

**EXPLORING FRAUDULENT PRACTICES IN NIGERIAN
PUBLIC SECTOR: EVIDENCE OF BAUCHI STATE**

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FACULTY OF BUSINESS AND ACCOUNTANCY
UNIVERSITY OF MALAYA
KUALA LUMPUR

2020

**EXPLORING FRAUDULENT PRACTICES IN NIGERIAN
PUBLIC SECTOR: EVIDENCE OF BAUCHI STATE**

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**THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF
ACCOUNTING (REPORTING AND MANAGEMENT
ACCOUNTABILITY)**

**FACULTY OF BUSINESS AND ACCOUNTANCY
UNIVERSITY OF MALAYA
KUALA LUMPUR**

2020

UNIVERSITY OF MALAYA
ORIGINAL LITERARY WORK DECLARATION

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Evidence of Bauchi State

Field of Study: Corporate governance, Auditing, Accounting

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ABSTRACT

The study explored fraudulent practices in the Nigerian public sector. This research aims to (1) explore conditions affecting fraudulent practices in Bauchi State, Nigeria. The study also aimed to (2) identify the challenges faced in preventing fraudulent behavior among Nigerian public employees. Most of the previous accounting studies on fraudulent practices focused on fraud prevention. Yet, accounting research so far considering various factors such as corporate governance, auditing, forensic audit, financial reporting regulation for fraud prevention and detection. To understand the conditions affecting fraudulent practices and the challenges faced in preventing fraud in the Nigerian public sector, a qualitative approach is employed in this study. The dynamic of the Fraud Diamond Theory assists in the collection of data. Semi-structure is conducted with 14 participants that comprise (4) Auditors, (4) Accountants, (2) Legal practitioners, (2) staff of Economic and Financial Crime Commission (EFCC), and (2) staff of Federal Inland Revenue Service. The interview data collected is analyzed using a thematic analysis approach. The research identified several possible conditions affecting fraudulent activities in the Nigerian public sector. The findings of this study indicate that (1) pressure, (2) opportunity, (3) rationalization, and (4) capability influence the employees to engage in fraudulent activities. In addition, the findings also show that (1) godfatherism, (2) lack of political will, (3) untrustworthy judges, and (4) political immunity are major challenges in preventing fraud in the Nigerian public sector. All these emanate from the poor corporate governance of the Nigerian public sector. The findings contribute to the body of knowledge by investigating fraudulent practices and challenges faced in preventing public mismanagement in the Nigerian public sector, evidence from the Bauchi State. Thus, the study provides an insight that could help to reduce the occurrence of fraud in the Nigerian public sector.

Keywords: fraud, public sector, EFCC, challenges of fraud prevention, fraud diamond theory, godfatherism, lack of political will, untrustworthy judges, immunity

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ABSTRAK

Penyelidikan ini mengkaji amalan penipuan di sektor awam di Nigeria. Tujuan penyelidikan ini adalah untuk mengkaji faktor-faktor yang menyumbang kepada berlakunya aktiviti penipuan di Negeri Bauchi (*Bauchi State*), Nigeria. Kajian ini juga bertujuan mengenal pasti cabaran yang dihadapi dalam mencegah tingkah laku penipuan di kalangan pekerja sector awam di Nigeria. Kebanyakan kajian permulaan terdahulu mengenai amalan penipuan tertumpu kepada pencegahan penipuan. Walau bagaimanapun, permulaan penyelidikan sebelum ini mengambilkira pelbagai faktor seperti tadbir urus korporat, pengauditan, audit forensik, peraturan pelaporan kewangan sebagai langkah pencegahan dan pengesanan penipuan. Untuk memahami faktor-faktor yang berkemungkinan menyumbang kepada amalan penipuan dan cabaran yang dihadapi dalam mencegah penipuan dalam sektor awam di Nigeria, pendekatan kualitatif digunakan dalam kajian ini. *Fraud Diamond Theory* yang dinamik membantu dalam proses pengumpulan data. Temubual secara semi-struktur dijalankan dengan 14 peserta yang terdiri daripada (4) Juruaudit, (4) Akauntan, (2) Pengamal undang-undang, (2) staf Suruhanjaya Jenayah Ekonomi dan Kewangan (*EFCC*), dan (2) pegawai dari Perkhidmatan Hasil Dalam Negeri Persekutuan. Data wawancara yang dikumpulkan dianalisa menggunakan pendekatan analisa berdasarkan tema (*Thematic Analysis*). Penyelidikan ini mengenal pasti beberapa kemungkinan faktor untuk aktiviti penipuan dalam sektor awam Nigeria. Penemuan kajian ini menunjukkan bahawa (1) tekanan, (2) peluang, (3) rasionalisasi dan (4) keupayaan boleh mempengaruhi pekerja untuk terlibat dalam kegiatan penipuan. Di samping itu, penemuan juga menunjukkan bahawa (1) *godfatherism*, (2) kekurangan keinginan politik, (3) hakim yang tidak patriotik dan (4) kekebalan adalah cabaran utama untuk mencegah penipuan dalam sektor awam di Nigeria. Penemuan ini menyumbang kepada konsep pengetahuan melalui kajian berkenaan amalan dan cabaran yang dihadapi dalam mencegah ketirisan pengurusan di

sektor awam Nigeria, bukti dari Negari Bauchi. Oleh itu, kajian ini memberikan pandangan untuk mengurangkan kadar amalan penipuan dalam sektor awam di Nigeria.

Kata kunci: penipuan, sektor awam, EFCC, cabaran pencegahan penipuan, Fraud Diamond Theory, godfatherism, kekurangan keinginan politik, hakim yang tidak patriotik, kekebalan.

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ACKNOWLEDGEMENTS

In the name of Allah, the Beneficent, the Merciful.

I thank Allah SWT for giving me the wonderful opportunity, strength, and wisdom to complete the Master of Accounting program. First and foremost, I remain grateful to my late father Malam Umar Sanda who died in 2007, my late stepmother Hajita Fatima Idris who died in 2018. May their soul rest in perfect peace amin and to my mother Hajiya Bilkisu Abdullahi (whom I always pray for her long life, good health, and prosperity) for their unmeasurable efforts in my training and proper upbringing from my childhood to what I'm today. May Allah SWT reward them with Jannatul Firdaus amin.

I wish to thank and acknowledge the effort of my supervisor Dr. Khairul Saidah Abas Azmi for her tireless support, encouragement, motivation, and guidance given to me despite her tight schedules of duties. She has always been there for me whenever I need her attention and this translates to the success of my study. I pray that Allah SWT will bless her abundantly.

I would also want to express my gratitude to the Dean Faculty of Business and accountancy Professor Dr. Che Ruhana binti Isa, the HOD Department accounting Associate Professor Dr. Zarina binti Zakaria, MACC coordinator Associate Professor Dr. Ervina binti Alfian, Dr. Noor Adwa binti Sulaiman, Associate Professor Dr. Anna Azriati binti Che Azmi, Dr. Haslida binti Abu Hassan, Professor Ruzita binti Jusoh, Dr. Dalilawati binti Zainal, and Associate Professor Dr. Rusnah binti Muhamad who have been panel members of my proposal and candidature defense. Their observations and suggestions helped greatly in improving this thesis. I'm indebted to appreciate the contributions of Nor Haryati binti Muen. I wish to thank other members of the academic and non-academic staff of the department of accounting University of Malaya for their usual concern throughout the study.

My special appreciation to my dearest brothers Yusuf Umar, Yahuza Umar, Aliyu Umar, Ka'ilu Umar, Eng. Abbakar Ahmed, Dr. Ahmed Sa'id, Babayo Ya'u, Nasiru Ya'u, Sani Ya'u, Khamisu Ya'u, Yusha'u Dalhat, Dahiru Madaki, Safiyanu Idrith, Abdullahi Madaki, Yakubu Mu'azu, Nura Imam, Rabi'u Imam, and their families, I will forever remain grateful for your advice and prayers. I thank you all and May Allah continue to bless you. My appreciations also to my sisters Dan-balki, Inna Talatu, Ummah Hasiya, Hajiya Aisha, Maimuna Aliyu, Aisha Safiyan, Amina Yunusa.

Special thanks go to my lovely and caring wife Maryam Musa who have exhibited a high sense of maturity and understanding during the period of my absence while on this journey. My special thanks to my first daughter Bilkisu Shehu Umar. May Allah continue to guide your steps forever. I would also want to thank my in-laws Musa Abubakar, Adama Usman Bako, Hauwa Yunusa, Musa Abubakar, Abba Sarkin-yaki, Uncle Danazumi, Lami Sabo and their families May Allah bless you all.

To all my friends most importantly, Shehu Yahuza, Adamu Marafa, Qassem Ya'u, Ibrahim Hussain, Adamu Mahmud, Dr. Ibrahim Dahiru Idrith, Abdulkareem Ahmed, Dr. Hassan S. Musa, Aliyu Ibrahim, Yakubu Adamu & Idrith, Abbakar Ahmed, Abubakar Shuaibu, Shu'aibu Gimba, Ibrahim Saleh TK, TY, Isah Ubaleh, Amo, Babayoji, Zaharadden Kateri, Dr. Abdullahi Bala, Dr. Aminu Garba, Dr. Muktar Yahuza, Dr. Ibrahim Sha'aban, Dr. Aqilu Aliyu, Dr. Barr. Zakariyya Mustapha, Dr. Jafar Dogara, Dr. Mohammed Lawan Danrimi, Dr. Auwal, Dr. Rabi'u Barau, and all those whom I could not mention their names here. I thank you all for the love and support.

I finally wish to thank the immediate and current rector of Federal polytechnic, Bauchi Dr. Shu'aibu Musa, and Art Sunusi Waziri Gumau. Rabi'u Muhammed Wada and the management of Federal Polytechnic, Bauchi for the financial support given to me to further my education to serve the Polytechnic in a greater capacity. To the HOD and entire staff of accountancy department Federal polytechnic, Bauchi.

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CHAPTER 1: INTRODUCTION

1.1 Background

Fraud is a phenomenon perpetrated in both the public and private sectors globally. There is no single country that is wholly free from the trait of fraud. Interestingly despite lacking development of resources, developing nations suffer the most from fraudulent activities (Okoye and Gbegi, 2013). The term fraud existed for some decades, the alleged 'money related embarrassments' have for long stagnated the world's economy, even before 1820 and 1840 which is marked as the era of the Industrial Revolution (Pearson and Singleton, 2008). Fraud has turned into a threat to world economic development that necessitates the maximum intervention of different anti-graft bodies globally. Despite the numerous efforts aim to mitigate fraudulent activities, however, different types of fraud are undoubtedly remained to raise in returns (Wolfe and Hermanson, 2004).

Fraud means a cognizant and purposeful activity by a person or group of people with the motive of altering the reality for personal self-interest (mostly monetary benefit). Fraud is one of the variables and worrying threats to global economic development (J. OnuoraAkpoveta and Agbomah, 2018). Idolor (2010) highlights that the more worrying aspect of fraud is the increase in the number of fraud perpetrators. Most of those found guilty of the act escape with little or no punishment and this creates an avenue for more fraudsters. In other words, despite the number of fraudulent cases, only a few of the government employees discovered to have committed fraud are investigated, arraigned and appropriate discipline is given while many others involved going free (e. a. Onuora, 2018).

The most recent Report of Job-related fraud and abuse of entrusted power as published by the Association of Certified Fraud Examiners (ACFE), shows fraud averagely costs an organization more than five percent (5%) of its annual incomes. The report by ACFE

indicates that 5% of the estimated world growth product (USD 84.84 trillion) resulted in USD 4.242 trillion as a global loss for the year 2018. Thus, such losses due to fraud may impact the socio-economy and development of any country.

Nigeria is one of the African states that is prone to a high level of misappropriation of public funds. It is globally cited as one of the African countries encircled with bribery and fraudulent behavior (Ologbenla, 2008). Nigerian's bounty of natural resources is considered as a factor that contributes to the high level of financial crime. A good example is the South-South States of Nigeria where most of the Nigerian revenue comes from through oil exploration. The misappropriation related to the exploration activities has left the vast population of resident devastating (Warf, 2019). A study conducted by Arezki and Gylfason (2013) reveals a 'positive relationship between resource and corruption'. That is the higher the natural resources the more likely of unethical behavior or misappropriation of such resources. This is not unique to Nigeria only but some other African countries like the Republic of Congo and Equatorial Guinea which almost 80% of their Growth National Income came from Natural resources (Arezki and Gylfason, 2013).

The rate of unethical behavior among Nigerian public officials has reached the level that fewer people enjoy the greater part of the national revenue and the remaining goes to a large number of people (Ogbeidi, 2012). Despite the huge revenue from oil and other sources, yet, over 80% of Nigerians live a poverty life and only very few live above the poverty line (Mansor, 2015a). Karwai (2002) reveals that fraud has turned out to be a daily routine among the Nigerian public officials where everybody is trying to grab the opportunity of his/her official power to violate the entrusted obligation confined on him or her by defrauding the state own treasury for their gain. Nigeria was ranked 33rd out of

177 countries as part of the most corrupt nation as reported by Transparency International (2013).

Bribery, fraud, misuse of a public asset, indiscipline, abuse of power, and diversion of public funds to personal advantage are part of a daily headline in the Nigerian news on newspaper, radio, and television (H. Gholami and Salihu, 2019). Despite the abundant natural resources and human skills in Nigeria, fraud and bribery are the key elements that clog the development of Nigeria and has continually hindered the realization of ethical national objectives (Ijewereme, 2015a). The government has been struggling to reduce the level of corruption through legal measures and integrity, yet little success is recorded, between 2003 - 2012 the government of Nigeria was estimated to lose over \$500 billion to corrupt elites (Albert and Okoli, 2016).

In Nigeria, it is generally acknowledged that the misappropriation of public funds and assets theft by unethical employees has been the major reason behind the nation's underdevelopment (Ogbeidi, 2012). The rate of corruption in Nigeria positively affected by an abandoned increase in crude oil revenue, together with poor public management, opaqueness, and a culture of freedom. Oil has given further chances for most of the public office holders to deprive state own funds into their accounts. Poor measures to address such resulted in many other forms of financial fraud, dishonesty act across the nation many years ago (Martini, 2015).

The public misappropriation in the Nigerian economy had extremely and negatively affected national development. Ranging from negative economic effects, poor standard of living, poor educational background, insecurity, and tarnishing national image globally (Adebisi and Gbegi, 2015). In Nigeria, the agency saddled with the responsibility of collecting and remitting the revenue to the Federal government, which is Federal Inland

Revenue Service (FIRS), oil firms, revenue boards have been confirmed to get involved in the huge public sector accounting fraud (Auditor, 2016).

1.2 Problem Statement

Poor measures to address unethical behavior resulted in many other forms of financial crime such as dishonest acts, fraudulent behavior among Nigerian public servants for many years (Martini, 2015). Most of the public officials in Nigeria utilized the state's fund meant for the public for their benefit. This has deeply affected the government and results in a lack of provision of social amenities like stable electricity, good health facilities, discourages foreign investment, and a high level of insecurity.

The massive embezzlement of public funds and money laundering among the Nigerian government officials prompt a serious concern to the public. Izedomin and Mgbame (2011); Okoye and Gbegi (2013) revealed that there is an upsurge in fraudulent practices in the Nigerian public sector. Fraudulent practices have become a normal business of the day both in public and private segments in Nigeria, as people commit fraud as per the limit of their office and concealed (Modugu and Anyaduba, 2013). Therefore, unethical activities are increasingly becoming a usual way of life in Nigeria. For example, Sunday, June 16, 2019, Nigerian Premium Times Newspaper reported that Bauchi state Government inherited the sum of N136bn from the previous administration and no justification is given on how the money was spent. EFCC arraigns 4 Kwara state Govt officials for money laundering of N20,300,000 (EFCC, 2019). Nigerian Senate was debating on unreported \$6 billion oil subsidy funds for the period of two years, from 2010 to 2012 (Abdullahi and Mansor, 2018). Nigerian Punch News Paper reported that hard currency amounting to \$700 million was allegedly discovered in the house of "Nigeria's minister of petroleum" and the money was alleged to be deceived as no justification given (Mansor, 2015a). Furthermore, audit examination revealed that supplies far above N3

billion for agrochemicals were ordered without going through a proper procurement procedure. These contravened the "provisions of Public Procurement Act, 2007", which provides for proper procurement procedures to be met beforehand. Also, at the Ministry of Information and Culture, 3 vehicles (A Toyota Land Cruiser and 2 Toyota Hilux vans) were observed to be missing at the time of audit inspection in July 2015 (Auditor, 2016). The effect of unethical behavior goes beyond obliterating the economy but to personal or private life.

Fraudulent behavior can be found everywhere in Nigeria, practically in most of the Nigerian departments, ministries, and other public agencies where the public employee used their official position and power to commit fraud (Abdullahi and Mansor, 2018). This statement can be justified by several fraudulent practices that happened in various ministries in Nigeria. For example, Justice of Nigerian Supreme Court Ngwuta Sylvester was arrested and charged in court by the EFCC with almost fifteen counts of different fraudulent cases of money laundering to the turn of \$1.5 million and discovered several passports in his possession (Chama, 2019). Furthermore, the EFCC seized over \$800,000 in October 2016 in a raid pointing numerous judges directly involved with corruption.

Moreover, the Vanguard Nigerian newspaper on October 14, 2016, revealed that in the Ministry of Interior, over USD 750,000m were discovered with the complaint's response unit of the Nigerian Police Force. The money was allegedly used to bribe Assistance Commissioner of Police' in its endeavor to sweep any grievances against the Police Force by the public under the carpet (Chama, 2019). Subsequently, previous Inspector General of Police Tafa Balogun was detained for allegedly collecting a bribe of over \$150 million as a kickback from shell company while he was in office. Subsequently, Sunday Ehindero nominated to supplant the former IG, and appointed as a new Inspector General of Police

and was eventually charged with money laundering of over \$20 million, the money was belonging to police cooperative (O. Bakre, 2013).

Fraud and other financial economic crimes have made it difficult for Nigeria as a country to meet its infrastructural requirement and social responsibilities to its citizen. These problems have assumed frightening proportions and persistent mismanagement of resources has become a daily routine, as seems to be a normal act in the Nigerian public sector (Aduwo and Management, 2016). During the period of economic growth, the oil exports accounted for more than 79% of the total government revenue, yet this has not been sufficiently trickled down to the ground level, that is lower level (the masses) who constituted almost 94.3% of the total population and this was due to high level of corruption (Aliyu, 2009). This clarifies why in the previous three decades, nearly \$600bn was realized from oil export, yet nothing much to show from it as far as socio-infrastructural development (Iyare, 2008). Accordingly, the Nigerian public sector continues to suffer the most devastating frauds. On December 28th, 2016 the Vanguard Nigerian newspaper reported that the Federal Government of Nigeria discovered and detached over 50,000 ghost workers from its payroll. Prior to this discovery, the menace of ghost workers cost Nigeria a huge amount of money. It was observed that the immediate past Governor of Oyo State Chief Rasheed Lodoja, along with his former Commissioner of finance Waheed Akanbi, were charged in the Federal High Court Lagos, Nigeria and also re-summoned by the EFCC for converting N4.7 billion from the state public treasury account into his account (Chama, 2019). Nigerian tax administration also faces massive bribery as the government discovered more than 700 firms that never settled their regulatory taxes (Parker *et al.*, 2008).

The act of fraudulent practices in the Nigerian public sector among all three tiers of government, that is Federal, State, and Local Government has turned into an

embarrassment to the nation as it indicates the failure or inability of the law enforcement body to effectively curtail the problem of misappropriation and take legal action against the perpetrator (Taiwo *et al.*, 2016). As seen by the previously mentioned evidence fraudulent practices is a critical issue that affects all aspect of both private and public segment in Nigeria. Therefore, an action to manage and mitigate the continued occurrence of the phenomenon is fundamental, particularly in the midst of an emergency of economic challenges (Vousinas, 2018).

1.3 Research Motivation

Despite extensive researches aim to address the problem of fraud in developing countries, the problem is still incessant in Nigeria a developing country regime (Eyisi and Ezuwore, 2014). Most of the political regime promises to curtail the fraudulent activities and take legal action against the perpetrators but mostly fall in the same pattern (Dalton *et al.*, 2014). This is what motivates the researcher to study the phenomenon and evaluate why people commit fraud in the Nigerian public sector (NPS). The researcher would also like to get an understanding of the challenges faced in preventing fraudulent practices in the Nigerian public sector.

1.4 Research Objectives

Research objectives are as follows:

1. To identify the possible conditions that affect the occurrence of fraud in the Nigerian public sector: and
2. To evaluate the challenges faced in preventing fraudulent activities in the Nigerian public sector.

1.5 Research Questions

To achieve the specific objective of the research, the following research questions are considered.

- 1 What are the conditions affecting the fraudulent practices in the Nigerian public sector?
- 2 What are the challenges faced in preventing fraud in the Nigerian public sector?

1.6 Research Gaps

Several attempts were made to mitigate fraudulent practices in Nigeria's public sector. Certain attempts have focused on legal measures by establishing a framework to curtail fraudulent activities (Amaefule and Umeaka, 2016). There has not been enough emphasis, particularly on the conditions that affect fraudulent behavior in Nigeria (Agbata *et al.*, 2017; O. M. Bakre, 2007). Consequently, the occurrence of fraud in the Nigerian public sector continues to arise.

Contemporary literature on fraudulent practices tends to focus on Western countries (Shen, 2016). It would be useful to determine the occurrence of fraudulent practices in Nigeria, as a developing country that has different socio-political, economic, and cultural settings from the Western countries.

There appear to be few studies on fraudulent practices in Nigeria public sector (Mlambo *et al.*, 2019). A gap that this study aims to fill. At the same time, most studies on fraudulent practices in Nigeria focused on private sector settings (Ijewereme, 2015a).

Moreover, there is limited or no studies on fraudulent practices in Nigeria that uses a qualitative methodology. These are the example of the fraud-related matters that used a survey study (Bassey *et al.*, 2017; Dada *et al.*, 2013). Most of the studies on fraudulent practice in Nigeria employ a quantitative method by showing patterns of fraudulent activities through hypothesis (Ezejiofor *et al.*, 2016). By adopting a Fraud Diamond Theory (FDT), this research aims to fill the identified gap by understanding the conditions that affect the occurrence and persistence of fraud in the Nigerian public sector (Mansor, 2015a).

