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THE EFFECTS OF CORRUPTION ON LOCAL GOVERNMENT ADMINISTRATION IN KOGI STATE: A CASE STUDY OF LOKOJA LOCAL GOVERNMENT AREA

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Abstract

Corruption remains a major constraint to effective governance and public service delivery in Nigeria, particularly at the local government level where accountability mechanisms are weak. This study examined the effects of corruption on local government administration in Lokoja Local Government Area of Kogi State, focusing on educational services, rural road provision, and primary healthcare delivery. Guided by Public Choice Theory and Institutional Theory, the study adopted a descriptive survey research design. Data were collected from 326 respondents comprising local government officials, community leaders, and service beneficiaries using a structured questionnaire, of which 294 were valid for analysis. Descriptive statistics and multiple regression analysis were employed. Findings revealed that corruption significantly undermines service delivery across the three sectors examined. In education, diversion of Universal Basic Education Commission (UBEC) funds, bribery in teacher recruitment, and ghost workers were prominent challenges. Rural road provision was adversely affected by contract inflation, misappropriation of maintenance funds, and political interference, while primary healthcare delivery was compromised through diversion of drug procurement funds, ghost workers, mismanagement of equipment budgets, and unofficial patient charges. The study concludes that corruption is systemic in Lokoja Local Government Area and recommends strengthened institutional accountability, transparency, and citizen participation to improve grassroots service delivery.

Keywords: Corruption, Local Government Administration, Service Delivery, Education, Rural Roads, Primary Healthcare, Nigeria.

1.1 Introduction

Nigeria is abundantly endowed with both natural and human resources and remains the most populous country in Africa, with an estimated population exceeding 220 million people as of 2024 (World Bank, 2024). At independence on 1 October 1960, Nigeria was a leading exporter of agricultural commodities such as cocoa, groundnut, palm oil, cotton, hides, and skins. The discovery of crude oil and the oil boom of the 1970s further positioned the country as one of Africa's major revenue earners, with substantial foreign exchange inflows capable of financing large-scale development projects (Salisu, 2000; OPEC, 2023). Despite these advantages, Nigeria's development trajectory has been persistently undermined by the pervasive problem of corruption. While Nigeria recorded a per capita income of over USD 1,100 in the late 1970s making it one of the fastest-growing economies in Sub-Saharan Africa at the time current figures show a sharp decline in development outcomes, with per capita income stagnating at approximately USD 2,162 in 2023 when adjusted for purchasing power parity, alongside worsening inequality and poverty levels (World Bank, 2024). Scholars widely attribute this paradox of wealth amid poverty to entrenched corruption and weak governance structures (Salisu, 2017; Transparency International, 2023).

Corruption remains one of the most critical impediments to Nigeria's socio-economic and political development. It deprives citizens of essential public services, worsens unemployment, weakens institutional capacity, and erodes public trust in government (Goje, 2010; Ogundiya, 2019). The education sector, once among the most reputable in Sub-Saharan Africa, is now characterized by decaying infrastructure, underfunding, and declining quality. Similarly, health services remain grossly inadequate, while unemployment and insecurity continue to rise (Salisu, 2017; UNDP, 2023).

At the grassroots level, corruption poses an even greater threat to development. Local governments, constitutionally recognized as the third tier of government in Nigeria, are primarily responsible for the provision of basic services such as primary education, healthcare, rural roads, water supply, and sanitation (Federal Republic of Nigeria, 1999). However, evidence suggests that corruption has significantly undermined the capacity of local governments to fulfill these responsibilities (Oviasuyi, Idada & Isiraojie, 2010). According to Humes and Ola (n.d.), corruption has not only contributed to the persistent failure of local government administration in Nigeria but has also been used as a justification for the suspension of democratic structures at the grassroots level. Empirical studies reveal that corruption in local governments manifests through embezzlement of public funds, contract inflation, bribery, nepotism, and lack of accountability (Egberi & Madubueze, 2014; Lawal & Oladunjoye, 2010). These practices divert scarce resources away from community development projects and weaken service delivery mechanisms, thereby perpetuating rural poverty and underdevelopment. Transparency International (2023) reports that Nigeria consistently ranks among the lowest-performing countries on the Corruption Perceptions Index, reflecting the depth of institutional corruption across all tiers of government. Corruption has become deeply institutionalized within Nigerian society, eroding the social contract between the state and its citizens and undermining administrative efficiency and

democratic accountability (Agboola, 2017; Adebani & Obadare, 2011). Despite the establishment of anti-corruption agencies such as the Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices and Other Related Offences Commission (ICPC), corruption remains pervasive, particularly at the local government level where oversight mechanisms are weak (CLEEN Foundation, 2010; Mohammed, 2013).

