

An Exposé on Corruption in Political Parties' Financing and Electoral Credibility in Nigeria

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Abstract

Political party financing and spending during elections in North-Central Nigeria and Nigeria as a whole has become worrisome in that scholars across the globe have been divided in their quest to provide answers to the obvious question of whether or not it has an impact on the credibility of the overall electoral process *viz-à-vis* the behaviours of the electorate. Hence, the study examined political party financing and voting behaviour in north-central Nigeria, with particular focus on the level of financing in the region, the underlining motivations for such financing, and an insight into the benefits or otherwise of political party financing on governance and development in the region. In achieving the research objectives, quantitative and qualitative methods were utilised. The data obtained were analysed descriptively. The investment theory of politics and social exchange theory were the theoretical frameworks adopted. Findings reveal that political party financing does impact voting behaviour in the 2015-2023 general elections. It further revealed that excessive political party financing affects the performances of eventual winners after elections, and lastly, that political party financing does not benefit the region in terms of governance and development. The study therefore concludes, among other things, that electoral financing,

especially if unregulated, is capable of destroying governance and development in the region. Thus, the study recommends that the federal government, without undermining the existence of INEC, the nation's electoral body, establish an independent and distinct body whose sole function is to oversee and regulate the financing of the electoral process.

Keywords: Election, Electoral Credibility, Political Party & Democratic Sustainability

Introduction

An election is a process where the citizens exercise some degree of control over their representative (Obi, Sekpe, & Stephenson, 2019). It is one thing to have elections, another to accomplish the transition to democracy, and still another to continue holding elections regularly for many years after the change is complete. To have credible elections, which are elections that are generally acknowledged as being free and fair by the people as well as the international community, is something entirely different. If the outcomes of elections are seen as legitimate by all of the relevant parties, then there is a better probability that democracy will be consolidated. An examination of the election anomalies that pose a threat to the process of democracy's consolidation in Nigeria's fourth republic is the focus of this body of work, as it concerns the impact of political party financing on election credibility. It analyses how electoral fraud and violence can "deconsolidate" democracy. Since 1999, electoral misconduct in Nigeria's fourth republic has raised concerns about democracy consolidation. This article proposes election malpractice prevention strategies. On May 29, 1999, Nigerians established a democratic government after a protracted military rule that nearly crippled the economy. Citizens believed the new period would improve their lives and the nation. However, the political system seems to have internalised impunity rather than the suavity and politeness that will strengthen democracy. Even elections, which are the minimum condition for any political system to join the exclusive club of democracies, have been horribly manipulated by political elites to reflect the views of the people.

Nigeria has had seven general elections and other re-runs and local government elections since returning to civil rule on May 29, 1999. Only the 2011 and 2015 general election satisfied local and international standards out of seven. However, each general election was worse than the one

before (2003 was worse than 1999, 2007 was worse than 2003, 2019 was worse than 2003, and 2023 was worse than 2019 since INEC refused to post presidential results in real time). This graph reveals that our country is faring pretty poorly at each election. Leaders seem to have forgotten that free and fair elections are essential to democratic growth. An average Nigerian voter wants instant material rewards and will easily trade off his votes when enticed. The people's severe poverty and justified suspicion of political leaders explain this. Indeed, free and fair elections must represent the will of the people. Elections, especially in advanced democracies with many vested interests, are expensive.

The role of money in Nigerian electioneering campaigns is crucial to the way a society works. Money in politics that isn't controlled creates a level playing field, which adds to the idea that money can buy political power and threatens political equality. This lack of a level playing field makes it hard for all citizens to take part and be represented in democratic government processes in the same way. Political groups need money to be able to do what the law says they have to do in their own areas. Without money, it might be hard for politicians and political groups to explain and show voters their ideas. For political groups to sell their plans and platforms to the public, they need money. However, party financing, particularly campaign financing globally, is fraught with corruption. The history of electoral contests in Nigeria is replete with moneybags bankrolling candidates' elections. Incumbency factors, such as vote buying, bribery, and other financial inducements by politicians, security agents, electoral officers, and civil society groups, have been commonplace in most elections conducted in Nigeria since the return of the current democratic process in 1999.

The increasing role of money in Nigerian electoral processes over the years, especially since 1999, has led to the sidelining of the people in terms of providing the dividends of democracy to them. This contrasts with the democratic promises made to the Nigerian populace in 1999. Due to illegal actions during the election process, the Nigerian government has been in a state of uncertainty. Due to problems with how her elections were run, Nigeria's Fourth Republic has been marked by a high level of political instability. This is clear from the fact that election petition courts all over the country have thrown out many election results. The role of money in politics and buying votes in Nigerian politics today has made it possible for the political bourgeois to dominate and hold key

elected and appointed political positions, controlling the power of the state and making decisions about who gets what, when, and how.

From what has been said, it is clear that people all over the world, including Nigerians who are eligible to vote in North-central Nigeria, want political parties and governments to reflect their views and meet their needs. But all too often, parties serve the interests of the donors who have given them most of their money. If big businesses and wealthy people can buy more power by giving a lot of money to campaigns, people may lose faith in the political process or be left out of it. This is made worse by the fact that people don't join political groups, which makes people even less interested in politics. In addition to this, politicians with a lot of money or deep pockets often buy their way into public office by taking advantage of the high level of poverty and the dominant subjective-parochial political culture in Nigeria and among the North-central Nigerian population. Some of the time, they use an army of unemployed young people as thugs and killers to achieve narrow and selfish goals. At the moment, Nigerian political groups have a lot of ways to get money. Parties can charge their members' dues either once a month or when they join. They can ask for money from groups that agree with them, like trade unions and private businesses. Parties also make money by charging people who want to run for office for entry and interest forms before elections. Lastly, some parties' internal constitutions give them the right to charge members who were either voted in or picked by the party. Most of the time, they get about 5% of the pay of their chosen and appointed public officials (Nwankwo, 2017). So, the main goal of this study is to look at how political parties get money and how normal Nigerians vote to see how much the first affects the second.

Several studies have been conducted on elections in Nigeria and general voters' behaviour (see, for example, Anifowose, 1982; Tenuche, 2009, 2010; Segun and Oni, 2010; OECD Report, 2013; Egwemi, 2013; Segun, 2013; Nnamani, 2014; Aondowase, 2015; Ibrahim, Liman, Mato, 2015), among others. However, to a large extent, existing studies have not substantially addressed the chosen topic scientifically and holistically in the format this study intends to. To this extent, the issue of political party financing and the electoral behaviour of voters in the chosen area, the North-central Nigeria region of Nigeria, which constitute the thrust of this study, has not actually been examined. This leaves a major hiatus in Nigeria's political history that needs to be closed.

