

TITLE PAGE

**AN ASSESSMENT OF THE VIABILITY OF ECONOMIC AND
FINANCIAL CRIMES COMMISSION (EFCC) IN
COMBINING CORRUPTION IN NIGERIA: IMPLICATIONS
FOR IMPROVEMENT.**

BY

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APPROVAL PAGE

This research work been approved having met the requirement of the department of public administration in the faculty of management sciences, for the award of Bachelor of Science (B.Sc.) Degree in Public Administration.

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DEDICATION

I dedicate this research work to Almighty Allah, to my loving irreplaceable mother Late Hajiya Aisha Saidu Danrimi (May Allah grant her paradise, amen) and also to my step mother Hajiya Amina Haruna and to my father Alhaji Isa Korau whose care and love I cannot forget.

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ABSTRACT

Despite the pervasive corruption in Nigeria, which led to the underdevelopment of its institutions and economy. There still some impediments on its effective administration and tackling of these menace. Which the economic and financial crimes commission (EFCC) is established to tackle it. The research work attempt to examine the viability of economic and financial crimes commission in combating corruption in Nigeria and implications for improvement as its scope, the research work was prompted by some major problems affecting economic and financial crimes commission in Nigeria such as poor administration corruption, political interference, etc, the objective is to evaluate the viability of economic and financial crimes commission on the elimination of corruption in Nigeria, identify significant measures taken by the economic and financial crimes commission in combating corruption in Nigeria and implication for improvement. The study employed the survey method and data was obtained from primary source using questions, the analyses were based on simple percentages and the hypothesis were analyzed using chi-square, the findings revealed that the activities of economic and

financial crimes commission (EFCC) have significantly reduce the rate of corruption in Nigeria. The study concluded that corruption will be reduced if economic and financial crimes commission is made effectively and efficiently in its activities. The study recommended that the economic and financial crimes commission from the executive, promptly prosecution of perpetrator of corrupt practices, adequate finding, independence of the judiciary should be available in addressing the issue of corruption in Nigeria.

CHAPTER ONE

1.1 Background to the Study

Corruption is one of the oldest and most perplexing phenomenon that exist in every human society. It is the most dangerous social ills of any society. This is because, corruption like a deadly virus, attacks the vital structures that make for society's progressive functioning thus putting its very existences into serious peril. It will take a novice to deny that corruption is by far the greatest problem of governance in Nigeria. Hardly a day passes by in Nigeria without the subject being discussed as the greatest obstacle to the socio-economic development. Between 1980 and 2005, Nigeria almost became a pariah nation in the global community. Many nations, especially among the most highly industrialized ones, tried to sever socio-economic, financial, cultural and political ties with Nigeria. Some of them even treated some Nigerians in their domains with sheer contempt and gross disrespect as well as high suspicion. Their common expressed reason is not far-fetched, it is corruption.

Corruption in all its forms has gone deep into the socio-economic, administrative, political, religious, cultural and educational fabrics of

our nation. It is not uncommon to find a policeman extorting money from motorists on the high ways, management of financial institutions manipulating their balance sheets, some administrative staff of our higher institutions collecting tip-offs from desperate admission seekers, politicians looting government treasury, student's involvement in examination malpractices, rigging of elections, giving 10% commission on public contractors etc. In fact, corruption has been institutionalized in Nigeria.

Since 1995 the Transparency International (IT) a global anti-corruption body started its rating of the most corrupt countries, Nigeria has regularly been rated among the most corrupt countries (1997 and 2000) or the second most corrupt nation (1999, 2001, 2002, 2003 and 2004) on the earth. However, with the establishment of the domestic anti-graft bodies like E.F.C.C and I.C.P.C, Nigeria's ranking has consistently improve since 2006 where Nigeria was ranked 153rd out of 180 countries, ranking 147th out of 180 countries sampled in 2007, 121st out of 180 countries in 2008, 130th out of 180 countries sampled in 2009, 134th out of 178 nations in 2010, 143rd out of 183 nation in 2011, 139th out of 176 countries in 2012, 144th out of

175 countries in 2013 and the latest ranking 136th out of 175 countries surveyed. This means that corruption is a major threat facing humanity; corruption destroys lives and communities, and undermines countries and their institutions. It generates popular anger that threatens to further destabilize societies and exacerbate violent conflicts.

Waziri (2009) lamented that "the preponderances of these crimes have negative consequences on Nigeria, such as decrease in foreign direct investment (FDI), tarnishing of Nigeria's national image and the collapse of our power and industrial sectors. These crimes reduce the availability of public resources to finance the implementation of development policies.

The late Former Minister of Information and Communication Prof. Dora Akunyili during President Obasanjo regime lamented the Nigerian situation when she said; "pervasive corruption is the bane of our national identity. It was fed for a long time by past government that paid lip service to the fight against it. Because of our reputation as a corrupt country, that Nigerian state has become a liability to its

citizens abroad. So we need to rebrand because the current brand as corrupt state is hard to sell.

Against this backdrop, successive governments since the regime of the military government of General Murtala Muhammad and the civilian administration of Chief Olusegun Obasanjo (1999-2007), have set up an impressive array of anti-graft institution such as War Against Indiscipline, National Committee on 419, I.C.P.C and latest and most prominent among them is the E.F.C.C

The economic and financial crimes commission (EFCC) was established by an act of parliament in 2003 under the administration of the former Nigerian President Olusegun Obasanjo with the responsibility for the enforcement of all economic and financial crimes laws, among other things. Since its inception, the commission has been discharging its constitutional mandates of investigating and prosecuting any corrupt persons. That commits any corrupt activities that fall in the circle of economic and financial crimes like cyber-crimes, money laundering, phone exchange, frauds, bribery etc. It does this by enforcing the following laws; the Anti-money Laundering

Act 1995, the Advance Fee Frauds and Other Related Offences Act 2006, the Failed Banks (Recovery of Debts) and Financial Malpractices in Banks Act 1994; the Miscellaneous Offences Act and so on.

Nigeria's dream of becoming one of the world twenty (20) biggest economies by 2020 will remain a pipedream unless corruption is addressed. Nigeria has enough human and natural resources to sustain that dream, but ambitious benchmark can only be attained if this country manages to tame corruption.

1.2 Statement of the problem.

Like any household name, "corruption" has been a cancer-worm and an inimical issue that has eaten deep into Nigeria fabrics. This seemly problem that been experienced over the years and still in existence today has really been a cub in the wheel of progress of the nation, thereby reproducing itself in all other facets around all sectors of the nation.

Bearing this in mind and the various "indelible ugly marks", this evil has left the country with reproducing all sort of bad offspring like poverty, economic and financial crimes, unemployment, low standard

of living and many more vices, effort has been made by government to establish some institutions and important among them is the Economic and Financial Crimes Commission (EFCC) to carryout laudable functions in order to kick this "evil" from our nation, the E.F.C.C has done a lot in investigating all financial crimes ranging from advance fee frauds, money laundering, counterfeiting etc. co-coordinating and enforcing all economic and financial crimes, adopt measures to identify, trace, freeze, confiscate proceeds derived from related offences, examine and investigate all reported cases of such crimes and even trial victims and if convicted enforce appropriate measure on such person or body in order to set out country free from corruption.

Despite these a whole lot of activities and efforts made by the commission in ensuring to set the country free of corruption and all its facets, what seems still inherent in the society are cases of public embezzlement, bribery, money laundering issues by top government officials and politicians, high level of poverty, massive rigging of election results, internet frauds, political crises and many more. Why these products of corruption and corruption itself are still in existence

in our nation, in spite of the numerous effort of the commission is the problems and some ways of tackling it this project tries to look.

1.3 Research Questions

- To what extent does the objective of Economic and Financial Crimes Commission (EFCC) help in combating corruption in Nigeria?
- To what degree has Economic and Financial Crimes Commission (EFCC) so far reduced the rate of corruption in Nigeria?
- To what degree does corruption affect the commission while carrying out its statutory role?
- To what degree of proportion does Economic and Financial Crimes Commission (EFCC) is more effective in fighting corruption?

1.4 Objectives of the study

- The major objective of the study is to critically assess the viability of economic and financial crimes commission in combating corruption in Nigeria between 2004 to 2014.

- To determine the extent to which the economic and financial crimes commission reduced the rate of corruption in Nigeria.
- To measure the extent at which corruption affect the commission while carrying out its statutory role.

1.5 Hypothesis

The hypothesis postulated in this research states that;

- The activities of Economic and Financial Crimes Commission (EFCC) have significantly reduced the rate of corruption in Nigeria.
- When carrying out its statutory role, there is no significant effect of corruption on the commission.
- The activities of Economic and Financial Crimes Commission (EFCC) have not reduced the rate of corruption in Nigeria.

