

REVIEW ARTICLE

THE ECONOMIC COST OF CORRUPTION IN NIGERIA (2019-2025): A CRITICAL REVIEW

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ABSTRACT

The critical review provides the synthesis of empirical evidence regarding the economic cost of corruption in Nigeria in the years 2019-2025. The review measures the impact of corruption on the gross domestic product, increases poverty, and increases the cost of doing business with the use of data produced by the United Nations, the World Bank macroeconomic indicators, the PwC modelling, and Transparency International indices and official reports on Nigeria. It also looks into the effect of bribery, oil theft, and misuse of public funds to households and sectors. It evaluates the new anti-corruption measures, such as the digital payment laws, the Oronsaye restructuring of the government services, and the new proposed Asset Recovery Agency. The literature review will be conducted as a narrative methodology based on both primary and secondary sources that were published between 2019 and 2025. The most significant results suggest that the Nigerian 2030 GDP might decline by 37 % due to corruption, the average household paid NGN 8,284 as a bribe, and oil theft cost the nation \$7 -10 billion a year. The review ends by concluding that, even though Nigeria has been strengthening the enforcement and embracing digital reforms, the structural drivers, poor institutions, rent-seeking, and social norms remain. Strong institutions, the Oronsaye reforms, geo-tagging payment systems, improved civic education, and business integrity were some of the recommendations.

KEYWORDS

Anti-corruption reforms, Corruption, Economic impact, Nigeria, Oil theft

1. INTRODUCTION

Corruption is a vice that has been known to be a vice plaguing the socio-economic progress of Nigeria. In the last ten years, the nation undertook reforms and introduced specialised institutions to fight graft; however, based on survey data and macroeconomic indicators, the nation still has corruption as its system in various sectors (Jacob and Umoh, 2017). The economy of Nigeria is currently among the largest African in terms of gross domestic product (GDP). Nevertheless, the citizens of this country are not wealthy as per African standards, and the people lack trust in the institutions (Kehinde et al., 2023).

Nigeria is the most populous African country. In 2024, the population of the country was estimated to be 232.7 million people and approximately 130.1 million Nigerians were below the poverty threshold of \$3.65/day (Bello, 2024). According to Bello (2024), in 2024, the GDP was only US\$186.2 billion, and the GDP per capita was US\$800.40 in terms of which there is a low level of prosperity. In 2024, the real GDP rose by 3.4% even though the increase was modest. There was still high inflation and close to 46 % of the Nigerians were living in poverty (Jacob, 2022). The lift of fuel and foreign exchange subsidies also assisted in bringing the fiscal deficit to 3.5% of GDP, as compared to 5.4% in 2023, but the impact remained on worsening living standards of many households (Abdul et al., 2025).

As observes, Nigeria is the fourth largest economy in Africa in terms of GDP yet its GDP per capita is one of the lowest in the area (Makar et al., 2023). Over half of the Nigerians (approximately 54 %) are in poverty and corruption is depriving them of access to other basic amenities including education, health, and infrastructure. Table 1 presents brief summaries in

form of essential economic and governance indicators to contextualise the issue.

Table 1: Summary of Nigeria's Key Economic and Governance Indicators (2019-2024)

Indicator	Year	Value
Population	2024	232.7 million people
People living on < \$3.65/day	2024	130.1 million
GDP (current US\$)	2024	\$186.2 billion
GDP per capita	2024	\$800.4 per person
Real GDP growth	2024	3.4 %
Poverty rate (international line \$2.15/day)	2024	46 % of Nigerians
Transparency International CPI score	2024	26/100 (Rank 140/180)
Proportion of Nigerians who paid a bribe (previous 12 months)	2019 (latest GCB)	44 %

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The economy of Nigeria is typified by a two-tier economy of capital-heavy oil and a non-oil sector of significant scale, which is predominantly informal. It is the biggest oil producer nation in Africa and a history of the oil exports in the country has been in more than 90 % of foreign exchange earnings (Usman, 2025). The oil production has however decreased over the recent years as a result of pipeline vandalism, theft, and underinvestment. Current developments also focus on services, especially telecommunications, finance, and trade, but agriculture is the main source of labour force (Jacob, 2018).

Corruption plays off against this structure in a number of ways:

Rent seeking on resource revenues: The control of the oil license and export proceeds allow the opportunities of kickbacks and embezzlement. Funds leakage by the Nigerian National Petroleum Company Limited (NNPCL) has been made possible by weak oversight by the regulatory agencies. According to the 2024 Investment Climate Statement by the U.S. Department of State, bribing of customs and port officials is widespread and frequently required to evade delays (Musbau et al., 2025). The practices increase the cost of transactions and discourage investment.

Public leakages in finance: The level of tax collection in Nigeria is not high (approximately 8 % of GDP based on PwC estimates), and tax collection is undermined by corruption. Stealing of government funds cuts at the infrastructure, health, and education resources (Azubuike et al., 2024). According to the study, corruption causes poverty and inequality by diverting resources to critical sectors (Azubuike et al., 2024).

Perverse investment motivation: Corruption creates more uncertainty and acts as a deterrent to Foreign Direct Investment (FDI). According to investors, the bribery by the customs and port officials and the lack of transparency in procurement procedures are still an important obstacle (Umoh et al., 2012; Osuma et al., 2024). Reduced FDI decreases the transfer of technology and productivity growth.

