

### Impact of Political Party Financing and Electoral Credibility in North Central 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 behaviors of the electorate. Hence, the study examined political party financing and voting behavior in north-central Nigeria, with a particular focus on the level of financing in the region, the underlying 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 utilized. The data obtained were analyzed descriptively. The investment theory of politics and social exchange theory were the theoretical frameworks adopted. Findings reveal that political party financing does impact voting behavior 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 body.

Keywords: Democratic Sustainability, Electoral Credibility, Political Party Financing.

#### **INTRODUCTION**

An election is a process where the citizens exercise some degree of control over their representatives (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

However, the political system seems to have internalized 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 general election satisfied local and international standards out of five. However, each general election was worse then

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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.

of five. 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 postpresidential 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 (Ebegbulem 2011). 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 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 Northcentral 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' behavior (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 behavior of voters in the chosen area, the North-central Nigeria region of Nigeria, which constitutes 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 behavior of voters is essentially determined by the ability of the political gladiators to appeal to and mobilize 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 mobilization 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 part, Adamu, Ocheni, and Ibrahim (2016) viewed the role and influential impact of money on politics generally and the voting behavior 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 behavior and political participation across the country, Adetula (2015) recognized money, godfathers, and election violence as the key determinants of voters' behavior 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 behavior in North-central Nigeria. Two, while previous research efforts have drawn attention to religion, ethnism, godfatherism, and electoral violence, it is believed that these probably could not have been exhaustive of the factors that influence the electoral behavior 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 behavior 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 behavior of voters in North-central Nigeria. Although this study does not claim to provide an exhaustive examination of political party financing and electoral behavior among the people of Northcentral Nigeria, it will unravel an interesting research area that has been neglected by scholars.

#### **METHODS**

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 generalization about the larger population. A multistage 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. To validate the research instrument(s), a pilot survey and pretest were carried out before the actual administration of the questionnaire by five experts in the departments Public Administration, Political Science, of 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 analyzed 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 analyze the data obtained from a field survey. However, 200 questionnaires were valid for analysis.

#### **RESULTS AND DISCUSSION**

**Objective One:** Ascertain the Extent of Political Party Financing in North-Central Nigeria

The majority of the respondents who are electorate members who 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 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 to secure appointments as a reward for their loyalty, and associations, people, and even organizations contribute to political parties for political patronages". The implication of the above is that, indeed, people, associations, and organizations 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 Behavior 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 funds has more chances of emerging victorious in elections. Large sums of money are used by Political Parties and Politicians for votebuying. They also said that large sums of money are used by political parties and politicians for votebuying. 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 reelection 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

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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 in 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 behavior 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 last Edo elections, where many supporters were motivated to fund to make a statement, and the Kogi election that brought in the incumbent Kogi Governor, which was originally won by the late Prince Audu Abubakar, as clear examples of motivation for financing a change of government. 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' behavior, findings show that, to a large extent, there is a relationship between political party financing and voters' behavior 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 realized 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 center, so yes, political party financing impacts greatly and negatively on the behavior of voters". However, amongst these executives, especially those of the ruling party, are of the opinion that money does not impact the behaviors of voters, but the obvious dividends of a particular administration, any part insisting that that makes obvious developmental strides earns people's support and consequent voting behavior.

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 the 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 afterward 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 mobilization 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, practices, 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 that parties, individuals. agreed 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

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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 party 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' behavior during elections to a large extent. A few of the interviewees are of the opinion that political party financing does not affect the behavior of voters during electoral processes; however, most of them agree entirely that financing impacts the behavior of voters. Scholars on this issue agree that financing those affects voters' behavior, and at a different level, scholars like Bratton (2008) agree that financing through vote buying affects voters' behavior 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' behavior. 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 a 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 fieldwork 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 skeptical 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 overemphasized. 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 behavior, 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 the 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' behavior 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.

The aspect of Political party financing in the electoral system is a potentially 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 practice, 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 behavior of politicians and the electorate during elections, particularly campaign finances. A consolidated group of independent civil society actors is essential, as they have tirelessly mobilized 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 emphasize that selling votes promote 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 organization 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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