1.6 Significance of the study

Researchers and general administrations are expected to benefit from this study as it adopts a pattern of presentation of facts that may provide the need impetus for further research on the topic or other related ones.

Also, it will serve as a source of material to practitioners in both private and public organization as a means of making a complete raid on institutionalized or corporate economic and financial crimes.

This work is expected to contribute towards tackling corruption which has been seen as a major problem of Nigeria and outline measures in which Economic and Financial Crimes Commission can adapt.

Finally, the recommendations made should serve as a means of enlightening the policy makers and general public about the causes and evil of corruption in our society thereby helping to build an economic system or come out with a policy devoid of crimes.

1.7 Scope and limitations of the study

The scope of the study will focus on the viability of Economic and Financial Crimes Commission (EFCC) in combating corruption in Nigeria an implication for improvement, with more emphasis on public sector. The reason for this study is to have a critical analysis of the commission as a perceived number one anti-corruption fighter in Nigeria.

This research is committed for the period of eleven (12) years (2003-2014) and was limited to the headquarter office in the Federal Capital Territory (F.C.T) Abuja. The reason for choosing this time frame is to have a proper assessment of the commission and because of high rate of corrupts practices that were experienced during the period.

Of course, some factors really serve as hindrance to the research on the basis of sourcing materials. Since some materials are not accessible because of the confidentiality of the information and fear of being quoted.

1.8 Definition of Terms

The following are the key terms that will be used most often in this work. Therefore, it is very necessary to defined them;

1. Corruption - Operationally, corruption means action that is perceived to be contrary to public opinion, against the law and against the public interest.
2. Commission - Economic and Financial Crimes Commission (E.F.C.C).
3. Economic crime - The Economic and Financial Crimes Commission Act of 2004 defines economic crime as that non-

violent criminal and illicit committed with the objectives of earning wealth, illegally either individually or in a group thereby violating existing legislation governing the economic activity of government and its administration.

4. Financial crime - financial crime as defined by the Economic and Financial Crimes Commission Act of 2004 is any conduct as malpractices or a criminal act, which is detrimental to the interest or development of the financial sector of the economy which are prohibited and are punishable by laws of the nation.
5. Crime – Ogunsakin, A (2006) defined crime as any conducts acts or omission prohibited by law and backed by punishment or punitive sanctions. This work however, sees it to mean any deviant and as offence by any societal or legal definition punishable by such authority.
6. Cyber-crime - It is unlawful acts of using the computer as tool or target or both. Those acts are engaged through network of computers (internet) with different technologies that operate beyond the traditional territorial boundaries (cyberspace).

7. Money laundering - money laundering (prohibition) Act 2004, defined it as a process of passing (or transferring) illegal acquired money through a legitimate business or bank account in order to disguise its illegal origins. It is used in this work to mean the process of criminal activities, by concealing their true origin and ownership and introducing them into the stream of legitimate commerce and finance.

1.9 Scheme of the chapters

The study is divided into five chapters, chapter one is an introductory one and encompasses the background to the study, statement of the problem, research questions, objectives of the study, hypothesis of the study, significance of the study, scope and limitations of the study and definition of terms. The second chapter is dedicated to the review of literature while in chapter three research methodology will be discussed, which comprises introduction, research design, population of the study, sampling technique and size, source of data, administration of questionnaire, method of data analysis, and hypothesis testing method.

While chapter four will covers data presentation and analysis.
Chapter five discusses the summary, conclusion and
recommendations.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter is all about literature review and the theoretical framework. It considers the concepts of corruption as explained by various authorities or scholars. It reviews the concept of corruption in Nigeria and goes ahead to look at the perceived causes, effects and various forms of corruption in Nigeria as provided by the economic and financial crimes commission. The research also employed the theoretical for the study using observational learning theory to analyze the work for achieving the most needed result of combating corruption in Nigeria.

2.2 Literature Review

Corruption has remained the key obstacle to our national development. For how else can one begin to explain the fact that our infrastructure, especially our roads and other transportation networks, our educational institutions and our hospitals, among others have not

benefited more appreciably from the large revenue that this country has earned from its export of crude oil.

If the truth must be told, corruption now afflicts virtually all parts of the Nigerian society. It has eaten deep into our value system and is now even threatening to spread to our culture. Then, if this is the case, what do we understand corruption to mean?

2.2.1 What is Corruption?

Just like any other social issues, corruption has bewildering definitions, depending on how one perceives it. This means that there is no single comprehensive and universally acceptable definition of corruption as a concept. Scholars and practitioners advanced different definitions of the concepts.

Osoba (2000:472) sees corruption as “any form of anti social behaviour by an individual or social group which confers unjust or fraudulent benefit on its perpetrator and is inconsistent with the established legal norms and prescribed moral ethics of the land. The consequence of such anti-social behaviour could lead to the

government not being able to effectively and efficiently discharge its constitutional functions, like meeting the basic needs of the masses”.

Idris (2007:72:78) espouses the view of Otite (1986) who defines corruption as “the perversion of integrity or state of affairs through bribery, favours or moral depravity, when at least two parties have interested to change the structure or process of society or the behaviour of functionaries in order to provide dishonest, unfaithful or defiled situation then corruption has taken place”. It therefore, involves the injection of additional but improper transactions aimed at changing the normal course of events and altering judgments and positions of events.

Adagba (2007) defines corruption as “an act which deviates from the rules of conduct governing the action of someone in position of public authority because of private regarding motive such as wealth, power or status. It is instructive to note that corruption is not only committed by those in position of public or authority as this definition seems to suggest corruption is pervasive both in public and private life situations.

Considering the entire above definitions, one could deduce the corruption is an abuse of discretion and public office for private gain, and that its attendant outcomes stifle socio-economic development.

2.2.2 Forms of Corruption

The following are the various forms of corruption as provided by the economic and financial crimes commission (EFCC) at the National Economic Crime Seminar held in Abuja, 2005.

- i. Bribery
- ii. Embezzlement
- iii. Offering or receiver improper gifts
- iv. Tax erosion
- v. Theft
- vi. Forgery
- vii. Prostitution
- viii. Financial crime
- ix. Economic crime
- x. Influence peddling
- xi. Fraud
- xii. Malpractices

Economic and financial crimes are major kinds of corrupt practices very popular in the contemporary Nigeria. Sections 6(b) of economic and financial crimes commission, establishment act, 2004 provide that:

“The investigation of all financial crimes including advance fee fraud, money laundering, counterfeiting, illegal charge transfers, future market fraud, fraudulent encashment of negotiable instruments, computer credit card fraud, contract scam etc.”.

Money laundering is a pervasive threatening to the Nigerian economy. Money laundering has been linked a host of predicate offences as provided under money laundering (prohibition) Act, 2004, section 14 subsection (1) (a) and (b).

“Converts or transfers resources properties derived directly or indirectly from illicit traffic in narcotic drugs and psychotropic substances or any other crimes or illegal act, with the aim of either concealing or disguising the illicit origin of the resources or property or aiding any person involved in the illicit in narcotic drug or psychotropic substances... or collaborates in concealing or disguising

the genuine nature, origin, location, disposition, movement or ownership of the resources property or right there to...”

Money laundering is in fact considered to be the world largest business after foreign exchange and petroleum. The former state governor who are being tried mostly for money laundering and corruption include former governor James Ibo, of Delta State, Chimaroke Nnaman of Enugu State, Attahiru Bafarawa of Sokoto State, Ayodele Fayose of Ekiti State, Saminu Turaki of Jigawa State, Joshua Dariye of Plateau State, Boni Haruna of Adamawa State and others. The parade suspects also include former members of the federal executive council. They are former aviation minister, Femi Fani Kayode, Professor Babalola Broishafe, Former Minister of Aviation Princes Stella Oduah involvement in the 255 million naira bullet proof cars scam, chairman of the task force on pension reform, Abdurashed Maina for allegation of fraud, theft and corruption to the tune of 195 billion naira and other key functionaries.

2.2.3 Perceived Causes of Corruption in Nigeria

Nigeria economy is the second largest economy in Africa; it is bigger than other fourteen countries within the West African sub

region put together, with a population of over 160 million people accounting for nearly one quarter of the population of sub Saharan Africa. Its oil revenue accounts for 90 percent of the foreign exchange earnings, in addition to large untapped potentials of solid minerals, agriculture and tourism

But despite all these, seven out of ten Nigerian live below one dollar per day and Nigeria's basic indicator place it among the twenty poorest countries in the world. There is no arguing the fact that in Nigeria, corruption has lived with the people. And corruption hurts the poor disproportionately when funds intended for development are diverted by those whom the people look up to, to deliver the dividends of democracy, thereby undermining government ability to provide basic services, feeding inequality, injustice and discouraging foreign investment and aid.