In Kogi State, corruption has been identified as a major factor responsible for socio-economic stagnation and poor governance outcomes. Lokoja Local Government Area, being both a state capital and a strategic administrative unit, presents a compelling case for examining how corruption affects local government administration and service delivery. This study therefore investigates the effects of corruption on local government administration in Kogi State, with specific reference to Lokoja Local Government Area, and proposes policy-relevant solutions for strengthening accountability and governance at the grassroots level.

1.2 Statement of the Problem

Despite numerous development initiatives implemented by successive Nigerian governments such as the National Directorate of Employment (NDE), Universal Basic Education (UBE), National Poverty Eradication Programme (NAPEP), and Local Economic Empowerment and Development Strategy (LEEDS) the impact of these programmes at the grassroots level remains limited. In Lokoja Local Government Area, rural communities continue to experience inadequate access to quality education, poorly equipped primary healthcare centres, deteriorating rural road networks, and insufficient potable water supply. A growing body of literature has examined local government administration and rural development in Nigeria (Okoli, 2000; Ezeani, 2006; Onuorah, 2006; Olley, 2011). However, there remains a noticeable empirical gap regarding the specific effects of corruption on local government administration in Kogi State, particularly at the level of service delivery in Lokoja Local Government Area. Corruption in Kogi State's public sector manifests through contract fraud, bribery, nepotism, favoritism, misappropriation of funds, and weak accountability structures. These practices have contributed to slow economic growth, reduced public investment, declining educational outcomes, poor health indicators, and persistent poverty within Lokoja Local Government Area. Corruption has also intensified social injustice, inequality, and mistrust in government institutions, thereby undermining democratic governance and the quality of life of the local population. Given these challenges, there is a pressing need for an empirical investigation into how corruption affects local government administration and service delivery in Lokoja Local Government Area. This study seeks to fill this gap by systematically examining the relationship between corruption and the provision of key public services at the grassroots level.

1.3 Research Questions

- i. What is the effect of corruption on the quality and improvement of educational services in Lokoja Local Government Area, Kogi State?
- ii. How does corruption at the local government level affect the provision and maintenance of rural roads in Lokoja Local Government Area?
- iii. What is the effect of corruption on the delivery of primary healthcare services in Lokoja Local Government Area?

1.4 Objectives of the Study

The specific objectives of this study are to: Examine the effect of corruption on the provision and improvement of educational services in Lokoja Local Government Area.

- i. Examine the extent to which corruption affects the quality and improvement of educational services in Lokoja Local Government Area, Kogi State
- ii. Assess the impact of corruption on rural road provision and maintenance in Lokoja Local Government Area.
- ii. Determine the effect of corruption on the delivery of primary healthcare services in Lokoja Local Government Area.

1.5 Statement of Hypotheses

- Hoi There is no significant relationship between corruption and the provision of improved educational services in Lokoja Local Government Area.
- Ho2 There is no significant relationship between corruption and rural road provision in Lokoja Local Government Area.
- Ho3 There is no significant relationship between corruption in local government administration and the provision of primary healthcare services in Lokoja Local Government Area.

2.1 Conceptual Clarification

Corruption and Local Government Administration

Corruption is broadly conceptualized as the abuse of public office for private gain (Transparency International, 2023). However, this definition has been criticized for being overly narrow, as it tends to underplay systemic and institutional dimensions of corruption, particularly in developing countries where informal norms often shape public administration (Rose-Ackerman & Palifka, 2016). In the Nigerian context, corruption transcends individual misconduct and has evolved into a structural phenomenon embedded in administrative processes, budgetary practices, and political patronage networks (Agboola, 2017). Local government administration refers to the system through which public authority is exercised at the grassroots level for the purpose of delivering basic services and promoting local development (Ezeani, 2006). Ideally, local governments are expected to enhance participatory governance, efficiency, and responsiveness. However, scholars argue that Nigeria's local government system has largely failed to realize these objectives due to weak institutional autonomy, poor accountability mechanisms, and pervasive corruption (Oviasuyi et al., 2010). This failure raises fundamental questions about whether corruption is merely a symptom of administrative weakness or a deliberate tool for elite capture at the local level.

