Corruption as the Bane of Nigeria’s Development: Causes and Remedies

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ABSTRACT
Corruption is a worldwide phenomenon which has been with societies throughout history. In Nigeria, corruption has become endemic and its consequences are far-reaching on the socio-economic fabrics of society. It undermines democratic institutions, retards economic development and contributes to the current insecurity. This paper seeks to evaluate the causes of corruption in Nigeria and its remedies. This has become necessary to sustain our democracy and enhance development of the country. Greed and desire for ostentatious living are the root causes of corruption in our society. Lack of strong institutional framework to fight corruption and bad governance are the reasons for the prevalence of the menace. It recommends the empowerment of anti graft agencies, improved standard of living and mass awareness campaign to eradicate the menace.

Keywords: Corruption, Greed, insecurity, economic development, democracy

INTRODUCTION
Today, corruption has become a topic of discussion in almost every country across the globe. It can be found everywhere, both in developed and developing countries. But the way and manner in which a country fights this menace makes the difference in the level of corruption among nations. Some countries take it seriously and fight it whole heartedly while some do not, either due to negligence, autocracy or because it has manifested into some form of deadly cancer and cannot be removed without devastating consequences that usually affects those who are introduce in it. It is a well known fact that corruption in Nigeria is not a recent phenomenon. It had existed in the nation since colonial time. It undermines our democratic institutions, retards economic development and contributes to the current socio-political instability.

This is so, because corruption attacks the foundation of democratic institutions in society by distorting electoral process, and creating bureaucratic bottlenecks whose only reason for existence is the soliciting of bribes. Usman (2001) observes that corruption is one of the major obstacles to development in Nigeria. No economic growth or political stability is possible unless the cancer of corruption is tackled and overcome (Usman, 2001). He also identifies the types of corruption in Africa as bribery, private gain, and other benefits to non-existent workers and pensioners (called ghost workers). Ayobami (2011) asserts that corruption is found in the award of contracts, promotion of staff, dispensation of justice, and misuse of public offices, positions, and privileges, embezzlement of public funds, public books, publications, documents, valuable security and accounts. It can be systematic in nature and affect the whole life of a society.
Corruption and its Categorization: Corruption can be difficult to define since there is no single definition to capture its multifarious manifestations because as Otite (1982), says that although the ubiquity of corruption is otherwise acknowledged, its magnitude and character are defined by different social and cultural contexts and time dimensions. Therefore, a universally accepted definition for corruption that will cover the whole facts of human behaviour may be elusive but for practical purposes, we may provide few working definitions. The International Monetary Fund (IMF) and World Bank (2002) describe corruption as “the abuse of public office for private gains”. Public office is abused for private gain when an official accepts, solicits or extorts a bribe. It is also abused when private agents actively offer bribes to circumvent public policies and processes for competitive advantage and profit. Public office can also be abused for personal benefit even if no bribery occurs, through patronage and nepotism, the theft of state assets or diversion of state revenue”. The Independent Corrupt Practices and other related offences Commission (ICPC) Act 2000 cited by Onimode (2001), maintains that corruption includes bribery, fraud and other related offences. Otite (1982) describes corruption as “the pervasion of integrity or state of affairs through bribery, favour, or moral depravity”. He went on to state that corruption takes place “when at least two parties have interacted to change the structure or processes of society or the behaviour of functionaries in order to produce dishonest, unfaithful or defiled situations. According to Usman (2001), corruption means much more than public officers taking bribes and gratification, committing fraud and stealing funds and assets entrusted in their care. Corruption means “the deliberate violations, for gainful ends, of standards of conduct legally, professionally, or even ethically established in private and public affairs”. These gains may be in cash, or, kind, or, it may even be psychological, or political, but they are made from the violation of the integrity of an entity and involve the subversion of its quality and capacity. It is possible to classify corruption based on size or amount of money involved in the degree of incidence, location or occurrences, etc. Some of the classifications of corruption include:

**Grand corruption**: This occurs at the highest level of government usually in the contract process and involves enormous monetary value. It often impacts heavily on government budget and growth prospects.

**Political corruption**: This involves the subversion of the political process and it is aimed primarily at capturing power to determine the rules of economic and political engagement. It also seeks elicit pecuniary benefit and is associated with Grand corruption.

**Petty or Bureaucratic Corruption**: This one occurs at the level of government bureaucracy and often involves perversion of laid-down rules of due-process. It usually aims at private monetary gain through wrongful inducements and illicit payments for rendering public service. It can be classified as petty corruption because of the small amount of money involved.