Waziri (2010) posited that poor leadership, poor reward system, insatiable insist for lust luxury and waste, veneration of illicit, military intervention, lack of respect for rule of law, sacrifice of competence for mediocrity, sycophancy and cronyism are key disconnecting factors responsible for corruption in Nigeria. Olaniyan

(2002) posited that poverty, job insecurity and poor sanction system are clear indication why many decide to settle for corruption.

While these might be true, other perceived causes of corruption in Nigerian society include greed and avarice, the system of governance, economic deregulation and privatization policy, ethnic and socio cultural practices and poor law enforcement system. Some of these perceived causes will be discussed below:

(1) Poverty:

This is one of the often pointed preconditions for corruption. Poverty is a condition of lack of need, and is more prevalent in backward nations like Nigeria. The poverty level in Nigeria is undoubtedly high, close to 75 percent (UNDP 20014). The poverty level in Nigeria during recent years is decreasing but may prompt some unemployed ones to involve in financial crimes like advance fee fraud (419), there is no empirical evidence to prove that poverty is necessarily a cause for all forms of corruption practices. The truth still remain that “an idle mind is the devils workshop”. Also, the fears of remaining in a perpetual poverty push someone to scoop public funds for personal use.

(2) Greed and Variance:

It would be plausible to ask oneself, are those top public officials (such as Bode George, Jame Ibori, Saminu Turaki, Tafawa Balogun, Iyabo Obasanjo-Bello and others) involving in the looting of public treasury really poor? Certainly not. Hence, our resolves that sheer greed and crave for ostentations life style are cause of the prevalent financial crime and corruption in Nigeria. How should we describe the avaricious attitude of the former chairman of the Nigeria port authority of the former chairman of the Nigeria port authority and chieftaincy of the ruling party, people democratic party (PDP) who allegedly steeled 85 billion naira from the Nigeria Port Authority?

(3) Poor Reward System

The transparency international has documented the possible impact of a poor reward system on the level and extent of corruption in any society. In Nigeria, for instance there is a wide gap between the overall remuneration of a graduate working in bank (private-sector) and that of same caliber of graduate in a ministry (public sector). The former is paid for higher than the

latter. Along this line, the public sector remuneration is a main source of corruption. Particularly, given the low wages of public servants, law enforcement and judicial officers have little or no safety value against corruption. Thus low wages lead to low morale, lack of participation, declining in productivity. All these culminating in gross corrupt.

(4) The System of Governance

There is an understanding that where the system is dictatorial, unitary and unaccountable to the voice (i.e. the civil society) financial crime is most likely to soar astronomically. The reported cases of unaccountability of the proceed of oil sales by Nigeria during the guft war in early 1990s (under Babangida's regime) and other alleged corrupt practices under various military regimes in Nigeria are cases in point.

The civilian administration in Nigeria are not free from corruption either under the second republic (1978-83), the politicians were also accused of gross administrative and financial misconducts. The eight year rule of former president Obasanjo (1999-2007) was also bedeviled by corruption such as the illegal diversion of N360

billion from the Nigerian national petroleum cooperation (NNPC) under Jackson Obaseki. Even large scale corruption has also been exposed under late Yar'adua administration e.g. the case of former minister of health, Professor (Mrs.) Adenike Grange who was alleged to have supervised the embezzlement of the ministry's unspent three hundred million naira among other and during the former president Goodluck Ebele Jonathan administration pension scandal and Nigeria National Petroleum Corporation corruption scandal of 20 billion US dollars by Minister of petroleum Mrs. Diezani Alison Madueke and others.

(5) Ethnic and socio-cultural practices

One of the declaration of the 11th international anti-corruption conference held in Seoul, Republic of Korea, was that corruption is facilitated or encouraged among other things, by certain specific cultural values. In Nigeria, such practices include polygamous and extended family system, ostentations marriage and naming ceremonies and other facilities. They exert pressure on the individual to be corruption in many ways in order to satisfy other or boost one's ego.

2.2.4 The Perceived Effects of Corruption on Nigerian Economy

In Nigeria, corruption has hampered national, social, political and economic development. It is indeed a matter of regret that a national that took-off in prosperity in the 1960s and the 1970s suffered an avoidable disconnect and squandered its huge resources and potentials. Overnight, the groundnut pyramids in the north, palm and coca estates in the south disappeared. It is on record that Malaysia got its first palm seedlings from Nigeria in the early 1960s. Today, Malaysia export palm oil to many countries including Nigeria. Our national are rooted in the fine traditions of humility, honesty and senseless desire for self aggrandizement, wealth accumulation, greed, political manipulation among others.

Corruption exacerbates poverty in that it effectively transfers resources from state coffers to the few rich and powerful. However, it is not confined to the rich and powerful, but corrupt licensing officers, immigration and customs officials, police officers, army officer can inflict untold damage to an economy and society. A corrupt bureaucracy can ruin the integrity of a nation, retard national development and impede service delivery.

Corruption retard development in Nigeria because it lead to loss of government revenue and also leads to slow down in the development of essential services. Infact corruption is by far the greatest bane of our national, political and economic development. Corruption also distorts factor prices, to the extent that those at the receiving end are rewarded for little or no work done and the cost of projects turns our higher than it would be. Corruption distorts priorities in that those who are corrupted tend to give priority to development projects of little or no national benefits.

Idris (2007:73) quotes the view of African Diaspora initiative that the effects of corruption are diverse and excruciating.

“In the political realm, it undermines democracy and the legitimacy of government by subverting formal processes. In so doing, it reduces seriously the trust and confidence of people in their institutions. Corruption in elections and in legislative bodies reduces accountability and representation in policy making. Corruption in public administration results in uneven provision of services. It undermines economic development in a variety of ways of creating distortions, inefficiencies and diverting resources”.

Corruption is one of the greatest challenges in Nigeria today. It undermines good governance, fundamentally distorts public policy, leads to misallocation of resources, and hinders private sector development. With corruption good governance disappears, security is endangered and society is threatened and ultimately destroyed. It can circumvent the will of people and undermine the rule of law. It is enemy number one of law and order and good governance.

Fighting corruption and other economic crimes is the most important issues to be addressed in Nigeria today. This is because every person pays the cost of corruption directly or indirectly. That bad roads that has caused many accident resulting in many deaths, hospital without drugs and medical facilities, dilapidated schools without books and teaching aids, all of which sum together are been expanded by the cost of corruption.

2.3 Theoretical Framework

Bandura's observational learning theory will be the theoretical frame to be use to analyze the topic of this research project.

According to Bandura (1986) much of what we learn is obtained by observing other, and that this is much more efficient than learning through direct experience because it spares us countless responses that might be followed by punishment of any kind. The people whose behaviour is observed are referred to as models. Learning through modeling involves cognitive processes and is not based simply on imitation since the learners add and subtracts from the observed behavior and generalizes from one observation to another. Certain factors determine whether we are going to learn from a model in a given situation or not. One of the key moderator variables is the characteristics of the model, we are more likely to model powerful people than inept ones, high status rather those of low status, and so forth.

A second moderator variable concerns the characteristic of the observer. People of low status, education, or power are more likely to model than people high on these attributes. As third factor refers to the consequences of the observed behavior being on the model of the person greatly values the behavior being observed, there is a greater likelihood that it will be modeled. But even of more crucial

importance for the research is the impact on learning when a model is punished for a given behaviour, observers learn to refrain from modeling a behavior that produces severe punishment to the model. For example, a person who sees another being punished for corruption might not want to receive the same punishment before deciding to refrain from this activity.

Finally, Bandura identified four main processes that are crucial for observational learning, attention, retention/representation, behavioral production, and motivation. Factors that regulate attention include the frequency with which we associate with people, and whether or not we are attracted to them. Second, we must be able to make some mental presentation of what we have witnessed in memory. Behavioural production involves the process of converting the mental presentation into appropriate action. Lastly, observational learning is most effective when observers are motivated to enact the modeled behaviour. Your motivation may depend on whether you encounter a situation in which you believe that the response is likely to lead to favorable consequences for you.

The relevance of this theory to the study begin with the basic processes, it is obvious that many Nigerians see cases of corruption everywhere. Many of the kickbacks received by top officials go through intermediaries, some of who are subordinates of these officials. People who are hitherto living from hand to mouth often begin to build houses and are commonly seen driving around in flashy cars shortly after being appointed to lucrative positions that grant them access to money or influence. Therefore, attending to the behaviour of the model is not problem here. It is also certain that these people are able remember the corrupt activities that they have observed.

It is not difficult to see the motivation in modeling the corrupt practices that have been attended to retain and with which these people have an ample capacity to reproduce. Suffice it to say at this juncture that there is the obvious need to take care of the several demands of the immediate and extended family. There is also the factor of sampling aspiring to the like other big shots and generally get societal recognition through the award of traditional titles and both self aggrandizing projects. But even more fundamental than

these factors, we believe is the basic insecurity from not knowing whether there would be any other opportunity to place one in a situation where worrying about basic problems such as feeding the family or fulfilling other basic obligations would no longer be a problem.