For instance, Tenuche (2009), Segun and Oni (2010), and Segun (2013) specifically revealed that among the people of Ebiraland (North-central Nigeria, Nigeria) in the chosen area of this study, the electoral behaviour of voters is essentially determined by the ability of the political gladiators to appeal to and mobilise ethnic, sub-ethnic, and religious sentiments and identities of the people concerned to ascend to political office. In particular, Tenuche (2009) noted that during the Second Republic, the dimension that was introduced into party politics in Ebiraland was the increased political mobilisation of sub-ethnic identities, as witnessed in the fierce contest for power between Adamu Attah (a son of Ibrahim Atta) and Obatemi Usman for a seat in the Constituent Assembly in 1977. Resorting to appeal to the sentiments of his Oziogu clan, Obatemi Usman, who lost to Adamu Atta, accused the Aniku sub-clan of Adavi, to which Attah belonged, of occupying most of the public offices in Ebiraland.

On their own part, Adamu, Ocheni, and Ibrahim (2016) viewed the role and influential impact of money on politics generally and the voting behaviour of average Nigerian voters and stated how politicians often adopt this strategy of vote-buying to cover up their inability to convince the electorate through their manifesto as to what they stand for, their mission and vision, and most importantly, what the electorate stands to benefit if voted into power. Their study is broader in context, covering the entire Nigerian population without specifically focusing on a specific study population. This constitutes a major problem. Similarly, while Obi, et al (2019) identified that the results of the 2015 general elections clearly portrayed the dominance of ethno-regional sentiments as determinants of voting behaviour and political participation across the country, Adetula (2015) recognised money, godfathers, and election violence as the key determinants of voters' behaviour and their participation in elections in Nigeria, particularly in the 2015 and 2019 general elections. Therefore, despite the avalanche of some of these studies, none has been able to substantially and adequately document the chosen topic for this research work. As a result, the study identified several problems. One is that there is an apparent dearth of studies on political party financing and voting behaviour in North-central Nigeria. Two, while previous research efforts have drawn attention to religion, ethnisim, godfatherism, and electoral violence, it is believed that these probably could not have been exhaustive of the factors that influence the electoral behaviour of the people of North-central Nigeria. It is on this premise that the study seeks to examine the impact of political party financing on voting behaviour in North-central Nigeria in an attempt to establish

the extent of political party financing in the region and how political party financing affects the behaviour of voters in North-central Nigeria. Although this study does not claim to provide an exhaustive examination of political party financing and electoral behaviour among the people of North-central Nigeria, it will unravel an interesting research area that has been neglected by scholars. Hence, the research provide answers to the following questions:

1. What is the level of political party financing in North-central Nigeria?
2. What are the factors responsible for political parties financing in North-central Nigeria?
3. What is the effect of a political party's political party financing on the electoral behaviour of voters?

Conceptual Literature Review

The Concept of Elections and Electoral Process

Elections signify a competitive politics that tends to bind citizens closer to the political process (Eme and Elekwa, 2008: 57). Therefore, the importance of elections as formal processes or procedures of balloting that allow members of an organisation or state to choose people who they believe will represent their interests or hold positions of authority on their behalf through voting cannot be overemphasised. It is in this respect that Akindele, Obiyan, and Owoeye (2000), for instance, argue that to a certain degree, elections are historically identified as the genesis or breeding father of the representative form of government, which to them in political parlance connotes the selection of people, that is, the representatives, by qualified adult voters into public offices. They further emphasise that the origin of elections is traceable to the ancient city-states of the Greeks, from whom it has been immortalised as a symbol of democracy. Hence, to them, even though it was then by lot and involved the showing of hands to indicate support or disapproval on any decision or topical issue under discussion, it has today retained that special emphasis, especially on the qualifications of aspirants for political offices. Therefore, they conclude that since its entry into the realm of political activities, elections have passed through many reformative Rubicons and political metamorphoses ranging from denied, restricted, to unrestricted franchises or rights, the variations of which still exist today within different contemporary polities (Akindele *et al.*, 2000).

Thus, the election itself has been subjected to intense controversy and/or debate among political scientists and other writers regarding what it means. For instance, while defining elections, This is suggestive as it is instructive that citizens' participation and active involvement in the electoral process are pivotal to the democratic process. As a matter of fact, it is the irreducible criterion without which elections and democracy lose their savour.

It is this homogeneity of democracy and elections that makes Eme and Elekwa (2008) assert that in many parts of the globe, the impression is given that elections are equivalent to democracy. Even though the authors disagree with such a position on the sameness of elections and democracies, it is important to emphasise the point that elections do reinforce democracies. Corroborating this assertion, Apam notes that "elections have meaning for most people only in a democratic context because they lead to the choice of decision makers by the majority of citizens" (Apam, 2008: 90), and particularly so that elections and democracy, in the view of Ibrahim (2007) (cited in Apam, 2008), are inextricably linked such that the latter, elections, serve as the bedrock upon which democratic institutions are based.

Arising from the foregoing, Nwosu (2008: 104) observes that if nothing else, the significance of elections to liberal democracy is that they provide an avenue for the concrete expression of three major attributes of democratic governance: choice, participation, and accountability. In a nutshell, elections emphasise the ideas of popular choice making, representation of interests in public space, and demand for accountable and responsive leadership by the people from their leaders, the representatives in contemporary democracies.

Notwithstanding the important role of elections in every democratic polity, elections have continued to pose several challenges to Nigeria's democracy since the country's return to the path of supposed democratic (or civil?) rule. For many African leaders at the helm of affairs, rather than seeing and approaching elections as diligent, civilised, and democratically acceptable means of leadership recruitment by the consent of the majority of the people, they rather see them as mere veneers to attain political power and relevance. Hence, many leaders of the continent, including successive administrations in Nigeria since 1999, pay lip service to the tenets that elections hold in a supposed democratic setting. Nothing betrays this pretension more than the statement credited to Nigeria's former President Olusegun Obasanjo, who, while campaigning for his People's

Democratic Party (PDP) presidential candidate in the 2007 elections, the late Umaru Musa Yar'Adua, overtly told the bewildered public that for him (Chief Obasanjo, the then sitting president) and his party (the PDP), the elections were going to be a "do or die affair" (Adebayo and Omotola, 2010; Agbor, 2007). This explains why many elections in Africa and indeed Nigeria end up with violence of unimaginable proportions leading to untimely loss of lives and wanton destruction of property of the citizenry, including creating palpable tensions and fears that eventually culminate in violent conflicts, as experiences of post-election violence in Kenya, Zimbabwe, Nigeria, and others have shown. It is for this reason that Tenuche (2011) argues, for instance, that political succession in Nigeria, and by implication, indeed the rest of Africa, has been plagued by problems for the most part due to the fact that the choices for citizens to select who rules them are cut off even before elections, which undermines elections as the manifestation of the will of the people and a way to protect and safeguard democratic norms and ideals.

To tie all of this together, Sani (2015) makes the astute observation that elections are democratic when they allow for equal voter participation, are carried out with an authentic voter list and adequate electoral materials, and are free from fraud, repression, or intimidation in such a way that all contestants are able to engage in their activities without hindrance. That is, they allow for participation, encourage competition, and are generally regarded as a respectable means of ascending the political ladder. On the other hand, despite the fact that democratic elections are open to public participation, feature open and fair competition, and are generally seen as the correct way to ascend to power, our experience shows that not all elections are democratic.