Besides macroeconomic aggregates, corruption sabotages human development. The life expectancy at birth in Nigeria is 53.6 years (2022) and the gross enrollment rate in the primary school is 86.7%. The use of healthcare and education amidst individuals living through poverty is minimised by high out-of-pocket expenses on healthcare and bribes to obtain services (Jacob et al., 2019; Okogbule and Nkane, 2025). Tade (2021) demonstrates that 43 % of Nigerians think that the levels of corruption have grown over the last 12 months and 44 % of users of public services paid a bribe to gain access to the public services. These events show that corruption has a direct impact on access to basic services by households.

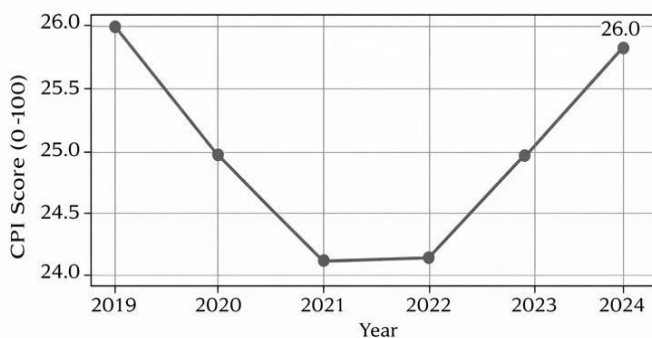


Figure 1: Trend of Nigeria's Corruption Perception Index (CPI) Scores (2019–2024)

Figure 1, shows the annual Transparency International CPI score for Nigeria from 2019 to 2024 (26 in 2019, 25 in 2020, 24 in 2021 and 2022, 25 in 2023 and 26 in 2024). Higher scores indicate less perceived corruption. A line chart allows readers to quickly see that Nigeria's score has fluctuated around 24–26 points and its global ranking has remained low (140th in 2024). The trend line emphasises the relative stagnation of anti-corruption efforts.

The economic cost of corruption in Nigeria (2019 – 2025) is suggested as a topical topic of a review that will help lead the policy-makers and scientists. Through synthesis of the recent evidence and data until 2025, the review will quantify the magnitude of corruption effect on economic growth, poverty, investment and social welfare and also analyse the effectiveness of anti-corruption measures. The analysis relies on the primary data sources such as United Nations Office on Drugs and Crime (UNODC) surveys, PwC modelling, World Bank, Macro Poverty Outlook

and the Transparency International indices and documents of the Nigerian institutions.

2. REVIEW OF LITERATURE

2.1 Defining Corruption and Its Manifestations in Nigeria

The term corruption covers a wide area of behaviours which include misuse of public or personal power in order to benefit self. The most familiar ones are bribery, embezzlement, patronage, nepotism, extortion and the influence peddling (Wabar, 2024). According to Transparency International, corruption can be defined as the abuse of the entrusted power in order to make personal gains. Corruption in Nigeria is at different levels:

When citizens are requested to pay little bribes to obtain the common services (e.g., to acquire identity documents, vehicle licenses, or healthcare), the corruption is called petty or bureaucratic. According to the survey conducted by the UNODC, Corruption in Nigeria: Patterns and Trends, in 2023, the average amount of money paid as a bribe by a Nigerian citizen reached NGN 8,284 (approximately 52 in purchasing power parity). The average bribes paid to doctors were NGN 6,000, nurses NGN 6,000 and midwives NGN 4,600 and public utility officers were given NGN 4,600. Such mini-payments undermine trust and unequally target individuals in the state of poverty (Zakari and Button, 2021).

Grand corruption: Will deal with high amounts or high decisions, commonly related to senior officials, be it procurement contracts or natural resources licenses. According to the same survey, judges and magistrates (NGN 31,000) as well as customs or immigration officers (NGN 17,800) and members of the armed forces (NGN 16,600) were the biggest average payees of bribes (Anaodozie, 2016). These bribes are usually aimed at good court decisions, release of goods at the ports or armed defence.

Corruption in politics; it involves buying votes, irregularities in elections, embezzlement of campaign funds and using the political office to benefit political facilitators. Sale of votes is still common, even though the majority of Nigerians do not approve of this practice (Obi et al., 2024). Political corruption compromises democracy and is associated with making of policies which benefit the elites at the expense of the general population.

State capture and patronage networks are situations whereby the interests of the privates influence the policies and institutions of the people to their benefit. This is seen in extractive industries in Nigeria, and the regulatory bodies and state-owned companies have been compromised (Kendhammer, 2015). According to the 2024 Investment Climate Statement, despite the reforms that have made state-owned NNPC procurement more transparent, there are no issues that make the receipt of payment difficult.