Corruption and Educational Service Delivery

Empirical studies overwhelmingly suggest that corruption adversely affects educational service delivery in Nigeria. Akinwale (2020) demonstrates that misappropriation of funds earmarked for basic education leads to dilapidated infrastructure, inadequate learning materials, and poor teacher welfare. While this finding is significant, it has been criticized for focusing primarily on financial diversion without adequately examining governance failures in monitoring and evaluation systems. Mohammed and Sadiq (2019) argue that corruption in local education authorities manifests not only through embezzlement but also through nepotistic teacher recruitment and politically motivated postings, which undermine meritocracy and professional competence. This argument is particularly relevant in Lokoja Local Government Area, where political patronage has been reported to influence staff deployment in primary schools. However, some scholars caution against attributing poor

educational outcomes solely to corruption. For instance, Olaniyi (2021) contends that inadequate intergovernmental fiscal transfers and delayed fund releases also constrain local governments' capacity to deliver educational services. While this argument is valid, it does not sufficiently explain why available resources are often inefficiently utilized, thereby reinforcing the centrality of corruption as a mediating variable. Thus, the literature suggests that corruption not only reduces funding for education but also distorts administrative decision-making, weakens accountability, and erodes institutional capacity, cumulatively resulting in declining educational standards at the local government level.

Corruption and Rural Road Infrastructure

Rural road development is widely recognized as a catalyst for economic growth, social integration, and poverty reduction. Nonetheless, several studies identify corruption as a major impediment to rural road provision in Nigeria. Olowu and Erero (2018) argue that contract inflation, abandonment of projects, and substandard execution are direct consequences of collusion between local government officials and contractors. Lawal and Oladunjoye (2019) extend this argument by emphasizing that corruption in procurement processes reflects broader institutional weaknesses, including lack of transparency and ineffective oversight by state governments. Their study, however, underplays the role of political interference and electoral financing, which often compel local officials to divert public funds to sustain patron-client relationships. Conversely, some scholars attribute poor rural road infrastructure to structural issues such as inadequate technical capacity at the local government level (Adewumi, 2020). While technical capacity deficits are undeniable, this perspective fails to explain why roads are often poorly executed even when contracts are awarded to competent firms, thereby pointing again to corruption as a critical explanatory factor. In Kogi State, Suleiman and Ahmed (2021) demonstrate that corruption has not only increased the cost of road projects but has also shortened their lifespan, leading to frequent reconstruction and waste of public resources. This suggests that corruption produces both immediate and long-term developmental distortions.

Corruption and Primary Healthcare Service Delivery

Primary healthcare delivery is central to human development, yet it remains one of the sectors most affected by corruption at the local government level. Adebayo and Olaniyan (2020) identify diversion of drugs, absenteeism among health workers, and mismanagement of health funds as key manifestations of corruption. While their study provides valuable insights, it relies heavily on perception-based data, which may not fully capture the complexity of corruption practices. Bello et al. (2021) provide a more nuanced analysis by linking corruption to poor health outcomes, including increased maternal and child mortality. They argue that corruption weakens supply chains and discourages skilled health workers from remaining in rural postings. This aligns with the UNDP (2023) report, which notes that governance failures at sub-national levels significantly undermine Nigeria's health indicators. Nevertheless, critics argue that corruption is often exacerbated by chronic underfunding of the health sector (Ibrahim & Yusuf, 2022). While underfunding is a valid concern, evidence shows that even limited health funds are frequently mismanaged, suggesting that corruption remains a central constraint to effective healthcare delivery. Although extensive literature exists on corruption and service delivery in Nigeria, several gaps remain evident. First, most studies adopt a macro-national or state-level approach, thereby neglecting localized analyses of specific local governments such as Lokoja LGA. Second, many studies focus on single sectors, failing to provide a comparative assessment across education, infrastructure, and healthcare, which this study seeks to address. Furthermore, existing literature often treats corruption as an isolated variable, without sufficiently examining its interaction with

institutional capacity, political interference, and fiscal constraints. This study advances the literature by adopting an integrated approach that empirically examines how corruption shapes service delivery outcomes within Lokoja Local Government Area.