Political Parties

Political parties, no doubt, constitute the bedrock upon which the entire structure of democracy and democratic governance, especially in an electorally competitive democracy, rest. Thus, the importance of parties in elections and democracy cannot be overemphasised. Although consensus does not exist on how scholars and stakeholders have come to view parties, nonetheless, as Usman, and Obiyan, (2016) rightly states, "in spite of the many definitions of political parties by scholars, there is relative certainty as to what constitutes a political party". Political parties, if not anything, serve as platforms for candidates to contest elections and/or vie for public offices on the strengths

of their respective manifestos and ideologies, with the intention of winning in order to form a government in power.

In particular, it is this singular character that distinguishes the political parties from other organised groups in the state. As such, political parties have been conceptualised from various dimensions and backgrounds by scholars. Scholars have different views of political parties; be that as it may, most scholars views (Ukase, 2015) say that political groups are more about who controls the government. Elections are the way that political parties drive the democratic process. Institutionalising democracy isn't possible without political parties. This is why Agbaje, in Adejumo and Kehinde (2007), says that it's almost impossible to think of democracy, either in theory or in practise, without participation. The only way to run for office at regular intervals is through the party system. It is the political parties that give voters different choices at the polls by offering competing platforms and points of view. This makes electoral competition possible by reinforcing the fact that losing an election is a given and that the result cannot be changed (Adejumo and Kehinde, 2007).

But Ukase (2015:7) says that there are some things that all definitions of political parties have in common. Those things are getting power and keeping legal control of their own places. Political parties are the most important way for candidates to compete for political power, join government activities, and have their voices heard. Each party has its own structure, rules, leadership, members, finances, and beliefs.

Impact of Political Party Financing on Nigeria Democratic Sustainability

During the last general election, the way political groups and their candidates raised money led to a number of troubling issues. Corruption in the election process was shown by the fact that political parties used a lot of money that was, to put it politely, not theirs to run their campaigns. Even though campaigns have acceptable costs, the way political parties and candidates raise money shows how commercialised the election process has become. This makes it hard to trust the legal and moral standing of those who want to lead the country (The Guardian, 2015). The Guardian newspaper was much more honest about what was going on. In one of its editorials, it said, among other things, "It is a tragic drama that business, interest groups, and different people raised, for

example, billions of naira in a few hours to support an individual's campaign for elective office in a country where millions of people are jobless." Clearly, donors to all parties have sent a strong message that they have only played their cards face-up for their own benefit, with the implication that such donors would be key players in the control of the nation's economic levers if their beneficiaries won the election (The Guardian, 2015).

First, there was proof that people who had access to high-paying government jobs gave money to individual party members. However, most of the rest of the money came from government-favoured merchants and contractors (Kura, 286). Unfortunately, this pattern of giving has big effects on the government and the democratic future of the country. This gift, for example, shows how important patron-client networks and neo-patrimonialism are in African politics, which takes them to new heights. Okpeh (2013) was more honest about this topic. Neo-patrimonialism also refers to the tendency of the ruling class to do favours for each other (both in cash and in kind) in order to stay in the power game. According to this line of thinking, a new politician must first find a powerful backer, or "Godfather," who can spread the word about him to the people who count. This negotiation is often based on a few questionable deals between the person who wants to be a politician and his or her patron. It has nothing to do with helping the public. In the end, the authority of the voters is used to help the patron and his friends, which puts the political process in danger (Okpeh, 2013).

Money seems to be able to play a role in a lot of different things. Money, for example, can change the outcome of an election, affect how people vote, and make or break a person's authority. Money does play a big role in how and where politics are played in Nigeria, as Okpeh (2013) said. Because of money, the ruling elites have been able to control national politics at the expense of the interests of the masses as a whole. Also, one of the bad things about money is that it makes it harder for leaders to get people to follow them in politics. Worse, money has not only helped to establish and strengthen class dominance, but it has also made our political culture shorter and our political process less idealistic. These things lead to more crude ambition, corruption, and mediocrity (Okpeh, 2013, Oyovbaire, 1999, and Lawrence, 2002). During the 2015 elections, this financing system was seen as making corruption worse. It also makes the government less open, accountable, and responsive to the hopes and dreams of the general public. Second, people who give money have power over the people who get it, and leaders become more accountable to their sponsors

than to the people they represent. This has big effects on how the government works after an election. It is a given that most of the gifts came from people who have or want to get respect from the government. For example, because these donors aren't "Father Christmas," they take over government institutions as soon as elections are over and put their friends and "godsons" in high-paying political positions so they can get their money back and also make a lot of money. Corporate donors would always ask the government they supported for policies that would help their different industries, even if those policies were very bad for society as a whole. This goes against the ideas of democracy and good government, and it also has the unintentional effect of making corruption in the government even worse. Third, the fact that money is so important in Nigeria's political system makes it hard for good-hearted Nigerians to use politics as a tool for change. In a country with a big gap between the rich and the poor, a campaign's cash needs automatically leave out a lot of people who might have good ideas. This is because they don't have the help of godfathers like many older Nigerians and people who are already in power. Because of this, most poor people and young people can't use politics as a way to make big changes in society.

Political party financing and Voting Behaviour in Nigeria

In fact, since the emergence of what Samuel Huntington (1991) describes as the "third wave of democratisation" in the early 1990s following the collapse of the Soviet totalitarian regime primarily due to democratic reforms by Mikhail Gorbachev, competitive electoral democracy appears to be on the prowl in Africa, and indeed, the rest of the global community, including Nigeria, appears to be bowing to its wave. And by implication, regular elections between rival political parties and movements have evolved into the preeminent mechanism of leadership recruitment and government selection. During this process, the electoral bodies, on the one hand, as well as political parties and candidates, on the other hand, need access to money in order to perform their statutory obligations without fear or favour. Additionally, political parties and candidates need to reach out to the electorate in order to explain their objectives and policies and receive feedback from them regarding their perspectives.

Therefore, financial support for political parties has a constructive role to play in democracies since it has the potential to assist in the strengthening of political parties and candidates and provide opportunities to compete on terms that are more equitable. In fact, as IDEA (2014) has pointed out

in an eloquent manner, having sufficient access to money that is provided without any strings attached is essential to the general vitality of an electoral and democratic system since it helps voters believe in (and trust) politics and politicians. Sadly, behind the surface, political institutions frequently function quite differently from the ideals of inclusion and fair play on which the concept of the democratic process is based. In the direst of circumstances, elections are reduced to nothing more than a farce, providing the electorate with no actual options. These extremes may have been brought about by a number of circumstances, including the domination of an elite, electoral fraud, and the use of violence (or the threat of its use). The power of money is one of the primary elements that prevents the political process in many nations from reaching democratic ideals. This is true across the globe. Even though money is essential for democratic politics, it may also be used as a weapon by some people to improperly influence the political process by purchasing votes or influencing policy decisions. While money is essential for democratic politics, it can also be used as a tool for this purpose.