1.7 Significance of the Study

The study explores the possible conditions contributing to the occurrence of fraudulent activities in the Nigerian public sector and the challenges faced in preventing fraudulent activities among Nigerian public employees. This is intending to make recommendations for the possible ways that can help to address or reduce the occurrence of fraud among the Nigerian public employees. Therefore, the significance of this study manifest in the following assertions:

The study is useful to students, researchers, government agencies, and the general public in understanding fraud and other financial crimes as well as their ramifications. The findings of this study would provide the relevant agencies established to fight financial crime with an insight into the current challenges faced in addressing the problem of fraudulent activities. The findings will help the anti-graft bodies to come up with the best approach that will work suitably in addressing the problem of fraudulent activities.

The study will also be useful to public sectors particularly in the State under study. These establishments could employ the findings and suggestions of the study to enhance their control mechanism and improve the welfare of the employees as this will aid to curtail the rate of fraudulent activities in the establishments.

The study will as well create awareness to the elites (top government officials) and the executives' officers particularly those in the political class to understand the importance of corrupt-free organizations and develop the political will to fight all financial crimes affecting the economic development of the country.

1.8 Structure of the Thesis

This thesis report contains seven chapters as illustrated in Figure 1.1



Figure 1.1: Structure of the Thesis

1.9 Summary

Chapter 1 has set a scene of the context of this research: Exploring fraudulent practices in the Nigerian Public sector. The chapter highlights the background of the study, problem statement, research motivation, research objectives, research question, research gap, and significance of the research.

The next chapter (Chapter 2) discusses related literature on fraud, reasons why employee engages in fraud and also review the related literature on the challenges faced in preventing fraudulent activities among the Nigerian public employees.

Universiti Malaya

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter focusses on the concept of fraud and a various key element of fraud diamond theory that signifies why individual employees commit fraud. The chapter also discusses the prevalence of fraud in Nigeria and the challenges faced in preventing fraudulent behavior in the Nigerian public sector. The structure of chapter 2 illustrated in Figure 2.1



Figure 2.1: Structure of Chapter 2

2.2 Concept of Fraud

Although there is no comprehensive definition of the term of fraud, therefore, setting a precise definition of the term fraud has been a difficult task in academic literature as it tends to mean different things to different people (Eyo, 2017). The definition of fraud

includes scholarly definitions, others are legal definitions and some are based on the experience of the real occurrence of the fraud. Mostly, the legal definition of fraud varies from one nation to another. The legal definition of fraud emerged in England and Wales after the introduction of the Fraud Act by 2006 (E.A Onuora, 2018). In legitimate term, fraud is viewed as an act of denying an individual deceptively of something which such a person might be qualified or entitled to, yet for the perpetration of an unethical act (Taiwo, 2016)

The most common definition emphasizes on the abuse of public position or power for personal gain. A simple Oxford Dictionary meaning of fraud is “*the crime of cheating somebody to get money or goods illegally*” (Oxford Dictionary pp 595). Another dictionary defines fraud as “*an impairment of virtue and moral principles*” (M. M. Ogbeidi, 2012). World Bank and Global Transparency, a foremost global anti-corruption watchdog, viewed fraud as the abuse of public office for private gains for the benefit of the holder of the office or some third party (Ndiho, 2018). Thus, fraud simply shows an immoral behavior that violates the rules of the state (Heidenheimer and Johnston, 2011).

Fraud is an act perpetrated by entrusted employees using deception, trickery, money laundry, and loss of assets (Ramamoorti, 2008). Fraud can as well be a public error, that may result in loss of property, funds, or money and legal right (Abiola *et al.*, 2013). Mukoro *et al.*, (2006) opined that fraud is an inclination and propensity to act wrongly for self-interest regardless of what the outcome will be on others. However, fraud is the most serious threat to global economic development considering the huge amount of assets and money lost yearly as a result of it.

In law, fraud is an attempt aimed to secure partial or illegal advantage, and or to deprive a victim of legal entitlement. The fraudulent financial statement has led market participants including investors, creditors, pensioners, and employees to suffer a cost

worth more than \$500 billion several years ago (Rezaee, 2005). Fraud is the propensity and tendency to act wrongly in such a way to be harmful to others. It is an attempt of sabotaging regulations by using a trick to take what belongs to the public and use them for personal benefit (Dickson Mukoro, 2013). Fraud is a purposeful and deliberate act designed basically to swindle and deceive another individual or group of individuals for the benefit of the perpetrator (Amiram *et al.*, 2018). Fraud means something entirely different to a different individual under different situations (E.A Onuora, 2018).

Fraud is viewed as the utilization of one's office or position for self financial benefit by intentionally abusing or misusing of such office or position to deprive the public resources for personal benefit (ACFE, 1999). Fraud is a broadly conceivable term with essential qualities or features that are not usually recognized until the damage is done, which is at a late time (Vousinas, 2018).

Fraud is predominantly about getting cash or cash benefit by deceitfully misdirecting other individuals who might not give such cash or cash equivalent on the off chance that they knew the reality and utilization of false portrayals to gain unjustifiable benefit (Omar *et al.*, 2016). The degree of these deceptive practices in the Nigerian public sector reflects the general level of corruption in the nation. Fraudulent activities are comprehended as untrustworthy or deceptive conduct by an individual having the position of public authority to accomplish personal benefit (Rimšaitė, 2019). Fraud is an intentional act by an individual structured principally to deceive or mislead another person for the private benefit of the fraudster, irrespective of what the result will be (Reurink, 2018).

Fraud has been cited as Nigeria's greatest single problem affecting both public and private segments. It resulted in the loss of billions of US dollars. The corrupt mindset of most public officials results in deterioration of public infrastructure as adequate measures are not taken (Adebisi and Gbegi, 2015).

2.3 Conditions affecting the Fraudulent Practices

Every economy or nation is prone to fraudulent activities that constitute deliberate attempt or abuse of power to deprive other people or an organization to gain personal benefit either by physical force or trickery (Ruankaew, 2016). The literature revealed that both private and public sector experience fraudulent activities and continue to face the disease and combating the problem remains a challenge (Imhonopi and Ugochukwu, 2013).

A well-known theory that discussed the factors that lead an individual to perpetrate or commit fraudulent activities is the Fraud Triangle Theory (FTT) by Cressey (1950). This research focuses on the conditions that influence an individual to commit unethical behavior or activities. The theory FTT illustrated three elements that must be present for fraudulent activities to happen in any organization. These conditions are a) Perceived Pressure, b) Perceived opportunity, and c) rationalization. However, Wolfe and Hermanson (2004) opined that even though the perceived pressure exists along with a perceived opportunity and rationalization to oblige fraudulent activities, it might not likely occur until a fourth element is present which is 'capability.' Therefore, the perpetrators must have the skills as well as the ability for fraud to occur. Hence the four-sided elements of as Fraud Diamond Theory (FDT) is an extended version of Fraud Triangle Theory (FTT). This research uses FDT as shown in figure 2.2

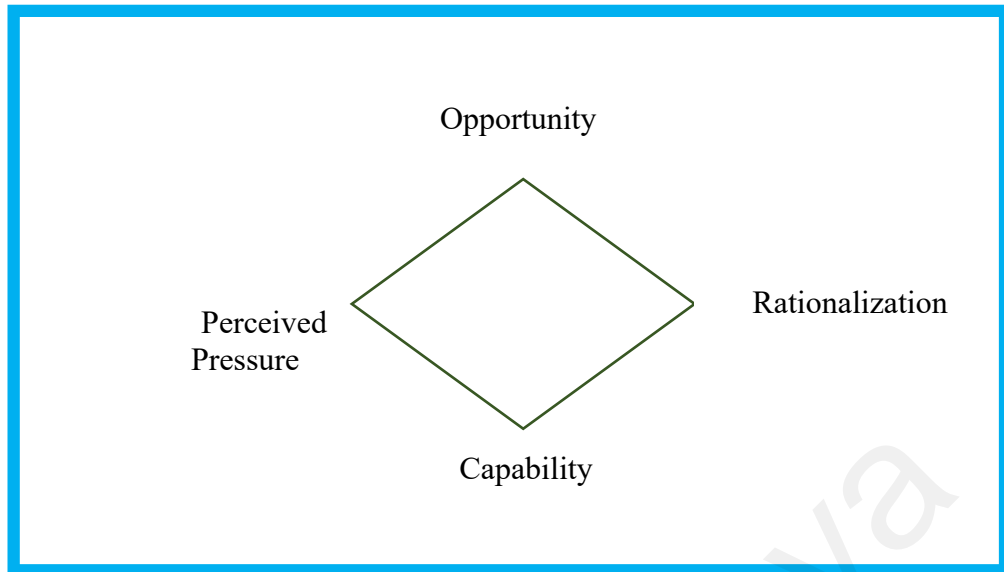


Figure 2.2: Four-Sided Fraud Diamond Theory

Source; [Wolfe and Hermanson \(2004\)](#). p 1.

The four-sided elements of the Fraud Diamond Theory are presented in the diagram above. The first element is pressure or reason to engage in the deceitful act and the other three factors are an opportunity, rationalization, and capability which must be present for a fraud to take place in every organization.

2.3.1 Perceived pressure

For an individual to perpetrate fraud there must be a perceived pressure. A perceived pressure is considered as the first element that motivates the perpetrator to engage in an unethical attitude and this can happen to all employees at a different level within the organization for several reasons. The pressure might be financial or non-financial depending on the circumstances and must not have to be real. Once the fraudsters are convinced or being pressured, such pressure can pave the way to unethical conduct (Albrecht, Hill and Albrecht, 2006). The financial pressure that leads the perpetrator to engage in unethical behavior includes sudden or unexpected financial loss, peer pressure, poor productivity, unscheduled demand, and unable to obtain a soft loan (Schuchter and

Levi, 2015). Non-financial pressure that leads an employee to commit fraud includes job discrimination. This occurs when an employee is subjected to unfair treatment based on gender, age, race and or religious, poor remuneration, delay in employee's promotion, lack of incentive that motivates the employee to make him/her feel a sense of belonging, misplacement of priority and selfishness (Schuchter and Levi, 2015).

Non-shareable financial weight is one of the related factors that strain skills by a person, which he/she does not intend to discuss with other people. The person's inability to discuss his/her financial challenges creates an avenue to violate the trust confined on him/her to take care of their financial problems (Cressey, 1953). Prejudicial dealing concerning promotion, compensation, and ungratefulness from the side of employees were all quoted as the reasons for employees to engage in fraudulent activities. In such a situation, the employees mostly have little or no regard for the organization they are working for and consider fraud as the way of taking revenge against their bosses (Baucus, 1994; Lokanan, 2015). Indecency, for example, betting and drug abuse also served as another class of pressure that encourages individuals to defraud their employer (Dellaportas, 2013). Recently, literature has shown that most of the fraudsters these days are primarily motivated by bad behavior such as alcohol, gambling, classy marital relationship, and drugs (Said *et al.*, 2018).

According to Lister (2007), the pressure is the fundamental factor that leads to unethical behavior and pointed out three different forms of pressure; employment stress; personal pressure, and external pressure. The perceived pressure may be greediness, living above one's earning, a huge amount of expenses, high personal liability, drug addiction, gambling, family economic need, and unforeseen circumstances like illness and disaster. Most of the fraudsters are materialistic and that's is what creates more

pressure for them to live like they are rich by pretending to maintain the status of the wealthy counterpart (Neu, Everett and Rahaman, 2013).

The pressure that leads to unethical or fraudulent activities may be political, personal financial loss, and societal pressure which occurs in a situation whereby the perpetrator believed and convinced of their status and hence cannot afford to conceit defeat (Murdock, 2008). Corporate and personal pressure is the key element that motivates a perpetrator to commit fraudulent activities, meaning that without pressure on an individual then no basis to engage in any unethical act (Rasha and Andrew, 2012; Vona, 2012). According to Chen and Elder (2007), six different forms of pressure such as personal problems, contravention of obligation, organizational inversion, the relationship among employees can pave way for fraud perpetrators to commit fraud. However, for fraudulent activity to occur in an organization, there must be pressure, and most of the fraud cases, about 80% to 95% of the cases were influenced by monetary pressure (Albrecht *et al.*, 2006).

2.3.2 Opportunity

Opportunity is the second and essential component or factor that leads to deception and is created by a weak internal control system within the organization. The opportunity concept is just like the “perceived pressure in the sense that the opportunity” doesn't have to be real. The weak internal control system alerts the perpetrator to take advantage of those circumstances to engage in unethical behavior (Kelly and Hartley, 2010). Breach of rules, policies and regulation, negligence of management, lack of disciplinary action against perpetrators are some of the factors that create the opportunity for fraudulent activities (Sausser Jr, 2007).

Rae and Subramaniam (2008) believed that the opportunity to commit fraudulent behavior lies in the ability and power of an employee to understand that weak internal control exists within the organization and take advantage of that by engaging in fraudulent activities. Even though the pressure is extreme, unethical behavior cannot transpire unless an opportunity is present, and this may be either the inherent weakness of the organization to manipulate or the organization's condition give chance for deception to take place. For instance, lack of job division, non-frequent audit exercise, weak internal control, poor management, and employee relationship, this situation may warrant an opportunity for an employee to commit fraud. Three different proxies were used to weight/measure the opportunity to engage in fraud, these include related party transactions, chief executive officer, and the distinctive among control and cash flow rights (Aghghaleh *et al.*, 2014).

Kakabadse *et al.*, (2017) opined that sound and effective organization's internal control system that assures adequate fraud control will be affected by the continuous intervention of the chief executive officer as the middle-level managers lack the power to make quick decision to alleviate the occurrence of fraud. The Association of Certified Fraud Examiners reveals that lack of consistent job rotation alerts both the employee as well the managers to realize organizational failure and engage in unethical behavior (Singleton and Singleton, 2010). According to Asmah (2019), ineffective audit function and poor governance process give or create an avenue for perpetrators to behave unethically.

Such an opportunity emerges when an individual or group of people has/have the practical skills and knowledge of "assets, information, ICT knowledge, this knowledge empower him/them to engage in fraudulent activities and also to conceal it (Lokanan, 2015). In reality, the chance to take part in fraud increases as the association's control mechanism weakens, poor corporate governance or ineffective channel of administration,

and deteriorated internal audit function (Neu *et al.*, 2013). To criminologist, coercion and social support are the fundamental factors to engage in fraudulent practices. An individual or group of people who denied access to social benefit from the lawful and legitimate sources may look for the social benefit from unlawful sources (Baron, 2015). In the finding of ColvinCullen, and Ven (2002), the absence of social benefit, individuals who learn “*to manipulate others in efforts to gain social support and in the process develop an intermediately intense, calculative social bond, will be more likely to approach a criminal opportunity with a calculating spirit*” (p. 31). The opportunity that leads perpetrators to commit fraud arises from sub-cultural practices that either sent signals to support and or restrain the occurrence of unethical conduct (Lokanan, 2015).

2.3.3 Rationalization

Rationalization is the third element for both FTT and FDT and it refers to excuses and justification or believed by individual or employee that immoral action or behavior is different from criminal action. The concept indicates that for a fraudster to commit fraud, they must develop an acceptable behavior to rationalize their thought that their action is not a criminal offense (Dorminey *et al.*, 2010). It means that if employees or management cannot justify their unethical behavior, it is not likely if they can engage in fraudulent behavior. A common example of moral justification or rationalization includes the following “I was entitled to the money”, “I was only borrowing the money”, “my employer is cheating me”, “I had to steal to meet for my need or family”, “other people did it why not me too”, “everyone is getting rich”, “I deserved a bonus but did not get”, “I will refund the money later”, “nothing really serious” (Cressey, 1950).

Rationalization’ is hard to measure, as it is virtually not possible to predict one’ mind of immoral behavior, fraudsters who engages in fraudulent act possess a mindset that encourages them to rationalize their immoral attitude (Hooper and Pornelli, 2010). The

desire to get involved in deceitful activities lies in the ethical values and personal attitude of an employee. Howe and Malgwi (2006) argued that the connection between the perceived pressure and opportunity to engage in unethical behavior is created only when an employee can justify their immoral behavior.

Rationalization is a system used by the deceitful employee to clarify that their unethical conduct is okay in their mind (Lokanan, 2015). The procedure of justifying the immoral act is mostly simple and easy for an individual with lacking moral codes, it may not be simple as well as easy for an individual with a high moral attitude to convince or to justify that fraudulent practices is okay and not a crime (Lokanan, 2015). The literature from both criminology and psychology contributed immensely in understanding the concept of rationalization. A criminologist in their work on neutralization theory maintains that criminals usually use 'the techniques of neutralization' to justify their acts. Neutralization techniques are mostly used to safeguard the individual or group of people from his or their inner qualities or values encircling the existence of guilt (Stout, 2006). Murphy and Dacin (2011) recently expended the psychological process of sanitizing one's conscience, this is the continuation of the work of theory of moral disengagement (Bandura, 1999). And the cognitive dissonance theory (Festinger, 1957). Murphy and Dacin (2011) identified three psychological processes that create an avenue to rationalize or justify the attitude of the perpetrator, these include (a) Lack of information/awareness, (b). Intuition combined with justification and (c). Thinking the apparent advantages exceed the disadvantages. This framework clarifies how fraud becomes regularized within every establishment and this tally with the finding of earlier studies (Ashforth and Anand, 2003; Ball, 2009) on how most of the public officials justify their criminal behavior because they consider it be an important aspect of their responsibilities.

Rationalization likewise involved the fraudster accommodating his/her activities with commonly recognized “principles of decency and trust which is necessary before” unethical behavior can take place in every organization (Dorminey *et al.*, 2010). The rationalization to engage in fraudulent practices for corporate executive may include thoughts such as "we have to keep the stock value/price high," "all organizations utilize forceful accounting practices," "it is for the benefit of the organization," or "the issue is transitory and will be balanced by the future positive outcome” (Lokanan, 2015). This allows the fraudster to view the unethical acts as satisfactorily accepted and constantly with his or her code of morals (Neu *et al.*, 2013).

2.3.4 Capability

Capability is the fourth element of FDT which must be present for fraud to take place in every organization. People’ official position in an organization might give them a chance and the skill to combat the opportunity for unethical behavior which might not be available for other (Ruankaew, 2016). Wolfe and Hermanson (2004) recognized commanding position/rank within the company/organization as essentials qualities relate to an individual’s ability to perpetrate fraud. For example, Chief Executive Officer, Head of ministries, and any person having an official commitment might use their position to influence decisions that favor their interest and behave unethically. That means the higher-ranking executives have a higher chance of partaking in organizational fraud (Dellaportas, 2013). Intellectual ability to influence the financial information and internal control’ weaknesses as well as the ability to know how the system operates create an avenue for fraudulent practices (Kranacher and Riley, 2019). Capability is to successfully deal with the pressure of risk of being trapped and succeed the unethically over a lengthy period. ‘Ego and self-confidence’ that deceitful actions will not be perceived, and this

will affect the decision-making, the more self-confident fraudsters are, the greater chance to behave unethically.

Ong (2018) affirmed that only individuals with talented capacity will quickly recognize the weakness of the organization's internal control system and utilize such an opportunity to perpetrate fraud. Mansor (2015b) reveals that “rationalization and capability” are inter-related and their strength impacts one another. Successful fraud perpetrators must be laying consistently to avoid detection, also to convince others to believe fraud does not exist. Wolfe and Hermanson (2004) maintained that “*opportunity opens the doorway to fraud and perceived pressure and rationalization lead a perpetrator toward the door, and capability empowers the perpetrator to identify the open doorway as an opportunity and to take advantage of it by walking through repeatedly*” (pp. 1). Therefore, for fraudulent activity to occur in both the private and public sectors the four-element of fraud diamond theory must in place. Although the organizational activities and model used to control the activities varies between the private and public organization and as such different opportunities for fraud perpetrator may arise from the two sectors of the economic (HolmesStrawser and Welch, 2000).

2.4 Corruption and Fraudulent Activities in African Countries

Bribery, corruption, financial scandal and misappropriation is a global phenomenon virtually affecting every aspect of life. The impacts have caused a serious problem to human life and their economic, especially in developing countries. By which, to an enormous degree most of the services are vigorously portrayed by unethical behavior (Suleiman and Othman, 2017). Fraud, bribery, corruption, unethical behavior and misappropriation is not a modern-day phenomenon as these can be traced to the ancient time (Tanzi, 1998; Wells and Hymes, 2012). When viewing or observing these unethical trends from the global perspective it seems to be increasingly affecting the

underdeveloped nations and also more prominent in African. Fraud and other financial scandals in African countries are mostly driven by the poor standard of living, poor administrative structure, poor economic growth, delicate political instability, high rate of poverty, lack of employment opportunity, poor service condition and lack of motivation (Mlambo *et al.*, 2019). It is argued that the misappropriation of public funds among African leaders such as the political and military head of state increases drastically. Most of the heads of government defraud the state's resources meant for the general public (Ijewereme, 2015b).

Africa is one of the richest continents in the world blessed with abundant natural resources such as crude oil, golds, diamond, and a vast population yet the level of development is far below the expectation. Fraudulent practices or misappropriation of public funds and assets by a few African leaders is seen as one of the real reasons for this underdevelopment (Warf, 2017). These originate from the fact that many African states are still impelled with low degrees of economic development, abuse of political power, mismanagement of public treasury and lack of social amenities which makes them defenseless and hence involved in unethical behavior (Azeez, 2018; Mlambo *et al.*, 2019). These subjected some of the African states to many challenges such as poor economic structure, insecurity, loss of monetary value thereby living the general population under severe poverty. In the African economy, the unethical behavior is the gameplay by both high-ranking public servants, executives, Politicians which account for billions of dollars to the lower-level influence cadre that account for a small amount of money, bribing for quick services, overlooking short-comings (Jain, 2001). Therefore, the misappropriation of public funds is seeming to be cordiality among the top-level and lower-level cadre of the African public servant. The fact that misappropriation, bribery, and unethical behavior is not unique to only African countries, but the behavior remains pervasive in African countries (Lawson, 2009; Warf, 2017).

According to the Transparency International Index, South Africa, the Republic of Congo, Ghana, and Nigeria are among the six African countries that are rated as extremely corrupt (Warf, 2017). An example of some of the high-profile African leaders that partake in misappropriation of the public fund will aid in justifying the immediate statement. Jacob Sello Selebi was the ex-national commissioner of the South African Police Service and the President of the African National Congress Youth League. And South Africa's first black national police commissioner, who in 2010 was convicted of taking bribes from a drug trafficker in a trial that drew massive global attention (Chetty, 2017; Schwella, 2013). This unethical behavior claimed a huge amount of money worth more than \$150,000.

