



An assessment of the factors of economic and financial corruption by public officials in Nigeria

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ABSTRACT

The endemic nature and global acknowledgment of economic and financial crimes in Nigeria perpetrated by corrupt political and public officials cannot be overemphasised. The effects of this on the socio-economic and sustainable development of Nigeria cannot equally be ignored. This study, therefore, focused on economic and financial corruption by public officials in Nigeria. It investigates the factors that encourage financial corruption among public officials in Nigeria as well as recommends what government should do to tackle the issue. The research question that guided the study is ‘What are the factors accountable for financial corruption in Nigeria?’ (RQ1). The main instrument utilized in the study for data collection was a Microsoft questionnaire which was administered on 114 respondents. The study found that financial and economic corruption by public officials in Nigeria is an ultra-reality. It also found that the factors that contribute to financial and economic corruption among public officials in Nigeria include greed, lack of accountability, moral decadence, the influence of god-fatherism, as well as financial inducements, the influence of external actors and international financial institutions, relative poverty, and societal and familial pressures. The study recommends that the government’s efforts to end economic and financial crimes will remain a mirage if the immunity clause that is often abused by political leaders is not amended. It also recommends non-interference in the investigation and prosecution of cases by the anti-corruption agencies, and the judiciary.

Introduction

Corruption is a global menace that creates lack amid abundance; hence, scholars have dedicated significant attention to comprehensively examining this phenomenon from different perspectives (Arowolo, 2022; Kabiru, 2019). According to Warf (2017), the manifestation, severity, and impacts of corruption differ between nations, but in Nigeria, literature has shown that it is commonly associated with the acts of public officials (Ijewereme, 2015; Obuah, 2010; Otusanya and Adeyeye, 2022; Oyolola, 2019).

Nigeria is one of the world’s leading crude oil producers and exporters, but the distribution of wealth has been inequitable and always in the hands of the very few in public office, to the detriment of other Nigerians (Braumah, 2013). Unfortunately, this malfeasance, which includes everything from diverting funds intended for infrastructure development to misappropriation and misallocation of public funds, is a recurring problem that has significantly hampered the country’s growth. Likewise, it has earned the country a reputation as a nation plagued by

pervasive corruption (Ijewereme, 2015; Obuah, 2010), and transformed public office into a criminal enterprise (Human Rights Watch, 2011). According to Ugwu and Eze (2022), corruption in Nigeria has blossomed into a cankerworm that has eaten deeply into its foundations and tarnished the image of nearly every citizen, so it was not surprising that the then-British Prime Minister David (2016) referred to Nigeria as “fantastically corrupt”.

This vituperation could be because of the dishonest and fraudulent actions of some Nigerian public officials, such as the former Nigeria Head of State, Late General Sani Abacha, as well as James Ibori, Diepreye Alamieyeseigha, and Joshua Dariye, three former governors of Delta, Bayelsa, and Plateau states in Nigeria, whose looted funds kept in some leading banks in the United Kingdom (UK) were seized by the government (Markovska and Adams, 2015; Okogbule, 2007). Nonetheless, Dominic et al. (2023) argues that the generalization of all Nigerians as corrupt is inaccurate, logically flawed, and morally objectionable, as there are lots of Nigerians who are hardworking and upright with high intellectual abilities. The vituperation would however been

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valid and acceptable if it is directed at just the corrupt public officials (Dominic et al., 2023). This paper, therefore, examines numerous scholarly expositions and international organizations' reports on corruption in Nigeria for better understanding of the subject matter.

For instance, the Transparency International (TI)'s Corruption Perceptions Index (CPI), widely recognized for assessing countries based on the perception level of public sector corruption, revealed that public officials in Nigeria are corrupt (Transparency International, 2023). The TI consistently listed the country over the years among the world's most corrupt nations (Abu and Staniewski, 2019). Though the credibility and measurement basis of the CPI has been questioned by some scholars, nonetheless, it indicates the elevated level of public officials' lack of accountability, which makes corruptive acts appealing and easy to achieve (Sambo and Sule, 2021). It is undeniable that corruption is an ultra-reality in Nigeria, as there is abundant evidence of public officials who have hoodwinked the public and used their position to conceal malfeasance (Ijewereme, 2015). Undoubtedly, both the private and public sectors are plagued by financial corruption; however, this study focused on the public sector because it tends to be more prevalent in the public sector, where many public officials view public offices as a means of personal enrichment rather than as a place to serve the nation (Suleiman and Othman, 2021). Hence, Stober (2019) asserts that corruption is so financially rewarding that the possibility of spending time in jail when caught is inadequate to dissuade public officials from committing the act. Meanwhile, attempts by several governments in Nigeria to combat corruption by establishing anti-corruption agencies have glaringly been unsuccessful (Albert, 2016).