In Nigeria, the influence that such financing has had in the past on our elections makes many believe that Nigeria's democracy is not one where the electorate freely decides who governs them but where the amount of 'war chest, that is, money, available to the political elites and actors determines the direction and outcomes of elections. Even INEC, which is expected to be an unbiased umpire, has had its supposed integrity stained and muddled up in previous elections due to its connivance with the ruling parties at various levels to rig elections, thereby truncating the free will of the people through the ballot (Agbor, 2007).

Adetula (2011) asserts that "money and violence exercise significant influence over electoral politics in Nigeria" in this regard. Elections in the nation have historically been tainted by violence and financial scheming by wealthy elites hell-bent on maintaining their power over the masses of voters. According to media accounts from the general public and reports from local and foreign observers, each of the five national elections that have been held in the nation since 1999 has seen its share of violent clashes. Concerning is also the shady use of funds by "money bag" politicians and godfathers," who use the advantages of state-sponsored patronage politics to manipulate the electorate using "carrots and sticks" tactics, leading to vote-buying, intimidation, and violent elections. The comment made by Paul Collier about money and politics in Nigeria is quite telling. It demonstrates how the wealthy elites control electoral politics in the nation. He asserts that

"money is one factor in the struggle between fair governance and the other possibilities. How can you defeat a well-established rival while running as an unknown candidate in Nigeria in just a few months? You most likely require a lot of money, is the answer (Collier, 2009: 45).

Electoral Democracy, Party Financing and Voters' Behaviour in Nigeria; Brief Highlight

In order to give voters a variety of real options when they go to the polls, electoral democracy, as described ab initio, is built on the premise of free and open competition among alternative political parties that represent various policy programmes, candidate groups, and societal sectors (Omilusi, 2019). Elections are important in this case; political parties are the tools or institutions used, and political parties have evolved into institutions that play crucial roles in the electoral advancement of nations. Their functions and the best methods of financing political parties in a way that will maintain equality and equity during elections raise questions. The operation of political parties is crucial and relies on sufficient financing, which may be obtained legally or illegally. Politicians are scarcely accountable to the electorate if they are connected to financiers, which has prompted stakeholders to exercise prudence (Ayeni, 2019). The boundary between legal and illegal party finance, political party financing, and political corruption is always blurry. When Nigeria had a two-party system with the National Republican Convention (NRC) and Social Democratic Party (SDP), the aborted Third Republic presided over by the 1989 constitution included provisions for public financing of political parties, while the 2010 Electoral Act included provisions for private or individual financing of political parties (Ayeni, 2019).

There is a lot of pressure on politicians in countries like Nigeria, where there is a high rate of poverty and the electorate consistently has high expectations. When politicians are unable to meet these demands, they turn to financiers, with the citizens suffering as a result of this unhealthy relationship. Despite the position of the laws and their knowledge of who may contribute and how much may be contributed, politicians flagrantly flout the existing laws, and political party financing is always shrouded in secrecy (Ayeni, 2019). For example, the 2010 electoral law, in its sections 88 to 93, clearly stipulates party finance regulations and the consequences of erring. This has a significant impact on the political system because it prevents equity and equality in the financial accessibility of political parties and candidates running for office. It also has an adverse effect on elections because it causes certain voter behaviour. The impact of financing on the

electoral process cannot be overstated, as President Olusegun Obasanjo, the former president of Nigeria, correctly noted in a forum when he lamented the risk posed by the unchecked use of money during elections. It is not difficult to detect the correlation between politics and the potential for high-level corruption, the speaker said in his address to the INEC-Civil Society Forum on November 27, 2003. The voters who have their faith and investment in the system hijacked and undermined because money, rather than their will, is allowed to determine elections are the biggest losers. Can we not go from a politics based on money and consumerism to one based on concepts, problems, and advancement?

In the same forum, the former president discussed the cost of holding elections and added, "Even more troubling, however, is the complete lack of any control on expenditure by candidates and parties towards elections. With reference to my past life, I can say without reservation that the sum total of money spent by all parties and candidates during the most recent elections was greater than what would have been required to wage a victorious war. I have remarked that we prepare for elections as if we are going to war. In the face of so much effort focused entirely on winning, the people's will cannot emerge and thrive. Elective positions devolve into commodities that can be bought and sold by whoever is willing to pay the most, while those who genuinely invest only see them as a way to recover their investment and profit. Politics turns into a business, and that enterprise just serves to divert public finances away from the desperate need of our people for genuine personal growth (PPF Handbook, 2005).

The above statements by former President Olusegun Obasanjo depict the unhealthy relationship between money and politics, party financing, and election integrity, and their implication for democracy. When there are no strict regulations and even when existing regulations are not able to peg or adequately monitor the inflow of funds during elections, there can hardly be an election free of electoral manipulation. This is because, despite provisions of numerous electoral laws against unregulated money in the electoral system, the conduct and outcomes of elections in Nigeria appear to have contradicted the visions and intentions of the framers of these Electoral Acts (Cited in Ayeni, 2019). Financing is indeed important, which is why Ayeni (2019) asserts that the success or failure of a political party in an election as well as the credibility of the entire electoral process are, in most cases, tied to how monies are raised and expended. Though essential in all electoral processes, political party financing, when unregulated, poses a threat to the

democratic process of any nation. The destructive role of money in Nigeria's politics was further echoed by scholars as one of the factors that weakened or undermined the nation's democratic governance in the past and also became part of the excuses for military intervention in the First and Second Republics (Omenka and Apam, 2006).

The impact of financing on the electoral process in the North-central region of Nigeria is the same as that of the whole nation. Money in the electoral process has bastardised the system, thus emitting a particular political behaviour amongst voters in the region. The electoral behaviour of voters in the region before now was determined essentially by sentiments, ethnicity, and identities. However, the electoral behaviour of voters now in the region is tilting towards money politics. Several elections held in the region in recent times have shown that the electorate almost no longer votes along ethnic or religious lines but based on an understanding of how cash flows and money changes hands. This trend is linked to factors like illiteracy, ignorance, and particularly poverty. People who are poor are easily manipulated and bought over, and poverty is prevalent in the North-central Nigeria region (Shaba, Yelwa, Obansa, and Magaji, 2018). Most poor people are ready to submit their mandate and political alliance for monetary benefit. This can also be attributed to the economic situation of the country and the assumption by some electorates that political office holders are incurably corrupt, equating politics to fraud. They collect or receive money from politicians with the erroneous impression of partaking in the national cake because politicians hardly fulfil their campaign promises and do almost nothing when they hold elective positions; this, however, negates development and derails democracy.

It is on record that there is a considerably high prevalence of poverty in North-central Nigeria, and poverty is prevalent more in rural areas. The records state that a high rate of poverty together with income inequality has greatly affected the development of human capital in the North-central Nigeria region and in Nigeria generally (Shaba, Yelwa, Obansa, and Magaji, 2018). This situation has led to heavy monetization of politics in the region; monies that are expended during elections in the region are targeted at the poor, who constitute a greater population of the region (Shaba, Yelwa, Obansa, and Magaji, 2018).

Theoretical Analysis

There are numerous theoretical stances that provide in-depth justifications for political party financing and electoral behaviour. However, the Social Exchange theory and Investment theory of party rivalry, sometimes known as the Investment theory of politics, were used as our theoretical framework for this study.