Among other real case studies in African countries are as follows. First, Mobutu Sese Seko is the former leader of the Republic of Congo who spent thirty-two (32) years in office and yet nothing much to show due to a high level of mismanagement of public funds. The amount embezzled during his tenure was over \$5 billion which is almost equivalent to the entire external debt of the country (M. M. Ogbeidi, 2012).

Second, John Dramani Mahana is the immediate past president of the Republic of Ghana and his administration was knocked by several financial irregularities and high level of misappropriation of public funds that account for huge billions of dollars. It shows the loss of revenue and global embarrassment (Chêne, 2010). Next, the Bureau of National Investigations (BNI) of Ghana revealed that an amount worth GH¢7.9 million was not utilized judiciously at the National Service Secretariat (Antwi, 2015). It was discovered that such money was paid as an allowance to a non-existing public servant to more than a hundred regions across the country (Antwi, 2015). Subsequently, a study conducted by Kingsly (2015) reveals that bribery and fraudulent practices are found in almost every sector of the Cameroonian economy. Finding shows that the rate of unethical

behavior and misappropriation is at high practice by the tax administration, Custom, and Police. This coincides with Transparency International's Global Corruption Barometer 2013 and US Department of State 2013 reports about mismanagement and fraudulent practice in Cameroon (Ndedi and Kingsly, 2015). Lastly, the immediate Nigerian president in person Goodluck Jonathan was also involved in a \$1.3 billion oil scandal.

Focusing on the Nigerian context, there are several relevant cases of fraudulent behavior as presented as follows: First, Sahara Reporters narrated that Italian investigators affirmed that President Goodluck Jonathan and a few officials of his administration were involved in a high-level fraud against the Nigerian State. This was in the case involving top corporate officials of international oil firms Eni and Shell. President Jonathan and other Nigerian officials had several meetings with Eni and Shell to seal a fraudulent Malabu deal that fragmented billions of dollars among Nigerian government and corporate officials (Akov, 2015). Second, in late 2013, the governor of the Central Bank of Nigeria (CBN) discovered that Nigerian National Petroleum Corporation (NNPC) failed to remit US\$49.8 billion oil revenues owed to the Federal Government (Owen and Usman, 2015).

Next, Sahara Reporter on February 22, 2015, reported another misappropriation of former president Goodluck Jonathan of \$500 million Farmland Scandal. Former minister of petroleum Diezani Alison Madueke was allegedly used \$115 million to bribe the INEC officials to help the People Democratic Party (PDP) win the presidential and gubernatorial election (Thomas, 2017). Even though, the payoff did not work for the presidential seat but likely skewed many governorship and legislation.

Few months after the inauguration of whistleblowing policy in Nigeria precisely in February 2017, the Minister of Information announced that the government had recovered \$151 million and N8 billion naira from the top government official (Idris, 2019). In April

2018 the EFCC had discovered \$1,545,751 from former minister of State for Defense Musiliu Obanikoro and a former Senator Iyiola Omisore (Onyema *et al.*, 2018). Most of these misappropriations were perpetrated by high ranking profile African leaders. This corresponds with the findings of Lawson (2009); Warf (2017).

2.5 Corruption and Fraudulent cases in Bauchi State

It was reported by the Nigerian newspaper, that the Bauchi State government under the administration of governor Isah Yuguda and Mohammed Abubakar has mismanaged public funds amounting to N258 billion in 12 years (Thisday, 2019). The current administration of Governor Bala Mohammed argued that the previous administration of Yuguda and Mohammed could not give a justification of how N258 billion was expended. It was revealed that the two previous administrations were given the sum of N720 billion by the Federal government within the period of two 12 years that is from 2007 to 2019. The Yuguda administration covered a period of 8 years from 2007 to 2015 while the administration of Mohammed covered only 4 years. The press commissioner Ladan Salihu confirmed that the mismanaged sum of N258 billion consisted of loans, grants, uncompleted capital projects, and the internally generated revenue.

On investigation as reported by Vanguard Nigerian newspaper on 2nd April 2016, it was discovered that over N200 millions of this fund was mismanaged or outrightly defraud under the administration of former governor Isah Yuguda. In the same vein, the Yuguda administration was also accused of misappropriating the sum of N91 billion being a state security vote of 8 years.

According to the submission of the office of the Accountant General of the Bauchi State government, bailout aids granted to Bauchi state by the federal government within 3 years amounting to over N8 billion, N6 billion, and N700 million for 2016, 2017 and

2018 respectively. A total of over N15 billion were given to Bauchi state under the administration of Mohammed Abubakar. Similarly, the press commissioner in person of Ladan Salihu revealed that within the same period the state received the sum of over N47 million as Paris Club refunds. Ladan alleged that the administration of Mohammed Abubakar was the most corrupt in the history of the Bauchi state (Punch Nigerian newspaper, 2019).

It was revealed by Sahara reporters on June 24th, 2019 the current administration of Bauchi state under governor Bala Mohammed accused the immediate past government of Mohammed Abubakar of misspending of N2.3 billion on buying materials for burying the dead bodies in the state. The spoke person of the current administration of Bala Mohammed, Dr. Ladan Salihu revealed in an interview with a journalist in the state that N900 million out of the N2.3 billion was spent on buying the white cloth materials used for wrapping the dead body while the remaining N1.4 billion were used in buying the wood for lacing the graves during the burial. According to him, the government discovered various issues of financial mismanagement of the commonwealth of Bauchi State where billions of naira were tapped illegally.

Similarly, Sahara Reporters on August 06, (2019) reported that a federal high court in Abuja has instructed the closure of the Bauchi state government account. The EFCC was asked by the court to freeze the Bauchi State government's account with the First City Monument Bank of the ongoing investigation by the commission on the money laundering worth N19.8 billion involved by the immediate administration of Mohammed Abubakar.

2.6 Prevalence of Fraud in Nigeria

The history of fraud in the Nigerian public sector could be traced back to colonial administration. Before Nigeria's independence, there are several cases of mismanagement of public funds by public officials. The colonial era is the root of unethical behavior, the British government used an indirect system of government to colonize Nigeria, during the indirect rule Nigerian traditional ruler were logically appointed as administrators and deployed to various part of the country to aid the British administration (Appiah and Gates, 2005). Eventually, some of these traditional rulers abused this power to enrich themselves. In 1966, the first political government was overthrown by the military due to the high level of corruption perpetrated by the politician (M. M. Ogbeidi, 2012). The military government that came after throwing the corrupt civilian government inaugurated a committee to investigate the previous government and they were found guilty of mismanagement of funds and violation of state regulation (Okonkwo, 2007).

Nigeria is the most populous country in Africa as well as a major oil producer with an abundance of natural resources, human, agriculture, crude oil, mining activities, coal, hydroelectric energy, and water (Soludo, 2006). Despite the abundant resources, the proportion of economic development is drastically very low (PopoolaChe-Ahmad and Samsudin, 2015). For many decades right from the independent date, Nigeria has been struggling to create employment opportunities for the teeming population, increase income equality, diversify the economy and reduce its dependency on oil (Adedokun, 2012).

The State has a significant role in the life of its citizens in many aspects such as the provision of security, social amenities, free education but these have been undermined because of the high rate of unethical activities by its members (Albert and Okoli, 2016).

Human development, social facilities such as infrastructural facilities, provision of services are very low and all these is due the high level of fraud, mismanagement of public fund, converting public properties to personal by the few Nigerian elites (Popoola *et al.*, 2015). In Nigeria, these days unethical acts had become the order of the day, particularly in the public sector. Instead of delivery of public service as a non-profit oriented organization, prevalence fraud activities have become an ordinary lifestyle by most of the government employee (Okoye, 2009). This means fraudulent activities greatly affect the development of the Nigerian economy.

2.7 Challenges to Preventing Fraud in Nigeria

Different political administration that came into power in Nigeria aimed to address fraudulent practices and discipline fraudsters. However, these political masters eventually join the suit (Dalton *et al.*, 2014). As a result, the unethical behavior in Nigeria may likely continue to exist for a foreseeable future. The reasons behind the failure of some of these measures may include a short tenure system of ad-hoc commission. When the investigation started, the tenure of the commission may expire before the completion of the ad-hoc exercise, and perhaps might not be of interest to the incoming committee (Albert and Okoli, 2016). Crosby and Bryson (2005) argue that no country of the world appreciates speedy economic development without good and selfless leadership. Thus, economic growth and development is always the outcome of ethics and good governance with ethical leaders. Crosby and Bryson (2005) further state that the Nigerian problem is not associated with land, water, climate, or anything else but the unwillingness of the leaders to deliver their responsibility due to a corrupt mindset. The statistic revealed that over 80% of the fraudulent behavior in Nigeria laid mostly by the top government officials (Okoye, 2016).

Nigerian military regimes, particularly from 1985 to 1999, were also known to be associated with high financial mismanagement, high corruption, abuse of trust, lack of transparency, and accountability (Fagbadebo, 2007). The military regimes were characterized by a dictatorship where the freedom or right to question the government was denied. This created an opportunity for the military rulers to behave unethically. This equally constituted a challenge to mitigate the menace of fraudulent activities among government officials in Nigeria (Okekeocha, 2013). During the military administration, coup d'état was the means of establishing a government. The business of the day then was for one government to overthrow another government and established a new one. This also affected the effort to mitigate fraudulent activities. The issue of bribery, money laundering, financial scandal among the public official kept on increasing and becoming out of control from 1985 to 1999 which marked the period of administration of three former military head of states, General Ibrahim Babangida, General Sani Abaca and General Abubakar Abdulsalam where financial scandal and defrauding became the typical attitude of public officials (Duke and Agbaji, 2017).

A transition was made in 1999 when the last military head of state in the person of General Abdulsalam Abubakar handed over government to the newly elected president Olusegun Obasanjo. Mr. Obasanjo came to lead a democratically elected government with corrupt and fraud infested public establishments. Due to an increase in financial scandals among the government officials in public establishments, financial existence and national plans become seriously affected. The newly democratic government promised to take measures to mitigate the financial mismanagement and eventually enacted laws establishing the Institute of Corrupt Practices Commission (ICPC) by the year 2000 and the Economic and Financial Crime Commission (EFCC) after two years, mainly to address the fraudulent behavior and massive financial scandal (Mansor, 2015b).

However, these efforts went in vain as fraud and other financial scandals continue to increase thus, affecting the Nigerian economy and national revenue. The two statutory bodies enacted purposely to arrest and take legal action against the perpetrators become biased in their operations and are turned into the political instrument as a threat to oppositions rather than discharging their judicial responsibilities of arraigning and curtailing the fraud (Albert and Okoli, 2016). Other elements that remained a challenge in preventing fraudulent behavior include the followings:

First, **godfatherism** is part of the culture that is greatly affecting the government effort of fraud prevention in Nigeria. A 'godfather' is a slogan used by Nigerian politicians in referring to their political masters and mentors. Political godfathers have boys or mentees referred to as political 'godsons.' Godfatherism is the collaborative relationship between the master and boys that is between the godfather and the godson in looting public funds for their gain or benefit (Akpa, 2018). It is a philosophy that denies the individuals their fundamental human civil rights of not benefiting the dividend of democracy. This signifies that exercising the fundamental civil right is only restricted to those with the godfather. This attitude is rapidly and continuously changing politics from a civil or public engagement to a business venture where only the higher bidder can benefit from (Daniel, 2015; Lawal, 2015). This gives room for godson to steal the State wealth and gives a certain percentage to the godfathers. Ijewereme (2015b) disclosed a typical example where he stated that "*late Lamidi Adedibu, a political godfather in Ibadan, Oyo State, who publicly disclosed on a national television program that his godson, former governor of Oyo State, Rashidi Lodoja was ungrateful for failing to give him 30% of the State's monthly security vote after making him governor*" (pp. 9). He eventually used his political influence to impeach him from the governorship seat. Therefore, godfatherism encourages the godsons to mismanage public funds as they will not be called to account for their actions. The nature and the kind of punishment to fraud perpetrators are

determined by the relationship between the top-level officer and the fraudster, as some commit fraud and can go freely. This influences other people to justify their thought by believing with other people do it why not me to behave unethically (Cressey, 1950).

Ahmed and Ali (2019) argued that most of the Nigerian leaders that lack merit to deliver good governance find themselves in various public offices due to the influence of godfatherism and godfather mostly take part in the administration by dictating to the godson on who and who to get this and that political appointments.

Second, the **lack of political** will from the side of government is another challenge faced in fraud prevention in the Nigerian public sector. Political will is a critical and preliminary fact for sustainable and efficient anti-corruption policies and programs (Stapenhurst and Kpundeh, 1999). Lack of interest by the Nigerian politician to curtail financial crime allow abusive practices to continue and eventually create an avenue for misuse of public fund. Although there are numerous attempts by the government and regulatory agencies to address the problem of financial mismanagement in Nigeria yet, the fraudulent cases seem to be increasing because of the absence of political interest from the side of politicians (Ugoani, 2015).

The political will determines the success or failure of the effort in fighting the misappropriation of public funds in any economy (Ankamah and Manzoor E Khoda, 2018). This fortifies the belief that the absence of political will from the side of government resulted in a lack of commitment to address the financial mismanagement among the public employees which hinder the achievement of other national objectives (Hope Sr, 2017). Political will is the fundamental factor for the successful implementation of any anti-craft policies as the leaders can make effective policies and ensure the fair implementations of the policies (Quah, 2016).

Third, **untrustworthy judiciary**, the judiciary is the legal mechanism constituted by a system of the court that ensures justice in the state. The judicial system is a segment of government responsible to address disagreement between two or more parties (Chemerinsky, 2019). In Nigeria, the judicial branch consists of the Supreme Court of Nigeria, the Court of Appeals, the State High Courts, and other lower courts including the Magistrates, Customary, Shariah, and other specialized courts. One of the fundamental functions of the judiciary is clarification and application of laws on matters encompassing disagreement between two or more parties to administer justice for each party (CarpManning *et al.*, 2019). While the Nigerian judicial system operates not in an ideal way to the provision of the law that established them, the administration of justice has been like goods in a competitive market where the higher bidder always wins. In several instances, the untrustworthy registrars are bribed to ensure that a particular case is assigned to a specific judge of interest and also to ensure the case ended in favor of their clients (Salihu and Gholami, 2018a).

Ayodeji and Odukoya (2014) argued that mostly the judicial abuse of justice lies in the hand of court clerks and registrars with the assent of the chief judges, as the clerks or the registrars are liable for case enrolments and documentations. The reports of International Transparency and anti-corruption agencies from Human Rights Watch have revealed that the Nigerian judicial system is very corrupt with different sorts of fraudulent practices and unethical attitudes. Issues like the hiding of cases files, bribery, removal of cases record, monetary compensation are very normal among the judges as well as the entire judicial system (Salihu and Gholami, 2018a).

The same report also revealed that most of the services rendered by the Nigerian court registrars with the consent of the judges have turned to be exploitation. For instance, getting a verification or confirmation on the certificate or the declaration of official

attestations attracts an extra unofficial payment of cash to be paid to the individual in charge without proof of receipt of the payment (Strathem, 2017). The inability to make such a payment synonymous with denial of the service. Therefore, these fraudulent activities and many others remain a challenge among Nigerian judicial employees.

Fourth, the **issue of immunity of the executive**; the immunity term originated from the era of 'supreme monarch' which opined that a king is always right, implying that the ruler would not foul up (Fabamise, 2017b). Immunity has a wide range of implications relying upon the setting of its application. In legitimate practice, the term immunity implies exclusion from certain activities or obligations performed by other persons or exceptions from a discipline that the law order on another citizen (Fabamise, 2017a). The extent of the immunity under Nigerian law applies to anyone holding public office of the President, Vice President, State Governors, and Deputy Governors for the period of their office. The time of their office is the period during which they hold the offices in their respective capacity (Arishe, 2007).

It is generally argued that the President in the United States should be privileged to enjoy complete immunity, implying that except for indictment proceedings, they will not be accountable for all other common or criminal acts prosecutable under the steady gaze of official courtrooms (Chemerinsky, 2019). This immunity in the Nigerian context is believed to have given the Nigerian politicians a plentiful chance to abuse public funds under their custody having known that they are covered by the provision of the Nigerian laws. That is the motivation why Nigerian government officials are desperate to remain in their position of authority because of the fear of being interrogated since they cannot be called to give an explanation or account for their deed while they are in office (Beck, 2005).

This is in line with the provision of Section 308 of the 1999 Constitution of the Federal Republic of Nigerian which provides the extent to which Nigerian public officials are immune. The Section provides that:

“(1) Notwithstanding anything to the contrary in this constitution, but subject to Subsection (2) of this section: (a) No civil or criminal proceedings shall be instituted or continued against a person to whom this section applies during his period of office; (b) a person to whom this section applies shall not be arrested or imprisoned during that period either in pursuance of the process of any court or otherwise; and (c) no process of any court requiring or compelling the appearance of a person to whom this section applies, shall be applied for or issued.”

Therefore, the challenges of preventing fraud in the Nigerian public sector lie in godfatherism, lack of political will from the side of political leaders or government, the untrustworthy judicial system, and the immunity provision that gives a cover to the executive office holders in Nigeria.

2.8 Reforms in the Nigerian Public Sector

Nigeria, formally the Federal Republic of Nigeria, is a nation in West Africa, bordering Niger in the north, Chad in the northeast, Cameroon in the east, and Benin in the west. Its coast in the south is situated on the Gulf of Guinea in the Atlantic Ocean. The Federation contains 36 states with Federal Capital Territory, in Abuja. The Constitution characterizes Nigeria as a law-based as well as a democratic secular state (Falola and Heaton, 2008). Nigeria has been home to various antiquated and indigenous kingdoms and states throughout the centuries. The modern state-initiated from the British colonial rule starting in the nineteenth century (19th century) and took its present national shape with the converging of the Southern Nigeria Protectorate and Northern Nigeria Protectorate in

1914 (Feierman, 1993). The British set up authoritative and legitimate structures of governing the territory through an indirect rule system using the traditional rulers/leaders. Nigeria became officially a sovereign state in 1960 (Killingray, 1986). From 1967 to 1970 is the period when Nigeria experience a civil war. It experiences both democratic and military governments up to the time when it achieved a stable democracy in 1999 to the present time (Harris, 2011).

Economic growth and development are considered to be an amazing and powerful force for reducing poverty. It increases production which in turn increases the demand for labor to meet up with the production, this provides employment opportunity thereby increasing the wages and reduce the poverty (Young, 2019). Baden *et al.*, (2015) argue that economic growth is the powerful apparatus for poverty reduction but the Nigerian case is different. Despite its economic growth yet more than 80% of the Nigerians population live a poverty life (Mansor, 2015a; Omoniyi, 2018).

2.9 Nigerian Public Sector

In general, the public sector of any nation stands apart as the significant apparatus of government for the design, invention, and execution of policies aimed to guide, protect and provide basic needs for the public. The government does this by actualizing the plans and projects of government in such a way that it benefits the public (Oyedele, 2015). The primary concern of the public service is to manage the public affairs effectively be it political, military or monarch system of government operate in a nation, the services must be designed in such a way to improve the socio-economic development of the country (Zafarullah, 2016).

In the Nigerian context, the public sector is an organization that is owned, operate and control by the Nigerian government and exist to provide services for the general public

and to improve the standard of living of its citizen similar to that of charitable or voluntary organization. The organization of which motive is not to make a profit (D. R. Young, 2000).

The Nigerian government like other countries in the world is saddled with the responsibilities of maintaining laws, promoting rapid economic growth and social development, maintaining peace and security for the general citizen. All these responsibilities have become unrealistic in Nigeria due to the harsh economic situation (Oyedele, 2015). The government parastatals, agencies through which the central government delivered the services to the public are often faced with the challenges of providing the basic needs to the Nigerian citizenry. However, the Nigerian public service has for long failed to deliver its statutory duties to the Nigerian citizen (Akinola and Wissink, 2018).

The Nigerian public sector consists of a public corporation and three-division/level of government. These include the Central Government also known as the Federal Government, the State Government, and the Local Government. These three tiers or levels of government made a general government (UgwuanyiMacaulay andNweze, 2016). All of the tiers are moderately independent and have a particular role to play. For a nation, community, or even a group to accomplish its stated goals, there must be a proper channel of communication among all the tiers of government or members of the community as well as good cooperation (Epstein *et al.*, 2018). This information was depicted in the following figure.

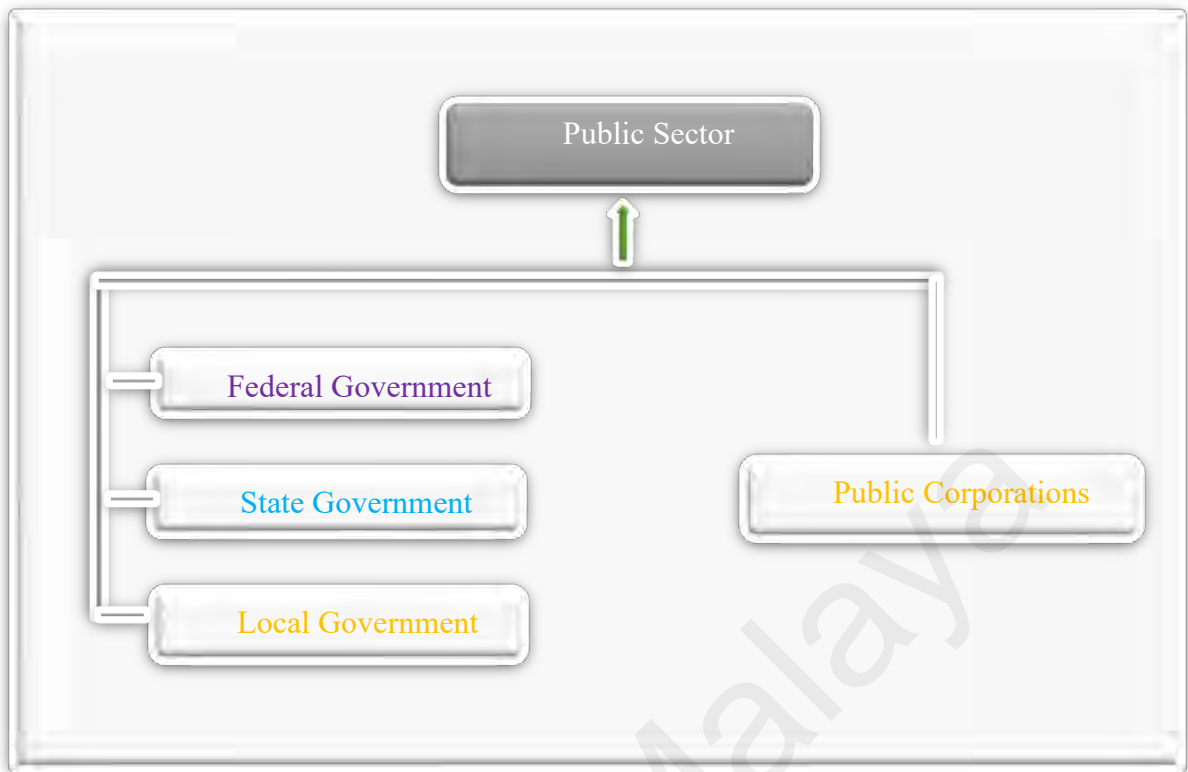


Figure 2.3: Structure of the Nigerian Public Sector

Source: Designed by the researcher using the structure of the Nigerian government.