The obvious results of financial corruption by public officials are underdevelopment and poverty, which have caused Nigeria to fall behind other countries in the world community (Chijioke et al., 2022). Apart from being responsible for Nigeria's poor living standards (Abu and Staniewski, 2019) and the obstacle to growth, it has consistently thwarted the achievement of lofty national aspirations and developments in Nigeria (Ijewereme, 2015; Kabiru, 2019; Oyolola, 2019). In this vein, Hoffmann and Patel (2017: 1) aptly noted that "many of Nigeria's pressing concerns including slow economic recovery, grinding poverty and insecurity have been exacerbated and prolonged by corruption". Nigeria National Bureau of Statistics (2019: 6) reported that "82.9 million people in Nigeria are by national standards deemed poor". Thus, four out of 10 Nigerians live below the poverty line (World Bank, 2022). Hence, the recognition of the country as the world poverty headquarters (Kharas and Dooley, 2022). This current troubling situation is therefore the reason this study seeks to assess factors for financial corruption by public officials in Nigeria is very crucial.

This study aims to identify the causes of financial and economic corruption and investigates why the fight to eradicate it has not been successful. The objectives of the study include:

1. To identify the causes of financial corruption by public officials in Nigeria.
2. To investigate the impediments hindering the fight against financial corruption.
3. To recommend policies aimed at containing and curtailing financial corruption.

To achieve these objectives, the researchers formulated a research question: What are the factors accountable for financial corruption in Nigeria? (RQ1).

Conceptual review

The concept of corruption is subject to varying interpretations influenced by different factors, so there is no universally agreed definition of corruption in academic discourse (Arowolo, 2022). Given that the focus of this study pertains to individuals holding public office, the term will be limited to instances of economic and financial corruption

within the realm of public offices. In that context, one notable definition often cited is that provided by Nye (1967: 419) that "corruption is a behaviour which deviates from the formal duties of a public role because of private-regarding (personal, close family, private clique) pecuniary or status-gain; or violates rules against the exercise of certain types of private-regarding behaviour".

This legalistic definition implies that any conduct that contravenes a formal standard or rule of conduct established by a political system for its public officials is associated with corruption (Ogundiya, 2009). Thus, any conduct of a public official that is a departure from accepted norms for personal benefits is corruption, and the benefits accruable to the public official from such actions carried out in departure from acceptable standard practices become proceeds of corruption. This interpretation aligns with the definition of corruption by the World Bank (2020), which is the fraudulent use of public office for personal benefits. Similarly, Transparency International (TI) states that corruption is an improper act by a public official that involves the misuse of authority granted to them for personal gain (Transparency International, 2023).

The theme in all the definitions of corruption above is the personal interest and benefits of the public official action. Thus, corruption arises when personal interests, either directly or indirectly, take precedence over those of the public and when public power is misused and diverted to an action that prioritizes personal interests over national group objectives. In this vein, Okogbule (2007) opined that corruption is diverting funds intended for society's growth to private or individual usage. Likewise, Ibietan (2013) posits that it is corruption when public offices, which should be based on trust, are exploited by public officials, and turned to personal gain through direct stealing or diverting public resources by circumventing procedures and public policies.

In Nigeria's context, Dukor (2006) asserted that corruption is the state's failure to carry out or uphold its moral and political obligations. According to him, the government in Nigeria is the only agent responsible for corruption in all its political, economic, and business manifestations. This paper however disagrees with this position because it is practically impossible for public officials to indulge in financial corruption in Nigeria without the connivance of the private sector, such as financial institutions, as both are inextricably linked, with the private sector aiding and abetting the corrupt acts.

According to Ogundiya (2009), corruption is the purposeful and intentional abuse of authority and influence in a public office for one's self-aggrandizement and the benefit of a particularly close group. This definition represents the situation in Nigeria, as public officials have been noted to indulge in financial corruption solely for the benefit of themselves and their close group. Glaringly, public officials' corruption level has increased astronomically in successive governments, and the public's faith and confidence in public officials have undoubtedly been impacted (Casimir et al., 2014). The clear indicators of the effects of economic corruption in Nigeria can be seen in the lack of or inadequate basic infrastructure, such as the quality of the roads, appalling power supply, poor education quality, and general insecurity in the country, among other issues.

Although it is difficult to give a precise definition of corruption, these researchers agree that it refers to any behaviour in which the authority that comes with holding a public office is abused for personal gain in ways that violate the law. At this point, discussing what constitutes financial corruption becomes imperative.