Ferguson Thomas first proposed the investment theory of politics in 1995. The thesis emphasises how political institutions are dominated by business elites rather than voters. According to the argument, policy is made by competing investor coalitions rather than by voters since money-driven political systems are expensive and difficult for regular citizens to participate in. The theory contends that political parties (and the topics they support in elections) are entirely the product of economic interests, which are divided into labour- and capital-intensive, free-market and protectionist, and other groups. This contrasts with a corporatist system, where elite interests band together and negotiate to shape policy. According to the investment theory, political parties serve as the political fronts for these business associations and so rarely attempt to reach an agreement on policy. According to Anthony Downs' 1957 book *An Economic Theory of Democracy* (Ferguson: 1995), the traditional Median Voters Theory of Democracy is challenged by the theory.

The fundamental tenet of investment theory is that, since most people cannot afford to obtain the information necessary to invest in political parties and electoral processes, those who can will dominate politics. Accordingly, the theory contends that, rather than simply focusing on vote maximisation, political parties are best understood as groups of investors who band together to support candidates who will advance their interests (Ferguson, 1995). Furthermore, according to the hypothesis, political parties are more likely to try and sway the public's opinions to align with those of their investors than the other way around (Ferguson, 1995). The theory's proponent contends that while elections do not always go to the highest bidder, only having access to investor financing enables a genuine campaign. He claims that because candidates for office must raise money, they are unable to take positions that are unpopular with investors, and voters are unable to overcome the transaction costs associated with pooling their resources, so they must accept the options presented.

Critics of this idea, on the other hand, contend that all options on important matters are the same and that the subject of what influences voters to vote one way or another is insignificant and

unimportant. And that understanding the sources of ballot choices, particularly in American politics, is crucial; in order to achieve this, one must "follow the money". Ferguson contends that the true issue is that people are impoverished and neither ignorant nor lazy to achieve what they want; therefore, proposed improvements like changing the election system or altering the electorate, i.e., greater voter education, are not the real issue.

The second theory asserts that social behaviour is the outcome of an exchange process and is known as the social exchange theory. The exchange is meant to maximise gains and cut down on expenses. George Homans, a leading proponent of social exchange, claims that people balance the risks and rewards of social interactions and that they will end or abandon a relationship when the danger is greater than the gain. Social exchange theory is a theory that looks at social transformation as an interaction process between many people. The basic tenets of the social exchange theory are cost and reward evaluation driving human decisions and behaviour, where costs are the unfavourable effects of a decision, such as lost money, time, or energy, and rewards are the favourable outcomes of social exchanges. According to this theory, human interactions and exchanges are viewed as a type of results-driven social behaviour. The theory contends that people will make decisions based on certain outcomes; they will expect the most profit, rewards, and long-term benefits. They will also prefer social exchange that results in the most security and ultimately independence. As a result, the general idea is that people will subtract the cost from the rewards in order to calculate the value (The Social Work Degree Guide). According to social exchange theory, most people are rational thinkers who prefer incentives to punishments.

According to the theory, parties have economic interactions when they each possess items or commodities that the other party or parties value. Since trading can have both economic and social consequences, the social exchange theory sees it as a social behaviour. The fundamental tenet of social exchange theory is that human activity is fundamentally an exchange, especially of incentives or resources that are primarily of a material nature (wealth) and secondarily of symbolic qualities. All social phenomena, including group dynamics and intergroup connections, are ostensibly permeated by these exchange transactions, which are conceptualised assets or joint results of voluntarily undertaken individual activities motivated by rewards. As a result, exchange transactions are the basis and open secret of social life, notably group dynamics and relationships. Exchange theorists have therefore developed and condensed the aforementioned argument into the

following: Given that people have historically justified their acts, behaviours, and conducts by reference to the costs and benefits-or potential advantages to them-of those actions, behaviours, and conducts, it is arguable that social activity involves an exchange of (physical or intangible) activities and rewards or cost effects between persons. Furthermore, exchange serves as the foundation for human activity and permeates all aspects of social interaction. According to the social exchange theory, social actors (individuals or collectives) exchange a variety of valuable resources, such as tangible products, financial resources, and intangible social goods (humour, respect, and information). Social exchange can take place on many different levels. For example, people can exchange with organisations (such as exchanging their labour for a paycheck) and with governments (such as exchanging foreign aid for allegiance).

Scholars of this school of thought contend that these transactions, in which participants hope to maximise their returns by receiving an equal or greater amount than they gave, are the basis of social existence. One side in the transaction will exit and look for alternative exchanges if they do not receive a fair return. However, it's crucial to take into account whether individuals exchanging resources and power are on an equal footing because these factors have an impact on how the transaction will go. Stronger exchange partners-whether they be people, businesses, civic associations, or nations-have more valuable resources to contribute. Due to their wealth, they have a large pool of possible partners who are looking forward to an exchange opportunity. They have complete control over the exchange's terms and can select the partners they want to work with.

This provide clear justifications for why disengagement from the electoral process caused by political elite influence has a negative impact on the voting behaviour of ordinary voters and the general populace. Elites who vie for power do so not to serve the people, as elected democracy should, but rather to advance their own exclusive and narrow corporate interests. Contrary to the median voter theory, an offshoot of the investment theory of politics, which holds that voters typically cast their votes regardless of how far the alternatives are from their point of view, the investment theory of politics assumes that the electoral process is dependent on party investment blocs, who are the investors. According to the median theory, the decision made by a majority-rule voting system will reflect the preferences of the median voter. The investment theory, however, focuses on how business elites, or investors, rather than voters, play a substantial role in shaping the political system. The claim is that affluent elites control politics as a whole and use it

to their own advantage, and that party rivalry is motivated by money. The investor group sets the melodies that are played during the electoral process.

The major political parties, the APC, PDP, and LP, are dominated by investment blocs whose funds are invested in the operation of the party; as a result, their interests take precedence over those of the party's philosophy. This is how the theory is applied to the situation in Nigeria and the North-central part of Nigeria in particular. This idea aids in comprehending how and why certain elites control political party activities and, in turn, the electoral process.

Consequently, the Social Exchange theory could be looked at in terms of the relative power of exchange participants, which may be influenced by economic status or other social factors, as well as the various exchanges that are ongoing between the electorate and politicians running for public office and those undertaken under special circumstances such as during campaign or election periods. Due to their social status, which is starkly characterised by poverty, hunger, and low economic power, the electorate was frequently forced to trade their only and most valuable asset—their votes—for actual money or other tangible benefits like food, clothing, or even employment. This transaction is founded on the idea of reciprocity, or giving and receiving, which manifests itself throughout election season in the form of monetary and material incentives provided to the electorate. It is further stated that voting in elections by supporters of a certain political party or candidate is an exchange that is actually delayed reciprocity, or paying back a debt for gifts, a phenomenon known as "give and take," which are typically received during campaigns and occasionally during elections. The exchange is typically futuristic in nature; for instance, a voter without a job or in a community that urgently needs some basic amenities like streetlights or a borehole will vote for any candidate or politician who promises to provide those amenities and a job to the community if elected. The electorate trades its vote in anticipation for a valuable promise, resulting in delayed reciprocity. Ironically, the individuals rarely consider their choices before selling. This effectively undermines the social exchange concept put forth by Cherry (2018), who suggested that parties involved in exchanges must consider the benefits and drawbacks of a deal before agreeing to it.