**Judicial Corruption**: This one takes place when judicial officers fall short of the standard of integrity and the course of justice is perverted for personal gains.

**Moral Corruption**: This covers all immoral behaviour that is socially unacceptable to the generality of people (The Punch, May 2012).
It is also possible to identify six different types or forms of corruption in Nigeria based on the parameters cited above.

**Looted funds and wealth kept secretly abroad:** This type of corruption includes ownership of coded secret bank accounts abroad from money and property stolen from Nigeria. Looted funds abroad are said to be the most important and most devastating form of corruption in Nigeria, as they account for the hundreds of billions of dollars stolen and stashed abroad by corrupt political and military leaders and officials. Switzerland, with its tradition of coded secret bank accounts, is one of the safe havens for these looted funds abroad. They also exist in the form of mansions worth billions of dollars in the major cities of the world like London, Paris, New York city, Dubai etc. (Odozi, 2002).

**Misappropriation of public funds:** This includes embezzlements, looting and swindling of public treasury. These activities are probably related to the form of corruption discussed above. The main distinguishing feature of these thefts of public fund is that they are simply identified as stolen money; their destination is not only abroad but locally based corruption funds.

**Money Laundering:** This form of corruption includes illegal and extra-legal transfer of funds across international borders by avoiding official control over such transfer, or even breaching those official controls.

**Gratification:** Gratification involved monetary pecuniary materials or physical favours, example, sexual relation as a reward or condition for performing official duty. It is also called bribe or tip (Odozi, 2002).

**Abuse of office:** This is a form of official corruption by political leaders and public office holders, in which an incumbent leader violates the oath of office, and debases official procedure for personal financial and non material gain; for political advantage over opponents; for obstructing the justice as well as due process of rule of law; and for offering undeserved advantages or favour to self or others.

**Nepotism and favoritism:** This is the act of favouring one person and place another at a disadvantaged position in a competitive situation like appointment because of some considerations. It is a corrupt practice based on ethnic, clan, family sibling and similar biological or primordial relationships (Bello, 2003).

**Manifestations of Corruption in Nigeria:** Corruption and corrupt practices have a long history in Nigeria. In fact the problem predates Nigeria’s independence. During the period of Colonial rule, the development of urban centres and monetization of the economy led to the growth of individualism which brought dramatic changes in relationships and the way of doing things. The introduction of indirect rule system and the arbitrary appointment of rulers by the colonial masters destroyed the traditional values of society and led to the manifestation of affluence in the living standard of society. The new rulers started copying the Europeans as they became intoxicated with power. In some places even people with questionable character were appointed based on loyalty to the colonial state. Consequently they engaged in abuse and misuse of office, including showing favours to criminals (Odozi, 2002).
In the pre-independence period, the nationalist who took over from the colonialists exhibited some form of corruption. The Foster-Suttan Commission of inquiry set up to look into the management of the African Continental Bank owned by the Eastern Region government indicted Dr. Nnamdi Azikiwe in its report published on the 16th of January, 1957. The National Council of Nigerian Citizens (NCNC) leader was found guilty of investing public funds in the bank in which he had an interest. This made him to transfer all his rights and interest in the bank to the Eastern Nigeria government which thenceforth owned the bank (Tignor, 1981). The Justice Coker Commission of Inquiry in the early 1960s which considered the affairs of some Western Region Government Corporations indicted some key actors of government including Chief Obafemi Awolowo, the Premier of the Western Region and leader of the Action Group (AG) party for diverting public funds to the tune of 7,200,000 Pounds from the government coffers to those of his private firm, the National Investment and Property Corporation, and also the diversion of large sums of public funds into the coffers of the Action Group. The Western Regional Government subsequently acquired all the property belonging to the firm (Tignor, 1981).

In the Northern Region, charges of corruption were labeled against some native authority officials in Bornu, which led the Northern Region government to enact the customary presents order to forestall any further breach of regulations (Tignor, 1981). There were cases of electoral corruption and malpractices involving the use of money to buy votes, the use of thug and hiring of assassins to eliminate opponents throughout the First Republic (1960-1966). Military regimes that claimed to have come to power to eradicate corruption subsequently became more corrupt than the civilian regimes they have come to correct. Despotism, which inevitably characterizes military regimes, destroyed the culture of accountability.