Figure 2.3 represents the structure of the Nigerian public sector detail of which is given below

2.9.1 Central/Federal Government

The central government also is known as the Federal Government is the higher-ranking government tier. It was formally established in 1963 that is three years after independence as a founding document in the Constitution of the Federal Republic of Nigeria. The CG/FG is made up of three different branches but works collectively. These branches are legislative, executive, and judiciary represented by the national assembly, president, and supreme court respectively M. M. Duruji and Duruji-Moses (2017). The Federal government is saddle with the responsibilities of safeguarding the life and property of the citizen, maintaining foreign affairs, environmental protection, allocation of national

resources to the three tiers of government, and many more (Phillips, 2019). It also partakes in different affairs that are usually discharged by the State Government.

2.9.2 State Government

State Government is the middle government saddled with certain responsibilities such as maintenance of the road, implementation of Federal mandate, provision of education to the resident, collecting revenue at the state level (Alapiki, 2005). There are 36 States in Nigeria with Abuja being the capital city. All the states have legislative, executives, and judiciary branches that govern the operation and utilization of the state's resources.

2.9.3 Local Government

Local government is the third tier of government mainly created to bring government closer to the masses and saddled with the responsibility to address certain responsibilities at the local level. Matters like waste disposal, local public health services, collecting of local taxes, provision immediate help, maintenance of local roads are part of the responsibility of local government in Nigeria (OviasuyiIdada andIsiraojie, 2010). There are 774 local governments in Nigeria all with different sizes and cultures. The local governments are further subdivided into different Wards for easy discharging of their responsibilities being the closest government. Unfortunately, the Nigerian local government is not discharging its duties following the provision of law and that is due to lack of sovereignty from the middle government (Adeyemo, 2005).

2.10 Challenges of Nigerian Public Sector

Nigeria is the biggest nation in Africa in terms of land and the population. The most concerning issue or problem of Nigeria is poor governance. These issues are known for long but rather finding an answer or solution has proven a challenge (Amis and Lloyd, 2018). This could be justified by looking at the major problem of the Nigerian civil

service. The civil service in Nigeria assumes a fundamental role in numerous legislative activities. The principal point of the civil service or civil servant is to provide sustainable good governance, generate employment opportunities, ensure quality production and conveyance of products and services within the nation. Good governance is very significant for underdeveloped nations and the Nigerian civil service is the administrative arm of the government that aids the country to operate appropriately (Daudu and Fagbadebo, 2019). Some several reasons or problems have stagnated Nigeria from establishing effective and sound governance capable of addressing the Nigerian problem (Woolcock, 2018). Some of these problems may include the following.

2.10.1 Over-staffing

Nigeria is a country with a high rate of unemployment and most of the top executive officials insist that their children or relatives must join the civil service. Therefore, this creates an avenue for over-staffing. Over-staffing is a situation where an establishment hires more employees than it can afford and this may result in under productivity as many employees will be idle doing nothing while increasing the cost to the organization (Woolcock, 2018).

2.10.2 Poor Working Condition

The working environment of the Nigerian civil service is very poor where the conditions of the public services are not motivating. Employees are not encouraged or inspired to give in their best through adequate salaries, rewards, and different incentives. The employees are not likely to pay good attention to the discharge of their responsibility. Eventually, this results in poor working conditions that lead to the misappropriation of public resources (Ehrenberg and Smith, 2017).

2.10.3 Bribery and Corruption

The major challenges, as well as the biggest problem of the Nigerian state, is bribery and corruption. Corruption and massive misappropriation of public belongings can be found in every sector of the Nigerian economic and Nigerian civil service (M. Duruji and Azuh, 2016). Nigerian seem to acknowledge unethical behavior as part of the culture. Therefore, Nigerian civil services are also corrupt (Johnston, 2017).

2.10.4 Poor remunerations

The issue of poor remuneration of employees is the oldest phenomenon in the history of human life. People work very hard and some times under hard conditions just to meet with their basic daily needs of life but end up been paid a poor salary that could not meet up their primary needs (Hearn, 2013). Although the Nigerian government has since 2018 proposed a new minimum wage which is N30,000 equivalent to \$83 and yet it has not been implemented. The Nigerian public employees are still paid with the old package. That is N18000 which is less than \$40 a month (Aderemi and Ogwumike, 2017).

2.11 A Brief about Bauchi State

Bauchi State is in the North-East Geopolitical Zone of Nigeria and was created in 1976. The State is located between latitudes 9°30' and 12°30' North of the equator and between longitudes 8°45' and 11°0' East of the Greenwich meridian. It is bounded in a clockwise direction by Yobe, Gombe, Taraba, Plateau, Kaduna, Kano and Jigawa states. There are 20 Local Government Areas in the state, namely; Alkaleri, Bauchi Bogoro, Dambam, Darazo, Dass, Gamawa, Ganjuwa, Giade, Itas Gadau, Katagum, Kirfi, Jama' are, Missau, Ningi, Shira, TafawaBalewa, Toro, Warji, and Zaki. Bauchi State covers about 49,259 Km² with a population of 4,653,066 according to the 2006 National Population census.

The State has a total number of 17 ministries with a Gross statutory monthly allocation of N4,121,168,543.67. The State is currently faced with a high rate of ghost workers, this necessitated the state to embark on staff verification to fish out the non-existing workers and the verification is still ongoing according to Daily Trust, (2019); The Punch (2019), Nigerian newspapers. The committee set up by the Bauchi State Government to verify workers without Bank Verification Numbers (BVN) has stated that it has so far cleared 4, 654 civil servants in the state while the exercise is still ongoing.

The fraudulent cases affecting the state relate to the immediate past two administrations of Isah Yuguda and Mohammed Abubakar for the period of 12 years from 2003 to 2019, which were highlighted in section 2.5

2.12 Summary

Chapter 2 discussed some critical analysis of the literature on fraudulent practices. This chapter provides a general form of fraud in both developed and developing countries. The chapter also provides fraudulent cases in African countries and particularly focuses on Nigeria as the context of the study. The chapter discussed the fraudulent issues in the Bauchi state, it also highlights the prevalence of fraud in Nigeria as well as the challenges faced in preventing fraud among the Nigerian public employees. The chapter also highlights the historical legacies of Nigeria, explained the meaning of the public sector in the Nigerian context and the structure of the Nigerian public sector. The chapter also provides the challenges faced by the Nigerian public sector and a brief on Bauchi state.

The next chapter presents the research methodology employed in this study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research design and the methodology used. The chapter justifies the choice of the qualitative approach in data and specifically discusses the sampling of the study and the method of data analysis, validity, reliability, and ethical issues. The chapter provides the theoretical background of the Fraud Diamond Theory and the justification of using the theory. It also provides details of the research framework. The structure of this chapter is depicted in Figure 3.1



Figure 3.1: Structure of Chapter 3

3.2 Qualitative Research Design

The major concern of qualitative research design is about building up answers to the why and how of the research phenomenon. Therefore, qualitative research is considered to be objective. The findings of qualitative research are presented in textual form as opposed to numeric (Lune and Berg, 2016). Research design describes the approach chosen to integrate the various component of the study in a comprehensible and rational way, thereby, effectively addressing the research problem (Yin, 2017). The findings of the research are determined by the research design and method employed, which in turn

determined by the objectives of the study (Creswell, 2002). This study intends to find out the conditions affecting or contributing to the occurrence of fraud in the Nigerian public sector and the challenges faced in fraud prevention.

3.2.1 Justification of Qualitative Method

The research uses a qualitative approach to understand the conditions affecting fraudulent practices in the Nigerian public sector. A qualitative approach is suitable for this study because of several reasons;

Firstly, it gives the researcher the ability to probe and source rich data relating to the social phenomenon by using semi-structured interviews (Iyamu, 2018). The researcher was able to have interviewed 14 participants from different disciplines but very relevant to the phenomenon under study. The process provided rich and related data.

Secondly going by the nature of the research phenomenon, a qualitative approach gives the details of participants' opinions as they are not restricted to yes or no answer. Their reactions towards the phenomenon also help the researcher to predict the reliability of their comments (Denzin, 2017),

Thirdly, it helps the researcher to understand the participant's inner experience and set out how connotations are shaped (Merriam and Tisdell, 2015). This enables the researcher to deeply understand much on the part of the participants' experience.

Fourthly, the phenomenon is extremely important and very complex that cannot be condensed by just a simple null or alternate hypothesis, yes or no answer. Hence it requires an in-depth interview and some observations.

Finally, the qualitative research approach offered a better understanding of the research problem and questions. It relies on text and image data and has a different approach to analyzing the qualitative data (Tracy, 2019).

3.2.2 Sampling for the Study

In a qualitative study, there is a general guiding rule of how interviewees should be enough to ensure the reliability of the interview data. Many scholars suggested a different number of quality data. For example, Morse (2000) recommends 30-50 interviews, (Creswell, 2009) suggests 5-25 interviews, while Bertaux and sciences (1981) argued that 15 interviews are enough to get quality and reliable data. Even though, the number of interviews play a significant role, however, a point of saturation should be prioritized in the qualitative study and appropriate to ensure the data-saturated (Burmeister and Aitken, 2012; Dibley, 2011). Also, Kumar (2019) opined that the number of interviews is not the primary concern particularly when the study focuses on exploring the phenomenon that determines new evidence. Therefore, the number of interviews required in the qualitative study depends on the data. In this study, the objectives were to explore the conditions affecting the fraudulent practices and the challenges faced in combating the fraudulent activities in Nigeria's public sector.

Determining the saturation point of data is very critical as it means a comprehensive process of data collection and analysis (Majid, 2018). On the other hand saturation of data is an important element to excellent qualitative study, thus, it provides facts of how the researcher attained the data saturation level, that is when the interviews ceased (Bowen, 2008). This idea was invented from the grounded theory (Creswell and Creswell, 2017). However, a point of saturation is said to be attained when no new insights, no data emerged from the interviews or when no new codes are generated during the interviews (Charmaz and Belgrave, 2012). It was argued that in qualitative study data should be

collected until saturation reached (Constantinou, 2017). In another study, it was argued that 6-8 interviews are required for a study of a consistent sample (Kuzel, 1992).

This is where the researcher based the study to considered 14 interviewees as enough samples that can give quality and reliable data for the study. Furthermore, the point of saturation was reached when the interview reaches 13 because most of the research interviewees are saying almost the same. The researcher decided to add one more to prove the saturation and no new codes emerged. At this point, the researcher needs to stop as there seems to be no new information (Faulkner and Trotter, 2017). Moreover, the categories of interviews are public servants with vast experience on the subject under study.

The sample of this study focuses only on 4 auditors, 4 accountants, 2 legal practitioners, 2 EFCC staff, and 2 FIRS staff of the public sector of Nigeria. The inclusion of accountants and auditors is due to several reasons. Firstly, auditors and accountants have a critical role and knowledge in most financial information in the Nigerian public sector (Ojo, 2019). Secondly, they are in the front line to safeguard against financial misrepresentation in public sector settings (Abedin, 2018). Lastly, these groups of stakeholders are exposed or have experience in handling fraudulent activities in the Nigerian public sector.

The expert suggests including EFCC staff and legal practitioners as their inclusion will enrich the data particularly concerning the second research objective (Section 1.5). The EFCC is the law enforcement agency established to investigate financial crime such as fraud, money laundering, and this exposed their experience of dealing with fraudulent activities (Obuah, 2010).

Legal practitioners were added based on the justification given during the pilot test. It is recognized that the ability of the judiciary to investigate and execute fraudsters depend largely on the legal practitioners and the law of enforcement agency put in place (Gholami, 2019).

3.2.3 Source of Data

The data for this research was collected through primary sources.

3.2.3.1 Primary source

The researcher interviewed with auditors, accountants, legal practitioners, the staff of EFCC, and staff of IFRS of the Nigerian public sector (Bauchi state). This primary data helped the researcher in getting the subjective views and perspective on the occurrence of fraudulent practice and the challenges faced in the prevention of fraud from the Nigerian Public Sector. The data was collected via semi-structured interviews. The semi-structured interview is an interaction in which the interview does not follow a formalized list of questions. The questions are more open-ended, given room for discussion with interviewees instead of the straightforward question (GhorbaniDijkema andSchrauwen, 2015). The semi-structured interview was used because of the following reasons.

Firstly, it allows the researcher to be well prepared before the interview time and also appear very competent (Bell *et al.*, 2018). Secondly, the semi-structured interview also allows the participants to freely express their opinion in their terms (Persson and Eleyan, 2019). Thirdly, the semi-structured interview provides reliable, accurate, and enable comparability of the qualitative data (Kamaruddin *et al.*, 2017).

3.2.3.2 Detail of Interview

The researcher interviewed 14 participants from different disciplines, the interviews were conducted within a period of two months (August to September 2019). A face to face interview was conducted with 12 out of 14 of the participants, which was recorded using audio recording tools to ensure the safety of the information obtained and safeguard against the loss of data. A phone call interview was conducted with one the participants and the phone called became necessary due to the tied schedule of the participant that led to aborting of appointments two times and the re-scheduled time were also cancelled by the participant. The phone call interview was also recorded using appropriate recording tools. All the 13 interviews were recorded on tape except 1 in which the participant expressed his dissatisfaction with having his voice recorded on tape. That participant collected the interview guide and made the handwritten notes to capture his responses.

The actual target is 20 participants, but the researcher only manages to get 14 participants due to limited of time of the fieldwork. Table 4.1 details the demographic of the interview participants ranging from names which are given in group coding form as Accountant (ACC), Auditors (AUD), Lawyers (LLB), Staff of EFCC (EFCC), Staff of FIRS (FIRS) position/rank years of working experience and the duration of the interview.

Table 3.1: List of Interview Participants

No	Coding	Category of Participants	Year of Experience	Interview Duration
1	ACC 1	Accountant	8 Years	44 minutes
2	ACC 2	Accountant	14 years	34 minutes
3	ACC 3	Accountant	5 years	33 minutes
4	ACC 4	Accountant	7 years	28 minutes
5	AUD 1	Auditor	Retired	22 minutes
6	AUD 2	Auditor	19 years	16 minutes
7	AUD 3	Auditor	11 years	30 minutes

8	AUD 4	Auditor	14 years	30 minutes
9	LLB 1	Lawyer	9 years	54 minutes
10	LLB 2	Lawyer	6 years	44 minutes
11	EFCC 1	EFCC Staff	5 years	35 minutes
12	EFCC 2	EFCC Staff	7 years	32. minutes
13	FIRS 1	IFRS Staff	4 years	20 minutes
14	FIRS 2	IFRS Staff	4 years	33 minutes

Note: EFCC is the economic and financial crime commission, FIRS is the Federal Inland Revenue Service.

3.3 Theoretical Background

The theory is formulated to clarify, explain, predict, and understand the research phenomenon to challenge and expand the existing knowledge within the bounding traditions. The theoretical background present and depicts the theory that explains why the research problem is under study exist (Ngulube *et al.*, 2015). The finding of Mills and Birks (2014) opine theory as an “*explanation scheme comprising a set of concepts related to each other through logical patterns of connectivity*” (pp. 260). In the view of Lune and Berg (2016) theory is a descriptive scheme or structure that comprises a set of an idea that is related to each other through coherent patterns that links the concept. However, the term theory could as well be the set of interconnected concepts of a different variable that present the systematic opinion of a particular phenomenon through postulating the relationship between the variable with the view to explain the phenomenon (Creswell and Creswell, 2017)

3.3.1 The Use of Fraud Diamond Theory (FDT)

The theories are formulated to explain, predict, and understand issues or phenomena under study and to add knowledge to the existing one within the critical bounding assumptions (Van de Ven and Johnson, 2006). In this study, the researcher employs the

Fraud Diamond Theory (FDT) of Wolfe and Hermanson. In this research, FDT aids in designing the research question, guiding the selection of relevant information or data, and assist the interpretation of data. The theory emphasizes the four elements as described by Wolfe and Hermanson (2004). Please refer to section 2.3 for further elaboration. The study framework which is a structure that holds or supports the theory was designed with the aids of the fraud diamond theory.

3.3.2 Justification of the Fraud Diamond Theory (FDT).

The Fraud Diamond Theory was chosen for this research based on the following.

First, the preference for a relevant theory influences the choice of the research questions and theoretical framework in research (Schoenfeld, 2010). The fraud diamond theory guided the research question of this research (Section 1.5) of this research. Second, the Fraud Diamond Theory used in this research provides the theoretical clarifications and deep understanding of the factors that pave ways for an individual to commit fraud (Section 2.3) where the theory helps the researcher to outline the elements or factors that create an avenue for fraudulent activities to occur in every organization.

Third, the researcher used the fraud diamond theory in design the interview guide to enable the selection of relevant data. The theory helps in selecting relevant data among the multiple available data of the related phenomenon or fact that under investigation (Northouse, 2018).

Lastly, various theories attempt to justify the causes of fraud and the most widely used theories are Fraud Triangle and Fraud Diamond Theory. The researcher employs the FDT being the latest and advanced theory (Wolfe and Hermanson, 2004). Having a well-considered theory like FDT to base the research work permits the researcher to apply the

theory accurately and the key concept of the theory guides the researcher to work in the right direction (Ngulube *et al.*, 2015).

3.4 Research Framework

The conceptual framework is an analytical device with numerous variation and settings which can be used in the various classification of work where the general picture is required. It is used to make theoretical qualification and organize thoughts or ideas. A well-designed conceptual framework capture most of the real fact and in a manner that is simple to remember and apply (Driver and Erickson, 1983; Scott *et al.*, 2013). The conceptual framework of this research work was based on the theory employed in the study to determine the conditions affecting fraudulent practices and or why people violate the trust confined on them by other people. This theory is Fraud Diamond Theory of Wolfe and Hermanson (2004). The theory has four elements that must be present before fraud can occur in any organization see section 3.4.1. Figure 3.2 represents the graphical structure of the conceptual framework design using the fraud diamond theory of Wolfe and Hermanson (2004). The interpretation of the framework reflect the application of the theory and the model in this study.

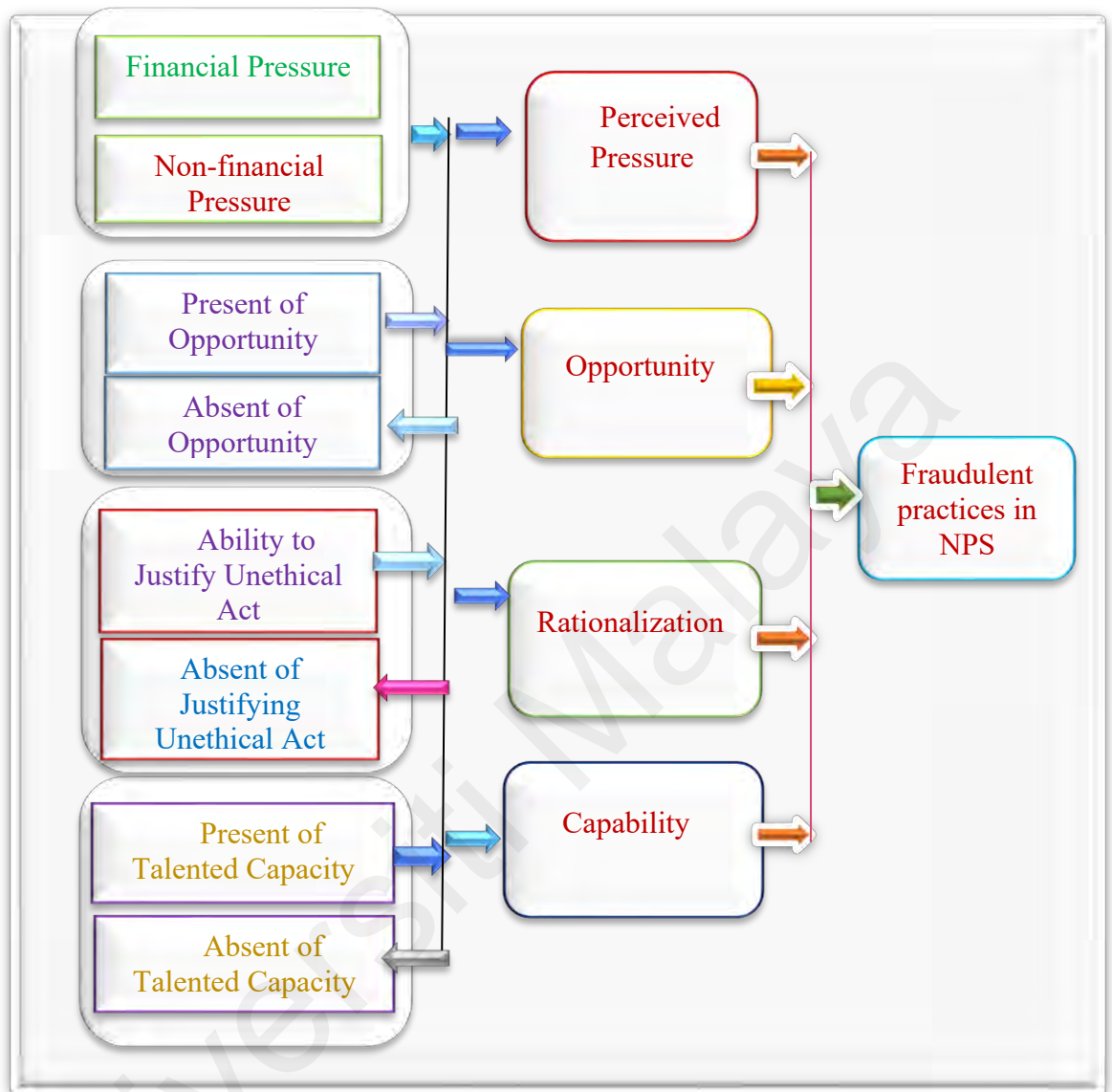


Figure 3.2: Research Framework

Source: Designed by the Researcher using Fraud Diamond Theory.