Financial and economic corruption by public officials in Nigeria is inversely and proportionally correlated to political corruption, a situation when public officials violate social norms and laws established by the constitution (Inokoba and Ibegu, 2011). It entails public officials' misconduct, including embezzlement, fraud, cronyism, and misconduct involving private and public actors, such as bribery, influence peddling, and extortion (Ogbeidi, 2012). According to Albert (2016), political corruption is the root of all other types of corruption in Nigeria because, under the 'winner-take-all democratic culture', access to state authority is the only thing that matters. Thus, this specific type of corruption is

sometimes known as grand corruption because the alleged misconduct involves huge sums, so enormous that the public is always confounded. Undoubtedly, being in a position of public office in Nigeria comes with enormous powers and access to public funds; hence, getting into public offices in Nigeria is a do-or-die affair. As stated earlier, public office is an opportunity to amass personal fortune to the detriment of the people (Albert, 2016; Suleiman and Othman, 2021). Thus, financial, and economic corruption is the abuse of authority and influence for one's own financial benefit. It occurs when a public official steals money and deposits it in a haven or international bank through local banks (Otusanya, 2011). It entails the unauthorized generation, transfer, and exchange of money within a country or between countries and continents; hence, it is associated with financial fraud and money laundering. Corruption proceeds are often laundered, making them difficult to trace. Remarkably, there are anti-corruption agencies such as the Economic and Financial Crimes Commission (EFCC), the Independent Corrupt Practices and Offences Commission (ICPC), and the Codes of Conduct Bureau (CCB), set up to combat financial and economic corruption in Nigeria, yet corruption goes unabated and with impunity.

Literature evidence

Identifying the likely causes of financial and economic corruption in Nigeria has always piqued the interest of scholars, and the consensus is that different factors lead to the endemic nature of financial and economic crimes in Nigeria. Scholarly papers reviewed during this study, such as those by Achebe (2009), Albert (2016), Arowolo (2022), Igbin and Okolie (2020), Ijewereme (2020), Otusanya (2011), and Otusanya and Adeyeye (2022), among others, revealed that identified factors causing and inhibiting the fight against financial and economic corruption in Nigeria include societal moral decadence, greed, godfatherism, international financial institutions, a lack of accountability, political will, and a good leadership, the inefficiency of anti-corruption agencies, a slow judicial process, and inadequate punishments.

Abu and Staniewski's (2019) study of the causes of corruption in Nigeria from 1984 to 2016 using the Canonical Cointegration Regression, Autoregressive Distributed Lag method, and Fully Modified Ordinary Least Squares shows that there is a long-term link between corruption and its causes. The study found that political rights and rents contribute to corruption, whereas increasing economic development and military spending, including public freedoms, reduce it. The study, however, failed to take the role played by society into consideration. So, Achebe (2009) argues that societal moral decadence is a contributory factor to financial corruption because society pushes most public officials to become dishonest.

In support, Albert (2016) argued that corruption is boosted by the societal yardstick of measurement of a person's status by bank account balance and assets owned, regardless of how the possessions were earned or acquired. Similarly, Mathew et al. (2020) argued that corruption and power are synonymous because people respect anyone with money to spend freely, without regard to whether legitimately earned or not. This societal attitudinal deficit, according to Albert (2016), somewhat weakens the proper ethical norm demanded of public officials, hence the resort to financial corruption to fit into societal expectations and thereby earn societal respect.

Albert (2016) further argued that the perception in Nigeria is that the surest means to wealth resides in holding a public office and that people go for public office to use the position to accumulate wealth while pretending to represent the interests of the people. Sadly, the members of the public, who are the most adversely affected by the recklessness of the privileged members, ignorantly defend the corrupt public officials due to social, religious, and ethnic affinities (Arowolo, 2022). This is because some of the looted money ultimately flows down to the public as inducements either before or after office; however, the amount is always too insignificant to have a substantial impact on the public's social, economic, and political growth. Accordingly, Markovska and Adams

(2015) argued that impoverished society blindly embraces corruption as a tradition, in the pursuit of survival, hence the reason for the giving and receiving tradition from public officials.

The findings of Ijewereme (2020) in the study on causes of crises in governance are also apt for this study. According to him, social pressures, including societal expectations without considering incomes, lead public officials to indulge in financial corruption to meet up. He argued that in the eyes of society, public officials have no justifiable justification not to live comfortably and in affluence or donate generously at social, religious, or any events whatsoever, irrespective of income. Likewise, Yagboyaju (2017) argues that the extended family system practised in Nigeria places a responsibility on public officials to care for those lacking within the family. Ijewereme (2020) contends that even if some form of self-control is exercised at first by such public officials, over time, as the pressure and financial requests increase, serious experiences of internal restlessness may follow, leading to financial corruption. Generally, according to Ocheje (2001), the persistence of financial corruption by public officials suggests the existence of a strong and socially supportive environment conducive to corruption.

Greediness, which is also a factor in financial corruption, according to Kabiru (2019), is an excessive desire for material possessions or money on the part of members of society. According to Mathew et al. (2020), it is a manifestation of a selfish desire for wealth, fame, and power, especially since corruption typically thrives in societies where money, power and status in life are highly valued. As a result, public funds meant for national development get misappropriated to satisfy personal selfish demands and the demands of close groups, but more importantly, political godfathers whose powerful influence, including financial resources, ensured the public officials' election, nomination, selection, or appointment into public office, in return, such public officials channelled public funds and resources to the godfathers (Human Rights Watch, 2007). Godfathers, in the context of this study, are, according to Igbin and Okolie (2020), influential and wealthy members of society who decide "what, who, when, and how" in public office because sponsorship of public officials into public offices by them is seen as a way of gaining social and financial advancement. Such public officials who owe positions to godfathers incur debts they must repay throughout their tenure (Human Rights Watch, 2007). In most cases, the repayment of such debt is always monetary and can only be made by financial corruption (Human Rights Watch, 2011).