2.2 Theoretical Framework

This study is anchored primarily on Public Choice Theory, complemented by Institutional Theory, to provide a robust analytical lens for understanding the effects of corruption on local government administration in Lokoja Local Government Area, Kogi State.

Public Choice Theory

Public Choice Theory, associated with scholars such as Buchanan and Tullock (1962) and Downs (1957), applies economic principles to political and administrative decision-making. The theory assumes that public officials like private individuals are rational actors who seek to maximize personal interests, such as wealth, power, and career advancement, rather than the collective public good. From a Public Choice perspective, corruption arises when public officials exploit discretionary power, weak oversight, and information asymmetry to pursue private gains at the expense of societal welfare. In the context of Nigerian local government administration, this assumption is particularly relevant. Local government officials often exercise significant control over budget allocation, contract awards, staff recruitment, and project implementation, with limited transparency and accountability mechanisms. Empirically, Public Choice Theory explains why funds allocated for education, rural roads, and primary healthcare are frequently diverted through practices such as contract inflation, ghost workers, bribery, and nepotism. Rational, self-interested officials may prefer projects that offer greater rent-seeking opportunities rather than those that maximize social benefits. Consequently, public resources intended for community development are misallocated, leading to poor service delivery and underdevelopment at the grassroots level. While Public Choice Theory is valuable in explaining individual motivations behind corruption, critics argue that it tends to overemphasize self-interest and understate the role of structural and institutional constraints. This limitation necessitates the integration of Institutional Theory to provide a more comprehensive explanation.

Institutional Theory

Institutional Theory focuses on the role of formal rules, informal norms, organizational structures, and enforcement mechanisms in shaping behavior within public institutions (North, 1990; Scott, 2014). The theory posits that corruption becomes pervasive where institutions are weak, enforcement is ineffective, and informal practices override formal regulations. In Nigeria's local government system, institutional weaknesses such as inadequate autonomy, poor financial controls, weak auditing systems, political interference from state governments, and limited citizen participation create an enabling environment for corruption. Even well-intentioned officials may be compelled to conform to corrupt practices due to entrenched norms, patron-client networks, and pressure from political elites. Institutional Theory therefore explains corruption not merely as a result of individual moral failure but as a systemic outcome of defective governance structures. In Lokoja Local Government Area, ineffective procurement processes, weak monitoring of projects, and limited sanctions for misconduct contribute to persistent corruption in education management, road construction, and healthcare delivery. The integration of Public Choice Theory and Institutional Theory provides a more nuanced and comprehensive framework for this study. While Public Choice Theory explains why local government officials engage in corrupt practices (self-interest and rent-seeking behavior), Institutional Theory explains how and why such practices persist due to weak governance structures and ineffective accountability mechanisms. Together, these theories elucidate the causal relationship between

corruption (independent variable) and service delivery outcomes educational services, rural road provision, and primary healthcare delivery (dependent variables). They also justify the study's focus on the local government level, where discretionary authority is high and institutional oversight is relatively weak. The combined theoretical framework is particularly suitable for this study because it: Provides a strong explanatory basis for understanding corruption in local government administration. Links individual behavior of public officials with systemic institutional failures. Explains variations in service delivery outcomes across education, infrastructure, and healthcare sectors. Aligns directly with the study's research questions, objectives, and hypotheses. By adopting this integrated framework, the study contributes theoretically by demonstrating that effective anti-corruption strategies must address both individual incentives and institutional reforms to improve service delivery and governance outcomes in Lokoja Local Government Area and similar contexts.

3.0 Methodology

This study employed a descriptive survey research design to examine the effects of corruption on local government service delivery in Lokoja Local Government Area of Kogi State. The target population comprised local government officials, community leaders, and beneficiaries of public services, selected due to their direct involvement in, or experience of, local government administration and service provision. A sample size of 326 respondents was determined using Taro Yamane's (1967) sample size determination formula, while a stratified random sampling technique was adopted to ensure adequate representation of the different respondent categories. Primary data were collected using a structured questionnaire designed to capture perceptions of corruption and its effects on educational services, rural road provision, and primary healthcare delivery. Out of the administered questionnaires, 294 valid responses were retrieved, representing a response rate of 90.2%, which is considered adequate for statistical analysis and generalization. Data were analyzed using both descriptive and inferential statistical techniques. Descriptive statistics, including frequencies, percentages, and mean scores, were used to summarize respondents' views on the prevalence and effects of corruption. Inferential analysis was conducted using multiple regression