The second important issue about observational learning involves the factors that determine whether or not a particular behaviour will be modeled. We indicated earlier that one of the key determinants relates to the consequences to the model for engaging in a specific behaviour. The question one may ask is, “what typically happen to people who engage in corruption in Nigeria?”

2.4 Overview of Economic and Financial Crimes Commission

The need to curb the trend of corruption and lack of accountability by those occupying positions of authority in Nigeria necessitated the establishment of E.F.C.C. in 2003 by president Olusegun Obasanjo. This patriotic move became imperative in response to pressure from the international community which name Nigeria as one of the notorious 23 countries that did not cooperate with the fight against money laundering. The government later

promulgated the EFCC Act 2004 to give legal backing to the watchdog agency. Ribadu (2006) noted that Nigeria's target with regard to financial accountability and mismanagement of common wealth is zero tolerance for corruption. This EFCC hoped to actualize through diverse strategies, viz;

- Promulgation of laws against graft-independent corrupt practices and (other related offences) commission (ICPC) Act, Economic and Financial Crimes Commission (EFCC) Act, Money laundering (prohibition) Act 2004.
- Strengthening of anti corruption and other economic crimes institutions for effective law enforcement
- Prosecution and conviction of high ranking administration officials
- Tracing, seizing and confiscation of all proceeds of crime
- Institution of the due process mechanism in public sector procurement

Through these strategies, the commission will tend to achieve an economy with zero tolerance of corruption and other vices.

2.5 Establishment of the EFCC

Prior to the establishment of the economic and financial crimes commission (EFCC), the multi-lateral institutions and foreign governments, whose nationals has fallen victims to the activities of fraudsters in Nigeria, were at the verge of slamming economic sanctions on Nigeria at the early stage of the Obasanjo's administration. This resulted in Nigerians being treated with contempt in abroad. Nigerian were intimidated due to vast amount of corruption happening in their country by immigration officials of foreign countries.

The economic and financial crimes commission was established in 2003 by an act of the national assembly which was amended in 2004. The creation of the commission was borne mainly by the determination of the federal government to reshape the Nigerian economic environment by enforcing all economic and financial laws. The EFCC was established in pursuant to these objectives, as the financial watchdog of the entire nation with the mandate to cleanse the system.

Since its inception, the economic and financial crimes commission, no doubt it has been constitutionally empowered to prevent, investigate, prosecute and penalize economic and financial, and is charged with responsibility of enforcing the provisions of other laws and regulations relating to economic and financial crimes. Also, the commission is the designated financial intelligence unit in Nigeria, which is charged with the responsibility of coordinating the various institutions involved in the fight against money laundering and enforcement of all laws dealing with economic and financial crimes in Nigeria. The commission also deals with laws and regulations of economic and financial crimes which are:-

- a. The Money Laundering Act, 2004.
- b. The Advance Fee Fraud and Other Fraud Related Offences Act, 2006.
- c. The Failed Banks and Financial Malpractice in Bank Act, 1994.
- d. The Banks and Other Financial Institutions Act, 1991.
- e. The Miscellaneous Offences Act

It is therefore clear that the commission is intended to be the coordinating agency for Nigeria's national economic and financial crimes. By so doing, the commission has been able to arrest many corrupt persons and corporations (even multinationals are not exclusive). These arrests have culminated in a sizeable number of prosecutions as well as convictions. Actually, the present combat by the commission against corruption and its perpetrations, no matter how highly placed they seem to be in the society.

The motto of the commission is "No one is above the law" and presently chaired by Ibrahim Lamorde.

The commission has its headquarters in Abuja, the Federal Capital Territory of Nigeria, while other operational offices are found in Lagos, Kano, Port Harcourt, Gombe and Enugu.

2.6 Objectives and Structure of the EFCC

The Nigerian government under the former president Olusegun Obasanjo primarily aimed at stamping out the incidence of corruption, especially economy and financial crimes, out of Nigeria. When establishing the anti-graft called Economic and Financial

Crimes Commission, the mission statement of the commission has it that;

The EFCC (1) curb the menace of the corruption the constitutes the cog in the wheel of progress; (2) protect national and foreign investment in the country; (3) imbibe the spirit of hard work in the citizenry and discourage ill gotten wealth; (4) identify illegally acquired wealth and confiscate it; (5) build an upright workforce in both public and private sectors of the economy; and (6) contribute to the global war against financial crimes. (source: Official website of the EFCC).

To carry out this mission as effectively as possible, the following objectives are highlighted for the commission;

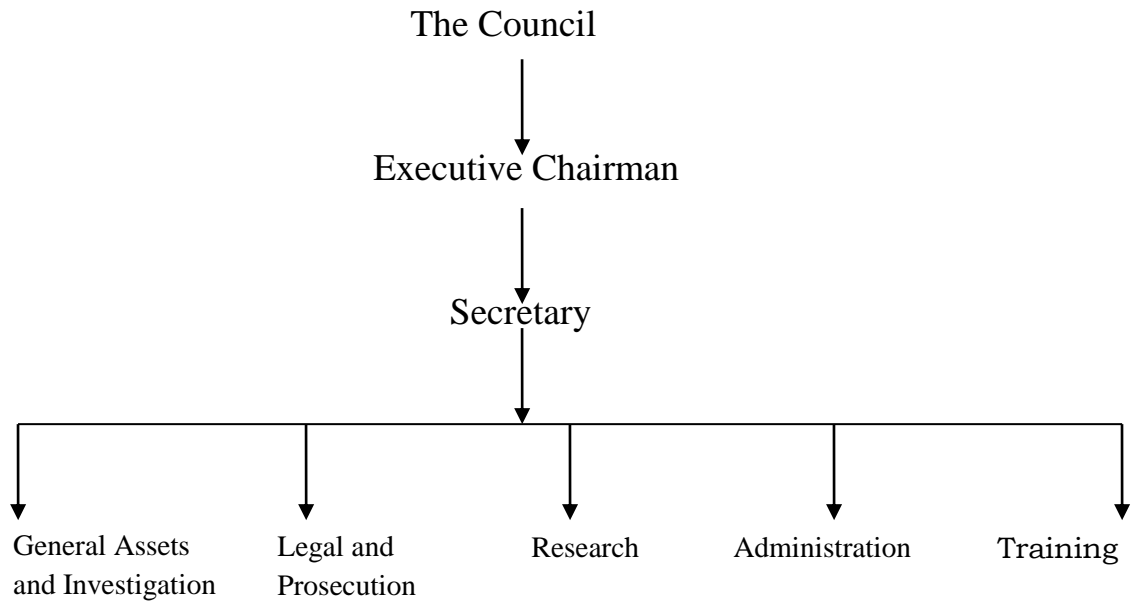
- To battle advance fee fraud (419)
- To tackles bank frauds
- To combat fraud in the petroleum sector;
- To sanitize the business environment;
- To promote Nigeria's image
- To fight oil pipeline vandalization; and

- To stem out money laundering

Also the organizational structure of the commission is a rather complex one. The commission is headed by a chairman as the chief executive and accounting officer of the commission who could be “a serving or retired member of any government security or law enforcement agency not below the rank of assistant commissioner of police or equivalent; and possess not less than 15 years cognate experience” as provided in section 2(1) a i, ii and iii of the establishment Act, 2004. He has a chief of staff and two (2) special assistants to directly assist him, while the commission secretary serves as the link between the chairman and other units of the commission and also head of administration.

There are also a representative each from the following federal ministries; Finance, Foreign Affairs, Justice, the chairman National Drugs Law Enforcement Agency or his representative, the Director General of the National Intelligence Agency or his representative; the Governor of the Central Bank of Nigeria or his representative; the Registrar-General of the Corporate Affairs Commission or his representative; the Director-General, Securities and Exchange

Commission or his representative; the Managing Director, Nigeria Deposit Insurance Corporation or his representative; the Commissioner for Insurance or his representative; the Chairman, Nigeria Communication Commission or his representative; the Comptroller-General, Nigeria customs service or his representative; the Comptroller-General, Nigeria Immigration Services or his representative; the Inspector General of Police or his representative; Four eminent Nigeria's with cognate experience in any of the following, that is, finance, banking, law or accounting; and the secretary of the commission who shall be the head of administration constituted the council as provided in section 2(1) (a)-(p) of the establishment act, 2004. The commission structure of the economic and financial crimes commission is presented as follows;



Source: Media and Publicity Department, EFCC, Abuja

2.7 Powers, Functions, Department and Units of the EFCC

The economic and financial crimes commission (establishment) Act, 2004 states the powers of the commission as follows;

- a. To cause investigations to be conducted as to whether any persons corporate body or organization has committed any offence under this act or other law relating to economic and financial crimes; and

- b. To cause investigations to be conducted into the properties of any person if it appears to the commission that the person's life style and extent of the properties are not justified by his source of income.

