, contributing to a widening income gap.

The result suggests that a 1% increase in government expenditure on education increases the Gini coefficient by 0.16% at a 10% level of significance

when other explanatory variables in the model are held constant. This implies that income inequality increases as government budget allocation and spending on education increases. As opposed to early childhood education, where spending decreases income inequality due to a reduction in skills inequalities, tertiary education expenditures increase the skills disparity and thus broaden the income distribution because of the bias towards higher-income individuals. Increased public spending might be concentrated on higher education institutions rather than on early childhood public schools (Nabassaga et al., 2020). If resources predominantly benefit colleges and universities, students from lower-income families may find it harder to access quality education at earlier stages, making it difficult for them to succeed and attain higher education levels later on. If increased spending leads to improved educational outcomes primarily for certain demographic groups, it can amplify economic returns for those groups. This can result in higher earnings for graduates from privileged backgrounds while leaving marginalized groups behind, thus increasing income inequality. In contrast, Studies suggest that public education expenditure can have a positive effect on reducing income inequality, particularly in the long run. Governments can use education expenditure to ensure that all citizens, regardless of their background, have access to quality education, which is a key factor in reducing inequality. Education generally leads to a reduction in income inequality, as increased access to education can lead to higher earnings and better job opportunities, thus narrowing the gap between high and low earners (Mose, 2023).

The result indicates that a 1% increase in economic growth reduces inequality by 0.34% at a 1% level of significance when other independent variables in the model are held constant. Economic growth can create new opportunities for upward mobility. As businesses expand, they may generate more low and middle-income jobs, helping to lift some individuals out of poverty. This can lead to a reduction in income inequality if job gains are widely shared. Growth increases government revenues through taxes, providing more resources for public goods and services. This can help fund education, healthcare, and social services that disproportionately benefit lower-income groups, ultimately reducing inequality (Tolulope, 2018). Economic growth can also enable increased investment in education and vocational training. When everyone has the opportunity to acquire skills, social mobility is enhanced, and wage disparities may lessen. Findings support similar results by Saidon et al. (2013) and Tolulope (2018) who noted that economic growth mitigates income inequality. In contrast, Otieno et al. (2024) observed that economic growth tends to worsen income distribution in East Africa. This result implies that although general development depends on economic expansion, its advantages are not equally shared across many income levels (Dorofeev, 2022). If the benefits of fast economic development are limited to the more affluent sections of society, then more notable income inequalities might result.

49% of the systematic variation in income inequality may be attributed to model-independent factors, according to the adjusted r-squared value of 0.49. The significance of education components in explaining income disparities is

demonstrated by the strong r-squared value. Throughout the trial, post-estimation diagnostic tests were conducted and adjusted as necessary to prevent making incorrect findings.

CONCLUSIONS AND RECOMMENDATIONS

This study examines the relationship between education and income inequality in Kenya, an area that has thus far been underexplored in the literature. By offering practical recommendations for policymakers, this research seeks to enhance the effectiveness of educational frameworks in fostering economic equality through targeted interventions. The findings indicate a long-term association between educational variables and income inequality. Specifically, the results reveal a positive correlation between public expenditure on education and income inequality, while a negative relationship is observed with respect to school enrollment figures. This suggests that increased public funding for education may exacerbate inequality, whereas a rise in school enrollment rates appears to mitigate it. Consequently, it is posited that the slow decline in income inequality in Kenya may be partially attributed to insufficient public investment in education.

Human capital theory posits that education can play a pivotal role in diminishing inequality and enhancing economic opportunities. Empirical studies consistently demonstrate that higher educational attainment correlates with reduced wealth disparities. Therefore, it is imperative to implement programs that facilitate universal access to high-quality early childhood education, particularly in economically disadvantaged communities. Research underscores that foundational early learning experiences significantly enhance future educational outcomes and lifelong earning potential.

Governments must prioritize educational funding, especially in underdeveloped and impoverished regions, ensuring equitable allocation across counties to address existing disparities, often exacerbated by reliance on local taxation. An increase in state and subnational investments in underfunded educational institutions can contribute to leveling the playing field for marginalized students. Moreover, policies should concentrate on expanding access to quality education, enhancing academic performance, and effectively tackling poverty, gender inequality, and geographical barriers that impede educational success. By advancing human capital, overall economic output can increase, leading to more equitable economic development.

Furthermore, while it is frequently asserted that heightened public investment in education can yield improved educational outcomes and societal benefits, the effectiveness of such expenditure is highly contingent upon how resources are distributed and whether they adequately address disparities in access and quality. Without deliberate attention to equity, increased funding may inadvertently intensify income inequality. In light of the growing demand for highly skilled labor, individuals lacking access to higher education may increasingly struggle to secure well-paying employment opportunities.

Robust educational policies that aim to enhance both access and quality for all can play a consequential role in mitigating income inequality. Initiatives

that strengthen early childhood education, provide scholarship opportunities, and support vocational training programs can serve to bridge the income divide and promote a more equitable economic landscape. Ultimately, addressing income inequality through education holds the potential to contribute significantly to economic growth and social stability. Future research should investigate the impact of education on social inclusion and mobility to deepen the understanding of patterns commonly observed in income inequality studies and overall economic empowerment.

ADVANCED RESEARCH

Future research should employ advanced econometric modeling and big data analytics to examine how educational investments influence income inequality across demographic and geographic segments in Kenya. Exploring digital education, labor market shifts, and automation's impact on income distribution can provide deeper insights. Comparative studies across sub-Saharan Africa may also reveal effective policy interventions. Such analyses can inform equity-focused educational reforms to foster inclusive economic development.

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