METHODOLOGY

The research work was carried out across three dominant political parties in north-central Nigeria, namely the All Progressive Congress (APC), People's Democratic Party (PDP), and Labour Party (LP), in the north-central geopolitical zone of Nigeria, and the rationale was due to the geographical spread of the 2023 general election, which shocked the Nigerian political space since 1999. In carrying out this research, the multi-stage sampling technique was more appropriate for the purpose of obtaining information for generalisation about the larger population. A multi-stage sampling procedure was carried out in phases. The research follows three stages of random sampling. **Stage one** involves the random sampling or selection of two local governments across Benue, the Plateau, and Nassarawa, totaling six units of study. **Stage two** involves the random selection of two council wards from each of the six (6) identified focus areas, for a total of twelve (12) council wards. **Stage three** involves the selection of 18 respondents from each unit sampled, making a total of 216 respondents for the study. In order to validate the research instrument(s), a pilot survey and pretest were carried out prior to the actual administration of the questionnaire by five experts in the departments of Public Administration, Political Science, management, and sociology, and items accepted by two or more of these experts were included in the final draught of the instrument before administration. The split-half method was used to assert the reliability of the instrument; items of the instrument were numbered odd and administered to respondents outside the study area. The data obtained were analysed using Chi-squared statistical analysis. The obtained value of 71 was adjudged by these experts to be high enough for the instrument to be used for the study. The study made use of descriptive statistics to analyse the data obtained from a field survey. However, 200 questionnaires were valid for analysis.

RESULT

Objective One: Ascertain the extent of political party financing in north central Nigeria;

Table 1 shows that the majority of the respondents who are electorate members that have participated during the last three general elections in the region, the 2015-2023 general elections, strongly agreed and agreed with 32 (16%) and 164 (82%), respectively, that electoral processes are outrageously funded in the North-central Nigeria of Nigeria, while 3 (3%) and (4%%) disagreed respectively. Analysis of the figure shows that electoral processes are indeed

outrageously financed. The implication of this finding is that there can be no credible and even playing field when the electoral process is money-intensive.

Objective Two: Examine the underlying motivations behind political party financing in north central Nigeria

Findings from table 2 show that the respondents strongly agree 188 (94%) and agree 8 (4%) to the fact that politicians are motivated to fund political parties because of the winner takes it all nature of Nigerian politics, while 0 (.0%) and 0 (.0%) disagree and strongly disagree, respectively, with this position. However, 4 (2%) of the entire respondents are undecided on the issue that politicians are motivated because of the winner takes it all syndrome in Nigerian politics. The analysis illustrates clearly and undeniably that politicians in North-central Nigeria are motivated to fund political parties with the intention of taking it all when they eventually win. This also implies that politicians in this region are motivated to contribute and fund political parties because of the end result of having it all to themselves.

This finding agrees with the interview that: *"Politicians are motivated to contribute to political parties because of the nature of Nigerian politics of 'winner takes all, where card-carrying members of political parties contribute so as to be active participants in the electoral process. Also, political parties' card-carrying members actually contribute to the running of the political party so as to participate actively in the electoral process."*

Furthermore, the interview reveals that "Political party members contribute to the financing of the party in order to secure appointments as a reward for their loyalty, and associations, people, and even organisations contribute to political parties for political patronages". The implication of the above is that, indeed, people, associations, and organisations contribute funds to political parties so as to benefit from political patronage.

Objective Three: Assess the extent to which political party financing in north central Nigeria affects the behaviour of voters.

Table 3 analysis revealed that 124 (62%) and 40 (20%) strongly agree that the amount of money at the disposal of political parties determines the extent of support and subsequent voting during

elections. Also, 18 (9%) and 12 (.6%) strongly disagree with this position. However, 6 (3.0%) of the entire respondent population is undecided about their position on this issue. Be that as it may, the analysis shows that the amount of resources available at a political party's disposal certainly determines the extent of support and subsequent voting during elections.

The respondents have this to say:

The party with the highest available fund has more chances of emerging victorious in elections. Large sums of money are used by Political Parties and Politicians for vote-buying. They also said that large sums of money are used by political parties and politicians for vote-buying. That is to say, politicians and political parties indeed use large sums of money for vote-buying. This is further depicted below.

According to the respondents,

“Most contributions from within and outside a political party to a political party or to a particular candidate are tied to patronage. In one of the interview sessions, a particular interviewee pointed out that most sitting incumbent elected officials who are running for re-election have a list of contributors to their political campaign, and some even go as far as letting those who are not coming in that term know that they are against them. It was also gathered that most supporters of particular candidates go all out by branding their cars and even producing branded souvenirs with the face or faces of their candidates, with the sole aim of reaping from their office or position when or if they eventually win. Finally, all the interviewees tied motivation to fund electoral processes to a political thing, stating that in politics, people and or politicians are naturally motivated to fund the electoral process because of the scratch my back and I will scratch yours in return philosophy in politics. What is deduced here is that politicians, individuals, and even political parties are motivated to fund the electoral process because of gains; contributions are dependent upon what can be gotten in return”.

The respondents further posit that:

People see elections as reaping or harvesting seasons because politicians have recognised poverty as a tactic. The electoral acts have clear stipulations on election financing in Nigeria and expressly

stipulate a benchmark on the maximum level of money that can be spent on elections, ranging from the local government to the presidency; however, from observations through opportunities as observers, it has been categorically stated that no political party or candidate, ranging from the President, has been able to meet the criteria as they have broken all laws as stipulated by electoral finance law. They abuse all laws, and these abuses are mostly by incumbents; this is clear; where incumbents use state resources and opposition is denied, it is against the law. Stating that it happened in one of the states in North-central Nigeria, for example, where the opposition candidate was denied access to a state stadium. In another session, from another interviewee, it was gathered that, originally, when there is an election campaign, everything is charged and equated as spending, including television and radio ads, billboards, and even stationary. So when candidates spend this much on campaigns and other electoral processes, they do almost anything to win elections; therefore, if the finances are not regulated or monitored, it is difficult to have malpractice-free elections. It was further stated that the effect of political party financing on people includes the fact that they are forced or coerced against their will, their votes no longer count, and then they no longer believe in free and fair elections; they believe getting their share at the polls is the way. On the other level, when the candidates, political parties, and sponsors spend so much on the electoral process, it becomes an investment they must recoup and make a profit on; therefore, election finance has a negative impact on our politics and the subsequent behaviour of voters.

When asked if financing, or money, as the case may be, affects voters' choices at the polls, the interviewees responded in different ways. While some believe that it may not necessarily be political party financing or money, it could be personality, ideology, or the religion of the candidate, because from observation, some voters collect money during elections from candidate A but vote for candidate B. They even collect from both candidates but eventually vote for who they want. Sometimes, an influencing factor may also be peer group influence or major decision-makers in the household. Some voters just want a particular person without even knowing the manifesto or what idea he is pushing; it is about his personality, and this is the politics of the personality.