The general functions of the commission as provided in section (6) of the establishment Act, 2004 are as follows;

The commission shall be responsible for:

- a. The enforcement and the due administration of the provisions of this act;
- b. The investigation of all financial crimes including advance fee fraud, money laundering, counterfeiting, illegal charge transfers, future market fraud, fraudulent encashment of negotiable instruments, computer credit card fraud, contract scam, etc;
- c. The co-ordination and enforcement of all economic and financial crimes laws and enforcement functions conferred on any other person or authority;
- d. The adoption of measures to identify, trace, freeze, confiscate or seize proceeds derived from terrorist activities, economic

and financial crime related offences or the proprieties the value of which corresponds to such proceeds;

- e. The adoption of measures to eradicate the commission of economic and financial crimes;
- f. The adoption of measure which include coordinated, preventive and regulatory actions, introduction and maintenance of investigative and control techniques on the prevention of economic and financial related crimes;
- g. The facilitation of rapid exchange of scientific and technical information and the conduct of joint operations geared towards the eradication of economic and financial crimes;
- h. The examination and investigation of all reported cases of economic and financial crimes with a view to identifying individuals, corporate bodies or groups involved;
- i. The determination of the extent of financial loss and such other losses by government, private individuals or organizations;

- j. Collaborating with government bodies both within and outside Nigeria carrying on functions wholly or in part analogous with those of the commission concerning
- (i) The identification, determination of the where about and activities of persons suspected of being involved in economic and financial crimes;
 - (ii) The movement of proceeds or properties derived from the commission of economic and financial other related crimes
 - (iii) The exchange of personnel or other experts
 - (iv) The establishment and maintenance of a system for monitoring international economic and financial crimes in order to identify suspicious transactions and persons involved,
 - (v) Maintaining data, statistics, records and reports on persons, organizations, proceeds, properties, documents or other items or assets involved in economic and financial crimes

- (vi) Undertaking research and similar works with a view to determining the manifestation, extent, magnitude and effects of economic and financial crimes and advising government on appropriate intervention measures for combating same;
- k. Dealing with matter connected with extradition, deportation and mutual legal or other assistance between Nigeria and any other country involving economic and financial crimes;
- L. The collection of all reports relating to suspicious financial transaction, analyze and disseminate to all relevant government agencies;
- M. Taking charge of supervising, controlling, coordinating all the responsibilities, functions and activities relating to the current investigation and prosecution of all offences connected with or relating to economic and financial crimes;
- N. The coordination of all existing, economic and financial crimes investigating units in Nigeria;
- O. Maintaining a liaison with the Office of the Attorney-General of the Federation, the Nigeria Customs Service, the

Immigration and Prison Service Board, the Central Bank of Nigeria, the Nigerian Deposit Insurance Corporation, the National Drugs Law Enforcement Agency, all government security and law enforcement agencies and such other provisory institutions involved in the eradication of economic.

Also the commission has different eleven (11)units or departments that function complementarily to assisting the commission in reaching its objectives, thereby fulfilling its mandate or mission. The functions of the units are:

Administrative/Account Unit

This unit is responsible for providing professional and efficient financial management, administrative and human resource support base to the commission. It provides the following function:

- a) Budgeting, monitoring, record-keeping and procurement
- b) Communication, protocol, personnel matters and security service;
- c) Developing training needs for the staff;
- d) Identifying specialized training focused on measures for detection;

- e) Formulating measures for counting financial and economic crime; and
- f) Safekeeping of all revenues

Nigeria Financial Intelligence Unit (NFIU)

This unit is the Nigerian arm of the Global Financial Intelligence Unit (GFIU) domiciled within the EFCC as a autonomous units. It is responsible for:

- a) Receiving and collecting currency transactions reports and suspicious transaction reports and other information relevant to the money laundering and terrorist activities from financial institutions and designated non-financial institutions;
- b) Receiving reports on cross-border movement of currency and monetary instrument;
- c) Analyzing and assessing the information and reports it receives;
- d) Maintaining a comprehensive financial intelligence data base for information collection and exchange with counterpart and law enforcement agencies around the world.

- e) Advising the government and regulatory authorities on prevention and combating of economic and financial crimes; and
- f) Informing financial and business institutions of their obligation and measures that have been or might be taken to detect, prevent and defer the commission of offences and use of the proceeds generated under EFCC (establishment) Act, 2004

Operation Unit

This unit is saddled with responsibility of coordinating the activities of the commission. Its primary functions are:

- a) To coordinate all other activities of the whole units of the commission
- b) To give direction on matters to investigate
- c) To keep and update the records on the various activities; and
- d) To prepare progress reports of the commission's operations

External Cooperation Unit

This is the unit of the EFCC that is responsible for making arrangements with other organizations (foreign and local) that desire

to synergize within the commission on anti-graft and anti-corruption “war”. The functions of the unit are:

- a) To enter into alliance with willing task forces that want to fight corruption
- b) To represent the commission in all foreign and local agreement; and
- c) To monitor the activities of the commission across the national borders.

The Clinic

This unit is the medical unit of the commission. Its functions include;

- a) To attend to the medical needs of the personnel of the commission; and
- b) To cater for the medical needs of the detainees under the custody of the commission during the interrogational period

Training and Research Institute

This unit is the human resource development arm of the commission. It is responsible for the overall skill development and potential

improvements of the senior, intermediate, and junior officers of the EFCC. Its functions are highlighted below;

- a) Training and retaining of personnel on the modern technology used in combating economic and financial crimes
- b) Developing coherent policies and framework
- c) Developing legislation and monitoring typologies and trends of relevant event;
- d) Preparing annual efforts for the commission
- e) Preparing official speeches/papers on the commission

Media and publicity unit

This unit serves as the public relation arm of the commission. It is responsible for communicating the level of operations and progress of the EFCC to the public and at the same time sampling the opinions of people about their perception of the commission's activities. The major functions of the unit are;

- a) To create public awareness about the activities of the commission;
- b) To run jungles and advertorials on behalf of the commission magazines (EFCC Alert and Zero Tolerance Magazines);

- c) Responsible for all press briefings originating from the commission; and
- d) Sensitizing the public on the dangers of corruption thus warning them of it.

Fix Nigeria Initiative (FNI) Unit

This is the crime prevention unit of the commission. Its major functions include;

- a) To advice the government on legitimate measures on economic and financial crimes prevention; and
- b) To instruct and advice regulatory authorities like the Central Bank of Nigeria, Stock Exchange Commission etc on prevention and combating of financial crimes

Information Communication Technology Unit:

This is the database maintenance and processing unit of the commission. Its functions include;

- a) Maintenance of a comprehensive financial intelligence data base for information collation, collection and exchange with counterpart units of the commission;

- b) Maintenance of a network and link of information with regulatory agencies and law enforcement locally and internationally;
- c) Giving advice on how to curtail the incidence of cyber crime; and
- d) Ensuring that personal information under its control is protected from unauthorized disclosure

Legal and Prosecuting Unit

The unit is saddled with the duty of prosecuting the suspects caught for going against the act that established the commission. Its functions are:

- a) Prosecution of offenders under the EFCC (establishment) act, 2004
- b) Supporting other units by providing the units with legal advice and assistance whenever it is required;
- c) Conducting such proceedings as may be necessary towards the recovery of any assets or property for forfeited under the EFCC (establishment) Act, 2004 and;

- d) Performing such other legal duties as the commission may refer to it from time to time

Inspectorate Unit

This unit is responsible for analyzing suspicious transaction reports from relevant institutions and disseminating intelligence information to law enforcement agencies. The unit functions are;

- a) To develop intelligence report;
- b) To prepare assets profile based on declaration by subject;
- c) To monitor reports sourcing from within and out
- d) To conduct sport-checks where necessary and
- e) To produce forensic analysis of data provided, as well as studying information from counterpart units.

2.8 Achievements of E.F.C.C.

It would take only an unappreciative mind to discredit the EFCC as regards how much it has achieved in relation to its mandate.

As part of its achievements, the commission since its inception in 2003 has secured over 773 conviction and recovered money worth billions of naira. That is an average of 70.3 convictions per year. Chairman of the commission, Mr. Ibrahim Lamorde, disclosed this on

Friday in Sokoto while inaugurating the Usman Danfodio University chapter of Zero Tolerance Club, Mr. Lamorde was represented by Deputy Director, Public Affairs Department of the commission, Mr. Osita Nwajah. Currently assisted in de-listing Nigeria from the blacklist of the financial action task force (FATF), recovered over \$6 million assets; instilled greater confidence doing business in Nigeria.

Besides, it has boosted corporate governance and minimized public sector corruption, undertaken research and training in corruption economic crimes and terrorism financing for staff and other sister agencies in and outside the countries.