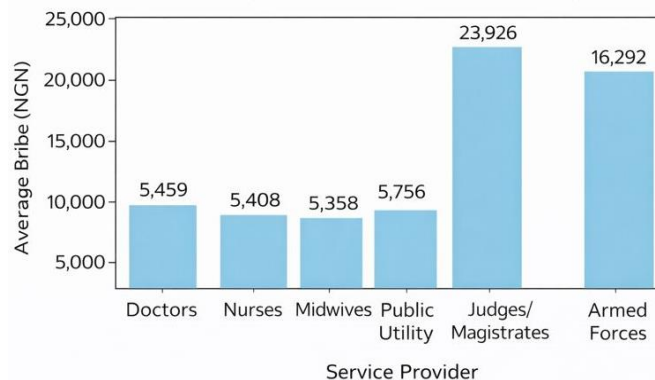


Figure 2: Average Bribe Amounts Paid to Selected Service Providers

Figure 2, comparing average bribe amounts paid to different public-service providers. Data from the 2023 UNODC corruption survey indicate that the typical bribe paid by a Nigerian citizen was NGN 8,284; more specific averages include NGN 6,000 paid to doctors and nurses, NGN 4,600 to midwives and public-utility officers, NGN 31,000 to judges/magistrates, NGN 17,800 to customs/immigration officers and NGN 16,600 to members of the armed forces. Plotting these values highlights the significant gap between petty bribes (health-care and utility services) and grand bribes (judicial or customs services). Readers can immediately see which sectors involve the largest pay-offs and relate them to the discussion of incentives and social equity.

2.2 Prevalence and Trends of Corruption (2016-2024)

2.2.1 UNODC Corruption Surveys

Nigeria is among the few nations which frequently gathers information on corruption using nationally representative surveys. Third Survey on Corruption in Nigeria (ordained July 2024) of UNODC can shed light on the extent of bribery. Key findings include:

Corruption rates: The percentage of the Nigerian population that had at least one encounter with a government official and paid or offered a bribe decreased to 32 % in 2019 and 33 % in 2023 (not counting refusals), and to 37 % and 42 %, respectively, with refusals (Tade, 2021). The Highest rates of bribe solicitation were registered among the public officials who have close contact with the citizens on a regular basis and in this case, the police officers, local government representatives and tax officers.

Average size: In total, all bribes paid in 2023 had an average cash bribe of NGN 8,284 (although payments were dispersed significantly) as shown in Table 2. An average bribe of NGN 16,000 and higher was given to judges/magistrates, customs officers and members of the armed forces indicating the stakes of the decision made in courts, customs and security agencies (Dimitriadis, 2024).

Sectoral trends: corruption is rife in the sectors where there is intense contact with citizens. Even more than one out of five encounters with police officers were involving a bribe, and bribes were widespread when it came to approaching tax officials, teachers, and health workers. The survey also included the private sector and determined that 10% of the bank customers and 15% of parents of the private schools paid bribes (Saddiq and Bakar, 2021).

Service provider / sector	Average bribe amount (NGN)	Notes
Doctors	6,000	Health-care workers receive bribes for access to treatment.
Nurses	6,000	Similar to doctors; bribes undermine trust in primary care.
Midwives	4,600	Payments for safe deliveries and maternal care.
Public utility officers	4,600	Bribes to access basic services such as electricity and water.
Judges / magistrates	31,000	Large bribes to influence legal decisions.
Customs / immigration officers	17,800	Bribes to speed customs clearance or obtain travel documents.
Armed forces	16,600	Payments for protection or favourable security outcomes.

Such findings highlight the fact that most of the interactions that people have with officials are monetised daily. It is also important that there is a difference between small and large bribes. Contrastingly, most of the bribes are low; sometimes large bribes increase the average and are often connected to land, judicial or immigration rulings.

2.2.2 Transparency International Indices

The Corruption Perceptions Index (CPI) by Transparency International is a list of perceptions of corruption in the public sector on a 0100 scale (higher scores mean less corruption). Nigeria achieved a score of 26/100 in 2024, which is one point higher than in 2023 but still 140 th in 180 countries (Momoh et al., 2025). Despite the minimal growth, which is indicative of a small improvement, Nigeria remains one that is performing poorly as compared to other African economies see Table 3. The experience of citizens is also noted by Transparency International: 43 % of Nigerians interviewed in the Global Corruption Barometer said that corruption had become more common in the last year, and 44 % of users of the state services said that they paid a bribe in order to receive the services (Stober, 2019).

Reform or measure	Year (approx.)	Intended effect / description	Citation
Digital payment laws / cashless policy expansion	2022–2023	Implementation of the Central Bank of Nigeria’s e-payment and cashless-policy rules aims to reduce cash transactions and make payments traceable, thereby limiting opportunities for petty bribery.	Abstract mentions digital payment laws.
Oronsaye restructuring	2023–2024	Revival of the 2012 Oronsaye report recommending mergers and abolition of parastatals; expected to save billions and reduce overlapping agencies.	Oronsaye report details.
Proposed Asset Recovery Agency	2024	New agency proposed by Nigeria’s government to centralise confiscated assets and ensure transparent management and repatriation of proceeds.	Abstract highlights this plan.
Strengthening tax collection and anti-bribery enforcement	2021–2024	Measures to increase tax revenues from ~8 % of GDP and curb leakages; includes anti-money-laundering laws, whistle-blower protections and increased prosecution of officials.	Discussion of tax collection and corruption.

2.2.3 Patterns of Trust and Civic Response

In addition to the numerical measures, qualitative data, in the form of surveys and protests depict the irritation of the people. According to SNAG Survey 2023 (discussed in its 2025 corruption explain), corruption has caused a crisis of trust in law enforcement and governance institutions; the police force had the lowest rate of trust in institutions. Popular disdain of corruption has spawned popular movements e.g. the 2012 Occupy Nigeria protests (triggered by the ending of fuel subsidies but based on anti-corruption outrage) and the 2020 protests (named EndSARS) which sought police accountability (Akor, 2025). In 2024, the Nigerians went back to the streets protesting bad governance and corruption. These dynamics demonstrate that corruption is not merely an economic problem but it is also a societal problem that undermines social cohesion and contributes to political instability.