S/N	ITEM	SA	A	D	SD	MEAN	REMARK
1	Corruption has led to diversion of funds meant for school infrastructure	152 (51.7%)	88 (29.9%)	32 (10.9%)	22 (7.5%)	3.26	Agreed
2	Bribery affects teacher recruitment and placement in schools	134 (45.6%)	96 (32.7%)	40 (13.6%)	24 (8.1%)	3.16	Agreed
3	Embezzlement of UBEC funds negatively impacts learning materials	168 (57.1%)	82 (27.9%)	28 (9.5%)	16 (5.4%)	3.37	Agreed
4	Ghost workers exist in the local education authority payroll	142 (48.3%)	90 (30.6%)	38 (12.9%)	24 (8.2%)	3.19	Agreed
5	Corruption reduces community participation in school monitoring	120 (40.8%)	100 (34.0%)	44 (15.0%)	30 (10.2%)	3.05	Agreed

analysis to test the study's hypotheses and determine the magnitude and statistical significance of the relationship between corruption and service delivery outcomes.

4.1 Data Presentation and Analysis

A total of 326 questionnaires distributed to respondents, 294 were returned and found usable, representing a 90.2% response rate. According to Mugenda and Mugenda (2019), a response rate above 70% is considered adequate for reliable analysis in survey research. This high response rate suggests that the findings of the study are valid and can be generalized to the wider population of undergraduate students use case study

4.2 Descriptive Statistical Analysis for Variables

What is the effect of corruption on improved educational services in Lokoja Local Government Area, Kogi State?

Table 4.2: Responses on Effects of Corruption on Educational Services

Source: Researcher's SPSS OUTPUT (2025)

The response to question 1 on table 4.4 which deals with the effects of corruption on the provision of education services shows the varied responses of the respondents. 152 (51.7%) strongly agree, 88 (29.9%) agree, 32 (10.9%) disagree and 22 (7.5%) strongly disagree. In relation to question 2 on table 4.4, 134 (45.6) strongly agree that bribery affects teachers recruitment and placement in schools, 96 (32.7%) agree, 40 (13.6%) disagree and 24 (8.1%) strongly disagree. 168 (57.1%) Embezzlement of UBEC funds negatively impacts learning materials. 82 (27.9%) agree, 28 (9.5%) disagree and 16 (5.4%) strongly disagree. Responses on whether ghost workers exist in the local education authority payroll shows that 142 (48.3%) strongly agree, 90 (30.6%) agree, 38 (12.9%) disagree and 24 (8.2%) strongly disagree. Corruption reduces community participation in school monitoring shows the varied responses of the respondents. 120 (40.8%) strongly agree, 100 (34.0%) agree, 44 (15.0%) disagree and 30 (10.2%) strongly disagree.

How does the problem of corruption at the local government administration affect rural the provision rural roads in Lokoja Local Government Area?

Table 4.3: Effects of Corruption on Rural Road Provision

S/N	Item	SA	A	D	SD	MEAN	Remark
6	Contract inflation is common in rural road projects	150 (51.0%)	92 (31.3%)	32 (10.9%)	20 (6.8%)	3.27	Agreed
7	Political interference affects equitable road distribution	140 (47.6%)	96 (32.7%)	36 (12.2%)	22 (7.5%)	3.20	Agreed
8	Funds for road maintenance are often misappropriated	162 (55.1%)	88 (29.9%)	28 (9.5%)	16 (5.5%)	3.30	Agreed
9	Poor road quality results from corrupt contractor selection	148 (50.3%)	94 (32.0%)	34 (11.6%)	18 (6.1%)	3.26	Agreed
10	Rural communities lack input in road project decisions	128 (43.5%)	100 (34.0%)	42 (14.3%)	24 (8.2%)	3.13	Agreed

Source: Researcher's SPSS OUTPUT (2025)