3.4.1 Interpretation of the above framework based on FDT

From the figure above, the first condition affecting fraudulent practices or unethical behavior is the perceived pressure (Cressey, 1953; Wolfe and Hermanson, 2004). Therefore, the pressure is one of the conditions from both Fraud Triangle Theory (FTT) and Fraud Diamond Theory (FDT) that gives room for fraudulent practices to take place in any establishment be it private or public. Although pressure to commit fraud can either

be (a) socioeconomic condition (financial) and (b) non-financial pressure. However, for fraudulent activity to occur in an organization there must be pressure and about 80% to 95% of the fraudulent case, were affected by monetary/socioeconomic condition (Albrecht *et al.*, 2006). Additionally, in Nigeria, most of the fraudulent cases have a link with the socioeconomic factors such as greediness, desire to accumulate wealth. This statement can be justified by the following example, Nigerian newspaper reported that EFCC discovered the sum of \$9.772 million and £74,000 from the house of former Nigerian National Petroleum Corporation (NNPC) Managing Director and the money was allegedly defrauded as no justification was given (Punch, 2017).

In another case, the previous Inspector General (IG) of Police Tafa Balogun was detained for diverting over \$100 million. Furthermore, Sunday Ehindero nominated to supplant the former IG, and appointed as a new Inspector General of Police and was eventually charged with money laundering of over \$20 million, the money was belonging to police cooperative (O. Bakre, 2013). This shows that the Nigerian perpetrators were mostly high prominent government officials who are adequately wealthier. However, having an urgent need to accumulate huge money and gather wealth motivates them to commit fraud (Abdullahi and Mansor, 2018). In this study, the interview data revealed that most of the fraudulent practices are done mostly by the high-ranking public officers who are wealthiest.

From the two examples given above, from the first example, the person involved is a highly influential public servant, NNPC Managing Director. The accused person in the following example is the Inspector General of Police, these individuals are prominent and wealthier but found to be involved in unethical behavior by defrauding public funds for their benefit. This is the influence of the socioeconomic factor. Meaning that without the greediness and desired to accumulate huge wealth, such behavior of fraud cannot occur.

The next condition that influences fraudulent practices from the fraud diamond theory is the perceived opportunity. This is created by weak internal control within the organization and lack of disciplinary action against perpetrators is another condition that gives room for the opportunity to involve in fraudulent activities (Sausser Jr, 2007). Where the opportunity exists, it gives rooms for fraudulent activities. The Nigerian case is not different, the top-ranking public servant usually uses their public authority to create the opportunity themselves by influencing both the internal and external control of the organization and no legal action is taking against them because of their official status. This can be justified by the report of \$700 million cash found in the house of Nigerian Minister of Petroleum, and the money was alleged to be deceived as no justification given (Mansor, 2015a). No legal action was taken to punish him due to Godfatherism's relationship with the former Nigerian president Goodluck Ebele Jonathan (Punch, 2015). The minister used his official status to defraud the ministry having known that no legal action will be taken against him.

The last two conditions of fraud diamond theory that affect the fraudulent practices are Rationalization and Capability which meant the ability to justify unethical behavior is not a criminal act and the talented capacity or skills to behave unethically and concealed (Wolfe and Hermanson, 2004). Presence of which creates a room for unethical behavior. The following case justified the last two conditions. In the suit filed, the EFCC had claimed that the immediate past government of Bauchi state was involved in money laundering of about N19.8 billion. Cheques were raised on the eve of transferring power to the new government for purportedly non-existent contracts and other grants (Sahara Reporters, 2019). A Federal High Court in Abuja has given the Economic and Financial Crimes Commission (EFCC) the go-ahead to freeze the Bauchi State government's account with the First City Monument Bank. The EFCC, through its counsel, Abubakar

Aliyu sought the order of the court to freeze the account pending the conclusion of the ongoing investigation by the commission.

In another incident, the Nigerian government confirmed its effort to recover the sum of \$153.3 million misappropriations of the public fund from Nigerian's controversial ex-petroleum minister, Diezani Alison-Madueke (Nkrumah, 2018). The accused persons are public servants who took an oath to serve the public with patriotic by putting the public interest ahead of their personal. Eventually, involved in fraudulent cases due to the influence of their ability to justify fraudulent behavior is not a criminal act. However, having the skills and talented capacity facilitated the occurrence of fraud. It means for fraud to occur in every organization the four conditions of FDT must be present (Wolfe and Hermanson, 2004).

3.5 Validity, Reliability, and Ethics

In general, the concept of validity is described by so many different terms in qualitative research. The concept or term is neither fixed no universal but rather contingent and unpreventably grounded in the procedures and intention in particular research methodology (Winter, 2000). Validity is an indication of how sound and feasibility the study is. It can be applied to research design, research methodology, the validity of data collection (Kumar, 2019). To have a clear picture and understanding of validity in the qualitative inquiry, one needs to refer to experts (Ali and Yusof, 2011). To have a sound and reliable finding in this research, the researcher has conducted the following approach.

First, a validation of the interview guide has been conducted with four experts in the research field. All of the experts are public servants and academicians from one of the reputable learning institutions. Three out of them have their private accounting firms, the researcher considered the comment and make the necessary amendments to the interview

guide. Please find the interview guide attached in (Appendix A attached) after the expert validation and pilot test. The details of the names/code and working experience of the experts are depicted in table 4.2

Table 3.2: Expert Validation

NO	Names/Code	Working Experience
1	Expert 1	Over 25 years
2	Expert 2	18 years
3	Expert 3	16 years
4	Expert 4	Over 12 years

Second, a pilot test/study with three of the participants has been conducted, two of which are auditors of the public servant (AUD 1 and AUD 2) while the other one is an accountant of Bauchi Ministry of Finance (ACC 2). The pilot study/test otherwise known as the pilot test is a preliminary examination conducted to assess credibility or feasibility, of time, cost, and or adverse occasions to enhance the design of the study prior to the execution of full-scale research work (Eldridge *et al.*, 2016). The pilot study assured the correctness, appropriateness as well as the understandability of the interview guide.

Thus, this research is valid and reliable while given the opportunity to insert modification or amends the interview guide (Dikko, 2016). Eventually, certain amendments were made to advance the reliability of the interview guide, find attached in (Appendix B attached), the interview guide before expert validation, and pilot test for briefing, that is before the amendments. For a choosing instrument of data collection to be considered as good and reliable such an instrument must breeze through the test of validity and reliability (AnKaploun *et al.*, 2017).

Third, in addition to the expert validation and pilot test which led to some amendments of the interview guide, the participants' opinions from the interview are carefully recorded with a good recording instrument after which the researcher transcribed the audio into text. The researcher used the transcribing software by listening to the audio slowly and repeatedly to ensure that all the respondents' views are captured accurately. This process promotes the reliability and validity of the finding (Ritchie *et al.*, 2013). It is from this stage that the most repeated words are highlighted and considered as the themes for the research in which the findings are based often.

Fourth; the researcher must understand the concept of research ethics before embarking on the research (Kumar, 2019). Data collection methods in certain research will prove their secrets and emotions on the rights, privacy, and the consent of the respondents. Since the data collected from the participants may be private and confidential and need to be kept confidential (Petrova *et al.*, 2016). Therefore, the researcher has offered an assurance of confidentiality and privacy of the details of the participants. This assurance has been expressed verbally during the interview session and clearly articulated in the consent form. The consent form was signed voluntarily as an indication of acceptance to be a participant for the interview session.

As a result, coded references were used to safeguard the anonymity of the respondents. Lastly, as part of the ethical consideration, the researcher also obtained approval in writing from the Faculty of Business and Accountancy University of Malaya for the data collection. This is to ensure that credible research was conducted. Find the approval letter attached in (Appendix C attached).

3.6 Data Analysis

This research is qualitative where first-hand information is used as directly obtained from the research participants based on their knowledge and experience of the phenomenon. A semi-structured interview was used in collecting the data. Thematic analysis is the process of identifying patterns or themes within qualitative data (Braun and Clarke, 2006). And “*suggest that it is the first qualitative method that should be learned as it provides core skills that will be useful for conducting many other kinds of analysis*” (p.78). The thematic data analysis of Braun & Clarke provides a six-phase useful framework for conducting the effective and sound analysis. The framework is illustrated in Figure 4.5

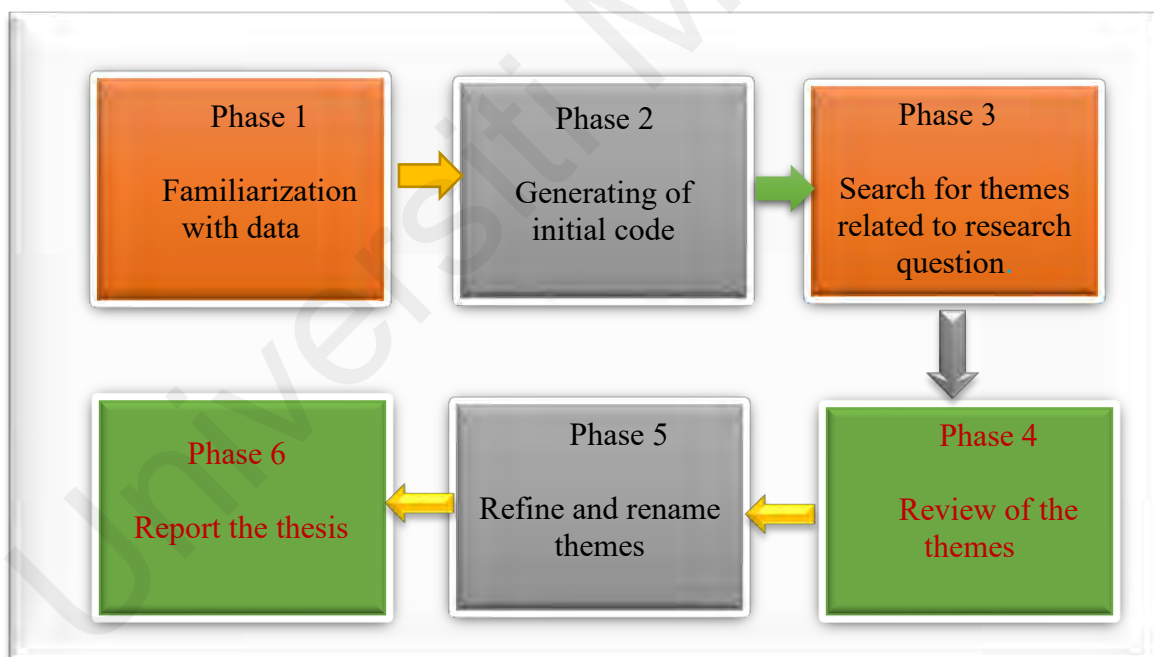


Figure 3.3: Thematic Analysis

Sources: Braun and Clarke (2006)

Phase 1: Familiarization with data

The researcher begins the analysis with the first stage (stage 1) of thematic analysis which is familiarization with raw data. This stage is all about knowing the data which involves transcribing the audio of the interview to text and is done repeatedly with utmost care, reading, and re-reading the transcript individually. At this point, the repeated words are noted and adequate measures were taken to avoid the loss of data by saving the transcript text in the hard disk and also on G-mail for backup reasons

Phase 2: Generating initial code

This stage involves generating an initial code. The code is a brief description of what is being said during the interview by the participants. This process involves organizing the relevant data into a meaningful group.

Phase 3: Search for themes related to the research question

This phase involves searching for themes by sorting the code initially generated into themes. At this phase, the researcher was able to identify seven different themes. The first four themes are related to the first research question and objectives while the last three were related to the second research question and objectives. Themes are broader and involve active interpretation of codes.

Phase 4: Review of the themes

This phase involves reviewing and refining the themes earlier identified in stage 3. The researcher carefully checked the themes with the view to identify if there are contradictions or overlap in themes. This enables splitting the theme into separate themes where the theme becomes very broad.

Phase 5: Refine and renaming the identified themes

This phase involves refining and renaming the themes, the goal is to identify the essence of what each theme is about in case there are subthemes and how do they relate and interact with main themes. The data is compared and analyzed following the identified themes.

Phase 6: Report the finding

This is the final stage of thematic data analysis to report the finding of the study by fitting the data into convincing themes and decides on themes that make a meaningful contribution in answering the research question which should be refined later as the final themes and link up with the existing literature. This step aims to convey the completed story of the data in such a manner that convinces the merit, validity, and reliability of the analysis, and this is done in the next chapter. Please find the sample of the analysis in the (Appendix D attached)

3.7 Summary

This chapter presented the methodology employed in the research. The study adopted a qualitative approach and justified the method. The chapter as well presented and discussed the sampling of the study presented the theoretical background, and employed the fraud diamond theory and justification of using the theory, it presented the research framework and validity, reliability and ethic of the data collected. It also discussed the analysis of data.

The next chapter presents empirical findings on the factors that contribute to the occurrence of fraud and the challenges faced in preventing fraud among the Nigerian public employees.

Universiti Malaya

CHAPTER 4: FINDINGS

4.1 Introduction

This Chapter focusses on empirical findings from the interview conducted with the Nigerian public employees. The view and perceptions of the participants were themed into the following big themes:

- a. Factors contributing to the occurrence of fraud in the Nigerian public sector;
- b. Challenges faced in preventing fraud in the Nigerian public sector

The structure of this chapter is illustrated in Figure 4.1

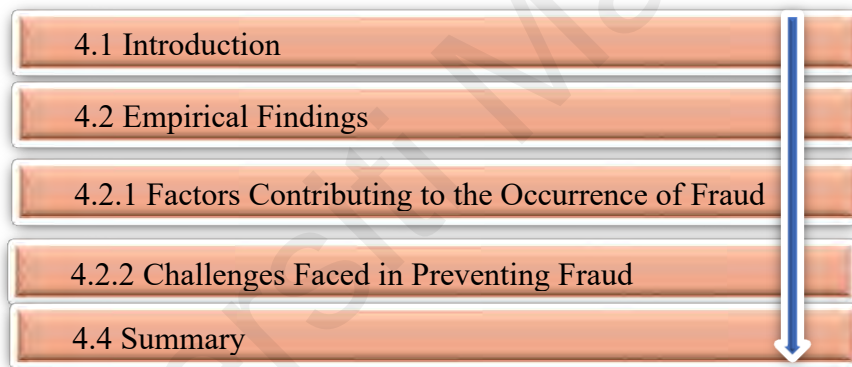


Figure 4.1: Structure of Chapter 4

4.2 Empirical Findings

This chapter discusses the major themes and other findings that emerged through the interview by the research participants. The data were collected through semi-structured interviews with the accountants (4) auditors (4) legal practitioners (2) EFCC staff (2) and FIRS staff (2) from the Bauchi State of Nigeria. The study particularly focuses on the reasons why public employees in Nigeria violate the trust given to them by engaging in fraudulent practices and what are the challenges faced in the prevention of fraud in the Nigerian Public Sector. From the first research question four concepts of FDT were

adopted and these include 1) Perceived Pressure 2) Opportunity 3) Rationalization and 4) Capability. While from the second research question four themes were identified and these include 1) Godfatherism 2) Lack of Political will 3) Judicial system and 4) Immunity.

4.2.1 Conditions affecting the Fraudulent Practices in the Nigerian Public Sector

To explore the conditions that affect fraudulent practices, the researcher used the Fraud Diamond Theory of Wolfe and Hermanson 2004. The FDT coherently pointed four concepts that must exist; (1) Perceived pressure (2) Opportunity (3) Rationalization (4) Capability. Subsequently to this, the findings for the study is demonstrated as follows:

4.2.1.1 Perceived Pressure

This pressure could either be socio-economic conditions or non-financial depending on the condition. Once the fraudsters are convinced or being pressured this situation can lead individuals to commit fraud.

Socioeconomic conditions; In illustrating the socioeconomic condition (financial pressure) three participants (ACC2, ACC3, and AUD3) revealed that greediness is the factor influence a fraudulent act. Greediness is the quality of wanting a lot of money than the needs need (Robertson, 2013; Seuntjens *et al.*, 2015).

“The desired to accumulate huge wealth and high expectation from the community or family members of these employees that are above their earning.” (ACC2.

Other participants (ACC1, LLB1, and EFCC1) confirmed that pressure from friends, family, and immediate community influence public employees to behave unethically.

“.... because most people assume that once someone is holding a particular position particularly that of the public sector then such a person must be rich and wealthy enough to cater to the family and the community needs. This pushes one to engage in the fraudulent activities to meet up with the demand of their people, that is family members and community, for him not a to shame.” (LLB1).

In the same way as financial pressure, ACC4, AUD3 mentioned poor remuneration/salary as a financial pressure that leads to fraudulent activities. In a different expression.

“Nigeria is a country that has poor remuneration system particularly the public sector which is not in line with the international standard, workers are paid peanut as salary and there is a slogan which some of the labor organization in the country are saying that ‘my take home cannot take me home.’” (ACC4).

“.....believes that these are some of the reasons coupled with so many financial obligations from the individual staff family and to the extended family, relations, in-laws and so many.” (AUD3).

Complementary to salary or wage of the Nigerian civil servants the data shed more light on poor salary/remuneration. The interview data revealed that remuneration from the side of an employer (Nigerian public employer) is not commensurate with employees' dedications, because what is given to employees as their monthly salary cannot even afford to take care of their rental payment, and mostly these employees have children that need education, and other basic social needs.

“.....What public employees obtain currently in Nigeria as a minimum wage is N30,000 and if you convert the N30,000 into a dollar, the Nigerian workers are only paying or collecting \$83 per month, that is less than a \$100 per month is the minimum wage paid to a Nigerian civil servant and people works for 150hrs/month and what they are earning as a take-home is not commensurate with the effort put by the employees.” (ACC1).

Thus, the responses generated above are a clear demonstration that pressure from immediate family and community due to the level of poverty rate in Nigeria endows greater financial pressure that results in fraudulent activities.

On the other hand, the interview with the participants disclosed that non-financial pressure provides evidence on the reason why public employees in Nigeria violate the trust given to them by engaging in financial activities.

Non-financial pressure. The view of ACC4 and FIRS1 pointed out prejudicial treatment concerning promotion and unfavorable working conditions as a reason to defraud the organization.

“In Nigerian, the working conditions are not favorable in the sense that employees are sometimes being stagnated at a particular position just because they have no one to facilitate their promotion, an employee may stay for 7 to 8 years in a particular position without promotion and such person meet all the requirement of the promotion. Based on this, the employee may be thinking why he remained stagnated and not promoted to the next rank often meeting the requirement for the promotion?” (ACC4)

“..... For that reason, such an employee may start developing negative thinking toward the job, thinking that he will retire from the service without having enough to save, this gradually led an employee to perpetrate fraud or behave unethically.” (FIRS1).

In the same way, another essential point on non-financial pressure as expressed by the respondents EFCC1 regarding the reason why an employee defrauds their organization.

“It revealed that sometimes the Nigerian system is more or less a capitalist in nature that gives more respect to the wealthy individual, give more recognition to people in positions. Therefore, people become so eager, too greedy, and get involved in fraudulent activities to acquire more wealth, more property, more income even in the illegal way through fraudulent activities to earn more respect from their people and community.” (EFCC1).

In addition to this, on the non-financial pressure. The interview data disclosed that lack of incentive from the side of the Nigerian government contributes greatly to the fraudulent activities and unethical behavior among the Nigerian public employees.

“stated that mostly employee works tirelessly particularly in Nigeria, they usually come to work at 7:30 in the morning and close by 4 in the afternoon. As you know motivation is a very important element in the administration of an organization, particularly the public sector. But this is lacking in Nigerian public service. However, motivation shouldn't be in monetary terms alone there is a lot of courage that gives an employee encouragement to work very hard with honesty, such as certification of their efforts also contributes a lot and makes the employee behave ethically. Where employees lack such motivation then there is a tendency for an employee to engage in the fraudulent activities.” (FIRS1).

The above assertions implicitly highlight the influence of non-financial pressure such unfavorable working conditions, attitudes of given more respect and recognition to wealthiest (capitalism), and lack of motivation to the employees to engage in unethical behavior and misappropriation of public fund entrusted to the employees by their employer.

Opportunity is the second theme that emerged from the research theory and equally important research question. It is an essential component or factor of both FTT and FDT that leads to deception (Cressey, 1953; Wolfe & Hermanson, 2004). In this study, the opportunity is created by a weak internal control system within the organization.

First, the evidence shows weak internal control in most Nigerian public sector. The interview data indicated that the reasons or conditions that affect fraudulent practices and

give room for wrongdoing by the employee of the public sector is the weak internal control system. As illustrated by (ACC3, AUD1, AUD2, and LLB1).

“.....when you look at the internal control system in the public sector is very weak compare to that of the private sector. Because all the mechanisms supposed to be in place to safeguard the assets or the resources in the public sector are very weak unlike that of the private sector.” (ACC3).

“The issue of accountability and transparency is almost virtually not there in our public service because people in position are not hailed accountable for what they are doing now.” (AUD2).

These tells about the nature of control instituted in the Nigerian public sector. The internal control in most of the Nigerian public organizations is very weak as a public servant are mostly not hail accountable.

Next, in a different view of the participants, the study revealed that lack of punishment is an issue of concern regarding or a factor that influence the Nigerian public employees to commit fraud or misappropriate the public assets.

The view of ACC1, ACC2, AND FIRS2 agreed that lack of punishment or the inability of governments to punish perpetrators of fraud is one of the fundamental factors that create an avenue for most of the fraudulent practices among the Nigerian public employees.

And ACC 1 shed more light on this opinion where he/she states that *“people are seeing those that misappropriate the public fund are not being punished in any way, so for that reasons, others will also have the belief that even if they misappropriate fund nothing will happen to them as it seems that no one is there to punish them. Therefore, others that have the intention of engaging in the act will go ahead because they have not been deterred from doing so by punishing others that were found guilty.” (ACC1).*

Third, the comments of the participants (ACC2, FIRS2) indicate that lack of accountability as one of the reasons why fraud happens in the Nigerian public sector. Thus, lack of ownership is another point of concern which means most of the public servant feels that this is for the public not mines personally.

“ it shows that Nigerian public sector is faced with the problem of lack ownership as everybody think that public sector is nobody business, but this is not the case in the private sector, because everybody establishing a particular business think that is my own business and the motive of that business is to make a profit, therefore, the owner of the business watch it over and monitor the performance of the employees for the ultimate goals of that particular business.” (ACC2).