More scholars have also advanced explanations such as a lack of accountability and the collaboration of international financial institutions. Abdullahi and Mansor (2015) argue that public officials' lack of accountability in the execution of official activities encourages corruption, resulting in significant financial losses and trust violations. This is because of the gap between government actions and public communication, which prevents transparency and public participation in policy formulation and implementation. People are, therefore, unable to monitor and get answers from those in authority because they lack access to information. Corrupt public officials capitalized on this inaccessibility by the public and secrecy in governance activities to launder stolen funds abroad, including buying estates for themselves, close relatives, and cronies. According to Otusanya (2011), banks local and international financial institutions facilitate corrupt practices by facilitating illicit money flow around the world. Though corruption proceeds do not require international laundering (Otusanya and Adeyeye, 2022), research has shown that most stolen funds by public officials are laundered in international banks and utilized in buying prime properties in developed countries (Okogbule, 2007).

Theoretical framework

Zhang et al. (2009) argue that most corruption research predominantly comes from scholars in the fields of political science and economics, hence there are clear failure to link it to criminological theory. It is therefore imperative that criminal justice and criminological

approaches be adopted in the study of corruption. In this vein, the theoretical frameworks that are adopted for this study are the anomie theory and social disorganization theory. These theories explain the social context in which financial and economic corruption by public officials operates in Nigeria as well as the behavioural and environmental elements that support it. So, to effectively address the issue of financial corruption, it is essential to have a grasp of the social environment (Ocheje, 2001). The theories are therefore pertinent to this study as it offers substantial insight into why the crime is committed.

The anomie theory propounded by Emile Durkheim suggests that crime stems from breakdown of social order due to a decline in standards and values (Aigbovo and Eidenoje, 2016). One of the most well-known proponents of this notion is Robert Merton who contends that some people are more inclined to participate in unlawful and antisocial behaviours than others and that it is the societal institutions that communicate normal behaviours to members (Ijewereme, 2020). Meanwhile, Murphy and Robinson (2008) contend that most people follow societal behavioural rules, hence maintaining normal behaviours but social institutions' expectations and pressure can later cause non-conforming behaviours. This supports Ijewereme's (2020) assertion that financial corruption is caused by the social pressures that society places on public officials.

Similarly, the Social Disorganization Theory is predicated on the idea that the environment has the greatest influence on behaviour and that weakened social control mechanisms lead to corruption and other deviant behaviours (Steenbeek and Hipp, 2011). It posits that political, economic, and cultural factors contribute to dysfunctional behaviour (Akers and Sellers, 2009). In other words, crime increases in areas with weak social structures such as those with failing schools, abandoned or vandalized buildings, a changing ethnic population, and significant unemployment (Steenbeek and Hipp, 2011). The sociological viewpoint that gave rise to the social learning theory views individual behaviour as a reflection of the social structure in which they live rather than individual problems. This assumption supports Durkheim's that all behaviours are socially generated behaviour so Steenbeek and Hipp (2011) argue that to address social problems like corruption, the focus should be on society rather than individual behaviour. Thus, social issues like financial corruption can only be tackled by focusing on society rather than specific person's behaviour (Steenbeek and Hipp, 2011). This is because social vices like financial corruption and others reflect a supporting subculture.

Methodology

This study adopted an exploratory research design. The study used both primary and secondary data. The literature evidence was drawn from scholarly literature, peer-reviewed journals, the University of Derby Library, and websites like Google Scholar, including evidence from Nigeria's parastatals and Transparency International's Corruption Perception Index for corruption rankings. Correspondingly, a survey method was adopted for primary data collection through Microsoft online semi-structured questionnaire that contained both open-ended and closed-ended questions. This was to enable the collection of valuable qualitative and quantitative data (Lindhjem and Navrud, 2011). The mixed method survey design (open-ended and closed-ended questions) adopted in the study is justified by Aniche et al. (2021) because it allows the researchers to generate and analyze data on people's opinions of this subject. The targeted sample size for this study was one hundred participants.

Participants' selection

Snowballing sampling technique was used to select participants for this study. The researchers forwarded the link to the Microsoft questionnaire to five (5) UK-based Nigerians and twenty-five (25) other Nigerians based in Nigeria. They were requested to invite volunteer

Table 1

Socio-demographic characteristics of participants.