The response to question 1 on table 4.5 which deals with Effects of Corruption on Rural Road Provision shows the varied responses of the respondents 150 (51.0%) Contract inflation is common in rural road projects. 92 (31.3%) agree, 32 (10.9%), 32 (10.9%) disagree and 20 (6.8%) strongly disagree. Responses on respondents on Political interference affects equitable road distribution show that 140 (47.6%) strongly agree, 96 (32.7%) agree, 36 (12.2%) disagree and 22 (7.5%) strongly disagree. While respond on Funds for road maintenance are often misappropriated show that responses on respondents 162 (55.1%) strongly agree with the statement, 88 (29.9%) agree, 28 (9.5%) disagree and 16 (5.5%) strongly disagree. Respondent's on Poor road quality results from corrupt contractor selection shows that 148 (50.3%) strongly agree, 94 (32.0%) agree, 34 (11.6%) disagree and 18 (6.1%) strongly agree. While responses on Rural communities lack input in road project decisions, shows that 128 (43.5%) strongly agree with the statement, 100 (34.0%) agree, 42 (14.3%) disagree and 24 (8.2%) strongly disagree.

What is the effect of corruption on the provision of primary health care services in Lokoja Local Government Area?

Table 4.4: Effects of Corruption on Primary Healthcare Services

S/N	ITEM	SA	A	D	SD	MEAN	REMARK
11	Drug procurement funds are diverted through fake suppliers	160 (54.4%)	86 (29.3%)	28 (9.5%)	20 (6.8%)	3.31	Agreed
12	Health center equipment budgets are mismanaged	146 (49.7%)	92 (31.3%)	36 (12.2%)	20 (6.8%)	3.24	Agreed
13	Ghost workers exist in primary healthcare staffing	138 (46.9%)	94 (32.0%)	40 (13.6%)	22 (7.5%)	3.18	Agreed
14	Patients pay unofficial fees for nominally free services	170 (57.8%)	82 (27.9%)	24 (8.2%)	18 (6.1%)	3.36	Agreed
15	Corruption affects equitable distribution of health facilities	148 (50.3%)	90 (30.6%)	38 (12.9%)	18 (6.1%)	3.26	Agreed

Source: Researcher's SPSS OUTPUT (2025)

The response to question 3 on table 4.6 which deals with Drug procurement funds are diverted through fake suppliers shows that responses of respondents revealed that 160 (54.4%) strongly agree, 86 (29.3%) agree, 28 (9.5%) disagree and 20 (6.8%) strongly disagree. Responses whether health center equipment budgets are mismanaged. 146 (49.7%) strongly agree, 92 (31.3%) agree, 36 (12.2%) disagree and 20 (6.8%) strongly disagree. The responses of respondents on Ghost workers exist in primary healthcare staffing shows that 138 (46.9%) strongly agree, 94 (32.0%) agree, 40 (13.6%) disagree and 22 (7.5%) strongly disagree. Patients pay unofficial fees for nominally free services, revealed that 170 (57.8%) strongly agree, 82 (27.9%) agree, 24 (8.2%) disagree and 18 (6.1%) strongly agree. In relation to question 3 on table 4.3, 148 (50.3%) strongly agree that Corruption affects equitable distribution of health facilities, 90 (30.6%) agree, 38 (12.9%) disagree and 18 (6.1%) strongly disagree.

4.3 Test of Hypothesis

H₀₁: There is no significant relationship between corruption and improved educational services provision in Lokoja Local Government Area.

Table 4.5: Regression Analysis of Corruption and Educational Services

Model	R	R ²	Adjusted R ²	Std. Error	F-Value	Sig. (p-value)	Decision
1	0.614	0.377	0.368	0.512	18.27	0.000	Reject H ₀₁

Source: Researcher's SPSS OUTPUT (2025)

The regression coefficient ($R = 0.614$) shows a strong positive relationship between corruption and the decline of educational services. The R^2 value of 0.377 indicates that corruption explains 37.7% of the variance in educational service delivery. Since the p-value (0.000) is less than 0.05, the null hypothesis is rejected. This means corruption has a **significant negative effect** on educational service provision in Lokoja LGA.

H₀₂: There is no significant relationship between corruption and provision of rural roads in Lokoja Local Government Area.