ACC 4 told the researcher that *“lack of ownership makes the public employees in Nigeria feel not obliged or obligated to own, to protect and to contributes wholesomely to the smooth running of the system for the future generation. As such most of the employees view public service*

as an opportunity for someone to get his/her national share by enriching themselves and their friends, children, and other family members.” (ACC4)

Another participant explained that: “...in Nigerian public sector mostly everybody believed that the public sector is not public own and that it is for an individual. Therefore, everybody thinks that he is on his own, meaning that someone is here to cater for himself not for public and this means that whatever you see there is an opportunity for you to enrich yourself or rather to take your share as something that is coming to more or less booty, this is how people look at the public employment or public resources in Nigeria.” (LLB1).

From the above views of the participants, one can see how the respondents gave too much regard for the opportunity as a factor that creates an avenue for fraudulent practices and unethical behavior to happen in the Nigerian public service. Therefore, the opportunity is the key element that influences public employees to engage in any fraudulent behavior in every kind of organization.

Next, the researcher discusses the other theme which is rationalization and the theme is also identified from the fraud diamond theory. The theme is based on the phenomenon related to the factors contributing to the occurrence of fraud in the Nigerian public sector.

4.2.1.2 Rationalization

Rationalization refers to excuses and justification by the employee that unethical behavior is acceptable and different from criminal action (Lokanan, 2015). The concept indicates for a fraudster to commit fraud, they must develop a moral and acceptable behavior to rationalize their thought that their action is not a criminal offense (Dorminey *et al.*, 2010). The literature further described that the possibility of justifying immoral conduct is when employees lack ethics and moral behavior (Lokanan, 2015). That means employees with moral conduct and ethics will not partake in fraudulent practices.

The first sub-theme shows on lack of partisan in the Nigerian public sector. The interview with the ACC1, AUD3, and LLB1 disclosed that rationalization is the fundamental key factor that influences employees to violate the trust given to them by perpetrating fraudulent activities. The participants pointed out that the lack of partisan and moral ethic encourages employees to justify their immoral behavior is different from unethical attitudes. This is because partisan will be guiding principle that direct and

instituted loyalty in the mind of employees to have a positive feeling on the public funds, thus, will not engage into any form of fraud.

ACC 1 states that *“if an employee is patriotic and ethic such a person will not commit fraud and will look at the public resources as if as his resources because is a resource that is main to provide services for the entire Nigerian which he will benefit from it.” (ACCI).*

EFCC1 confirmed the claims of lack of patriotic by Public officials or figures. *“Ordinarily they supposed to be discharging their responsibility with the high level of respect, integrity, and prudent service has to be exhibited by a public servant, but hard to see prudent in the course of discharging the official responsibilities particularly in Nigeria because of lack of ethic. They viewed fraud as a normal way of making money.” (EFCC1).*

Complementary to the lack of ethics and patriotism, some participants believed that self-evaluation is another key element that greatly leads to unethical behavior in the working environment particularly the public sector. The second sub-themes self-evaluations are among the reasons why fraud happens in the Nigerian public sector. Self-evaluation is a practice to efficiently observe, analyze, and esteem one’s proficient actions and its output to make adjustments where needed (Sulistiyowati, 2019). Thus, this is achieved by comparing the input and wellbeing of the employees.

The views of LLB2 explained as follows. *“an employee thinks to have started working for quite some time and yet such an employee is not rich and still battling with how to meet up with the basic social needs. Then the reflection of why will I be poor, how and where? All these reflections push many of the employees to conclude that after they retired, they will become poorer than even the time they assume duties no matter the level of seniority they attained. Because the trust is not there, the public sector is not providing the necessary facilities for them and the future is not ensured.” (EFCC1).*

In addition to this, ACC4 states that *“many people or employees assumed duties of work with the intent of good but often coming into the system they find out that either they are underpaid or think they are being cheated. These push employees to think that fraud is not a crime but a way of compensating their efforts.” (ACC4)*

In another alighting comment, AUD1 disclosed that *“most employees feel that they owe their employer some benefit or entitlement and the employer is not willing to settle their benefit or even think they are underpaid. As such, they feel that they have gotten an opportunity to grab their share of the national cake rather than contributing to the development of the country or addressing challenges facing it.” (AUD1)*

On the other hand, rationalization is not only about unethical attitudes but also the actual reason why employees perpetrate or misappropriate the public assets entrusted is the fact that the system of administration or attitudes exhibited by the top-management encourages the lower staff cadre to commit the fraud having known that the menace is also practiced by their bosses.

The last sub-themes arisen from rationalization are celebrating the fraudsters in the Nigerian public sector.

The view of ACC2 illustrated that. *“Most of the misappropriation and other financial crime is mostly started from the top executive officers and they cannot fight the crime they are involved. Hence, the subordinate look at fraud as the normal business of the day. Since even the top executive who is saddle with the responsibilities to account for the organizational actions also does it. Therefore, the subordinates look fraud as a normal way of life. These serve as a justification for the fraudster to the belief that fraud is not a crime.” (ACC2)*

In the same way, the ACC3 revealed that *“in Nigeria people with known fraud cases are celebrated by their communities and were given traditional title from their community and this encourages other to think that abusing public fund is legal. So, if a leader cannot work following*

the detailed rule of the place of his work or the establishment, there is no how such a leader can have his subordinate work ethically following the provision of rules.” (ACC3)

From the views generated above, it is concluded that rationalization consists of (a) lack of patriotic and ethic, (b) self-evaluation and (c) system of administration or celebrating of the fraudsters greatly influences the public employees in Nigeria to engage in misappropriation of the public fund as they can easily justify their illegal attitudes.

Having discussed the three elements of the Fraud Diamond Theory as the factors that give room for a fraudulent practice to take place in the public sector. Then the next element capability which is also identified from the theory as one of the keys and most influential elements that makes public employees behave unethically.

4.2.1.3 Capability

Capability from the FDT used in this research shows the highest level of the ability to influence action or power to execute an action under the due process (Endsley, 2017). Official rank in an establishment creates an avenue, power, and skill for an employee to misappropriate organizational assets which might not be available for others having any such position (Ruankaew, 2016). That means misappropriation and fraudulent activities are mostly done by those having the official influence.

First, the result of the interview with ACC1, ACC2, and AUD1 shows that having an official position with capability influences people to commit fraud in the Nigerian public sector. The official position is the position appointed, elected, or approved by the government to discharge a responsibility (Busia, 2018).

“most of the fraudulent activities in the Nigerian public sector are perpetrated by those in charge of public office, that is the executive officers or those holding official position because they have the key of the public resources safe. Thus, having access to the public fund create an

avenue for the government official to misappropriate public fund. Because an employee cannot misappropriate or commit fraud until he/she has access to the fund and pretend to be trustworthy.” (ACC2).

AUD1 further states that *“fraud must exist because there are different kinds of fraud. There is what is called management fraud and is perpetrated by those at the helm of affairs and are the ones that are supposed to fight against the perpetrating of the fraud, mismanagement of public belongs, and other financial crime within the organization. Unfortunately, they are the ones that are engineering the fraud.” (AUD1).*

In the same way, an interesting comment given by AUD3 affirmed that *“the opportunity of having access to the official position will create another opportunity of having official influence to control the public fund entrusted to safeguard and this lead most of the public official to mismanage the fund. As such a top public official turn to take what does not belong to them. Instead of using public funds for the benefit of the public, they rather use them for the benefit of themselves and their families.” (AUD3).*

Next, interview data indicated that the ‘executive power’ is another leading factor to defraud public assets, public fund, and behave unethically by the Nigerian public employees or most of the top government officers. Executive power is the authority to enforce orders and ensures that things work as instructed by the executive officer (Prakash, 2003).

By highlighting executive power, EFCC2 revealed that *“the public officials (particularly politicians) are overpowered in Nigeria, and because of this power the public official has on the resources makes them engage into fraudulent activities. Therefore, holding certain political offices empowered the offices to influence the organizational decision in favor of their interest.” (EFCC2).*

This evidence is supported by FIRS2 “... in most of the organization starting right from the Directors, Busser, the head of units then going to the lower level management, in fact at each level of the management, employees are turning the official assets or resources under their care for private uses and this what is called fraud or mismanagement of organizational property and is contrary to the laid down rules of Nigerian public sector.” (FIRS2).

Lastly, the interview data revealed that ‘intellect’ is one of the major conditions that affect public employees to mismanage public funds. Intelligence, as used in the FTT and FDT, is the ability to learn, understand, and apply the skills or knowledge to manipulate one’s idea in a smart way (Legg and Hutter, 2007).

In the opinion of LLB 1, it is revealed that “intelligence is the key factor that contributes greatly towards the occurrence of fraud in the Nigerian public sector as employees commit fraud or misappropriate the public assets and use their intellectual skills to conceal the fraud. Most of the intelligent and good brain of the Nigerian public official particularly the top government official is used to misappropriate the public fund and ensure that all kinds of misappropriation are manipulated in such a way that hides it for others to know. So, that no matter how prudent you are as an auditor or accountant or as a lawyer when you examine the record you will realize that everything is correct and intact.” (LLB1).

On the other hand, the FIRS1 states that “as much as government is coming up with new invented financial control likewise ordinary public servants in Nigeria are also busy thinking of the way out of breaking such controls by using their experience and skills.” (FIRS1).

The data generated from the interview with the research participants as presented indicated how capability, uses (a) official position, (b) executive power, and (c) intelligence allows the Nigerian public employees to engage in unethical behavior and misappropriation of public fund and assets.

Having discussed the condition affecting the occurrence of fraud in the Nigerian public sector. The four themes identified from the theory answered the first research question and address the first objective of the research. Next, the second research question and objective will be discussed based on the information obtained from the research interviewees/participants.

4.2.2 Challenges Faced in Preventing Fraud in the Nigerian Public sector

There are several attempts globally to address the problem of fraud but yet the menace is still persisting. This research explores the challenges faces by these attempts to address the problem of fraudulent activities in the Nigerian public sector. The four different themes identified from this research question were discussed as follows.

4.2.2.1 Godfatherism

Godfatherism was mentioned by several participants concerning the challenges faced in the prevention of fraud. Godfatherism is the collective relationship between the master and boys that is between the godfather and the godson in which the two parties misuse public resources for self-benefit (Akpa, 2018). It is a philosophy that denies the individuals their fundamental human civil rights of not benefiting from the dividend of democracy. This is because other nationalists were disenfranchised because of the said issues of the godfather. This attitude is rapidly and continuously changing politics from a civil or public engagement to a business venture where only the higher bidder can benefit from (Daniel, 2015; Lawal, 2015).

Godfatherism had placed many people in various governmental positions that lack the merit of leadership to deliver good governance. But because of the godfather who physically stays away from the office but dictating who and who to get this and that

(Ahmed and Ali, 2019). One of the challenges faced in fraud prevention in the Nigerian public sector is the issue of the godfather.

ACC1, AUD1, AUD2, and LLB1 agreed that the godfather is among the utmost challenges in preventing fraud in the Nigerian public sector.

“the kind of political setting we have in Nigeria have endowed people a kind of political culture whereby everybody looks open another as his political godfather. The godfather will select a candidate to context for a particular position and they are the one to finance the campaign and do everything possible to ensure the success of the election so that at the end of the day it becomes their investment and start to recover what they spent.” (LLB1).

“..... those that have a godfather in the government will misappropriate fund and go free because their godfather will not allow the law to work on them that is to take legal action against the (godsons) due to the reciprocal financial benefit among the godfathers and the godsons.” (AUD2).

In the same statement, AUD1 sheds more light on the issue of godfather where he revealed that.

“godfatherism is almost everywhere in the Nigerian government whereby even in the hospital patient will be attained as quickly as possible when he/she has a relation with the top government official.” (AUD1).

In a different statement, the interview data mentioned about the selective judgment of the Nigerian agencies that are set to investigate all financial crimes. Selective judgment as a second challenge within the godfather affecting the Nigerian economy and posed a great challenge that rendered the attempt to address the problem of misappropriation and fraud unsuccessful. Selective judgment is an act of passing judgment on one individual

while favoring another individual. It implies somebody would betray one individual for something they did, and yet the other person go freely (Midgley, 2017).

The selective judgment mentioned by ACC4, AUD1, AUD3, LLB2, and FIRS2 to the researcher believed that selective judgment by the agencies like Economic and Financial Crime Commission, Independent Corrupt Practices Commission, and other agencies fighting the mismanagement of public fund renders the attempt to curtail the problem to fail. Meaning that those with godfather will commit fraud and go free.

In addition, AUD3 disclosed that *“agencies established to checkmate the public financial affairs and to ensure that employees are doing the right thing, discharging their official responsibility with ethical and moral, punishing those who found guilty always go for the weak ones. The weak ones are the people who are not with government or politicians and if someone is not with government such a person will be taking to court for the punishment following the provision of laws and those in government will walk freely no matter the amount of money they mismanage.” (AUD3).*

Equally important, the FIRS2 staff opined that *“the people that supposed to be punished are the people to punish and they cannot be a judge of their case. They are the ones to interrogate, to order for accountability, to order for punishment and they are one committing the fraudulent activities. When it comes to fraudulent activities or any illegal financial activities, the Nigerian laws are only applied to masses while the elites and the top government officials do whatever they like and go free because they are among the ruling class.” (FIRS2).*

Lastly, the interview data revealed that lack of sovereignty is another major problem affecting relevant agencies in discharging their official responsibilities. The agencies established to check the financial crime such as fraud, bribery, and corruption, arrest, and prosecute those found in any form of financial misconduct lack the sovereignty to carry out their duties as specified in the laws that established it. Sovereignty is the quality or

state of being self-governing, the ability to make a sound and informed decision without the influence of other parties (Bobáková, 2017). Consequently, the lack of sovereignty is the result of self-governing.

The interview results with ACC2, AUD1, FIRS2, and LLB1 agreed that the lack of sovereignty of the agencies established to fight the menace of fraud is another reason behind the failure of the government to address the problem of fraud among the public employees.

Accordingly, FIRS2 disclosed that *“most of these agencies like Economic and Financial Crime Commission (EFCC) and Independent Corrupt Practices Commission (ICPC) got their appointment from the government, funded by the government as such they are being used by the government as witch-hunting agencies to witch-hunt those that are not loyal to the government, who are criticizing what government is doing in term of policies, program, and project. This deprived the influence of the agencies and you don't expect to see a better way when their actions are directed by the government.” (FIRS2).*

AUD1 further states that *“the agencies created to check fraudulent activities should be autonomous, should be independent in the full sense, the Economic and Financial Crime Commission (EFCC) and Independent Corrupt Practices Commission (ICPC) and all other agencies should be given the mandate to do their work. But right now, as it is the EFCC and ICPC receive direction on what to do and what not to from the executives. These top government officials are usually the godfather protecting the interest of their godsons.” (AUD1).*

The godfathers usually give directives that are contrary to the provision of the said establishments, but rather the directives that favor their godsons.

Therefore, godfatherism indicates and points (a) selective judgment and (b) lack of sovereignty of the agency established to fight financial crime which increases the rate of

fraudulent activities among the public employees in the Nigerian public sector. This remains a challenge of preventing fraud in NPS.

The next theme identified from the view of participants regarding the challenges of fraud prevention among Nigerian public employees is the lack of political willingness from the side of government.

4.2.2.2 Lack of political willingness

Political will is a critical and preliminary fact for sustainable and efficient anti-corruption policies and programs (Stapenhurst and Kpundeh, 1999). Lack of interest by politicians to address the fraudulent behavior, corruption, and other financial crime allow abusive practices to continue and finally paves the way to misappropriation. Despite the fact, there are several attempts to combat the menace in Nigeria but the phenomenon is persisting globally due to the absence of a strong political will or lack of it completely (Ugoani, 2015). Lack of political will is a great challenge faced in dealing with fraudulent activities in Nigerian public service.

The view of the respondents disclosed that a lack of political interest by the government to fight financial crime is another major challenge.

ACC3, ACC4, AUD2, EFCC2, LLB1, and FIRS2 revealed that lack of political interest remains a major challenge to prevent fraud in the Nigerian public sector.

“.....the government is not serious at all on addressing the fraudulent matters, the government just announce publicly that we are, or we have taken a war against corruption, bribery, fraudulent and unethical act, all these must be stopped but the corruption and misappropriation are still ongoing. That is to say, all media information is just a mere saying to deceive the public and the entire world that the government is serious in fighting mismanagement while in real sense they are not.” (AUD2).

The FIRS2 explicitly explained that *“it is after the public officials have looted everything when the government or agency responsible for executing fraudsters will now claim to have arrested the person after such a person leave the office. So, if the government is willing to stop fraud, the government should begin by having an active mechanism that will take care of public finances.” (FIRS2).*

Equally important, ACC4 give one example on what happens in a prominent fraud case..... *“there is a video clip going viral on social media that Mr. A is seeing clearly on the video clip collecting a bribe from a contractor, although this is a bribe, nothing is done against him because he is from the side of government.” (ACC4) [the parties’ identities, in this case, is hidden for confidentiality purpose].*

This indicates a lack of political will of the government to curb the problem of misappropriation among the public servant. This is part of the reasons why the attempt and recommendation to prevent fraud in the Nigerian public sector has failed to fix the problem.

The lack of political will is further justified by AUD2. S/he states that *“most of the rules are only on paper but not in reality, if the government is really serious then necessary action would have been taken against the perpetrators because nobody is above the law.” (AUD2).*

This issue is still emphasized by LLB1 when he states that *“lack of political will is a challenge faced in preventing fraud to fight the misappropriation or corruption and to ensure that those who are behind it or those who perpetrate it are being appropriately punished.” (LLB1).*

Likewise, the view of ACC3 confirmed that *“there have been cases of misappropriation of public fund, fraud, and other financial crime, so many allegations on public official but only a few were arrested, and none was prosecuted because of the absence of political will from the side of government.” (ACC3)*

The interview data attributed the challenge to prevent the mismanagement of public funds among the Nigerian public employees to the political intervention as the first sub-themes for the lack of political will. Political intervention is a situation whereby a state is directed or controlled by certain politicians.

The AUD 3 disclosed that *“politicians intervene in the affairs of the EFCC and ICPC to direct what should be done be it is right or not and this is called political intervention, they will not allow the laws to work following the provision of the constitution. Therefore, political intervention is one of the bottlenecks that rendered the attempt to combat fraud unsuccessful.”* (AUD3).

In a contrasting view, the respondents pointed out the ‘political system’ or ‘party system’ as one of the factors that remain as a challenge of fraud prevention among the Nigerian public employees. Nigeria practice multiparty system. For example, currently, Nigeria is having over 64 registered political parties and this creates an avenue for politicians to decamp to any party of their interest. Thus, this becomes a challenge to combat fraud as illustrated by AUD1

“.....political system or party system contributes to the failure of the attempt by the government to address the problem of public misappropriation and pave ways for unethical behavior. Most of the executive officer or anybody holding a public office misappropriate fund and then move to the ruling party and get his litigation file swept under the carpet or the case close and it is very obvious in Nigeria.” (AUD1).

One clear example was given by LLB1 when he stated that *“there have information or news circulating on the Nigerian media alleging that Mr. B who served as a governor for eight years in one of the Nigerian particular state misappropriated over N25 billions state fund. Mr. B was arrested brought before the court but subsequently, Mr. B moved and joined the ruling party and the allegation or case is withdrawn. Presently, Mr. B, is part of the Nigerian law-making*

body being a serving senator. Lack of political will to fight the misappropriation or corruption and to ensure that those who are behind it or those who perpetrate it are being appropriately punished is the major challenge of fraud prevention in Nigeria.” (LLB1). [The parties’ identities, in this case, is hidden for confidentiality purpose].

ACC2 and AUD4 revealed a very interesting context relating to party issues.

“most of these Politicians that commit fraud and mismanage huge amount of public fund and finally leave their political party and move to the ruling party get their fraudulent cases wiped out and the worst part of it is that, those perpetrators were given a political appointment by the ruling party either as a minister, commissioner or adviser, so what kind of advice do you think these people will give?” (AUD4).

ACC2 has presented another example where he stated that *“Mr. C was one time a governor from the southern part of Nigeria and was allegedly by the EFCC of misappropriating over 97 billion Naira public funds through the sale of the state property. During the... [year is hidden for confidentiality purpose] general election, Mr. C moved to the ruling party and participated actively in ensuring the success of the election and was appointed a minister after winning the election.” (ACC 2). [The parties’ identities, in this case, is hidden for confidentiality purpose].*

Lastly, EFCC1 demonstrated *“lack of the political will by the people in power affects the units, department and the entire system that presume to function efficiently to address the situation is not effective.” (EFCC1).*

The aforementioned responses of the participants illustrated the level at which the respondents gave emphases or too many regards on lack of political will which contributing (a) political intervention and (b) party system or political party as a great challenge faced in the prevention of fraudulent activities among the Nigerian public employees.

The next theme from the view of the interviewees regarding the challenges of preventing fraud in the Nigerian public sector is the judiciary system in Nigerian.

4.2.2.3 Judicial System

Judiciary is a system of a court that manages and administers justice in the state. The Judiciary is part of the government responsible for addressing disagreement between two or more parties (Chemerinsky, 2019). In Nigeria, the judicial branch of government consists of the Supreme Court of Nigeria, the Court of Appeals, the High Courts, and other trial courts such as the Magistrates, Customary, Sharia, and other specialized courts. One of the functions of the judiciary is the interpretation and application of laws to various or particular cases of the dispute that is tabled before it. It is also part of their responsibilities to administer justice to every citizen (Carp *et al.*, 2019). But the Nigerian judicial system act in contrary ways as pointed out by most participants concerning challenges face in fraud prevention in the Nigerian public service.

One of the areas mentioned by other participants ACC2, AUD3 is weak court. The court is said to be weak when the court cannot enforce the constitution obligation across all citizens (Tushnet, 2009; Zhu, 2013). This may be due to many factors.

The interview results affirmed that *“the Nigerian courts are very-very weak court, a particular case will be ongoing for about three, four to five years before passing the final judgment while the perpetrators move everywhere freely. The perpetrators can only appear before judges or court on trial day.”* (ACC2).

“... Had it been the laws are strong, then people will be compelled to do the right thing but in as per as they know nothing is going to be done, upon all their wrongdoing, they continue to do the wrong thing at all the time, loot public fund and misappropriate the fund entrusted under their care.” (ADU 3).

A clear example of this is the case of former Chief National Security Adviser (NSA) to former President of Republic of Nigeria (President Goodluck Jonathan) in the person of retired Colonel Sambo Dasuki who was arrested on 1st December 2015 and until now the case is still ongoing.

Next, participants also emphasize unreliable judges who put their interest ahead of the country's interest. The judges are not patriotic for their nation as they get involved in some acts that harm the nation (McCoy *et al.*, 2016).