Socio-Demographic characteristic	Frequency (F)	Percent (%)	Valid Percent	Cumulative Percent
Age				
21 – 30	7	6.1	6.1	6.1
31 – 45	42	36.8	36.8	43.0
46 – Above	63	55.3	55.3	98.2
Prefer not to say	2	1.8	1.8	100.0
Total	114	100.0	100.0	
Gender				
Male	95	83.3	83.3	83.3
Female	19	16.7	16.7	100.0
Total	114	100.0	100.0	
Educational Qualification				
OND/Diploma	1	.9	.9	.9
BA/BSc/HND/Equivalent	40	35.1	35.1	36.0
MA/MSc/Equivalent	52	45.6	45.6	81.6
PhD	20	17.5	17.5	99.1
Prefer not to say	1	.9	.9	100.0
Total	114	100.0	100.0	
Years of Work Experience				
1 – 10	24	21.1	21.1	21.1
11 – 20	39	34.2	34.2	55.3
21 – 35	34	29.8	29.8	85.1
Above 35	17	14.9	14.9	100.0
Total	114	100.0	100.0	
Place of Residency				
Nigeria	76	66.7	66.7	66.7
Outside Nigeria	38	33.3	33.3	100.0
Total	114	100.0	100.0	

participants, in line with snowball sampling to produce a pyramid effect (Albert et al., 2010). In the end, a total of 114 participants responded to the questionnaire. The Microsoft questionnaire was adopted for the study due to its economic feasibility, and its quick data collection method (Couper and Miller, 2008), because it would have been too expensive for the researchers who are UK based to travel to Nigeria for a fieldwork. The only limitation to this method is that only the educated Nigerians and those who had access to computer, android phones and internet availability were able to participate (excluding the views of the poor and rural population).

Reliability and validity

The semi structured questionnaire was standardised with the same questions for all respondents, hence limiting researchers' influence on respondents' answers (Heap and Waters, 2019). Prior to the distribution and administration of the online questionnaire to the participants, two knowledgeable colleagues of the researchers who were not involved in the main study looked at it to check for content and consistency validity. This is because it is crucial to conduct a mini pilot test before conducting any survey, particularly an online survey (Albert et al., 2010).

All the participants in the study received adequate background information on the study, expectations, rights, and value of their opinions before giving their informed consent because they were informed in the questionnaire that their participation was entirely voluntary, and they were free to withdraw their participation at any point. This is because the Microsoft questionnaire was designed in a way that every participant must read the detailed background information and give consent before accessing the survey for completion. The participants were also given assurances regarding the anonymity and confidentiality of their responses. This study received appropriate ethical approval from the researchers' university's research ethics committee.

Data analysis

The semi structured questionnaires that participants completed were created using Microsoft Form. It included multiple-choice, dichotomous,

Table 2

What are the factors encouraging financial corruption in Nigeria?.

	Frequency (F)	Percent	Value Percent	Cumulative Percent
Greed by Public Officials	35	30.7	30.7	30.7
Lack of accountability for actions in office	7	6.1	6.1	36.8
Moral decadence that acknowledges and celebrates wealth without question	1	.9	.9	37.7
Encouragement by political godfathers and supporters	1	.9	.9	38.6
All the above	70	61.4	61.4	100.0
Total	114	100.0	100.0	

Table 3

International financial institutions facilitating financial corruption.

	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	104	91.2	91.2	91.2
Disagree	1	.9	.9	92.1
Neutral	9	7.9	7.9	100.0
Total	114	100.0	100.0	

and Likert-type scale questions. It contained 16 questions made up of both open-ended and closed-ended questions. The closed-ended questions elicited quantitative data, while the open-ended questions elicited qualitative data. As a result, the study's method of data analysis combined qualitative and quantitative-descriptive methodology. The Statistical Packages for Social Sciences (SPSS) and Microsoft Excel software were used to extract the data generated from the online survey. A descriptive statistical analysis was used to analyse the quantitative data from the closed-ended questions, while an interpretative method of analysis was adopted for the qualitative data gathered from the open-ended questions. The findings are presented below.

Findings/discussion

The table below shows the socio-demographic characteristics of the 114 participants, including age, gender, educational qualification, years of work experience, and place of residency (Table 1).

The table shows that there were no underage participants in the study and all participants are well educated and experienced enough to comment rationally on the research question. Thus, it is reasonable to assume that they possess a considerable level of knowledge and familiarity with matters pertaining to financial corruption in Nigeria.

To answer the main research question of this study (RQ) 'What are the factors accountable for financial corruption in Nigeria?' the researchers presented participants with four (4) options in the questionnaire regarding factors encouraging financial corruption by public officials in Nigeria. These options were aims at validating or disproving earlier claims in the existing literature (Table 2).

The results show that financial corruption among public officials in Nigeria can be attributed to several factors. These include the existence of greed among public officials, a lack of accountability for actions while in office, moral decadence, including societal acceptance and celebration of wealth without questioning its sources, and the active encouragement by influential political godfathers and supporters. These findings re-echoed the undue influences of vote buying by political godfathers (sponsors) where money spent by public officials or the godfathers in electioneering campaigns and for appointments on behalf of candidates are often seen as 'investments' that must be recoup upon assuming office.

In a related vein, participants also addressed the assertion that international financial institutions contribute to financial corruption by

laundering funds for public officials (Table 3).