2.3 Economic Costs of Corruption

It is not easy to measure the economic cost of corruption since the corrupt activities are hidden and their impacts are spread across the economies. However, econometric models, macroeconomic simulations and case studies have been utilized by the researchers to measure the losses. This part summarises the current research.

2.3.1 Macroeconomic Modelling (PwC Scenarios)

In 2016, PwC Nigeria released an innovative report, which is referred to as the Impact of Corruption and Nigeria Economy. The report has also been revised with scenarios that project to 2030. With the help of a macroeconomic model and literature review, PwC estimated the decline in GDP caused by the high corruption rate in Nigeria. Key results include:

Foregone output: The analysis indicates that failure to deal with the problem of corruption might cost Nigeria as much as 37 % of its GDP in 2030. This is equivalent to about one thousand dollars per capita in 2014 and almost two thousand dollars per capita in 2030.

Opportunity cost: In a situation where the level of corruption in Nigeria is

lowered to those of Malaysia, the GDP per capita would be in the region of US\$34 billion which is 37 % higher than the baseline. This shows the scale of output that is being lost through corruption and the possible benefits of reform.

Ways to spread: PwC has found three main channels by which corruption stifles growth: (i) reduced governance effectiveness, as unpredictability kills both the domestic and the foreign investor in tax revenue and efficient public spending; (ii) reduced investment, as unpredictability kills the domestic and the foreign investor; and (iii) reduced human capital, since unpredictability limits access to quality education and health care.

PwC model is an international study that relies on coefficients of a study by the International Monetary Fund (IMF) that determined that a one-point rise in corruption index can boost the economic growth by 1.2 percentage points annually (Danlami, 2023). The report also calculates cumulative GDP losses and potential gains by simulating situations where Nigeria catches up to corruption scores of Ghana, Colombia and Malaysia. Though the situations are based on assumptions, they give us an idea of the scale of the issue.

2.4 Microeconomic Impacts

Although macro models explain aggregate losses, micro level research explains how corruption has direct costs on households and firms:

Household welfare: UNODC survey indicates that average value of bribe payment (NGN 8,284) is equivalent to a number of days income to many of the Nigerians. Bribes to access healthcare, education or utility services will lower the consumption of other vital commodities. An illustration is that the average amount of bribes doctors and nurses receive is NGN 6,000 (Aregbeshola and Khan, 2018). The inability to afford treatment can lead to families being unable to treat their children, or even sending them to school to continue spreading poverty.

Business expenses: companies have to incur extra expenses related to bribes to get licences, customs clearance or access to public contracts. The Investment climate statement of the U.S. indicates that paying off of the customs and port officials usually results to long delays in clearing of goods. Corruption in the procurement process is also reported to be a top-ranking issue by companies, which results in them paying unofficial payments and legal costs (Stober, 2019).

Inefficiencies of infrastructure: Corruption is cost-adding and decreases the quality of public infrastructure. Lack of road, power and water infrastructure are also incomplete or of poor quality, which are results of embezzlement and inflation of contracts. It has an adverse impact on service delivery, which puts extra costs to be borne by the private firms where they are forced to bring their own generators or water (Momoh et al., 2025). The macro-outlook highlights how structural bottlenecks such as lack of electricity and poor transport limit development of industry.

Incidences of bribery and gender inequality: The 2023 survey by UNODC approximates that about US\$1.26 billion (0.35% of GDP) had been given in cash bribes to state officials. Although the percentage of bribes paid to government officials by Nigerians did not decrease, the trends were positive: the number of reports of bribes, which resulted in formal investigation, increased three times (16% to 45%), and the number of cases that were not followed decreased by 34 % to 17 %. The rate of bribery in the private sphere rose to 14 of interactions in 2023 since 6 of interactions were bribed in 2019, the corrupt culture was spreading outside of the public services (Fagbemi et al., 2023). There are strong gender differences: women have fewer tendencies to bribe (28% and 39% of men, respectively), and only one-fifth of female public office seekers offers a bribe, compared to 35 of male officials (Jacob et al., 2022). These results reveal that gender sensitive anti-corruption measures and special attention to vulnerable populations, such as people with disabilities, require particular attention since they experience the same solicitation rates as other populations but have to pay a high cost when they cannot resist the pressure.

Better complaint systems: According to the same UNODC report, it is suggested to enhance the complaint systems and increase the e-government services to minimize the need of interactions that take place face-to-face. The citizens can be empowered by investing in the available reporting channels like the hotlines, mobile applications and the anonymous whistle blower platforms through which they can report about the demands to get bribes without fearing any form of retaliation. Rewarding the honest public officials and celebrating the citizens who are not ready to pay the bribes could help to change the social norms.

2.5 Societal Costs and Trust Deficits

In addition to the financial loss, corruption undermines social trust and creates the culture of impunity. According to Chatham House, corruption shifts the resources towards the not so critical sectors and undermines the rule of law. The mistrust of institutions resulting does not encourage the citizens to access the services of the institutions. The survey data developed by SNAG indicate that Nigerians lack trust with the police and the government more than they distrust other institutions (Okoye et al., 2024). When the citizens feel that justice is sold, they can opt to do it themselves or resort to violence.