The interview data with LLB1, AUD1, AUD3, ACC1, ACC4, and FIRS2 agreed that most Nigerian judges are untrustworthy in discharging their judicial assignment.

LLB 1 disclosed that in the judiciary where he handled some cases as a lawyer...
“There are some judges that whenever you are going to appear before them, they have their kind of personnel or registrars who are very corrupt. When it comes to fine which someone will pay at the registry, they use their receipt in place of government receipt, and eventually, the revenue will go into their pocket. The receipt appeared like that of government in terms of features and everything is the same. It is very disheartening to have such unethical behaviors from the judiciary.” (LLB1).

Most importantly LLB1 further states that *“no justice where justice is expected, if such unethical behavior can emanate from the court where justice is expected, but the justice is not there. The same applies to the police station where it is even boldly written that bail is free, but people are still charged for bail, the same applies to the military at road checkpoints where it is written that ‘do not take bribe and do not give bribe. The bribe is illegal.’ But still, the military officers ask for the bribe and whoever refuses to give the bribe such a person will be abused and maltreated.” (LLB1).*

ACC4 revealed that *“Untrustworthy of the Nigerian judiciary remains a big challenge to fraud prevention in the Nigerian public sector. Even where there is evidence that proved someone*

has misappropriated public funds because the perpetrator is having enough money at his disposal, then he will hire corrupt lawyers to stand for him in the court and he will at the end win the case and go free.” (ACC4).

In addition, the view of the AUD3, FIRS 2, indicated that *“the Nigerian courts are very biased and are contributing or encouraging people to commit fraud that is why it remains a challenge.” (AUD3).*

Interestingly FIRS2 explained that *“.....justice has become like goods in the market whereby the higher bidder always wins. Buying justice becomes a known issue in the Nigerian court, meaning that there are corrupt lawyers who are always in the lookout of a client that is guilty of an offense. They assured the client of winning the case if presented before Mr. A judge. They go along to bribe the registrar to ensure that the case is assigned to a particular judge of interest because of the partisanships' behavior of the judges.” (FIRS2).*

Complementary to the untrustworthy of the Nigerian judges, the data sheds more-light on lack of commitment from the side of government to fight the fraudulent activities as the third sub-themes. Lack of commitment is an indication that a member or a certain group of people or laws are not fully operated.

AUD1 believed that a lack of commitment and seriousness from the side of government remains a serious challenge in dealing with fraudulent issues. He said *“some of the laws meant to prevent the occurrence of unethical behavior in Nigerian Public Sector are not operative, so being not operative renders the attempt to curtail fraudulent activities not realizable as most of these attempts are just shadow attempts not real attempts from the side of government. Thus, shadow attempt remains a challenge in limiting fraud in the Nigerian public sector. Moreover, the success or failure of the attempts to curtail fraudulent practices lies on the soundness and effectiveness of the judicial system and the rate of conviction.” (AUD1).*

The information presented above represents the view of the participants which showed the level at which the judicial system is affected by (a) weakness of the Nigerian courts, (b) untrustworthy judges, and (c) lack of commitments from the side of the Nigerian government. These collectively serve as the counteraction of the effort to address the problem of fraud among the Nigerian public employees. However, to effectively fight the unethical behavior and misappropriation of public funds among the public employees it is, therefore, necessary for the government to set up a sound strategy and ensures its effective and fairly implementation by all citizens.

The next theme is an immunity which is also a great challenge affecting the effort to address the problem of fraud in the Nigerian public sector.

4.2.2.4 Political Immunity

The term immunity originated from the era of ‘absolute monarch’ which is to the effect that a king is always right, meaning that the king would not do wrong (Fabamise, 2017b). Immunity has many different meanings depending on the context of its application. In legal practice, the term immunity means exemption from certain action or duties perform generally by other individual or group of people or exemption from the punishment that the law mandate on another citizen. In the Nigerian context, political immunity is alleged to have created an avenue to the Nigerian politicians to mismanage public funds entrusted under their custody believing that they are covered by the provision of section 308 of the constitution of Federal Republic of Nigerian.

It is evident that the scope of this immunity clause applies to anybody holding the office of President, Vice President, Governors, and Deputy Governors for the period of their office, the period of their office is a period within which they hold the office in the respective capacity. Immunity as mentioned by ACC1, ACC4, AUD4, LLB2, EFCC1,

EFCC2, and FIRS2 is the major challenge affecting all the effort aims to address the problem of public mismanagement.

Firstly, the exemption from punishment has been mentioned by FIRS1 when he mentioned that *“executives (politicians) are exempted by Nigerian Constitution from being punished while they are in power, nobody will ask them to account for their deed because of what is so-called immunity. This cover gives the executive ample opportunity to misappropriate public funds knowing that they are protected by the Nigerian constitution.” (FIRS1).*

AUD4 shed more light on the issue of immunity by revealing that *“.....the Economic and Financial Crime Commission and Independent Corrupt Practices Commission lack the constitutional power to arrest and execute the executive officer like the president, governor, that is top government official while they in service. And is because they are immune. These, therefore, encourage the executives official to mismanage the public fund under their custody.” (AUD4).*

Next, the Nigerian Constitution has given a cover to a certain government official that they should not be interrogated while they are in power. As described by EFCC2 that

“....is the reason why Nigerian politicians are desperate to die in power, because of the fear of being interrogated since they can be only called to account for their action after leaving the public office or power.” (EFCC2).

This is further justified by the view of ACC 4 on this aspect. He revealed that *“public officials mostly the top executive involves fraud and misappropriation of the public fund because they are above the laws. More light was thrown on this by saying ‘above the law’ meaning that they are protected by the constitution in the name of immunity and the law lack power or authority to interrogate the executives official.” (ACC4).*

LLB2 states that *“politicians have money and they are paid wholesomely, even more than they need to take care of their immediate need. They are immune from prosecution, so, when you give more than enough of the public resources to a particular person and then such a person has*

an immunity that he should not be checkmated for his action. All the effort to address the problem of public financial mismanagement will fail.” (LLB2).

The interview data provide much evidence on the influence of political immunity towards (a) exemption of Nigerian executive from punishment while they are in power, and (b) constitutional protection as a challenge faced by the Nigerian government, law establishment agencies in prosecuting fraudulent behavior in the Nigerian public sector.

4.3 Summary

The chapter highlights the view and perception of the participants from two different big themes: (1) factors contributing to the occurrence of fraud in the Nigerian public sector and (2) challenges faced in preventing fraud in the Nigerian public sector.

The next chapter offers some analysis and discussion which relate to the empirical findings. The analysis started with the factors contributing to the occurrence of fraud in the Nigerian public sector and continue with challenges faced in preventing fraud in the Nigerian public sector. All necessary steps were taken to ensure that the research questions were answered and meet up the research objectives.

CHAPTER 5: ANALYSIS AND DISCUSSION

5.1 Introduction

This chapter (Chapter 6) presents the analysis and discussion of the findings based on the interview data. The structure of chapter 6 is depicted in table 5.1

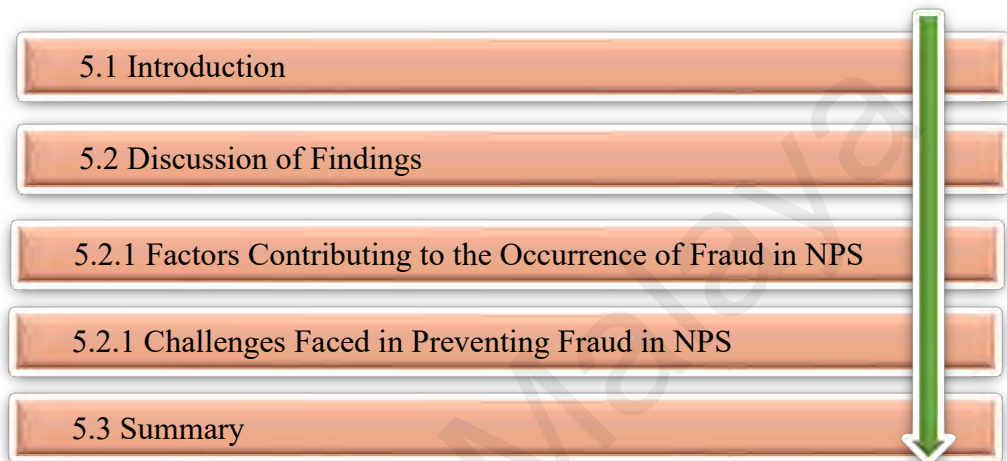


Figure 5.1: Structure of Chapter 5

5.2 Discussions of Findings

The findings of this research were drawn from the views and opinions obtained from the interview conducted with fourteen participants. These comprise (4) public auditors, (4) public accountants, (2) staff of Economic and Financial Crime Commission, (2) staff of Federal Inland Revenue Service, and (2) legal practitioners of the Nigerian public sector of Bauchi state Ministry of Finance. The study explored the conditions affecting fraudulent practices among Nigerian public employees. The study also discovered the challenges towards the effort to curtails/prevent the fraudulent behavior of the Nigerian public employees. Four themes emerged from the reasons why Nigerian public employees commit fraud. These themes are 1) Perceived Pressure 2) Opportunity 3) Rationalization and 4) Capability. While from the challenges faced in preventing the fraudulent act, four

themes were identified, and they are 1) Godfatherism 2) lack of Political will 3) Judicial system 4) Immunity.

5.2.1 Conditions Affecting Fraudulent Practices in the Nigerian Public Sector

To investigate the factor influencing the event of misrepresentation of funds, the study employed the Fraud Diamond Theory of Wolfe and Hermanson 2004. The FDT coherently highlighted four elements that must be present; (a) Perceive pressure (b) Opportunity (c) Rationalization and (d) Capability. The findings for the study are analyzed as follows:

5.2.1.1 Perceived Pressure

One of the widely used theories in studying the conditions affecting the fraudulent is the fraud triangle theory (FTT), Fraud Diamond Theory (FDT) of Wolfe and Hermanson (2004). The FDT theory recognized perceive pressure as the first element that influences an individual to perpetrate fraudulent activities and unethical attitude and this can happen to all employees at a different level within the organization for several reasons. This pressure could either be financial or non-financial depending on the condition. Once the fraudsters are convinced or being pressured this situation can create an avenue for an employee to engage in fraudulent activities (Albrecht *et al.*, 2006).

In illustrating the financial pressure, 10 of the interviewees (ACC 1, ACC 2, ACC 3, ACC 4, AUD 1, AUD 2, AUD 3, EFCC 1, FIRS 2, and LLB1) indicated that the desired to accumulate huge wealth and high expectation from the community or family members of these employees that are above their earning. Also, pressure from friends because most people assume that once someone is holding a particular position particularly that of the public sector then such a person must be rich and wealthy enough to cater to the family and the community need. And this pushes one to engage in the fraudulent activities to

meet up with the demand of their people that is family members and community for him not a to shame.

In the same way of financial pressure, the participants believed that poor salary is another influencing factor that leads an employee of the Nigerian public sector to engage in fraudulent activities. Nine (9) among the participants (ACC 2, ACC 3, ACC 4, AUD 1, AUD 2, AUD 4, EFCC 2, FIRS 2, and LLB2) mentioned poor remuneration/salary as a financial pressure that leads to fraudulent activities. In their different expressions, the participants were of the views that, Nigeria is a country that has poor wage system particularly the public sector which is not in line with the international standard, workers are paid peanut as salary and there is a slogan which some of the labor organization in the country are saying that my take-home cannot take me home. They believe these are some of the reasons coupled with so many financial obligations from the individual staff family and to the extended family members, relations, in-laws, and many others.

The literature confirmed that unexpected financial loss, family pressure, unscheduled demand, and unable to obtain a soft loan are the financial pressure that results in fraudulent activities (Schuchter and Levi, 2015). Poor remuneration as a reason for an individual to defraud public fund corresponds with the findings of Dickson Mukoro (2013) opined law wages in the public services influenced the public servant to be obliged to turn their official rank within the service to create an avenue to defraud the fund entrusted to them to meet their needs especially if they can easily conceal the fraud.

On the other hand, the non-financial factor also provides evidence on the reason why public employees in Nigeria violates the trust given to them by engaging in fraudulent activities. Schuchter and Levi (2015) viewed that non-financial pressure to commit fraud includes job discrimination, poor remuneration, delay in employee's promotion, lack of incentive, misplacement of priority and selfish interest in dealing with employees. This

corroborates with the opinion of 9 of the research participants who are of the view that the poor scheme of service greatly influences Nigerian public employees to engage in any form of financial crime.

The working condition in Nigeria is not friendly in the sense that the promotion of personnel is not done following the provision of civil service guidelines. Sometimes an employee may be stagnated at a particular position for several years without a promotion. This reason may influence such a person/employee to developing negative thinking toward the job and gradually jump into fraud or behave unethically. This finding has coincided with the literature, which stated that prejudicial treatment concerning promotion, compensation of employees is the reason for employees to engage in fraudulent activities. In such a situation, the employees mostly have little or no regard for the organization they are working for and consider fraud as the way of taking revenge against their bosses (Baucus, 1994; Lokanan, 2015). However, a study conducted in Indonesians by Purnamasari and Amaliah (2015), revealed that unfavorable working conditions and lack of religious values in the working environment often erode the behavior and integrity of employees to employees to engage in fraudulent practices.

Although the promotion of an employee in Nigerian public service law is a privilege, not right but it is still legitimate (Oyedele, 2015). Therefore, denial of such privilege can cause public employees to defraud their organization. Hence an employee or group of people who denied access to social benefit from the lawful and legitimate sources, they may look for the social benefit from the unlawful sources (Baron, 2015).

5.2.1.2 Opportunity

Opportunity is the next theme that emerged from the fraud diamond theory. It is another essential element from both fraud triangle theory and fraud diamond theory that

leads to fraud (Cressey, 1953; Wolfe & Hermanson, 2004). The opportunity is mostly created by a weak internal control system to operate in the organization.

The view of the 12 interviewees (ACC1, ACC2, ACC3, ACC4, AUD1, AUD2, FIRS1, FIRS2, EFCC1, EFCC2, LLB1, and LLB1) among the 14 disclosed that weak internal control system creates an avenue for a public employee to engage in fraudulent activities. Because all the mechanisms supposed to be in place to safeguard the assets in the Nigerian public sector are not operative or very weak unlike that of the private sector. Where a sound internal control exists in the public sector and a culprit caught but there is no adequate punishment that will deter other people from fraudulent activities.

The theory affirmed that a weak internal control system signals public employees to take advantage of those circumstances to engage in misappropriation of the public fund (Kelly and Hartley, 2010). Sauser Jr (2007) stated that breach of rules, negligence of management, and lack of disciplinary action against perpetrators are some of the factors that create the opportunity for fraudulent activities. Asmah (2019) argued that ineffective audit function and poor control mechanisms give room for financial crime or mismanagement of public funds. Lastly, the ability to engage in any financial crime increases when the effectiveness of internal control decreases, the poor channel of administration, and deteriorated internal audit function (Neu *et al.*, 2013).

5.2.1.3 Rationalization

Rationalization is the justification by employees that immoral behavior is not a crime. The concept states that for an employee to violate the trust conferred on him/her by engaging in fraud, such an employee must rationalize their immoral behavior that fraud is not a criminal offense (Dorminey *et al.*, 2010). The theory further states that the

possibility of justifying/rationalizing immoral behavior is different from illegal conduct is only when individuals lack ethics and moral behavior (Lokanan, 2015).

The data revealed by 8 of the participants (ACC 1, ACC 2, ACC 4, AUD 1, AUD 3, EFCC 1, LLB 1, and LLB 2) emphasizes on the partisan and lack of moral ethic of the employees as a factor that influences the worker to justify his/her immoral act. They also further identified that if someone is patriotic and ethical, such a person will not commit fraud and will not look at the public resources as if they are his resources, because they are resources meant to provide services for entire Nigerians.

Most of the misappropriation and financial crimes originated from among executive cadre of government officials. They cannot fight it once they are involved in it, hence their subordinates look at fraud as normal business of the day. Therefore, most of the public servant justified their immoral act as prudent and ethical. This coincided with the finding of Lokanan (2015) who argue that individual with high moral attitude finds it very difficult to justify that fraudulent behavior is not a crime. In the same way, Cressey (1986) opined that financial crime and misappropriation is the byproduct of Untrustworthy.

Jackson *et al.*,(2010) posits that an individual or employee that cannot justify their unethical behavior is not likely to engage in financial misconduct. However, the desire to involve in fraudulent activities lies in the ethical values and personal attitude of the employee. Howe and Malgwi (2006) argue that the connection between the perceived pressure and opportunity to engage in unethical behavior is created only when an employee can justify their immoral behavior.

On the other hand, the fraud diamond theory affirmed that rationalization is not only about the justification of unethical attitudes but also the conditions that affect or lead to misappropriate public funds. The civil servant or employees have a mindset or particular

thought or reason for justification to defraud (RustiariniSutrisnoNurkholis andAndayani, 2019).

The investigation found that a large portion of the workers accepted that they are being abused by their manager

The study found that most of the employees believed that they are not being fairly treated by their employers. It takes a long time before the benefit or entitlement of promotion become effective and most of the time no arrears payment of these entitlements. Therefore, they consider employment as an opportunity to revenge instead of contributing to the overall development of the organization's economy. Lacking incentives from the side employer lead employees to engage in fraudulent behave (Wells, 2017). This may not be simple as well as easy for an individual with a high moral attitude to convince or to justify that fraudulent practices is okay and not a crime (Lokanan, 2015).

5.2.1.4 Capability

Capability from the FDT used in this research shows the highest level of the ability to influence action or power to execute an action under the due process (Endsley, 2017). Authorized position in an establishment creates an avenue, power, and skill for an employee to misappropriate organizational assets which might not be available for others having any such position (Ruankaew, 2016). That means misappropriation and fraudulent activities are mostly done by those having the official influence. This is in line with the findings of the study.

The opinion of the 8 participants out of the 14 believed most of the financial crime in the Nigerian public sector are perpetrated by the top-government official who has access to the public fund. The study found that their official position creates an opportunity for them to mismanage the public fund under their custody.

These views go in line with the finding of fraud diamond theory of Wolfe and Hermanson (2004) which opined that commanding position/rank within the organization might pave the way to fraud. For example, the Chief Executive Officer might use his position to influence a decision that favors his interest and behave unethically.

In contrast to the official position, the study also pointed out the intellectual ability of the employees or executive officers to commit fraud and concealed. The participants believed that most of the intellectual brains of the Nigerian public employees are used to embezzle the public fund and put under the carpet meaning that is to hide it for others to know. Therefore, participants also give evidence that, although auditors, accountants, or lawyers have acted prudently, they always examine the record and found everything is correct and intact.

According to the theory of Wolfe and Hermanson (2004), intellectual ability to influence the financial information as well as the ability to know how the system operates creates an avenue for misappropriating public funds. In other findings, it states that only intellectual employees will understand the weak internal control exists and combat such an opportunity to commit fraud (Ong, 2018).

Therefore, for fraudulent activities to occur in any establishment be it private or public, four elements of fraud diamond theory must be present. This is justified by Wolfe and Hermanson (2004) who argued that *“opportunity opens the doorway to fraud, and perceived pressure and rationalization lead a perpetrator toward the door, and capability empowers the perpetrator to identify the open doorway as an opportunity and to take advantage of it by walking through repeatedly”* (pp 41). Even though, the private and public organization operates differently and employed different measures to control their operation as such various opportunities for fraudulent behavior may emerge from the two economic sectors (Holmes *et al.*, 2000).

5.2.2 Challenges Faced in Preventing Fraud in the Nigerian Public sector

There have several attempts globally to address the problem of fraud but yet the menace is persisting. This research explores the challenges faces by these attempts to address the problem.

5.2.2.1 Godfatherism

Godfatherism was mentioned by several participants among the challenges faced in the prevention of fraud. Godfatherism is said to be the relationship between the principal and young politicians in plundering public funds for their interest (Akpa, 2018). It is a philosophy that denies the individuals their fundamental human civil rights of not benefiting the dividend of democracy. This attitude is rapidly and continuously changing politics from a civil or public engagement to a business where only the higher bidder can benefit from (Daniel, 2015; Lawal, 2015).

Most of the people that lacked the merit of the quality leaders are the current leaders in Nigeria and this happens due to the issues of the godfather. But because of the godfather who physically stays away from the office but dictating who and who to get this and that (Ahmed and Ali, 2019). This is in line with the view of the respondents.

The view of 9 of the participants revealed godfather as a major challenge faced by the Nigerian public sector in preventing the occurrence of fraud by the Nigerian public employees. The Nigerian political setting endowed a pollical culture whereby Nigerian politicians looks open to another as their political godfather. The godfather stands for the godson right from the nomination or primary election until the general election. The godfather does all that in anticipation of the dividend after the election succeed as they consider the relationship as an investment. It is worth noting that this coincided with the opinion of LLB 2.

This is in line with the findings of Murana (2018) who opined that in Nigerian politics godfather determines who gets nominated for political position, who wins the election, who gets this appointment, and this contract. This resulted in turning the national resources to benefit a few individuals, which is those within the circle of the relationship thereby sharing the public fund among themselves. The laws are only applicable to the masses as indicated by EFCC 1.

The study found that the lack of sovereignty of the agencies established to arrest and interrogate the fraudster is the key factor behind the failure of the government to address the problem of fraud among the public employees. The Economic and Financial Crime Commission and Independent Corrupt Practices Commission and all other agencies should be given the mandate to do their work with sovereignty. But right now, evidence shows that the faith of EFCC and ICPC is determined by the top-government official, usually the godfather protecting the interest of their godsons. Thus, this increases the rate of fraudulent activities among the Nigerian public employees.

Oluyitan (2016) argue that for effective conversion of fraud and other financial crime the anti-craft bodies of the country such as Economic and Financial Crime Commission (EFCC), Independent Corrupt Practices and other Related Offenses Commission (ICPC) ought to be autonomous of the office of the Attorney General of the Federation to empower them to carry out their duties fairly. This gives room for godson to commit financial crime, loot public funds under their custody, and share with the godfathers. *“A common example is late Lamidi Adedibu, a political godfather in Ibadan, Oyo State, who publicly disclosed on a national television program that his godson, former governor of Oyo State, Rashidi Lodoja was ungrateful for failing to give him 30% of the State's monthly security vote after making him governor”* (Ijewereme 2015, p. 9). Therefore, godfatherism encourages the godsons to mismanage the public fund as they will not be

called to account for their actions. This influences other people to justify their thought by believing with "other people do it why not me" to behave unethically (Cressey, 1950).