This table presents the viewpoints of participants regarding the assertion that external actors/international financial institutions are complicit or contribute to the endemic financial corruption by political office holders in Nigeria. This is because if the crime is solely localized or confined within the country, it could be more readily monitored, investigated, detected, and confiscated by law enforcement agencies. But very often, corrupt political office holders escape justice by relocating overseas on the expiration of their tenure and began to enjoy flamboyant lifestyles.

To further strengthen the comprehensiveness of the findings pertaining to the research question, the questionnaire included open-ended questions that allowed participants to offer additional qualitative insights on the factors that foster financial corruption. This approach aimed to enhance the depth and independence of the data gathered. One of the open-ended questions was, "What are the other causes of financial corruption by public officials in Nigeria?" The themes from participants' responses derived from the qualitative data include poverty, family pressure and societal expectations. An indication that political office holders who could not resist pressures from their families and communities could be involved in financial corruption.

Another open-ended question was posed to ascertain, "Why people celebrate public officials when appointed or elected to public office." The prominent theme from the respondents is the anticipated "benefits" they will gain from the office holders. This finding acknowledges the fact that a society where the followers (public) encourage their 'own' political office holders to be corrupt create a toxic environment that encourage financial corruption.

Discussion of findings

The findings of this study revealed that the major factors of financial corruption by public officials in Nigeria are greed, lack of accountability, moral decadence, and godfatherism. The findings are consistent with the conclusions drawn in the existing literature by Abdullahi and Mansor (2015), Achebe (2009), Human Rights Watch (2007), Igbini and Okolie (2020), Ijewereme (2020), Kabiru (2019), and Yagboyaju (2017). Additionally, the study discovered that financial corruption is also influenced by other factors, like inducements obtained from public officials while seeking public office, the involvement of foreign financial institutions, as well as societal concerns such as poverty and familial pressures. These factors will be briefly discussed below.

As the findings of this study in Table 2 has shown, the predominant catalyst for financial corruption is greed exhibited by public officials, which corroborates the scholarly literature of Kabiru (2019), Mathew et al. (2020). It is apparent that public officials in Nigeria are overwhelmed by their idiosyncratic kleptomania, which makes them engage in acts of stealing public funds and accumulating resources far beyond what could be feasibly used after a span of their lifetimes. This conduct sadly leads to a cycle of suffering, starvation, and poverty among the populace. The reasons for public officials' greed were aptly described by some participants to the open-ended question thus:

"Insatiable appetite" (P-No.99).

"Fear of unknown" (P-No.15).

"The need to steal enough to enable the corrupt official to have a considerable amount of money to settle anticorruption officials when probed" (P-No 67).

To corroborate the responses of these participants, there is a case in point at the time of this research whereby a so called youngest former governor of a State allegedly stole N80billion of the State fund, and all efforts to bring him to justice by the Economic and Financial Crimes Commission (EFCC) has been thwarted by his political godfathers. It was alleged that he used part of the stolen fund and paid his children school fees (in US \$) upfront of five years to an international secondary school

in Nigeria. This is a classic example of how financial corruption among some political officials in Nigeria could be.

This study further corroborated the argument in the literature that the lack of public officials' accountability and impunity for their actions in office contributes to financial corruption (Abdullahi and Mansor, 2015; Ibieta, 2013). Public officials should be accountable to the public and held responsible for their official misconducts. They should be made to submit their official activities to public scrutiny because they abuse the immunity granted to them while in office. This is most desirable because public officials who lack any kind of control are more prone to engaging in corrupt practices due to their tendency to make decisions unilaterally, prioritizing personal interests without being subject to scrutiny or accountability. Sadly, corruption has infiltrated the institutions tasked with serving as checks on public offices and ensuring accountability. This position was corroborated by a participant's response to an open-ended question, thus:

"Public officials are encouraged by the system because they were not always held accountable for their actions" (P-No 55).

This study also found that societal moral decadence is a contributing factor to financial corruption. This aligns with Achebe's (2009) argument that societal factors contribute to the lack of integrity among public officials. In contemporary Nigerian society, money is revered to the point where honesty and scholarship are treated with little respect. No question whatsoever is asked about the source of sudden wealth without any obvious means of livelihood. Instead, such individuals are celebrated and praised, while the hardworking members of society surviving on hard-earned money are denigrated. As noted in the literature, people expect public officials to be buoyant while holding public offices and will never accept any excuse for failure to render financial assistance to family members whenever needed (Ijewereme, 2020). So, the need to live in flamboyant opulence and be involved in lavish showy spending to meet financial expectations, which is an undesirable indicator of a successful life in Nigeria, is why public officials engage in financial corruption. The extract of participants' viewpoints below shows that moral decadence contributes to financial corruption by public officials.

"The way citizens demand money (financial assistance) from the public officials can push them to steal..." (P-No 23).

"Pressure from followers" (P-No 28).

"Pressure from friends, family members and politicians on the officials to show favour..." (P-No 42).

"...Unreasonable demands by family and community member" (P-No 47).

"The need to belong, meet up, compulsion by external factors such as demand by pastors and clerics, societal demands, and pressures..." (P-No 79).