Brain drains and political instability is also caused by corruption. The absence of opportunities and high rates of graft have been the reasons that have influenced the emigration of many young Nigerians. There have been constant complaints leading to protests and even insurgency in certain areas. Although it is hard to measure these, they are great losses of human capital and social cohesion.

2.6 Sector-Specific Effects

2.6.1 Oil and Gas

The oil and gas industry of Nigeria is not only a major source of revenue, it is also a place of corruption. The opaque management of the oil revenues, oil licences and fuel subsidies provide room to graft. Despite the reforms that include the Petroleum Industry Act (2021) and the turnover of the Nigerian National Petroleum Corporation into a limited liability company, some difficulties have not been eliminated. According to the U.S. Department of State, the efficiency is still troubled by bribery of port officials (Musbau et al., 2025). Stolen oil and contraband bunkering entail the loss of government revenue and some of the funds are said to be laundered using overseas bank accounts. Nigeria Extractive Industries Transparency Initiative (NEITI) has enhanced disclosure, but the implementation is still weak.

2.6.2 Customs, Ports and Trade

Nigeria has been known to be corrupt in its customs and ports. To hasten the clearing of cargo or prevent the random reclassification of commodities, importers are usually forced to pay bribes. As stated in the 2024 Investment Climate Statement, bribery of customs and port officials is a normal practice and at times it is required to get out of delays. Businesses lament that the customs officers reclassify imports in a random manner to higher tariff brackets. Smuggling has also been encouraged by corruption in the import quota system, and closing land borders (Jacob, 2024). The practices make importation of inputs more expensive, make the trade uncompetitive and decrease the customs revenue.

2.6.3 Judiciary and Rule of Law

Judicial corruption decreases the enforcement of contracts, the rights to property and investor confidence. Judges and magistrates are favored to the greatest average bribes according to UNODC survey (NGN 31,000). Common judicial bribery scares the courts making people use extrajudicial dispute resolutions. According to the U.S. report, there are often cases when judges do not turn up to hear a case, and court officials are not properly equipped and trained, which postpones cases and gives more chances to bribery (Ediagbonuvie, 2024). Even though Economic and Financial Crimes Commission (EFCC) and Independent Corrupt Practices Commission (ICPC) have charged some of the judges, there has been impunity.

2.6.4 Public Procurement and Infrastructure

Another major source of rent extraction is public procurement. Tenders in government are not always transparent and kickbacks inflate the cost of a project. According to the report of the U.S., despite the fact that in 2017 Nigeria launched an Open Contracting Portal and required that contracts above 100 million naira should be accompanied by due process, agencies violate the procurement regulations. The Bureau of Public Procurement is a clearinghouse, but it is not strongly enforced (Adedokun, 2023). Power and transport and water infrastructure undertakings are known to be characterized by high-cost increases and schedule slippage leading to poor quality and wastage of government budgets.

2.6.5 Social Sectors: Health and Education

When there is corruption in health and education, it derails human development. Health services or the medicine available to patients are often unofficially paid. Educators can take bribes in order to get admission or higher grades. The UNODC survey established that an average of NGN 6,000 bribes to doctors, nurses and midwives was made (Okogbule and Nkane, 2025). Due to diversion of funds, public health facilities are

usually short of funds. In the learning sector, ghost workers and stolen wages drive resources off teaching resources and facilities.

2.7 Anti-Corruption Institutions and Reforms

2.7.1 Economic and Financial Crimes Commission (EFCC)

The EFCC is the foremost body in Nigeria in investigating and prosecuting the economic and financial crimes. The commission was founded in 2004 and the capacity and caseload have risen. The report released by the U.S. states that the EFCC has returned 9,060 convictions since 2015, including 1,688 convictions in 2023. The Proceeds of Crime (Recovery and Management) Act 2022 expanded its mandate through which the recovery and disposal of forfeited assets is possible (Suleiman and Ahmi, 2018). In 2024, EFCC launched Advance Cargo Declaration/Tracking Note on crude oil export in order to curb oil thefts and regulated foreign exchange operators in order to curb currency speculation.

The more recent statistics as reported in the 2024 performance report prepared by the EFCC, as summarised, show that the commission was able to recover N364.5 billion and US\$326.5 million and make 4,111 convictions in one year alone (Okalizibe, 2024). The EFCC processed 15,724 petitions, 12,928 and 5,081 cases were investigated and a case filed indicating a 47.7 % growth in cases filed. Over 750 duplexes and apartments, land parcels, high-value vehicles and cryptocurrency wallets were considered asset forfeitures. The Special Control Unit Against Money Laundering (SCUML) made onsite appraisals of the designated non-financial businesses in 2,348 evaluations, compared with 85 % in 2023. These statistics indicate that there is a sharp increase in the enforcement of anti-corruption.

2.7.2 Independent Corrupt Practices and Other Related Offences Commission (ICPC)

The ICPC is an institution that was formed by the act, Corrupt Practices and Other Related Offences Act 2001, with the aim of preventing, educating and prosecuting corruption in the government. According to the study, the ICPC has submitted 178 cases and obtained 51 convictions between 2019 and 2020 and on the first eight months of 2022, 1,237 cases have been investigated, 15 have been successfully convicted, and N1.413 billion recovered (Fisayo et al., 2023). Another initiative that has been put in place by the ICPC is the Constituency and Executive Projects Tracking Initiative that tracks contractors involved in doing government projects. These are efforts that have made more accountable despite the limitation in resources.