A corruption scandal surrounding the importation of cement engulfed Gowon’s administration in early 1975. Many officials of the Defense Ministry and the Central Bank of Nigeria were involved in the scandal. Some officials were later accused of falsifying ships manifest and inflating the amount of cement to be purchased. Again there was the controversial corruption charges labeled against some of Gowon’s governors and ministers. In particular were the sworn affidavits of Mr. Aper Aku against Governor Joseph Gomwalk of Benue - Plateau State and Godwin Daboh against federal Commissioner Joseph Tarka. A situation which may signal a cause for exigent action on corruption. In spite of all that General Gowon could not discipline his subordinates (Oyediran and Nwosu, 2005).

The administration of late General Murtala Muhammad later embarked on reformist changes. The government sacked a large number of government officials and civil servants, many of whom had been criticized for the misuse of power they wielded under Gowon’s administration. It was reported that ten out of the twelve military governors who served under Gowon were found guilty of corruption after investigation by Murtala Mohammad’s administration. This was the actual beginning of the crusade against corruption in Nigeria. The general purge in the civil service and clean up exercise in the economic sector took many by surprise (Oyediran and Nwosu, 2005).
From 1984 to 1985, a cross section of political gladiators was convicted of different corrupt practices under the government of General Muhammadu Buhari. According to Ojukwu and Shopeju (2010), the Buhari administration established cases of misuse of public funds by many politicians of the Second Republic. A good number of them were sentenced to jail terms. For instance, the Lagos zone of the special military tribunal that investigated the cases of corruption, charged the three Unity Party of Nigeria (UPN) governors, Chief Bola Ige, Chief Michael Ajasin and Chief Bisi Onabanjo of Oyo, Ondo and Ogun States respectively for corruptly enriching UPN by way of kick back of N2.8 million representing 10% of a N28 million contract sum awarded to Boargues Nigeria Limited that was meant for the construction of a building for the Great Nigeria Insurance Corporation. The Ibadan Zone of the tribunal jailed Ambrose Alli, governor of Bendel State and his Commissioner for Finance, Augustine Omoleye for collecting kickback from one Babatunde Adeyemi, Chairman and Managing Director, Hispanic Nigerian Limited (Ojukwu and Shopeju, 2010).

The regime of General Ibrahim Babangida is seen as the body that legalized corruption in Nigeria, because terms such as settlement and embezzlement became the order of the day (Oyediran and Nwosu, 2005). On his assumption of office, he did not only rubbish the anti-corruption crusade started by Murtala Mohammed and intensified by Muhammadu Buhari’s administration, but also reinstated the dismissed military governors to their ranks and returned all the property earlier confiscated from them. His administration refused to give account of the Gulf war oil windfall, which is estimated to be $12.4 billion. On 30th June, 1991, William Keeling of the Financial Times Magazine was deported from Nigeria by the Babangida’s administration for investigating and reporting about Gulf war oil windfall corruption. Later the Pius Okigbo panel reported that the Junta under Babangida squandered the $12.4 billion oil windfall on clearly unproductive venture (Tell February 2006). Nwankwo (2008) reveals that foreign firms and governments colluded with Nigerian political elite – military officers and bureaucrats to siphon money out of the country. In 1985, Brain Sledgenore, a British Parliamentarian, disclosed how Nigerian officials, with the convenience of the Johnson Mathew Bank in London, siphoned over Six Billion Naira in fictitious imports. The testimony of Nazir Chinoy, the managing director of the Bank of Credit and Commerce International (BCCI) to the United States (US) Senate Committee investigating the corrupt activities of the bank following its collapse in 1991, revealed how the bank paid large sums of money in kickbacks to Nigerian officials for services rendered. Babangida also single handled the annulment of the June, 12 1993 Presidential elections in an attempt to cover his misdeeds and justify his continuous stay in power.

Although the Abacha regime claimed to have instituted machinery for prudence in governance, particularly with the setting up of the Petroleum Special Tax Fund (PTF) headed by Rtd. General Muhammadu Buhari which had recorded some successes in the area of infrastructure development, the regime was not immune from the syndrome of corruption. The death of General Abacha in 1998, revealed how deep the man and his associates have gone in to the ocean of corrupt activities. In fact, the global nature of graft in the country became glaring during that time. For example, French investigations of
bribes paid to government officials to ease the award of a gas plant construction in Nigeria revealed the global level of official graft in the country. The investigations led to the freezing of accounts containing about $100 million dollars (Ojukwu and Shopeju, 2010). In 2000, exactly two years after the death of General Abacha, a Swiss banking commission report indicted Swiss banks for failing to follow compliance process in allowing family and friends of the late General, access to accounts and depositing amounts totaling $600 million dollars into the accounts. In the same year, more than $1 billion dollars were found in various accounts across Europe (Ojukwu and Shopeju, 2010).