"...Societal Decay and loss of values. Glorification of wealth irrespective of the source. Ironically, religious leaders don't preach salvation again, the emphasis of preaching is on prosperity, a miraculous breakthrough that makes you stupendously rich overnight" (P-No 81).

This study also lends credence to the argument in scholarly literature that political godfathers' influence explains why public officials engage in financial corruption (Human Rights Watch, 2007; Human Rights Watch, 2011; Igbini and Okolie, 2020). The sad reality in Nigeria is that the process of attaining public office positions is wrapped around corruption. As stated in the literature, godfatherism, in its broadest meaning, is an ideology based on the idea that certain people have the financial power and influence to unilaterally decide who gets into public office (Ogundiya, 2009). So, those who are either elected, selected, or nominated for public office are frequently individuals who have been

backed by these influential and wealthy people known as "godfathers", who demand financial compensation in return. Since many public officials owe their official positions and allegiance, to these godfathers, the financial compensation demanded in return can only be achieved by perpetrating financial corruption.

Correlating the godfatherism argument is the prevalence of 'vote buying' and financial inducements given and collected by the people from public officials and their godfathers. Money, unfortunately, has emerged as a significant and determining factor in the Nigerian political system. Financial inducements are always utilized by the godfathers or even the public officials themselves to buy the support of the people before attaining public office. The impoverished are vulnerable to such payoffs and settlements because of their meagre resources. Thus, the inducements given and collected by the people were acknowledged overwhelmingly by most participants as a factor in financial corruption, as recouping such money through financial corruption is always the preoccupation of public officials when they get into public offices.

This study also provides overwhelming support for existing literature on the role of international financial institutions in enabling financial corruption by public officials in Nigeria (Okogbule, 2007; Otusanya, 2011). Illicit proceeds from financial corruption are frequently laundered by transferring such funds into secret accounts to conceal detection and sanction (Okogbule, 2007). Sadly, these illicit transactions by public officials are always facilitated by local banks and international financial institutions. Most Nigerian public officials caught involved in financial corruption are known to have laundered money in foreign international financial institutions. The revelation of General Sani Abacha's plundering of the nation's funds and the subsequent discovery of stolen assets concealed in more than 130 domestic and international bank accounts (Otusanya, 2011) is a testament to this atrocity. The case of James Ibori, a former Nigerian state governor who was apprehended in 2010 and subsequently imprisoned in the United Kingdom on charges of money laundering, estimated then at £42,424,037.01, is also an example. This case has recently been revisited due to a new discovery of his hidden assets in the United Kingdom valued at least £101,514,315.21, despite having already completed his prison sentence (Crown Prosecution Service, 2023).

Similarly, this study shows that factors such as poverty, societal and familial pressure, and flamboyant lifestyles are powerful precipitators of financial corruption by public officials. Despite the considerable wealth of the nation, a significant majority lives below the poverty line. The prevalence of poverty in Nigeria is the reason that whenever individuals find a way to get into public offices, it becomes an opportunity for them to attempt to alleviate themselves and their families from poverty by engaging in the stealing of public funds. Poverty is also why society, including families, mounts pressure on its members in public office. Although the traditional family system in Nigeria is an effective structure for preservation, it is also a significant factor in financial corruption (Yagboyaju, 2017). Public officials with allegiance to their traditional family system coupled with the need to fulfil familial duties, always end up indulging in financial corruption to meet the myriad demands (Ijewereme, 2020). Accordingly, this study discovered that people's anticipated benefits from public officials are the primary reasons why people celebrate public officials when appointed or elected to public office. Some participants expressed their views in respect of why people celebrate public officials as follows:

"People think they will be of help to people..." (P-No 3).

"Relationship and the benefits they hope to get from such office holders" (P-No 4).

"...what they will gain from the person being in power, this happens only in Nigeria though" (P-No 6).

"They congratulate them because they will get their share of the cake later" (P-No 14).

“They are celebrated because their time has come to have their share of the national cake” (P-No 18).

“For the favours, they tend to expect from the newly appointed official” (P-No 21).

“To request for favour and financial benefit” (P-No 26).

“So as to be identified as one of the supporters of that person and to benefit from whatever comes from that office” (P-No 28).

“They often believe the moment of enrichment and empowerment has come” (P-No 37).

“An opportunity to plunder the commonwealth has manifested” (P-No 39).

“For what they think they will garner for themselves through the person” (P-No 41).

“Mostly to register their support and in turn solicits reward” (P-No 49).

“Because of what they stand to gain from the official when in office” (P-No 50).

“To benefit from the largesse both corruptly and legally obligated” (P-No 54).

“So that they’ll be remembered when the national cake share commences” (P-No 57).

“Because they believe, they can benefit from them financially” (P-No 58).

“Knowledge that they would benefit from the corruption” (P-No 59).

“I find nothing wrong in congratulating public officials when appointed or elected to public office however, the congratulations come most times from sycophants and persons who stand/lobby to gain personal/selfish gains from such appointment” (P-No 74).