2.7.3 Legal and Institutional Reforms

A number of policy and legislative actions are intended to promote transparency and fight corruption:

Open Government Partnership (OGP): Nigeria became an OGP member in 2016. The National Action Plan (2017 – 2019) focused on the need to engage citizens in budgeting, open contracting, extractive sector transparency and facilitate ease of doing business. The implementation has been inconsistent, though it has led to an improved tax transparency and asset recovery.

Financial Transparency Policy and Open Treasury Portal (2019): The government has opened an online portal where ministries and agencies now have to publish payments that are above N5 million dailies. Although there is compliance difference, the portal enhances transparency of government spending. Anti-corruption activists want to see more reforms, especially in defence, oil and gas, and infrastructure procurement.

The NEITI Act and Extractive Industries Transparency: The NEITI Act (2007) has created a body known as the Nigeria Extractive Industries Transparency Initiative to improve reporting of oil, gas, and mining revenues. NEITI belongs to the global Extractive Industries Transparency Initiative (EITI) that presents the standards of transparency in the extractive industry. The revenue disclosure has been enhanced due to compliance, although it is still difficult to enforce.

Public Procurement Law (2007) and Bureau of Public Procurement (BPP): The act established the BPP to monitor the process of procurement with regard to due process. Any kind of contract over 100 million naira should pass full due process, yet agencies find ways around the instructions.

Although these reforms are a step in the right direction, there are still loopholes in their implementation as a result of vested interests, the lack of capacity, and political interference. Additionally, corruption networks tend to adjust to new standards, which is the reason why consistent monitoring and technology solutions are required.

3. METHODOLOGY OF THE REVIEW

This review is based on the narrative literature review approach. The reports, surveys, policy papers, and academic articles published between 2019 and 2025 and discussing corruption in Nigeria were gathered and analyzed. The primary sources were the UNODC Third Survey on Corruption, World Bank Macro Poverty outlook, world justice project rule of law Index and government statistics of the EFCC, ICPC and bureau of public service reforms. Findings were put into perspective and compared against secondary sources such as Chatham House, PwC, Transparency International, Patriot.ng and Reuters analysis. We have concentrated on quantitative measures (e.g., bribes, GDP growth, losses of oil) and qualitative measures (e.g., trust among citizens, institutional reforms). The exclusion criteria were any sources published prior to 2019 or not based on empirical evidence. The synthesis was done through identification of themes, macroeconomic effect and microeconomic effects, sector specific corruption, reform initiatives and social perceptions, and combining evidence among sources. Although the review is supposed to be comprehensive, it will use the literature at hand and thus might not represent all the informal practices.

4. RESULTS AND DISCUSSION

4.1 Enforcement Efforts and Institutional Strengthening

The anti-corruption bodies in Nigeria have achieved significant progress during the period of 2019-2025. In a single year, the EFCC said it had recovered N364.5 billion and US\$326.5 million and had gotten 4,111 convictions. A change to preventive measures is exemplified by the move of the agency to extend its oversight roles by creating the Department of Fraud Risk Assessment and Control, which audits government disbursements (Nwozor et al., 2020). The introduction of specialised courts and an online database that was a part of the Trial Monitoring initiative by the World Justice Project has helped shorten the time it takes to prosecute cases by eight years to three to four years and establish confidence among the population in the prosecutions. Although there have been these benefits, there are structural barriers to enforcement. Deterrence is also limited by the fact that high-profile officials are hardly punished by political influence, plea bargains, and judicial stalling. Lack of funding, similar to insufficient staff, and threats toward investigators and whistleblowers are some of the issues that agency representatives, including EFCC and ICPC, face and obstruct their independence and ability (Oluseye, 2023). Inefficiency of judiciary contributes to impunity in that prosecutions are impeded by back log of cases and corruption in the courts. To intensify the rule of law, institutional autonomy needs to be enhanced, budgets need to be increased and independent appointment commissions need to be formed. Assets recovery and fighting illicit financial flows will require the international cooperation (Ediagonuvie, 2024). Nigeria is a signatory to the UN Convention against Corruption but is still not a signatory of OECD Anti-Bribery Convention. Cooperations with nations where stolen funds are deposited such as the repatriation of funds associated with the dictator Sani Abacha is an example of the value of transnational cooperation.

4.2 Transparency, Digital Reforms and Civil Society

Transparency has been boosted by digital platforms and civil society activities. The Open Treasury Portal by Nigeria is a way of disseminating the government payment to facilitate scrutiny of federal operations by the population. E-procurement and e-tax filing decreases the necessity of face-to-face communication to deliver bribes (Jacob and Umoh, 2024). The use of biometric identity systems in social welfare programmes and blockchain pilot of land registries helps in the verification of beneficiaries and security of property records, thus reducing fraud. The geo-tagging and registration of all point-of-sale terminals is also designed using central bank directives; all the devices will be connected to physical service points by October 20, 2025, so that electronic payment transactions can be traced and not used to commit fraud (Kokogho et al., 2023). Nigeria also co-lead in the development of an ISO 37003: 2025 fraud control management standard. It is a global standard that prompts organisations, such as government agencies, to evaluate the risk of fraud, prevent and respond (Shehu, 2025). The implementation of the standard, as well as switching to ISO 20022 payment messaging formats, will align data in financial systems and enhance fraud detection.