Findings

Findings reveal that the motivation for financing elections to reap the benefits that come with victory after winning elections is on the part of individuals and associations. On the part of the politicians, there are so many things that motivate them; sometimes it goes beyond benefits; it is about relevance amongst and within the political party and its members. Particularly, one of the interviewees told the researcher that “politicians are motivated to fund elections for benefits they will reap when they get to office, and even if we put it in the progressive line, we can say what motivates politicians to fund elections is because they want to help or contribute to the development of their people when they get to office”. What this means is that, whether for themselves or for the people, they fund elections to benefit a particular gain. Particularly, the interviewee made reference to the 2015 general elections, where many supporters were motivated to fund in order to make a statement. Another thing, according to an interviewee, is ‘security. Some politicians fund the electoral process to get security-security for themselves and for their property or wealth. Some with questionable backgrounds who are already rich through dubious means will want to get the ‘immunity’ that comes with elective positions or offices. Some executives describe political party financing as investments. They say that some politicians are motivated to fund elections because they see it as an investment, especially when they have been nominated as party flag bearers. They contribute heavily because they intend to get gains from their investment eventually.

On the effect and relationship of political party financing on voters’ behaviour, findings show that, to a large extent, there is a relationship between political party financing and voters’ behaviour in North-central Nigeria. They agreed that with adequate financing, given the peculiarities of voters in the region, the result would most likely go to the highest bidder. In one of the interview sessions, an interviewee told the researcher that money makes politics a dirty game. Before now, political parties had what we call internal democracy, whereby we, the executives of the party, based on credibility, experience, and statesmanship, came together, deliberated, and agreed to put forward a worthy candidate for a position. But today, what we see is that political parties are waiting for the highest bidder, so without money now, one cannot get a mandate”, he explained. This is so because even the executive has realised that they need candidates who have money and are ready to part with it for his success at the polls and the success of the political party. In another session

with another interviewee, the interviewee said particularly that ‘financing actually changes minds and affects the result of voting during elections’.

Also, according to this interviewee, during elections, if a political party is sharing 2000 and another is sharing 5000-20000, voting will be to the advantage of the highest bidder. Even for INEC officials, money also changes their perception, up until the coalition centre, so yes, political party financing impacts greatly and negatively on the behaviour of voters’. However, amongst these executives, especially those of the ruling party, are of the opinion that money does not impact the behaviours of voters, but the obvious dividends of a particular administration, insisting that any part that makes obvious developmental strides earns people's support and consequent voting behaviour.

Voters do not vote their choices because of money, and where candidates on the other hand put in money to get to an office, when they get to this office, they will not do the right thing, and that is why anything development, humanitarian development, is farfetched in society’. He went further to explain that, when candidates buy their way into offices, when they win, because they brought their ways, using big money to buy mandates, they will no longer listen to anyone; it is about them and their decision; their money bought them the power. To him, Money has a great effect on politics, and its effect on society is underdevelopment. Another interviewee is of the opinion that the electorate, on the other hand, has likened electoral processes to the Christmas period because of the jumbo financing associated with the process; thus, they have substituted the supposed dividends associated with electoral democracy for Christmas gifts. For some executives, the advantage of political party financing in governance is that it helps connect government and the people. According to a particular executive, “governance is about connection, especially to the poor masses, and political party financing paves the way for this. It is with financing that government afterwards works, and political party financing from the outside saves government resources’.

Sakariyau, Aliu, and Adamu (2015) also agree that political party financing is outrageous when they point out that ‘the outrageous spending on elections during campaigns and mobilisation of supporters by the majority of contestants needs to be regulated. According to them, this outrageous spending is the bane of every electoral process and a threat to sustainable democracy. Elsewhere,

Olorunmola (2016) corroborated when he pointed out that, though money is crucial in the electoral process, a high amount of it, especially when unregulated, “is capable of reversing the ethics, practises, and spirit of democracy”.

The study established that there are many factors that motivate financing in the electoral system. Factors that include anticipation for political appointments, the need to be active and relevant in the electoral process and system, and the winner-take-all nature of politics in Nigeria. This is corroborated by the responses gotten from the interview schedule; the interviewees unanimously agreed that parties, individuals, contestants, and associations are motivated to fund the electoral process for one reason or another. While some of them agreed that motivation comes from the notion that Nigerian politics is that of the winner takes all syndrome, some are of the opinion that motivation comes from the expectation of eventually securing appointments when their candidates eventually win elections. Others agreed that motivation comes from the need to make a statement through a change in the government in power. The study revealed that motivation for financing the electoral system through whatever means is geared towards gain. The notion that motivation in the electoral system is geared towards gain is further corroborated by Hersh and Schaffer (2017). According to them, their study to know what motivates donors revealed, amongst other things, that donors contribute to being involved in the electoral system or politics and to influencing public policy. Winner takes all is a major motivation for financing, and it is one that cannot generate any developmental stride (Orji, Eme, and Nwoba, 2014).

The study basically set out to examine the impact of electoral financing, which is finance or money used at all levels for the success of the electoral process. The study found out from the analysis that political party financing does in fact impact voters' behaviour in north-central Nigeria. This is drawing from the responses of the electorates, political party executives, election observers, and INEC officials. The study found out from the interviews that money or political party financing impacts and affects voters' behaviour during elections to a large extent. A few of the interviewees are of the opinion that political party financing does not affect the behaviour of voters during electoral processes; however, most of them agree entirely that financing impacts the behaviour of voters. Scholars on this issue agree that financing those affects voters' behaviour, and at a different level, scholars like Bratton (2008) agree that financing through vote buying affects voters behaviour in that it affects voters' turnout, explaining further that some electorate who experience

vote buying are less likely to vote than those who do not because they are torn between voting for the vote buyer and voting their conscience, thus they end up not voting at all. The prevalence of poverty in the region, according to Shaba, Yelwa, Obansa, and Magaji (2018), further deepens the effect of political party financing on voters' behaviour. The catchphrase stomach infrastructure, which is a term used to describe the preference for immediate gains like food and money as opposed to long-term development, is widespread and accepted, making it almost impossible for credibility and transparency.

The research study findings on the probable benefits or otherwise of political party financing on governance and development revealed that the benefits or otherwise of political party financing abound. While it is true that political party financing is necessary for the success of all electoral processes, including registration, campaigning, election proper, and all other electoral processes, it is also true that political party financing is capable of ruining governance and stalling development.