It build partnership with Nigerians and other stakeholders within and outside Nigeria through its anti corruption revolution campaign (ANCOR).

Among the latest initiatives of the commission is the introduction of Eagle claw and Eagle Eye. The commission has recovered over \$11 billion since its inception in 2003. The bulk of this, is that \$6.5 billion was recovered in the last two (2) years alone. These recoveries include some part of the Abacha loot as well as recoveries arising from the bank sanitization exercise which the commission embarked

on with the central bank of Nigeria. Expectedly, a substantial portion of these recoveries are government funds that have been siphoned and criminal proceeds from bank frauds. It will do us well to explain the avenues of recovery and the use to which this recovered funds are channeled. Restitution may not be the primary motive of the work of the commission but it is an important incidental of the investigation and prosecution of criminals. Thus in cases of official corruption and theft of government funds, the proceeds of the crime are remitted to the office of the Accountant General of the Federation of Nigeria or that of the applicable state government, as required by public service rules.

Also, there have been other high profile convictions involving politically exposed persons such as Tafa Balogun, Diepriye Alamiesiye, Bode George, Cecilia Ibru and Luck Igbinedion among others.

The EFCC has shown through its dogged war against graft over the years that it is possible to reduce corruption to its nearest minimum in the country. In fact, the United National Office on Drug and Crimes

(UNODC) in its 2008 annual report, described EFCC as the most successful anti corruption agency in Africa.

2.9 Problems Facing the E.F.C.C

Just like any other imperfect human organization challenges, which are slightly impeding its smooth operations. The challenges include

- Inadequate funding by the government.
- The slowness of the nation's judicial process hinders it from speedy prosecution of suspects.
- There are section of the Nigerian laws that prevents it from arresting and prosecuting certain political office holders. For example, the section 308 of the 1999 constitution of the Federal Republic of Nigeria which gives immunity clause to the president, Governors and their deputies is a case in point.
- Lack of willingness by the public to help the officials of the E.F.C.C and
- Intentional falsification of data and non-cooperation of the majority of the financial institutions in reporting cases of money laundering to the commissions.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter presents the methodology adopted in conducting the research. It provides an outlines that serve as useful guide to the researcher in an effort to generate and analyze data. It presents the research design, population of the study, sample technique and size, source of data, administration of questionnaire, method of data analysis and hypothesis testing method.

3.2 Research Design

To carry out any research work, in both natural, social and management science there are some laid-down procedures and steps.

According to “Bulmer” (1977) in his work “research design” involves the consideration of the general grounds for the validity of scientific, proposition and systems of them. In this regard, the researcher in this study employed the survey research design to collect and gather data. It is employed because it is peculiar to the study. The data used in this study are gathered through document,

which is historic, and through questionnaire which are survey research design. Survey design involves the collection of fresh raw data from respondents. It is a research design that is conducted through the administration of questionnaire, oral interview and sometimes through observation.

3.3 Population of the Study

This simply means the aggregate number of persons from whom data to the study were collected. The target population for the research constitutes the staff of Economic and Financial Crimes Commission (EFCC) Abuja, been the organization under study.

The EFCC has a staff strength of One thousand, five hundred and fifty (1,550) which constitute both core and seconded staff of the organization. The seconded staffs are 950 which are made up of 650 junior and 300 senior officers from NIA, SSS, NCS, NDLEA, NIS, NDIC, CBN, CAC, FIRS, SEC and NSPMC, while the rest 600 staff are core EFCC staff with about 360 senior staff and 240 junior staff. In the final analysis, the commission has a total number of 660 senior staff and 890 junior staff.

3.4 Sample Technique and Size

According to Nwizu; (2008), a sample is a truly representative subset of a population. Sampling arises in research because of the need to avoid bias and because of neither time nor other resources would permit a complete census. In other words, it is a plan on how elements should be drawn from the entire population. There are various method of sampling techniques, but in this research simple random sampling is adopted. The sample were drawn from each class of the EFCC staff and the general public.

3.5 Source of Data

Data are defined as research relevant information. It is also known as facts or things used as basis for inference or reckoning. In this research work, two (2) sources of data collection would be used in obtaining the relevant information. They are: - primary and secondary sources of data.

The primary source of data are highly indispensable to this research since they constitute opinion of the respondents in the area of research and are used as first-hand information which is preferable in attaining

research precision. Therefore, the primary source used is structured questionnaire. The use of questionnaire is to enable the researcher acquire rational information from the EFCC staff which may not be gotten through other sources such as interview.

The already documented records or data in the commissions official journals, newspapers, articles on the internet, textbooks and magazines together constitute the secondary source of data used complementarily with the primary sources.

3.6 Administration of Questionnaire

The questionnaire will be constructed based on the variables in the hypothesis (i.e. independent and dependent variables) and designed in simple language using the close-ended and open-ended style. It will be administered to the representative sample by hand delivery.

3.7 Method of Data Analysis

Analyzing of data is an ongoing process that occurs throughout a research, before data to be meaningfully analyzed the data collected has to be sorted out. It was analyzed qualitatively and quantitatively, with more emphasis on the qualitative method using the chi-square

(χ^2) statistical tool to test the hypothesis. Questionnaire will be administered to the representative sample. The responses will be adequately analyzed so as to ensure understanding of the problems.

3.8 Hypothesis Testing Method

Since, hypothesis provides starting point for investigation a research problem and at the same time to guide and direct the investigation. It is equally important for researcher to test the hypothesis in order to find out whether the research finding tally with the hypothesis formulation.

The chi-square method from the Greek letter χ^2 is frequently used in testing a hypothesis concerning the difference between a set of observed frequencies of sample and a corresponding set of expected or theoretical frequencies, a chi-square is a sample statistic and it is computed as follows:

$$(\chi^2) = \frac{(O-E)}{N}$$

Where O = The observed frequency of any value

E = The expected frequency of any value

The χ^2 value obtained from the above formula is compared with the value of χ^2 table for a given significance level (OL) and number of degree of freedom (DF).

$$DF = (\text{rows} - 1) (\text{columns} - 1)$$

Where rows and columns are from the original table of actual or observed frequencies.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

4.1 Introduction

This chapter is concerned about the presentation and analysis of data gathered in the course of this research. For clarity, easy understanding and simplicity, the presentation and analysis of the surveyed data are broken down into personal data respondent and appraisal of respondents on its effectiveness.

Out of the one hundred and twenty (120) questionnaires distributed to both the EFCC staff and members of the general public, one hundred and seven (107) were duly filled and returned constituting 89% of the total number of questionnaires administered. Thirteen (13) of the total questionnaires administered were not returned, amounting to 11%. The analysis of data was therefore based on the retrieved 107 questionnaires.

4.2 Presentation of Data of the Respondent

The various responses to the indices derived from the hypothesis were tested here.

4.2.1 Socio-Demographic Features of Respondents

This sub-section examines the sex, age, marital status and educational qualification of respondents.

Table 4.1: Sex of the Respondents

Sex	Frequency	Percentage (%)
Male	85	79
Female	22	21
Total	107	100

Source: Research Survey, 2015.

The above table shows that 85 respondents are male representing 79%, while 22 representing 21% are female.

Table 4.2: Age of Respondents

Age	Frequency	Percentage (%)
18-28	40	37
29-39	22	21
40 and above	45	42
Total	107	100

Source: Research Survey, 2015.

The responses indicates that out of the total respondent 40 representing 37% are between ages 18-28, 22 representing 21% fell between the age bracket 29-39 while representing 45 representing 42% respondents are between ages 40 and above. The table shows clearly that the bold of responses came from able bodied who have acquired a great deal of knowledge and experience in their fields of specialty.

Table 4.3: Marital Status of the Respondent

Marital Status	Frequency	Percentage (%)
Married	66	62
Single	41	38
Total	107	100

Source: Research Survey, 2015.

The table shows that 66 respondents are married representing 62% while 41 respondents are single representing 38%. The conclusion then is that there are more married persons among the members of both EFCC staff and general public.

Table 4.4: Educational Qualification

Educational Qualification	Frequency	Percentage (%)
OND/NCE	10	9
Bachelor Degree/HND	57	53
Postgraduate	33	31
Others	7	7
Total	107	100

Source: Research Survey, 2015.

The above table concerns the educational level of respondents. It is evident that 9% are OND/NCE holders, mean while 53% representing 57 respondents are B.Sc./HND holders while 31% representing 33 respondents acquired more than first degree and 7% representing 7 respondents are others.

4.1.2 Personal Perceptions of Respondents

This sub-section focuses on the views of respondent on the EFCC: the rating of its activities and performance; its alleged selective approach, whether the commission has done a lot in enlightening the general public or not, as well as set the country free from advance fee fraud, money laundering and others.

Table 4.5: Do You Agree That The Commission Has Really Done a Lot In Enlightening The Public Of All Economics and Financial Crime?