5.2.2.2 Lack of political will

Political will is a critical and preliminary fact for sustainable and efficient anti-corruption policies and programs (Stapenhurst and Kpundeh, 1999). Lack of interest by politicians to address the fraudulent behavior, corruption, and other financial crime allow abusive practices to continue and finally paves the way to misappropriation. Despite the fact, there are several attempts to combat the menace in Nigeria but the phenomenon is persisting globally due to the absence of a strong political will or lack of it completely (Ugoani, 2015).

Lack of political will is a great challenge faced in dealing with fraudulent activities in Nigerian public service. The government is not willing to address the problem as indicated by the research participants.

The view of seven (7) out of the interviewees stated that a lack of political interest by the government to mitigate the fraudulent behavior remained a challenge to prevent fraud in the Nigerian public sector. Most participants justified that the government effort is weak in preventing fraudulent matters, bribery, and unethical act. Most of the effort made by the government is just a mere saying to deceive the public and the entire world that the government is in fighting mismanagement while in real sense they are not. This is justified by the example given in the previous chapter where Mr. A is seen on the video clip collecting bribe from the contractor and yet Mr. A is not indicted.

The illustration above shows a lack of political will on part of the government to address the problem of misappropriation among the public servant. Therefore, lack of political will by the Nigerian leaders to identify the perpetrators and ensured appropriate

punishment remains a challenge in dealing with public misappropriation in the Nigerian public sector. This corresponds with the finding of Quah (2017) who argued that indeed without political will, promises by political leaders and governments to reform the civil service or combat corruption will remain mere rhetoric.

Interestingly, the study found that Nigerian politicians mismanage a huge amount of public funds and finally leave their political party and move to the ruling party just for their fraudulent cases to be wiped out. The worst part of this is that these unethical politicians are sometimes appointed as a political aid of the ruling party. Other participants of the study mentioned that the EFCC and ICPC lack the autonomy to discharge their official duties. Lack of political will remained a challenge in preventing fraud among Nigerian public employees.

According to Quah (2017), Singapore's success in fighting corruption and other fraudulent act can be credited to the political will of the government action and the effectiveness of the agencies fighting the menace by ensuring the laws enforce fairly on all. 'Political will' determines the success or failure of the attempt to curtail financial crimes in any economy. This fortifies the belief that the absence of political will among top executives results in a lack of commitment to fight fraudulent practices and pursue other important national objectives (Hope Sr, 2017). Political will is the fundamental factor for the successful implementation of any anti-craft policies as the leaders can change positively because they make the rules and determine how it works (Quah, 2016).

5.2.2.3 Judicial system

Judiciary is the system of the court that manages justice in the state. The judicial system is part of the government response to address disagreement between two or more parties (Chemerinsky, 2019). One of the functions of the judiciary is the interpretation

and application of laws to various or particular cases of the dispute that is tabled before it. It is also part of their responsibilities to administer justice to every citizen (Carp *et al.*, 2019). However, based on the participant's views, the Nigerian judiciary act in a contrary way to the provision of the law that established them as justice become like goods in the competitive market where the higher bidder always wins. In several instances, the unreliable registrars are bribed to ensure that a particular case is assigned to a specific judge of interest and also to ensure the case ended in favor of their clients (Salihu and Gholami, 2018a).

The result of the study disclosed that some of the Nigerian judges work with corrupt registrars that when it comes to payment of fine, the registrars use their receipt in place of government receipt so eventually, the revenue will go into their pocket. The receipt appeared like that of government in terms of features and everything is the same. This is very disheartening evidence to have such unethical behavior from the judiciary and reduce the revenue to the government. This is supported by the findings of Ayodeji and Odukoya (2014), who argued that most abuse of justice lies in the hand of court clerks and registrars with the assent of the chief judges, as the clerk or the registrar are liable for case enrolment, documenting of cases.

On the other hand, the researcher found that Nigerian courts are very weak in the sense that a particular case will be ongoing for a quite long period before finalizing the fate of the victim. This is justified by the case of former chief National Security Adviser to President Goodluck Jonathan (Omezue *et al.*, 2018). This can encourage others to justify their unethical behavior by partaking in misappropriation of public funds thereby failing in the attempt (Cressey, 1953).

In relation to, unreliable judges of the Nigerian judicial system, the study discovered that 'selling justice' is becoming the order of the day among the corrupt Nigerian

lawyers/judges. Some lawyers assured their clients of winning the case even before appearing in the court because of the corrupt mindset of judges. They go along to bribe the registrar to ensure that the case is assigned to a particular judge of interest that will judge in their favor. This finding is similar to the finding of Salihu and Gholami (2018a), they revealed that the corrupt mindset of judges and other court officials may result in unfair delivery of judicial decisions. In many instances, the corrupt registrars are bribed to ensure that a particular case is assigned to a specific judge of interest and also to delay the case enrollment without genuine reasons (Adebayo, 2018).

Likewise, the reports of “International Transparency and anti-corruption agencies” from Human Rights Watch have revealed that the Nigerian judicial system is very corrupt with different sorts of fraudulent practices and unethical attitude. Issues like the hiding of cases files, bribery, removal of cases record, monetary compensation are very normal among the judges as well as the entire judicial system (Salihu and Gholami, 2018a).

Similarly, the report revealed that most of the services rendered by the Nigerian court registrars with the consent of the judges have turned to be exploitation. For example, getting an authentication on the certificate or the certificate itself attract extra and unofficial payment of money to be paid to the person in control without proof or receipt of the payment. Failure to make such payment signifies a lack of interest in the service (Salihu and Gholami, 2018a). untrustworthy judges are more harmful to economic development than a man who runs with guns along the street. Such a person can be restrained physically while the corrupt judges intentionally pulverize the ethical foundation of the general public and jeopardize the future of public by abusing his official position while still alluded as respectable (Adebayo, 2018).

Moreover, the study also found that lack of commitment by the government to address, to prevent fraud in Nigeria is another challenge. It is argued that some of the government

laws main to prevent the occurrence of unethical behavior in the Nigerian public sector are not operative, so being that they are not operative the attempt to curtail the menace will not be realized. In conclusion, most of the attempts are shadow attempts.

The success or failure of every attempt of preventing any financial crimes lies in the sound and effective judicial system and the rate of conviction issued therefrom. This corresponds with the finding of Salihu and Gholami (2018b), who stated that Nigeria had made numerous attempts to prevent fraudulent practices and yet the effort has not yielded any significant result as the judicial system draws back the agencies set up to fight the menace. This is because the rate of judicial prosecution determines the success of the anti-graft bodies (Umar and Umar, 2016). Therefore, these issues apparently become a challenge in preventing mismanagement and misappropriation of public funds.

To effectively fight the unethical behavior and misappropriation of public funds among the public employees it is, therefore, necessary for the government to set up a sound strategy and ensures its effective and fair implementation to all citizens (Quah, 2017).

5.2.2.4 Political Immunity

Immunity has a wide range of implications relying upon the setting of its application. In legitimate practice, the term immunity implies exclusion from certain activities or obligations perform by other persons or gathering of individuals or exceptions from a discipline that the law order on another resident (Fabamise, 2017a). This evidence shows that the extent of the immunity condition applies to anyone holding the public office of President, Vice President, Governors, and Deputy Governors for the period of their office, the time of their office is a period inside which they hold the office in the respective capacity (Arishe, 2007).

The study discovers that the Nigerian constitution has given a cover to certain government officials such as president, deputy president, governors, and deputy governors that they should not be prosecuted while holding office. Most of the participants described that the Economic and Financial Crime Commission and Independent Corrupt Practices Commission lack the statutory power to arrest and execute the executive officer like the president, governor while they in service. This coincided with the provision of Section 308 of the Nigerian constitution which accommodates the extent to which Nigerian executives are immune. The Nigerian constitution provides that:

(1) Notwithstanding anything to the contrary in this constitution, but subject to Subsection (2) of this section: (a) No civil or criminal proceedings shall be instituted or continued against a person to whom this section applies during his period of office. (b) a person to whom this section applies shall not be arrested or imprisoned during that period either in pursuance of the process of any court or otherwise, and (c) no person of any court requiring or compelling the appearance of a person to whom this section applies, shall be applied for or issued.

By this, therefore, immunity encourages top-government officials to mismanage the public fund under their custody having known that they will not be prosecuted or called to account for their actions and inactions while in office (E. OnyemaRoyOredola andAyinla, 2018). Being immune is the reason why Nigerian politicians and top government officials are desperate to die in power, because of the fear of being interrogated since they can be only called to account for their action after leaving the public office or power.

5.3 Summary

The chapter analyzed and discussed evidence based on the views and perceptions of the participants from two different big themes:

1. Conditions affecting fraudulent practices in the Nigerian public sector and
2. Challenges faced in preventing fraud in the Nigerian public sector.

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CHAPTER 6: CONCLUSION

6.1 Introduction

The discussion on the findings of this study started with exploring the possible factors that contribute to the occurrence of fraud in the Nigerian public sector. The discussion also continued by assessing the challenges faced in preventing fraudulent behavior in the Nigerian public sector. Two research questions were developed to meet the research objectives. All necessary research steps/ethics were taken to ensure that the research questions were answered. The study examined the factors contributing to the occurrence of fraudulent activities and the challenges faced in the prevention of fraud in Bauchi state Nigeria. To explore these a qualitative method was employed, and fraud diamond theory was adopted as the research theory.

Chapter 6 present the conclusion and recommendation, contributions of the study, implication, and limitation of the study. The structure of the chapter is illustrated in figure 6.1

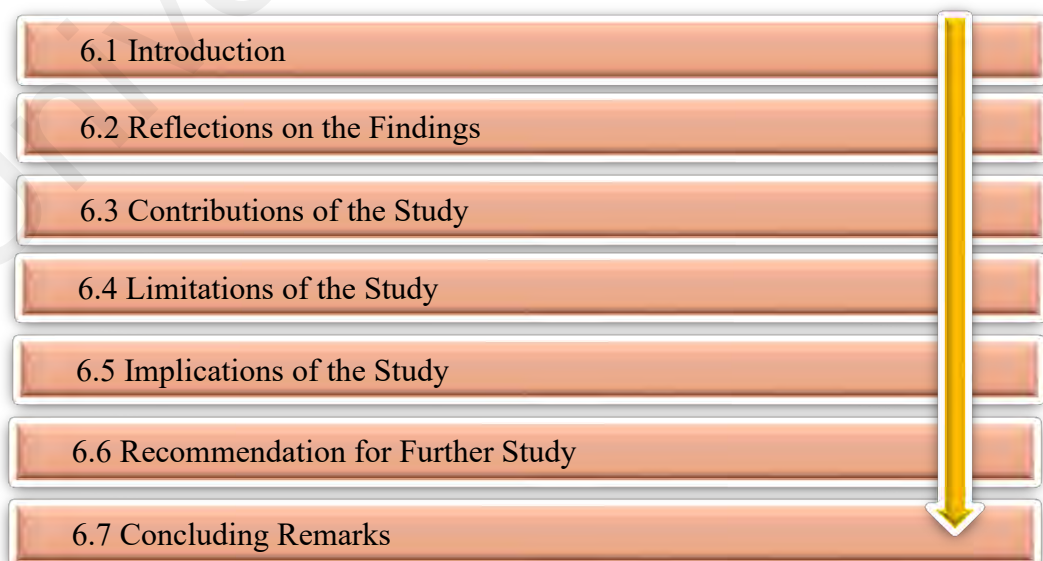


Figure 6.1: Structure of Chapter 6

6.2 Reflections on the Findings

In line with research objectives, the result of this study revealed some themes as to the reasons why people or public sector employees engage in fraudulent activities and the challenges faced in preventing fraudulent activities. This study has explored the fraudulent practices in NPS using fraud diamond theory. The researcher employed a qualitative approach in accomplishing this task. Research data were collected using a semi-structured interview with 14 participants.

6.2.1 Conditions Affecting Fraudulent Practices in the Nigerian Public Sector

First, the finding of this study revealed that **'pressure'** both from family, friends, and community, financial or otherwise non-financial influences public employees to violate the trust given to them and engage in fraudulent practices. This is the opinion of all the participants and is inconsistent with the finding of so many previous researchers (Lister, 2007; Lokanan, 2015; Neu *et al.*, 2013; Rasha and Andrew, 2012; Vona, 2012). This indicates a strong influence of pressure as socioeconomic conditions that lead to fraud.

Second, the views of the participants believed that an **'opportunity'** has been created by weak internal control and lack of punishment leading to the perpetration of fraud by public employees against their employer. This finding corroborates the finding of previous scholars (Aghghaleh *et al.*, 2014; Asmah, 2019; Singleton and Singleton, 2010). Therefore, opportunity either by weak control or holding public office without appropriate checkmates leads to people engaging in fraudulent activities.

Third, on **'rationalization'**, which is justification by perpetrators of fraudulent activities that their immoral behavior is different from a criminal act. The opinion of the participants revealed that the ability to justify unethical behavior is a fundamental factor that motivates public employees to engage in fraudulent activities. This result is supported

by the findings of (Ashforth and Anand, 2003; Ball, 2009; Dorminey *et al.*, 2010; Howe and Malgwi, 2006). This signifies the influence of rationalization as a culture that gives way for the menace of fraudsters.

Finally, the opinion of the participants acknowledged that possession of official influence by the public employees and intellectual ability to influence the decision of the organization leads such people to engage in massive fraudulent activities. ‘**Capability**’ created by commanding position, political or executive power, ability to recognize the existence of weak internal control, and utilize it. This finding is in line with the findings of (Dellaportas, 2013; Kranacher and Riley, 2019; Mansor, 2015a; Ong, 2018; Wolfe and Hermanson, 2004). Political office holders have what is called ‘immunity’ which means that certain politicians like President, Governors, and their Deputies are not prosecutable or accountable for their misconduct while in office.

6.2.2 Challenges Faced in Preventing Fraud in the Nigerian Public Sector

First, interview data acknowledge the link between ‘**godfatherism**’ and the challenge faced in preventing fraudulent behavior in the Nigerian public sector. The research finding revealed that for one to secure political position such a person must have a godfather, and this remains a challenge as those having the godfather will defraud and go free. Since trial or punishment is ‘**selective**’, i.e. it is only imposed on those without the godfather. This is affirmed by the previous literature (Daniel, 2015; Lawal, 2015; Murana, 2018; Oluyitan, 2016). Therefore, godfatherism increase the rate of fraudulent practices among the Nigerian public employees and remain a challenge to the attempt made by the Nigerian government to curtail the practice.

Second, the result of this research shows that the Nigerian government in general is not willing to fight fraudulent activities and any other financial crimes. Therefore, the

finding indicates the link between the lack of '**lack of political will**' and the challenges in preventing and detecting fraud in the Nigerian public sector. 'Political will' is a critical and preliminary fact for suitable and efficient anti-corruption policies and programs (Stapenhurst and Kpundeh, 1999). The views of the participants indicate the lack of political will from the side of the Nigerian government remains a challenge. Since most of the attempt to address the financial mismanagement is just a 'shadow attempt' just to deceive the public and the entire world that the government is fighting corruption. The participants' opinions corroborate with the views of previous scholars (Hope Sr, 2017; Quah, 2017; Ugoani, 2015). **Political will** is the fundamental factor for the successful implementation of any anti-craft policies.

Next, the finding of this study revealed that the unrealistic of the Nigerian **judicial system** or judicial officers remains a great challenge in dealing with fraud in the Nigerian public sector. The finding stated that the Nigerian judicial system is very weak and procrastinating when it comes to prosecution or conviction of perpetrators of fraud. Most worrisome, judges were found to be involved in fraudulent activities. This is affirmed by the literature (Ayodeji and Odukoya, 2014; Omezue-Nnali *et al.*, 2018; Salihu and Gholami, 2018a).

Lastly, the findings of the study acknowledge the strong relationship between '**immunity**' and the challenge of fraud prevention. The findings revealed that the executives or top government officials such as president, deputy presidents, governors, deputy governors, are exempted by Nigerian Constitution from being punished while they are in power or prosecuted in court to ask them to account for their deed because of immunity. This is following the provision of Section 308 of the 1999 Constitution of the Federal Republic of Nigeria which provides for executive immunity.

Executive immunity as stipulated in the Nigerian Constitution allegedly gives the executive officers ample opportunity to misappropriate public funds knowing that they have immunity. The literature affirmed that the implication of immunity in Nigeria is quite threatening as serving president, his deputy, governors and their deputies cannot be interrogated for their financial mismanagement against the nation or state (Omilusi, 2019). The immunity simply puts the Nigerian political office holders of the stated categories above the national law.

6.3 Contributions of the study

The contributions or significance of this study is manifest in its ability to address the identified problem of a given community or society (Wassenaar, 2006), i.e. Bauchi State, Nigeria. The research questions answered in this study are important to public establishments, i.e. agencies established to fight and fix public financial abuses such as EFCC, ICPC, lawmakers, and particularly the Bauchi State Government. From a policy point of view, the result of this study would potentially inspire the formulation and institution of a sound internal control system within the public organization like that of the private sector to deter the opportunity for public employees to mismanage public funds. The State understudy can also find the study helpful in reviewing employees' remuneration and improve the quality of working conditions to address the financial and non-financial pressure that leads to unethical behaviors.

The findings equally would create awareness to the general public, government parastatals, departments, units, and a private segment on the challenges faced in preventing public mismanagement and this would aid management to develop various measures and techniques that ease the challenge. For the theory, the study adds to the domain body of knowledge and literature, particularly in the Nigerian public context.

6.3.1 Theoretical Contribution

From the theoretical perspective, the study explores the nature and extent of fraudulent practices in the Nigerian public sector (NPS) through the Fraud Diamond Theory. The theory provided an insight into the conditions affecting fraudulent practices within the public sector settings in Nigeria. To carry out a study in another setting will result in different learning and experience. This study portrays a different point although many studies have been conducted on fraud-related phenomena such as prevention and detection, this study is dissimilar in the sense that it focuses on the factors that contribute to the occurrence of fraud and the challenges faced while preventing fraudulent activities. Most of the previous literature was based on fraud prevention and detection in the private sector while this study focuses on the Nigerian public sector. Thus, this study develops a research model or framework using the Fraud Diamond Theory (see section 4.2).

6.3.2 Methodological Contribution

From a methodological aspect, the study seeks an understanding of fraud in NPS in light of the subjective and narrative perspective of the stakeholders. The use of qualitative methodology provides insight into the construction of the views and perspectives by relying on the experience, interpretation, and understanding of social actors. Having contributed to the literature on why public employees defraud their organization and the challenges faced in the prevention of fraud, this study gives a significant approach to qualitative research design. Thus, it has confirmed that a study of this nature can be best carried out qualitatively by exploring the view of participants.

6.3.3 Practical Contribution

This study clearly states the factors that contribute to the occurrence of fraud and the challenges faced in preventing fraudulent activities. The study, therefore, offers an

important platform to Nigerian government and anti-graft bodies like Economic and Financial Crime Commission, (EFFC) and Independent Corrupt Practices Commission (ICPC) by identifying the reason why people commit unethical behavior as well the challenges faced while preventing the fraud and other financial crime. Thus, it eases the way of mitigating fraudulent practices in Nigeria. This can assist the Bauchi State Government and even other public parastatals in managing the problem of financial crimes.

The study also exposes the general public, managers of both private and public establishment on the benefit of having or instituting a sound internal control mechanism in an organization, benefit of improving the welfare of the employees, benefit of fair treatment of employees in term of promotions, incentive and other related factors that help to minimize unethical behavior lack of which create an avenue for fraudulent activities.

6.4 Limitation

Cautious steps were taken in the planning and designing of this study to ensure the effective and credible research work. All the necessary measures were taken to accomplish this, yet the study was confronted with several limitations as listed as follows;

First; the issue of trust is a factor of consideration concerning interview recording. Recording voice in an interview of a sensitive element in Nigerian is traditionally a challenge owing to the trust concern (Nakpodia and Adegbite, 2018; Uche *et al.*, 2016). This absence of trust by the participants limited the number of interviewees. The researcher conducted 14 interviews out of which 1 interview is not recorded. The participant made the handwritten notes to capture the main responses during the interview.

Second; this relates to the number of participants, initially the actual target of the research participants was 20, but the researcher manages to get only 14 due to the sensitivity of fraud. People do not want to talk and get their voice recorded because of the lack of trust (Yoon, 2017).

Finally; time constraint was a serious challenge during the data collection. There is limited time for the data collection and the researcher finds it difficult to have an audience with all the participants due to their tied schedules. Some participants severally aborted the appointment time of the interview and re-scheduled another time. The researcher found this difficult.

6.5 Future Research

This study focusses on other public officials apart from the accountants and auditors such staff of EFCC, the staff of FIRS, and legal practitioners. Therefore, the research suggests that further study could be conducted to cover more other law enforcement agencies like police, army particularly with respected to the challenges faced in preventing, detecting fraud as there are few studies on that aspect.

The research also suggests for further study to be conducted in comparisons between public and private sectors, or public sector of developed and developing countries to improve the current study. It is believed that this would encourage the government of Bauchi State, law enforcement agencies, EFCC, ICPC and other anti-graft bodies across Nigeria and developing nations as well in the prevention and fighting fraudulent activities.

6.6 Concluding Remarks

The first research question of this study is what are the factors contributing to the occurrence of fraud in the Nigerian public sector? In an attempt to answer this question,

the researcher employed fraud diamond theory and the findings of this study revealed that the four elements of the FDT, that is (1) perceived pressure, (2) opportunity, (3) rationalization and (4) capability create an avenue for public employees to engage in the mismanagement of public fund entrusted under their custody. The result of this study answered the first research question by disclosing a strong-linkages between the four elements of the FDT and fraudulent behavior. This indicates that for an employee to engage in any financial crime the four factors/elements of FDT must exist.

The next research question is what are the challenges faced in preventing fraud in the Nigerian public sector? The objective of the researcher here is to identify the challenges faced in preventing fraudulent practices in the Nigerian public sector. The findings of this study identified (1) godfatherism, (2) lack of political will, (3) untrustworthy attitudes of the Nigerian judges, and (4) immunity of certain executive class of the Nigerian public employees as a challenge that faced in addressing the fraudulent behavior. The second research question was also answered as the study revealed the influence of the identified factors in making all the attempts to curtail fraud unsuccessful.

As a concluding remark, it was never the aim or intent of this research to tarnish the image of the Nigerian public sector by exploring fraudulent practices of Bauchi State. Rather, this study was conducted to deliver deeper possible factors for the engagement of fraud in the NPS. The study also identified some challenges faced in preventing fraud in NPS. Hence, the study can help to improve good governance, enhance transference and accountability among the public employees in Nigeria.

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