Political party financing, when unregulated, promotes political patronage and clientele networks; thus, political or electoral funders control and select politicians, thereby sacrificing good governance and development. Unregulated political party financing, according to Orji, Eme, and Nwobi (2014) "will produce governance that has been captured by a tiny minority, to the detriment of the majority". It puts the poor and governance at disadvantage; this is corroborated by Ayeni (2019), when he stated categorically that 'when there is no equality in financing between two political parties, it would be amounted to putting one on a horse and the other walking with its legs and running the same race; certainly, the result would be known abinitio'. Clearly stating that unregulated political party financing cannot guarantee fairness, transparency, and equality in political competition amongst candidates seeking elective positions. The ills of political party financing on governance and democracy were further stressed by Mato, cited in Ayeni (2019) as being connected to the nature of politics in Nigeria. To him, 'the nature of politics in the country has turned party politics and election into exclusive property of the rich, where citizens cannot aspire to any office without the backing of financiers'. This is against the desire for a consolidated democracy and good governance, where government, its dividends, and its services are targeted to its citizenry and not to political elites, who most times view politics as an investment.

Limitation

Limitations were also recorded during the field work as some interviewees viewed the researcher with suspicion, thereby making it difficult and almost impossible to grant an audience. Another limitation related to the interview is that some interviewees are sceptical and sometimes find it hard to divulge some information they consider classified; sometimes they may not be objective in their response because of their allegiance, and other times because of exaggeration or memory lapse. Questionnaires that went out did not come back early; some, if not a few, did not even return. However, the unreturned questionnaire is a limitation but not a barrier to drawing a valid conclusion about the entire questionnaire. The security situation in the region was among the study's limitations. Because of the relative absence of security almost everywhere in the country and in the study areas, the researcher could not travel as far and wide as desired; nevertheless, data were gathered through a Google survey, via text, WhatsApp, phone, and video calls.

Conclusion

The management and checks of political party financing are necessary for credible and genuine elections, and indeed, for all electoral processes. The financing of electoral processes, especially when it is excessive and comes from unidentified sources, has the potential to skew or tilt the competition between candidates vying for elective positions. Political party financing has been stressed all through the study as a very important aspect of the electoral process; its significance cannot be overemphasised. The entire electoral process, from registration through the elections proper, requires financing, without which there probably cannot be a successful process. However, it is the opinion of this study that high or outrageous political party financing in any electoral process is not good for society, for it breeds corruption and cynicism in and amongst politicians and the electorate, and these can easily damage good governance and deter development.

In all electoral processes in any democratic society, there is a need for constant interaction with the electorate and/or voters', and this is a process that requires financing. The snag, however, is that financing can make politicians and candidates more responsive to their funders than the electorate. Therefore, access to uncorrupt, legal financing reduces the temptation for politicians,

political parties, and the electorate to engage in corrupt behaviour, but the very existence of money in politics creates this risk).

The research concludes from the preceding analyses that, even though financing is an integral aspect of the electoral process, it is also a creator of many electoral challenges. For one, it breaks the link between the electorate and politicians, it leads to unequal participation in the electoral process, the high financing needed makes it almost impossible for new and upcoming political forces to emerge or establish, the voices of politicians with enormous resources at their disposal are heard louder than those without, and politicians who got backers to fund their getting to power most often give preferential treatment to individuals, associations, or corporations who are their backers and contributed to their elections and subsequent victory. Elected politicians abuse their access to state resources due to the nature and need of intensive use of money in politics to ensure they continue to stay in power; this is further stressed by Speck, Bruno, Fonantan, and Alessandra in their publication, *Milking the System*, in their words, “Besides damaging electoral competition, putting state resources at the disposal of the incumbent party negatively influences the quality of government.

Sometimes, through financing of the electoral process, politicians and individuals of questionable character get into government to gain immunity; others, through election campaigns, launder money; and some contribute to the process to exert influence on politicians to avoid being investigated into their illicit activities. Vote buying is another ill of electoral financing; politicians and candidates have, over time, directed their efforts towards winning elections through spending rather than through popular support, which has become a grave impediment to the nation's and region's electoral democracy. Therefore, it is important to take the issue of political party financing very seriously. The study has established the fact that political party financing impacts and influences voters' behaviour in North-central Nigeria; thus, there is a need to devise strategies for controlling the financing of the electoral processes, ensure strict adherence to regulations, and eradicate huge and illicit financing of the electoral system. This is necessary for an effective and credible electoral process, good governance, and ultimately, development.

Recommendations

The aspect of Political party financing in the electoral system is a potential disruptive one; it is capable of rescinding Nigeria's electoral democracy and, by extension, that of the North-central Nigeria region. On this ground, drawing from the foregoing analyses, the study deems it fit to give the following recommendations:

1. Strengthening regulatory laws on electoral finances and financing is crucial to preventing the erring of electoral laws and blocking loopholes in the electoral system. In Nigeria and the North-Central Nigeria region, there are several laws guiding the financing of electoral processes, but their application is questionable due to a lack of enforcement. Electoral laws on financing must be applied in practise, and politicians, candidates, and electorates must face consequences for breaching these laws. The Independent National Electoral Commission (INEC) must have a clear mandate, the capacity to detect violations, and be independent with control over its budget. The INEC must have access to effective sanctions, ranging from administrative penalties for minor infractions to disciplinary actions for repeated financial misconduct. The power to dissolve political parties must be reflected, and the INEC must be seen as having political independence and the will to enforce existing laws for the effectiveness of the commission.
2. Strengthen disclosure requirements for electoral finances and financing to ensure an informed electorate. Bigwigs often spend large sums without disclosing their donors, denying them the right to know who influences their views and representatives. Transparency is crucial for an effective electoral system, and public disclosure can make donors less willing to support opposition parties and candidates. The Elections regulatory body, INEC, should establish a separate, unified law for disclosure concerning electoral financing. Adopting proactive disclosure methods using advanced technologies is essential. Establish independent agencies to oversee electoral financing, ensuring an equal playing field for all political actors and ensuring candidates and parties are within approved spending limits. This will help define and regulate outside funders, ensuring efficient and independent oversight and enforcement. The government should not disparage the powers of INEC, which has regulatory powers over all election matters.
3. Civil society plays a crucial role in curbing electoral finance excesses by enhancing transparency, educating voters on the issues of political party financing, and educating

them on their rights as citizens. They can also monitor the behaviour of politicians and the electorate during elections, particularly campaign finances. A consolidated group of independent civil society actors is essential, as they have tirelessly mobilised voters to educate them on various electoral issues, consolidating democracy. They can advocate for disclosure and reforms in electoral financing laws, gather information on political finances, and put finance regulation on the public agenda. They can also urge the INEC to track and account for parties' campaign expenses in accordance with existing laws. The region and electorate require a new orientation to expose the issues of unregulated financing and money in the electoral process. It is crucial to emphasise that selling votes promotes good governance and development in the region, and political party financing sacrifices merit. The informal traditions of politics in Nigeria, particularly in the North-central Nigeria region, contribute to low expectations and favour-seeking. Re-orientation, improved advocacy, and political organisation can change people's expectations and encourage demand for honest public services instead of vote-buying, welfare, or small investments. Restoring state subsidies is crucial to level the financial playing field between political parties and support party development. This includes fair access to state media and direct public financing for activities like policy research. State financing can also help prevent corruption and increase the number of small and weak parties. While it may not reduce abuses, it can help level the playing field and support political party development by building party capacity for membership, management, efficient campaigns, policy formulation, and resource raising.

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