The story is not different under the current democratic dispensation. Although, there were increased hopes and rising expectations that the return to democratic rule in 1999 after a long period of Military administration will improve the well-being of the Nigerian people, but soon these expectations and hopes of Nigerians were turned into oblivion because of the seemingly unsatisfactory performances of Civilian rulers right from the time of Chief Olusegun Obasanjo up to the present administration of president Goodluck Jonathan. Chief Obasanjo re-started the crusade against corruption on the return to civil rule. In 2000, he established Independent Corrupt Practices Commission (ICPC) and later in 2003 he created the Economic and Financial Crimes Commission (EFCC).

Although the EFCC must be given some kudos for its recorded successes in prosecuting the likes of Tafa Balogun, Bode George and others, a long list of yet to be concluded or abandoned cases still abound. The cases against some former governors, James Ibori, Joshua Dariye, Aliyu Akwe Domia, Chimaroke Nnamani and Adamu Muazu etc. are still fresh in our memories. Also, the shoddily handling of the N40 billion cases against former speaker, Dimeji Bankole and his deputy Usman Bayero Nafada left much to be answered (Leadership June 6, 2011). Earlier on, Chief Obasanjo had been accused of using the EFCC as a political weapon to deal with his opponents while allowing many of his supporters or those of his party, the Peoples Democratic Party (PDP) to perpetuate corruption and go scot free.

The Halliburton scandal is one good example. Whereas the United States succeeded in prosecuting her culprit citizens in the scandal, in Nigeria the EFCC has lost the case in which high profile Nigerians were involved. Look at the case of power sector probe in the House of Representatives, those who were indicted in the probe became governors. The scandal that followed the investigation of the fuel subsidy fund leading to the arrest and detention of the Chairman of the House Committee on fuel subsidy Hon. Faruk Lawal is also glaring. Lawal who initially alleged to have come under severe pressure from the indicted Oil marketers, was later to be embroiled in the US$3million bribery scandal that exposed his committee’s report to public ridicule.

Lawal later admitted collecting $620,000 from Otedola. This marked the climax of the corruption regime in Nigeria where even those charged with the task of fighting the menace are not immune from the syndrome. Another case is that of the Police pension fund scam. There was the revelation that a Permanent Secretary in a Federal ministry who was involved in the scam was also caught with over N2billion cash in his possession. Only recently that the FCT High Court sitting in Abuja found Mr. John Yakubu Yusuf guilty of
embezzling over N38billion meant for the payment of retirees of the Nigerian Police Force. He was sentenced to two years imprisonment or an option of N500,000.00 fines, which he paid. But due to the general public condemnation of the judgement, the House of Representatives had on 31st January, 2013 ordered the EFCC to appeal the judgement (Vanguard Feb 2, 2013). Again there is the stupendous allegations of misappropriation of funds and abuse of office made against the Director General of the Securities and Exchange Commission (SEC), Anuma Oteh, which led to fiery exchanges and counter-accusations between Oteh and her accuser-Herman Hembe, the chairperson of the House of Representatives Capital Market and Institutions Committee that investigated the poor performance of the equities Market. (The Guardian April, 2012). It was on that note that the House demanded for the immediate removal of Oteh as DG of SEC. The refusal by the FG to remove Oteh made the House to award zero allocation to SEC in the 2013 budget.

CAUSES AND REMEDIES OF CORRUPTION IN NIGERIA

In identifying the factors that promoted corruption in Africa, Encarter (2005) has attributed the following practices to the flagrant corruption lingering in third world countries including Nigeria.

Culture or Cultural practices: Culture is something we learn through our social processes. It defines what we grow up to consider as immoral. Through the social processes we develop our values and beliefs. Becoming corrupt in third world countries is almost very easy because morality is relaxed in society and most of the time people struggle for survival without assistance from the State. An example of culture that encourages corruption is the “spraying” of money at parties or marriage and burial ceremonies. According to Bola (2009), the Nigerian culture is a fertile ground for corruption. Giving gifts to clients and others for services rendered, or, as a show of gratitude is normal in society. In traditional society, gift items were farm produce. Today, politicians now play some of the roles of clients and gift with money. Value system which has become part of the culture has a great influence on corruption in Nigeria such that society does not check the background of rich individuals.