Response	Frequency	Percentage (%)
Strongly Agree	30	28
Agree	26	24
Disagree	36	34
Strongly Disagree	15	14
Total	107	100

Source: Research Survey, 2015.

The table above shows that 30 representing 28% of respondents strongly agreed that the commission has done a lot in enlightening the public of all economic and financial crime, 26 representing 24% agreed. 36 respondents representing 34% disagreed while 15 representing 14% strongly disagreed.

Table 4.6: Do You Agree That The Commission Efforts Through The Examination and Investigation Of All Reported Cases Has Led To The Identification Of Individuals or Group Involved?

Response	Frequency	Percentage (%)
Strongly Agree	17	16
Agree	50	47
Disagree	30	28
Strongly Disagree	10	9
Total	107	100

Source: Research Survey, 2015.

From the table above, 17 respondents represent 16% strongly agree, 50 respondents representing 47% agree while 30 respondents representing 28% disagree and 10 respondents representing 9% strongly disagree that the commission efforts through the examination and investigation of all reported cases has led to the identification of individuals, corporate bodies or group involved. The finding above, by the implication means that a vast majority of the respondents are aware that the commission efforts through the investigation of all reported causes has led to the identification of individuals, corporate bodies or group involved.

Table 4.7: Do You Think That Investigated Measure By The Commission Has Really Set The Country Free From Advance Fee Fraud, Money Laundering etc.?

Response	Frequency	Percentage (%)
Yes	50	47
No	56	52
Undecided	1	1
Total	107	100

Source: Research Survey, 2015.

Table 4.7 shows that 50 respondents representing 47% are of the opinion that investigated measure by the commission has really

set the country free from advance fee fraud (419), money laundering and others, 56 representing 52% say No while 1 representing 1% settled for undecided. Thus we can conclude that the commission, has not really set the country free from advance fee fraud and money laundering.

Table 4.8: Do Perpetrators Of Corrupt Practices In Nigeria Been Adequately Punished?

Response	Frequency	Percentage (%)
Strongly Agree	9	8
Agree	26	24
Disagree	54	51
Strongly Disagree	18	17
Total	107	100

Source: Research Survey, 2015.

The effect of punishment on any offences committed, can go a long way in reducing the level of commission of such offences. Equally, if perpetrator of corrupt practices in the country are adequately punish it will reduce the level of corruption in Nigeria.

Table 4.8 shows that 9 respondents representing 8% strongly agree and 26 respondents representing 24% agree that perpetrators of corrupt practices have been adequately punished while 54

respondents representing 51% disagree and 18 respondents representing 17% strongly disagree that perpetrators of corrupt practices have not been adequately punished. It can therefore be established that perpetrators of corrupt practices have not been adequately punished.

Table 4.9: Views of Respondent on Autonomy of Operations

Response	Frequency	Percentage
Yes	31	29
No	76	71
Undecided	-	-
Total	107	100

Source: Research Survey, 2015.

Considering the importance of autonomy to any organization in achieving it lay down objectives, autonomy in terms of employment, finance, investigation, prosecuting, decision making etc.

Table 4.9 above shows the autonomy of EFCC in carrying out their operations. 29% respond Yes, while 71% responded No to the autonomy of the commission in carrying out their operations. The

analysis shows that the commission don't have 100% autonomy over their operation.

Table 4.10: Views Of The Respondents On The Allege EFCC Reflective Approach

Response	Frequency	Percentage (%)
Yes	57	53
No	48	45
Undecided	2	2
Total	107	100

Source: Research Survey, 2015.

The above table shows whether EFCC is selective in its combat against corruption, 57 respondents representing 53% admit that EFCC is selective in its combat against corruption while 48 representing 45% respondents say no and 2 respondents representing 2% undecided. A vast majority of the respondents are aware that the commission is selective in its combat against corruption.

Table 4.11: Do You Agree That The Government Has Really Give The Commission Power and Support To Carry Out Its Function?

Response	Frequency	Percentage (%)
Strongly	14	13
Agree	37	35
Disagree	42	39
Strongly Disagree	14	13
Total	107	100

Source: Research Survey, 2015.

From the table above, 14 respondents representing 13% strongly agreed, 37 representing 35% agreed, 42 representing 39% of the respondents disagreed while 14 respondents representing 13% strongly disagreed that government has not really give the commission the power and support to carry out its function.

Table 4.12: Respondents Rating Of The EFCC Performance

Response	Frequency	Percentage (%)
Excellent	19	18
Good	36	34
Fair	41	38
Poor	11	10
Total	107	100

Source: Research Survey, 2015.

On rating the achievements of EFCC, table above shows that 19 respondents representing 18% rate them excellent, 36 respondents representing 34% rate them good, 41 respondents representing 38% rate them fair, while only 11 respondents representing 10% rate them poor. Thus, we can conclude that EFCC has made some remarkable achievements as testified by the findings.

Table 4.13: Do You Agree That The Activities of EFCC Have Reduced The Rate of Corruption In Nigeria?

Response	Frequency	Percentage (%)
Strongly Agree	13	12
Agree	43	40
Disagree	40	38
Strongly Disagree	11	10
Total	107	100

Source: Research Survey, 2015.

The table above shows that 13 respondents representing 12%, strongly agreed that the activities of EFCC has reduced the rate of corruption in Nigeria. Also 43 respondents representing 40% agree, while 40 respondents representing 38% disagree and 11 respondents

representing 10% strongly disagreed that the activities of EFCC has reduced the rate of corruption in Nigeria.

Table 4.14: Problem Encountered By EFCC

Response	Frequency	Percentage (%)
Govt. interference	60	56
Inadequate finding	33	31
Inadequate manpower	8	7
Inadequate facilities	6	6
Total	107	100

Source: Research Survey, 2015.

The respondents were asked to state in their views, problems encountered by EFCC and the following response were recorded. Table above shows that 56% stated government interference as problem encountered by EFCC, 31% stated inadequate finding, and 7% stated lack of adequate manpower to carry out their operations, while 6% stated inadequate facilities as problems encountered by the commission.

Table 4.15: Ways To Make The Commission More Effective

Response	Frequency	Percentage (%)
Full autonomy	57	53
Adequate finding	41	38
Speedy judicial process	4	4
Suitable welfare package	5	5
Total	107	100

Source: Research Survey, 2015.

Table 4.15 above shows the suggestion or observations made by the respondents on how to improve EFCC more effective. 53% stated that there should be full autonomy to EFCC over its operations, 38% suggested adequate funding for the commission, while 4% stated more legal backing to made the commission more stronger, and also 5% suggested suitable welfare package for the staff of the commissions as a way of making it more effective.

4.3 Test of Hypothesis

Two hypothesis were postulated in this research, one is alternate and the other a null hypothesis. The alternate hypothesis states that “the activity of EFCC has significantly reduced the rate of corruption in Nigeria”. The null hypothesis on the other hand states

that “the activity of EFCC has not significantly reduced the rate of corruption in Nigeria?”

This in effect is to see the relationship between corruption and EFCC activity with the notion that the former depend on the latter. Based on this, the independent variable is “EFCC’s activity” while the dependent variable is “corruption”. The chi-square (χ^2) distribution will be used to test the hypothesis using certain attributes of EFCC and corruption.

The chi-square (χ^2) is used to measure the discrepancies between the observed and the expected frequencies. The following formula will be adopted for the calculation.

$$(\chi^2) = \frac{(O - E)^2}{E}$$

Where O = the observed frequency of any value

E = the expected frequency of any value

The χ^2 value obtained from the above formula is compared with the value of χ^2 table for a given significance level (α) and number of degree of freedom (V).

$$CTV = (\text{rows} - 1) (\text{columns} - 1)$$

Where rows and columns are from the original table of actual or observed frequencies.

4.3.1 Decision Rule

Accept the null hypothesis (H_0) if χ^2 calculated is less than χ^2 tabulated and reject the alternative hypothesis (H_1). However, if χ^2 calculated is greater than χ^2 tabulated reject null hypothesis (H_0) and accept alternate hypothesis (H_1).