Civil Society Legislative Advocacy Centre and Transparency International Nigeria are examples of Civil Society Organisations (CSOs) that promote and lobby changes in whistleblower protection, campaign finance reforms, and budget transparency. The protests such as the #EndSARS have mobilized social movements that have driven the population towards action. Projects are also tracked by investigative reporters and technology

platforms, e.g., BudgIT, Tracka, that uncover a case of misappropriation. Nevertheless, civic space is not always abundant; there is also harassment of protesters and journalists and anti-protest laws can be applied to subdue the opposition. The empowerment of the CSOs should be ensured through regular access to information, protection of human rights to engage with the law and to have a safe environment.

4.3 Economic and Sectoral Costs of Corruption

Corruption is costly to the economy of Nigeria, and some of the greatest threats to drain its resources are oil theft and pipeline vandalism. In August 2023 National Security Adviser Nuhu Ribadu was quoted saying that nearly 400,000 barrels of crude oil per day were lost to theft, whereas the NNPC was quoted indicating that 200,000 barrels per day, or 73 million barrels annually, or about US\$7.3 billion, had been lost. Average losses grew up to 437,000 barrels per day during the first seven months until 2024, which signifies over US\$10 billion of revenue that was lost (Dimkpa et al., 2023). In 2023, NNPC used N136 billions of its income to maintain security and repairs in its pipelines at the cost of infrastructure and social programmes. Investors are scared of oil theft; in January 2024, Shell sold its onshore subsidiary to the tune of US\$2.5 billion on the basis of security issues (Olujobi et al., 2022). Other than oil, corruption increases the cost of living: the money is embezzled, so schools and hospitals become underfinanced and households have to choose to pay to use alternatives, unstable electricity makes households and businesses resort to generators, which makes the cost enormous. The bribes in the supply chain, at roadblock, ports and regulators are transferred to the consumers, increasing the cost of commodities (Welsch, 2008).

Oil theft is based on poverty and sense of unfair revenue distribution in oil producing areas. Criminal networks in collaboration with corrupt security officers make theft easy, and lack of investment in monitoring of the pipeline infrastructure exposes the infrastructure to vulnerability (Nwozor et al., 2023). To eliminate the issue at hand, it is necessary to use not only technology, i.e., drones and satellite surveillance, but also social interventions, i.e., community engagement programs that provide alternative ways to earn a living and provide evenly distributed oil incomes; stricter regulation of colluding officials; and economic diversification to avoid reliance on oil rents (Jacob and Umoh, 2018).

4.4 Behavioural Patterns and Social Norms

The problem of bribery is still prevalent; however, social norms are changing. In 2023, according to the estimation of the UNODC/National Bureau of Statistics survey, the Nigerians paid 0.35% or 721 billion (US\$1.26 billion) of the GDP of the country in cash bribes. The average bribe increased to NOWN8284 but in real terms, it even decreased by 29 as the prices increased, indicating that the real value of bribes was not going to increase in the same direction as the prices (Tade, 2021). The country has an average Nigerian-public official contact rate of about 56% (or previously 63%) in 2023 and 27% of contacted public officials received a bribe (as opposed to 46 percent). It is important to note that 70% of people who were requested to pay a bribe declined at least once in 2023, which is an increase over 63% in 2019, showing that more people are becoming less inclined to give a bribe. The highest refusal rate was in the North West region with 76% (Saddique and Bakar, 2021). The number of people who accepted bribery as a justified way to speed up the services decreased to 23 vs. 29. The above trends indicate that there will be a slow transition to non-corrupt practices, as people will be educated on the subject and the business will be perceived as risky through bribery.

The practice of recruiting people into the public sector depicts how corruption and nepotism corrupt the labour market. During November 2020- October 2023, about 60% of job-seekers who were hired in the public-sector reported having employed bribes, nepotism, or both. Written tests, interviews were considered a formal evaluation, so reliance on unethical practices also decreased greatly; in the cases where formal evaluation was conducted, bribery or nepotism became much less common (Ijewereme, 2015). These results emphasize the necessity of hiring based on merit, open announcements of vacancy and tracking. To change the social norms, it is necessary to include anti-corruption courses in education, use religious and traditional leaders to emulate integrity, and safeguard whistle blowers and journalists. Even though the activism has increased, the participants are harassed and even killed. Safe civic space and freedom of expression is part of ensuring that behaviour change is perpetuated.

4.5 Emerging Institutional Reforms and Remaining Challenges

New changes are an indication of a shift towards more fundamental changes than a few tweaks. In 2012, the Oronsaye report was submitted

and recommended the abolition or consolidation of 220 of the 541 federal agencies, as a way of decreasing duplication and graft opportunity. President Bola Tinubu approved its full implementation in February 2024, allowing a committee 12 weeks to deliver an execution strategy. Experts estimated that the roll out of the report between 2012 and 2015 would save the sum of 862 billion (US 563.5 million) which could be reallocated to infrastructural projects and the social programmes (Okwah, 2025). There has been a proposal of a merger between EFCC and ICPC which has raised an argument with the supporters citing that the merger would make the process of investigation easier and more effective. Simultaneously, the observers fear the concentration of power and the possible constitutional issues. Opposition of vested interests and old scope of the report as there is still more agencies formed since 2012 poses a challenge. It is necessary to have transparent consultation, updated analyses, and execution in phases (Onyekwere et al., 2020).