Greed and ostentatious lifestyle: This factor is also influenced by culture. Our culture encourages greed and selfishness. People in high places are worshiped and not subjected to the normal due processes that is obtainable in other cultures. How you accumulate wealth is of no consequence. The wealthier you are the more honour is bestowed on you. Because our society is in love with ostentatious lifestyle, people delve into corrupt practices to feed the lifestyle and embrace a style of public sleaze and lack of decorum. The political environment in Nigeria is such that elites or wealthy citizens are above the law and can buy their way in or out of any situation. Wealthy citizens may resort to sleaze in order to gain power and protect their interest. Once a wealthy man comes up in society, he is instantly given a chair of fame and honour to the extent that chieftaincy titles await him where ever he goes. The churches and mosques hail him and always give him recognition and honour. They pray for him. The Machiavellian principle of the “end justifies the means” manifest itself in this part of the world. All these are common practices in Nigeria which are the root causes of corruption.
**Poor reward system:** Nigeria is one of the poorest paying countries in the world. This is a country where there is no man-hour value as economic reward. Also even the monthly meager salary is not even regular in some places thereby giving room for workers to make ends meet by compromising their duties to meet up with the exigencies of their daily obligation. The fear of not getting gratuity and pension on time after retirement makes some public servants to engage in corruption in an attempt to amass wealth and kept in bank accounts or acquires some property.

**Lack of strong institutions to deal with corruption issues:** The lukewarm attitude of the officers charged with enforcing the laws and brings probity has rather aided corruption. The legislature, judiciary, Police, law enforcement agents and other public officials sometime treat cases of corruption with *laissez-faire* and lackadaisical attitude especially if such offence involves highly placed and influential persons. All the investigations of corrupt practices in Nigeria, both public and private, as well as those by National Assembly and even the State Assemblies in most instances fizzle out. Some of the recent examples include the PTDF investigations, Senator Niagara’s scandals, Energy sector probe by the National Assembly, murder of Chief Bole Ige, and the ongoing scandal surrounding the Fuel subsidy probe etc. Even the EFCC and ICPC are not immune to the Nigerian syndrome because the two anti graft agencies have been severally accused of selective trials or been used to witch hunt political opponents while government supporters continue to loot. For example all the cases of corruption against some of the former State Governors are being frustrated by the authority. Nigeria’s general election use to be one of the most corrupt systems of election worldwide. Party officials, INEC officials and the police including the electorate are easy prey for compromise once they are ‘settled’ (Nwankwo, 2008).

**Lack of accountability and transparency:** If people are not required to account for their stewardship corruption will flourish. There is likelihood that their authority will have no limit. Nosa (2009) observes that in Nigeria some of the public corporations like Power Holding Company of Nigeria (PHCN) and the Nigeria National Petroleum Corporation (NNPC) have never published their audited accounts despite the fact that it is a duty they owe the citizens. The problem is that those who are supposed to enforce the requirement for such corporations to produce audited accounts are the same people whose hands are in the till. All government ministries and organizations lack a transparent system of administration. The biggest corruption deterrent is when civil servants, ministries and all senior management in government corporations know that they are under scrutiny. Many journalists have been detained in Nigeria for reporting the obvious. Nigeria does not belong to group of countries that recognize independent external institutions that investigate cases of corruption. Again, none implementation of budget by the government is a serious problem that encourages corruption and breach the principle of accountability.

**Trade Restrictions:** This is government induced sources of rent seeking corruption. The restrictions on importation of foreign automobiles are examples of how government officials and politicians can make quick money via rent seeking corruption.
**Government subsidies:** When government allocates scarce resources to individuals and firms using legal criteria other than the ability or willingness to pay, corruption is likely to be the result. Corruption can thrive under industrial policies that allow poorly targeted subsidies to be appropriated by firms or entrepreneurs for which they are not targeted. In Nigeria we have the example of the petroleum industry subsidy that has been lingering over the years and which has been a major source of corruption in the country. For instance, at the wake of the oil subsidy probe by the National Assembly, it was discovered that in 2011, the country paid subsidy on 59 million litres of petrol per day when the actual daily consumption was 35 million litres (Leadership April, 2011). Since the greatest obstacle to the development of Nigerian state is traceable to corruption, it is only on moral regeneration that we can find solution to it and such is imperative if the country is to make any meaningful progress in the 21st century. However, some of the measures necessary to convert corruption include:

**Social Transformation:** A total change in education of the public is a necessary factor in social transformation. As observed by Ojukwu and Shopeju (2010), there is need for reformation, orientation and re-orientation of the minds and hearts of Nigerians, for them to see that corruption is the enemy of development”. In this regard all schools should return to the teaching of the moral education to empower children with the spirit of stewardship, while adults live exemplary lives, reflecting truth, kindness, dignity of labour and integrity.