“To show their loyalty and align themselves in a position to share out of the largesse to be enjoyed by the public officials” (P-No 89).

In addition to the above views by the respondents, these researchers would also argue that the more money stolen by political office holders, the more they become ‘godfathers’ in their own domain as it become easier for them to manipulate the poor, the hungry and unemployed youths to do their evil biddings. This is sarcastically referred to as ‘stomach infrastructure’ in the Nigerian political parlance.

Conclusion/recommendations for public policy

This study has demonstrated that financial corruption by public officials in Nigeria is an ultra-reality. The findings corroborate existing literature on the subject matter in Nigeria and validates why a former British Prime Minister [David \(2016\)](#) once referred to Nigeria as “fantastically corrupt”; though arguably overgeneralized. This study revealed that the factors that contribute to the current level of financial corruption in the country include greed, lack of accountability, moral decadence, godfatherism, as well as inducements during vote buying, international financial institutions’ connections, relative deprivations and poverty, and societal and familial pressures. Regrettably, financial corruption has eroded the moral fabric of the Nigerian society and permeated every part of its social fabric thereby creating a sense of anomie and social disorganization. Its negative social learning consequences are now manifesting as some youths see it as the quickest means to wealth and survival, with its manifest function seen in the proliferation of cybercrime, 419 and ‘yahoo, yahoo’ crimes.

To effectively fight financial corruption amongst political office holders in Nigeria this paper recommends the removal of the immunity clause that political office holders are misusing to abuse political power.

The immunity clause is the statutory motivating factor that encourages public officials in Nigeria to commit financial fraud with impunity since the corrupt politicians cannot be prosecuted by the law enforcement agencies for their misconducts while in office. And knowing that they will escape (*Japa*) overseas immediately they leave office, they laundered the stolen money overseas with the connivances of their external actors. This paper thus recommends that the National Financial Intelligence Unit of the Central Bank of Nigeria should consult with the INTERPOL and EFCC to track the international collaborators and bring them to justice. Similarly, political godfathers and politicians should stop interfering in the investigation and prosecution of corruption cases against airing politicians. Unless these recommendations are actionable, any intended fight against financial and economic corruption in Nigeria is a mirage. Moreover, the more financial corruption continues to create poverty in Nigeria, the more lawlessness and social disorganization will continue to persist because as [McNamara \(1990: 17\)](#) argues ‘any society that seeks to achieve adequate security against the background of acute poverty has a false sense of security’.

CRedit authorship contribution statement

Don John O. Omale: Supervision. **Oluwafemi Adesina Oyeabanji:** Data curation.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Appendix A. Questionnaire

All dissertation research projects at University of Derby require formal ethics approval. The formal ethics approval for this dissertation project is available on the Ethics Monitor system under the following identification number (ETH2223-3161): ETH2223-3161

For ease of reference, the reader will find below the full list of all survey questions that were used in gathering primary data from participants.

ASSESSING factors for financial corruption by public officials in Nigeria

Phase 1 – Socio – Demographic data.

Question 1. Gender

- Male
- Female

Question 2. Age

- 21–30
- 31–45
- 46–Above

Question 3. Residency

- Nigeria
- Outside Nigeria

Question 4. Highest Academic Qualification

- WASC/SSCE/GCE
- OND/Diploma
- BA/BSc/HND/Equivalent
- MA/MSc/Equivalent
- Ph.D

Question 5. Profession

Question 6. Years of Work Experience

- 1–10
- 11–20
- 21–30
- 31–40

Phase 2 – Causes of financial corruption by public officials in Nigeria.

Question 7. Do you understand what financial corruption by public officials means?

- Yes
- No
- Neutral

Question 8. From the following, choose the factors that encourages financial corruption in Nigeria (tick as many as possible)

- Greed by public officials
- Lack of accountability for actions in office
- Moral decadence that acknowledges wealth without question
- Encouragement by political godfathers
- All the Above
- None of the above

Question 9. Inducements given to people before the election into the office encourage financial corruption

- Agree
- Disagree
- Neutral

Question 10. Why do people celebrate and congratulate public officials when appointed or elected to public office?

Question 11. How would you rate the present level of financial corruption by public officials in Nigeria?

- High
- Medium
- Low

Question 12. The level of financial corruption by public officials increases in every government in Nigeria

- Agree
- Disagree
- Neutral

Question 13. Some international financial institutions facilitate financial corruption by laundering funds for public officials

- Agree
- Disagree
- Neutral

Question 14. What are the other causes of financial corruption by public officials in Nigeria?

Phase 3 – Effectiveness of government efforts to eradicate financial corruption

Question 15. What do you think about the present government's commitment to the fight against financial corruption by public officials in Nigeria?

Question 16. From the following, choose the factors that hinder the government's fight against financial corruption in Nigeria (tick as many as possible)

- Lack of political will and exemplary leadership
- Inefficiency of anti-corruption agencies
- Slow judicial process
- Inadequate punishment
- All the above
- None of the above

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