Table 4.16: Observed Frequencies

Corruption\EFCC's Activities	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Enlightenment of general public	30	26	36	15	107
Punishment of perpetrator	9	26	54	18	107
Government provide necessary power and support	14	37	42	14	107
Commission effort led to the identification of people involved	17	50	30	10	107
The activity of EFCC reduced the rate of corruption	13	43	40	11	107
Total	83	182	202	68	535

In order to find the expected frequencies from table 4.14 above,

we use the formula below:

$$E = \frac{\sum R \times \sum C}{\sum G}$$

Where E = Expected frequencies

$\sum R$ = Row total

$\sum C$ = Column total

$\sum G$ = Grand total

The table below gives the expected frequencies from table 4.16

Table 4.17: Expected Frequencies

Corruption\ EFCC's Activities	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Enlightenment of general public	16.6	36.4	40.4	13.6	107
Punishment of perpetrator	16.6	36.4	40.4	13.6	107
Government provide necessary power and support	16.6	36.4	40.4	13.6	107
Commission effort led to the identification of people involved	16.6	36.4	40.4	13.6	107
The activity of EFCC reduced the rate of corruption	16.6	36.4	40.4	13.6	107
Total	83	182	202	68	535

From the values contained in table 4.16 and 4.17 above, the χ^2

calculated value can be illustrated in table 4.18 below:

Table 4.18: Computation of χ^2 calculated

O	E	O – E	(O – E)²	(O – E)²/ E
30	16.6	13.4	179.6	10.8
26	36.4	-10.4	108.2	2.9
36	40.4	-4.4	19.36	0.48
15	13.6	1.4	1.96	0.14
9	16.6	-7.6	57.76	3.5
26	36.4	-10.4	108.2	2.9
54	40.4	13.6	184.9	4.6
18	13.6	4.4	19.36	1.42
14	16.6	-2.6	6.76	0.41
37	36.4	0.6	0.36	0.01
42	40.4	1.6	2.56	0.06
14	13.6	0.4	0.16	0.01
17	16.6	0.4	0.16	0.01
50	36.4	13.6	184.9	5.1
30	40.4	-10.4	108.16	2.7
10	13.6	-3.6	12.96	0.95
13	16.6	-3.6	12.96	0.8
43	36.4	6.6	43.56	1.2
40	40.4	-0.4	0.16	0.003
11	13.6	-2.6	6.76	0.5
Total				38.493

Source: Researcher's computation of χ^2 from the observed and expected frequencies.

In computing the degree of freedom, we now have:

$$V = (\text{row} - 1) (\text{columns} - 1)$$

$$= (4 - 1) (5 - 1)$$

$$= (3) (4)$$

$$= 12.$$

The value of the cut-off points of x^2 for 12 degree of freedom from chi-square (x^2) table at 0.005 level of significance is 28.3.

4.3.2 Decision

From the computations in table 4.18 above, x^2 statistic (calculated value) of 38.493 is greater than x^2 critical (tabulated value) of 28.3. To this end, the null hypothesis (H_0) will be rejected and this has proven that; the activity of EFCC has significantly reduced the rate of corruption in Nigeria.

4.4 Summary of Research Findings

The research is aimed at assessing the viability of EFCC in combating corruption in Nigeria, Implication for improvement. Therefore, discussion of findings of this research will be made to

enable conclusion and recommendations to be drawn on the subject matter.

The study revealed that the punishments that exist for the perpetrators of corrupt practices are inadequate to serve as a deterrent to those wishing to engage in the acts. The commission is also selective in its combat against corruption. There are partialities in its activities, the same rules does not apply to the rich and poor.

The commission is not fully independent over its operations, and the legal backing towards the proper functioning of the commission is inadequate. Also the inability of government to provide necessary power and support has hindered the successful achievement of its objectives.

The study further show that funding of the commission is inadequate which is a factor hindering the successful achievement of its objectives. Inadequate manpower to carry out their operations was also recorded as a factor. The result also revealed that the Nigeria judicial system is ineffective in its investigation procedure.

Though the study revealed that the activity of EFCC has significantly reduced the rate of corruption but corruption is still high despite the efforts of the commission to curtail the menace. This can be attributed to government interference and inadequate funding of the commission.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

It has been an interesting, though challenging to conduct a research on the assessment of the viability of EFCC in combating corruption in Nigeria, Implication for improvement. This last chapter then summarizes the major finding of the research as well as recommendations on how to effectively strengthen the commission in order to perform more efficiently and given herein to precede the conclusion.

5.2 Summary

This research work is aim at examining the viability of economic and financial crimes commission in combating corruption in Nigeria and implication for improvement. The research is divided into five chapters, chapter one dealt with introduction, background of the study, statement of research problems political interference, poor administration and findings, the objective of the study which is to look at the viability of economic and financial crimes commission in

combating corruption in Nigeria and its implications for improvement. Also the factors that bring about corruption in Nigeria and solution through which EFCC activities can be enhanced. The chapter also dealt with hypothesis, significance and other important part of the study which emphasizes the possibilities and capabilities of the research in future researches.

In our literature review which is our chapter two we look at the concept of corruption by different scholar observed and overview of economic and financial crimes commission. It can be also put forward that the use of some of the human behavior theories can be immensely important to the issue of corruption in Nigeria.

In chapter three the research focused on the method of collecting the various data for the purpose of qualifying the validity of research. It is through the use of sample size, population of the study that we know the number of workers and general public and the samples that we used in distributing our questionnaires. Also the sampling procedure and instrument that we used for the collection of data are included in this study.

Chapter four of this study is the data presentation and analysis. In this chapter, the questionnaires collected in the field were analysed using sample percentage. Also the hypothesis put forward guide us in our research were tested and the results discussed.

Chapter five is the summary, conclusion and recommendations of the result discussed.

5.3 Conclusion

From the findings of the study, it can be concluded that though the activities of the Economic and Financial Crimes Commission (EFCC) have significantly reduced the rate of corruption in Nigeria, it is ineffective on its combat against corruption and the punishments that exist for the perpetrators are inadequate to serve as a deterrent to those wishing to engage in the acts. Hence, the commission need to be reformed to enhance their operational and financial independence.

5.4 Recommendations

Based on the findings reported on this research, the following suggestions were offered as recommendations.

- i. It is imperative that more prosecution powers be granted to the commission so that it will be independent and not to be use for witch-hunting political opponents.
- ii. The punishment for the perpetrators of corrupt practices should be commensurate with the degree of the offences committed, to serve as a deterrent to those wishing to engage in the acts.
- iii. The challenge of the commission is inadequate funding of the commission, the government to legislate a law that would enable such commissions to source their funds directly from the Federation Accounts.
- iv. The Nigeria judicial process/system should be restricted in such a way as to allow for a speedy but impartial administration of justice as regards criminal and corrupt cases.
- v. The crackdown on political office holder's especially state governors by EFCC should be extended to other levels of government. Not only that, the EFCC's search light should equally be beamed on top civil servants who aids the chief executives in looting public funds.

- vi. The government must fine tune its machinery with the view of looking into those factors and the leadership must demonstrate the willingness to track and punish corrupt officials and citizens should help in providing the commission with useful information.

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APPENDICES

APPENDIX I

Department Of Public Administration,
Faculty of Management Science,
Usman Danfodiyo University,
Sokoto.
Sokoto State, Nigeria.

Sir/Madam

I am a final year student of the above named department undertaking a research on the topic: An Assessment of the viability of Economic and Financial Crimes Commission (EFCC) in Combating Corruption in Nigeria. Implications For Improvement.

I solicit your assistance in completing this questionnaire. All response will be regarded confidential and will be used for the research purpose only.

Thanks for your cooperation.

Yours faithfully,

Isah Abubakar
1011904008

Section A:

1.0 Personal Data:

This is purely an academic project; any information given will be treated with utmost confidentiality.

1.1 Sex: Male () Female ().

1.2 Age: 18-28 () 29-39 () 40 and above ().

1.3 Marital Status: Married () Single ().

1.4 Level of Education: OND/NCE () Bachelor Degree/HND ()

Postgraduate () Others ().

Section B:

2.0 Personal Perception:

1. Do you agree that the commission has really done a lot in enlightening the public of all economic and financial crimes?

Strongly Agreed () Agreed ()

Disagreed () Strongly Disagreed ().

2. Do you agree that the commissions efforts through the examination and investigation of all reported cases has led to the identification of individuals, corporate bodies or group involved?

Strongly Agreed () Agreed ()

Disagreed () Strongly Disagreed ().

3. Do you think that the investigated measure by the commission has really set the country free from advance fee fraud, money laundering etc.?

Yes () No () Undecided ().

4. Do perpetrators of corrupt practices in the country been adequately punished?

Strongly Agreed () Agreed ()

Disagreed () Strongly Disagreed ().

5. Do EFCC have autonomy over their operations?

Yes () No () Undecided ().

6. Is the EFCC selective in its combat against corruption?

Yes () No () Undecided ().

7. Do you agree that the government has really given the commission power and support to carry out its functions?

Strongly () Agreed ()

Disagreed () Strongly Disagreed ().

8. How would you rate EFCC's performance?

Excellent () Good () Fair () Poor ().

9. Do you agree that the activities of EFCC have greatly reduced the rate of corruption in Nigeria?

Strongly Agreed () Agreed ()

Disagreed () Strongly Disagreed ().

10. In your own view, what are the problems encountered by the commission when undertaking their responsibilities:

.....
.....
.....

11. Please comments on any other issue you think will make the commission more effective:

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.....
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