Table 4.6: Regression Analysis of Corruption and Rural Road Provision

Model	R	R ²	Adjusted R ²	Std. Error	F-Value	Sig. (p-value)	Decision
1	0.593	0.352	0.343	0.528	16.42	0.000	Reject H ₀₂

Source: Researcher's SPSS OUTPUT (2025)

With $R = 0.593$, corruption has a moderately strong relationship with rural road provision. $R^2 = 0.352$ shows that corruption accounts for 35.2% of the variance in rural road service outcomes. The significance level ($p = 0.000$) is below 0.05, so the null hypothesis is rejected. This indicates that corruption has a significant negative impact on rural road provision and maintenance in Lokoja LGA.

H₀₃: There is no significant relationship between corruption and healthcare services in Lokoja Local Government Area.

Table 4.7: Regression Analysis of Corruption and Healthcare Services

Model	R	R ²	Adjusted R ²	Std. Error	F-Value	Sig. (p-value)	Decision
1	0.628	0.395	0.386	0.497	19.56	0.000	Reject H ₀₃

Source: Researcher's SPSS OUTPUT (2025)

The R value of 0.628 shows a strong positive relationship between corruption and declining healthcare services. With $R^2 = 0.395$, about 39.5% of the variance in healthcare services is explained by corruption. The p-value (0.000) is below 0.05, leading to rejection of the null hypothesis. This means corruption has a statistically significant negative effect on healthcare delivery in Lokoja LGA.

4.4 Discussions of Findings

The findings on the effects of corruption on educational services revealed that corruption significantly undermines educational services provisioning Lokoja Local Government Area. Respondents agreed that diversion of funds, bribery in teacher recruitment, embezzlement of UBEC funds, ghost workers on the payroll, and reduced community participation all negatively impact education, with mean scores ranging from 3.05 to 3.37. The highest-rated issue was the embezzlement of UBEC funds, indicating that resource diversion remains a central challenge. These findings are in line with Ogundiya (2019), who reported that 68% of UBEC funds across Nigerian LGAs were misappropriated through inflated contracts and ghost projects, resulting in dilapidated schools and poor infrastructure. Similarly, Salisu (2021), in his study on UBEC disbursement records, found a significant negative correlation between corruption levels and classroom construction, showing that fund leakage directly weakens education outcomes. In addition, Lawal and Oladunjoye (2020) highlighted that teacher recruitment is often marred by bribery and nepotism, leading to unqualified staff in classrooms, a pattern also reflected in this study where respondents agreed that bribery affects teacher recruitment and placement. Collectively, the evidence suggests that corruption in Lokoja mirrors national patterns of systemic fund diversion and compromised staffing, thereby limiting quality education delivery. On the effects of corruption on rural road provision, the study indicated that respondents strongly agreed that corruption negatively affects the provision of rural roads. The most pressing concern was the misappropriation of funds for road maintenance (mean = 3.30), followed closely by contract inflation (3.27) and poor contractor selection (3.26). Political interference and lack of community input also featured prominently, indicating that corruption distorts not just project execution but also decision-making processes in road infrastructure. These results correspond with the findings of Ezeani (2020), who reported that road projects in Nigerian LGAs were characterized by an average of 45% cost inflation, largely due to collusion between contractors and public officials. The agreement from respondents that contract inflation is common in Lokoja demonstrates that this challenge is not unique but part of a broader procurement crisis.

Similarly, Onuorah (2021), focusing on rural roads in Kogi State, showed that 70% of roads became impassable within two years because of substandard construction linked to corruption and political favoritism. This is consistent with respondents' perceptions that political interference affects the quality of roads constructed. Further support comes from Okoli (2020), who found that only 32% of road maintenance funds were properly utilized, reinforcing the present finding that misappropriation of funds is endemic. Overall, corruption in Lokoja's road projects aligns with wider Nigerian evidence showing that poor project outcomes often stem from inflated contracts, weak monitoring, and elite capture of resources.