One of the bills to amend the Proceeds of Crime Act has proposed a centralised asset recovery agency. Nowadays, the number of agencies that can seize and control assets is not less than 18, leading to duplication and unequal procedures. One agency might have a central system of recovered assets, impose standardized guidelines and relieve administration agencies of administrative tasks. People are also worried about an additional layer of bureaucracy and underline the importance of empowering existing agencies (Yakubu, 2021). The fact that the bill is scheduled to go on second reading in May 2025 indicates that officials have realized the necessity of having more transparent management of the assets.

Transparency and Integrity Index, which was introduced by the Bureau of Public Service Reforms in October 2025, ranks ministries and agencies using five pillars: financial, anti-corruption, open procurement, citizen engagement, and human resource inclusion. The index establishes reputational incentives to compliance by publicly ranking agencies and supplements the Freedom of Information Act. The reforms in courts have increased efficiency with the help of civil society programs like the World Justice Project but it still needs long-term investment and autonomy. Fiscal transparency is also of great concern: the federal budget of Nigeria in 2025 has grown to ₦54.2 trillion (around US\$64.4 billion), with some of the funds being supplied by the taxes and customs improvements. In the absence of strong procurement regulations and controls, excessive expenditure will be subject to the wastage of resources (Shigaba et al., 2023). Open data platforms, legislative scrutiny and participatory budgeting are needed to make sure that the funds are well translated into the services to the people.

The adoption of technology in Nigeria has been highlighted by the digital payment reforms and fraud control standards. The issuance of geo-tag point of sale devices by the central bank provides traceability and supplements the use of ISO 37003:2025 and ISO 20022. Nevertheless, small banks and fintechs have to comply with costs, and risks of data privacy must be managed. There is also improvement of business integrity standards. According to the survey by the UNODC/NBS, the percentage of bribery in the private sector has risen to 14 of the connections in 2023 compared to 6 of the survey of 2019; the adoption of ISO 37003 suggests that companies incorporate fraud-risk management (Siano et al., 2020). However, a lot of businesses work in the informal sector and are not suitable to implement complicated compliance programmes. It is important to extend standards and governance codes to the SMEs and introduce training and incentives.

Nevertheless, things have improved, and still, problems exist. Oil theft is still abiding billions, living standards are high because of infrastructure discrepancies and corrupt supply networks, and citizens lack trust in institutions. Reforms should be sectoral, a mixture of both enforcement and restructuring of the government, technological innovation, financial transparency, and social mobilisation. It would require sustained political goodwill, civil society and international collaboration (Okonjo-Iweala and Osafo-Kwaako, 2007). Fighting corruption is not merely a moral duty, but also an economic necessity; through less graft, Nigeria will open up to growth, better living conditions and create a more balanced society.

5. CONCLUSIONS AND RECOMMENDATIONS

Nigeria has been losing its economic potential due to corruption. Since it has several structural dimensions, the problem remains even after reforms. Institutions are not autonomous but have limited resources and are politically interfered with; they are rather appointed depending on patronage and not on merit. Ineffective wages of the low-paid public sector and unstable working conditions provide a motivation to petty bribery. The moral barriers are weakened by the sociocultural norms that condone gift giving and informal payments, and an attitude of generalisation that

all are corrupt encourages hopelessness and leads to youth emigration. The reliance of Nigeria on oil revenues promotes rent-seeking instead of productive investment and the undisclosed nature of campaign finance promotes vote-buying in a cycle of corruption. In the meantime, court inefficiencies and corruption in the courts makes it less likely to have criminals punished in time.

PwC modelling opines that corruption may consume the Nigerian GDP by up to 37 % by 2030 unless there are successful reforms that may increase GDP by US\$34billion. The households at the micro level bribe on average NGN 8,284 which transfers the resources out of education, health and consumption.

To counter these difficulties, institutional strengthening and rule of law should be the priority of Nigeria. The EFCC and the ICPC are the agencies that need sufficient funding, training, and digital forensic equipment. The appointments to leadership positions should be merit based and clear. It would be better to create special anti-corruption courts that have time-limited procedures as it would fasten the process and enhance deterrence. Judiciary reforms like improving salaries, updating infrastructure and embracing of electronic case management systems would lower delays and judicial bribery.

It is important to improve financial management and procurement by the population. The introduction of e-procurement, e-tax filing, and e-payroll systems on a larger scale will limit the discretion, and the publication of all government contracts and beneficial ownership data will enable the civil society to check compliance. Enhancing the revenue administration through expanding the tax base, streamlining the processes and conducting risk-based audit will enhance fiscal transparency. The full application of the Petroleum Industry Act in the natural resources industry can be used to bring transparent licensing and to regulate the industry independently. Oil theft should be fought by using technology including drones and satellite surveillance.

To develop a culture of integrity, it is necessary to include the ethics and civic education throughout the ranks, defend the whistle blowers and journalists, and increase participatory budgeting and community monitoring. Prevention can be supported with the help of technologies, including blockchain land registries and the use of big data to detect and prevent fraud. Nigeria would also be well advised to ratify the OECD Anti-Bribery Convention, reinforce anti-money laundering and collaborate with other jurisdictions to reclaim stolen assets.

Finally, sustainable development is impossible without fighting corruption. Cutting down the graft will not only accelerate growth of the economy and enhance social welfare but also instill confidence in institutions and build a more fair society.

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