**Enforcement of Anticorruption Law:** It is very unfortunate that corruption has come to stay in this country because everywhere is infested with the menace. This is largely due to the fact that anti-corruption law is not often enforced. Here, we mean the law should be enforced to its fullest and without fear or favour. The ICPC and EFCC Acts have stipulated the types of punishments to be applied against those found guilty of corrupt practices. But sometimes because of legal restrictions, the anti graft agencies find it difficult to apply the law. The National Assembly should make a legislation empowering the EFCC to enforce appropriate punishments against the offenders. In addition, we should support the introduction of capital punishment in the fight against corruption in Nigeria.

According to the former EFCC Chairman, Mrs Farida Waziri the application of capital punishment will solve the problems of corruption in Nigeria. She stated that, if some twenty (20) high profile offenders are tried and sentenced to death, this will send shock waves to Nigerians and curb both the impunity and intolerable prevalence of corruption in Nigeria (Nwankwo, 2008 and Ayobami, 2011). Although some people disagreed with the former EFCC’s Boss giving the logic that informed a similar action in Ghana by its former ruler J. J. Rawlings. But given the fact that it is now globally established that Nigeria, the rich-poor country in Africa, is wasting its resources, the Rawlings’ solution to corruption could be a way out. The problem with the direct Rawlings solution is that it would involve a military coup, which is not what is being suggested here. But based on empirical evidences of how Ghana has benefitted from the Rawlings solution to corruption one can recommend it to Nigeria in a civilian form. Above all, the ongoing transformations
Improvement on the general condition of living: The improvement of the socio political and economic conditions of the people of Nigeria is another weapon against corruption in the society. There is every hope that the multiplying effects of this improvement will reduce the tendency of public servants to demand and take bribes and get involved in other corrupt practices. It will equally reduce the rate of poverty in the country that has for some time increased the rate of crime and social vices. To this end, we call on Nigerians to allow good people occupy position of authority particularly on election matters. This will enhance the process of good governance in the country. Because the prevalent rate of corruption in the country was a direct effect of the ineptitude of the leadership. This fact was reiterated by Rtd. Gen Muhammadu Buhari who observed that the corrupt, inept and insensitive leadership in the past years have been the source of immorality and impropriety in our society (Ojukwu and Shopeju, 2010).

CONCLUSION

To some people Corruption has become the commonest feature of life in Nigeria. From what we have discussed, this assertion is not far from truth. Evidences abound to show that, Nigeria is far from achieving success in the crusade against corruption despite the presence of the anti graft agencies like EFCC and ICPC in addition to the Nigeria Police. This is due to the prevalence of some practices that promote corruption in the country. The menace had continued to impact negatively on the country’s development and it has become a serious stumbling block in the process of nation building and entrenchment of virile democracy in Nigeria. Some of the adverse effects of corruption on social and economic development include: diversion of development resources for private gain; misallocation of talent; lost tax revenue; negative impact on quality of infrastructure and public services; and slowing of economic growth. To really address the problem of elite corruption in contemporary Nigerian society the issues of morality must be taken seriously. The prosperity of a country depends on the moral disposition of its people. Every society must be organized around moral principles as its foundation. These include the principles of honesty, integrity, altruism, and selfless service.

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This study investigated the effect of participation in Development Partnership in Higher Education (DELPHE) project on welfare status of rural women processors in Osun and Oyo states. Data were collected using structured questionnaire on respondents' socio-economic characteristic, participation in the project activities, constraints faced in their processing activities and welfare status. The study was on cooperative societies financing of agricultural enterprises in Mbaise Area of Imo State, Nigeria. The objectives include identification of sources of finance for the cooperative societies and types of agricultural enterprises financed, profitability of the enterprises and the members or loan beneficiaries performance in repayment of loans. Ten cooperative societies and eighty School National Open University of Nigeria. Course Title POL 324. Uploaded By nwangwuelijah. This unit therefore focuses on the circumstances which led to the Revolution, the process of the Revolution, as well as the uniqueness and impact of the event on the development of Iran as a third world country; bearing in mind that we accept the liberal scholars definition of Revolution as a sudden change in the location of political power, expressing itself in the radical transformation of the sovereignty, legitimacy and of the social order such transformations could not normally occur without violence, but if they did, they would though bloodless, be revolutions (Kamenka, 1974).