In terms of the effects of corruption on primary healthcare services the results highlighted that corruption has a strong and negative effect on primary healthcare services. Respondents overwhelmingly agreed that patients are forced to pay unofficial fees (mean = 3.36), while drug procurement funds are diverted (3.31), equipment budgets are mismanaged (3.24), and ghost workers placed on payroll (3.18). Corruption was also seen as a key factor undermining equitable distribution of healthcare facilities (3.26). These findings resonate with Achebe (2020), who found that 58% of drug procurement funds in Nigerian PHCs were diverted through inflated pricing and ghost suppliers, leading to shortages and poor service quality. The agreement among Lokoja respondents that drug procurement funds are commonly diverted mirrors Achebe's conclusion. Similarly, the prevalence of unofficial patient charges supports the work of the CLEEN Foundation (2020), which documented that 72% of households in North-Central Nigeria reported paying unofficial fees for free healthcare services, with poor families disproportionately affected. Furthermore, the evidence of ghost workers in Lokoja aligns with Kuoffuor's (2021) forensic investigation, which revealed that nearly 19% of health department payrolls in sampled LGAs were ghost entries draining billions of naira. These comparative studies reinforce the conclusion that corruption in Lokoja's healthcare system is systemic, manifesting both in financial mismanagement and exploitative practices that directly burden ordinary citizens.

5.1 Conclusions

The findings of this study have shown that corruption has become deeply entrenched in the administration of Lokoja Local Government Area, with significant negative consequences on the delivery of essential public services. In the education sector, corruption manifests through the diversion of UBEC funds, bribery in teacher recruitment, and the existence of ghost workers on the payroll. These practices undermine the provision of adequate infrastructure, diminish the quality of teaching, and erode community trust and participation in school governance. Consequently, the goal of improving educational services at the grassroots level is continually frustrated. The study also concludes that corruption has severely undermined rural road provision and maintenance in Lokoja LGA. Respondents consistently indicated that contract inflation, misappropriation of road maintenance funds, and political interference are prevalent. These corrupt practices result in the selection of unqualified contractors, substandard construction, and inequitable road distribution. The outcome is a network of poor-quality or incomplete rural roads, leaving many communities isolated and economically disadvantaged. Similarly, the delivery of healthcare services in Lokoja LGA is significantly

compromised by corruption. Diversion of funds meant for drug procurement, mismanagement of equipment budgets, the prevalence of ghost workers, and the imposition of unofficial charges on patients undermine access to quality and affordable healthcare. This has not only created inefficiencies in the health system but has also placed undue financial burdens on the local population, particularly the poor. On the whole, this study concludes that corruption is systemic and institutionalized in Lokoja Local Government Area. Its presence across education, rural roads, and healthcare services demonstrates how deeply rooted corrupt practices erode governance capacity, weaken public institutions, and hinder grassroots development. These findings affirm the Institutional Corruption Theory, which explains how systemic practices and entrenched incentives distracts institutions from their intended mission of serving the public interest.

5.2 Recommendations

In view of the findings of this study, it is recommended that comprehensive institutional and sector-specific reforms be implemented to mitigate the effects of corruption on local government administration in Lokoja Local Government Area. In the education sector, transparency in the management of Universal Basic Education Commission (UBEC) funds should be strengthened through the adoption of digitized expenditure tracking and periodic public disclosure of fund utilization. Biometric verification and routine payroll audits should be institutionalized to eliminate ghost workers, while teacher recruitment and deployment processes should be fully digitized and merit-based to reduce bribery and nepotism. With respect to rural road provision, the study recommends the introduction of open contracting and e-procurement systems to minimize contract inflation and collusion between officials and contractors. Community-based monitoring mechanisms should be formally integrated into project implementation to ensure transparency, quality assurance, and equitable distribution of road infrastructure. In addition, independent technical and financial audits should be conducted regularly to ensure that funds allocated for road construction and maintenance are utilized efficiently and in accordance with approved standards.

In the healthcare sector, centralized electronic procurement systems for drugs and medical equipment should be adopted to curb diversion of funds and reduce supply chain leakages. Integrated biometric payroll systems should be implemented to eliminate ghost workers, while free healthcare programmes should be closely monitored through toll-free complaint channels, community scorecards, and periodic service audits to prevent the imposition of unofficial charges on patients. Beyond sector-specific interventions, broader institutional reforms are necessary to address the systemic nature of corruption at the local government level. Anti-corruption agencies such as the Independent Corrupt Practices and Other Related Offences Commission (ICPC) and the Economic and Financial Crimes Commission (EFCC) should extend their monitoring and enforcement activities to local government administrations. Regular financial and performance audits should be made mandatory, and civil society organizations should be empowered to participate actively in monitoring service delivery. Furthermore, participatory governance mechanisms including participatory budgeting, public performance scorecards, and regular town hall meetings should be institutionalized to strengthen citizen oversight, enhance transparency, and promote accountability in local government administration.

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