READINGS IN DIPLOMACY, DEMOCRACY, PEACE & DEVELOPMENT

A Festschrift in honour of Ibrahim Agboola Gambari, CFR



— *Edited by* —

Olugbemiro Jegede
Bala Sani
Ruth Abiola Adimula

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FOREWORD

If success is measured by the impact made in adding value to one's community, state, country, continent and the world, my highly esteemed Chief of Staff, Professor Ibrahim Agboola Gambari, would rank among the most successful and accomplished people of all time. The evidence to this assertion lies in the vast legacy he has imprinted on all his facets of service to humanity.

The man is both legendary and extraordinary. His accomplished career is worthy of critical appraisal and documentation for the benefit of the current and future generations of Nigerians. He is indeed success personified and an all-time role model for leaders and professionals. It is therefore my utmost pleasure to write this foreword to this book, in honour of a man who I had found worthy in character and learning to be appointed as Minister of External Affairs at the age of 39 when I was the military Head of State of our great country in 1984.

An Ilorin prince and uncle to the current Emir of Ilorin, HRH, Alhaji Ibrahim Sulu Gambari, Professor Ibrahim was born great and has also achieved monumental heights of greatness in his illustrious career that straddles many areas of human endeavour. This is a man in a million who wears many hats on his well decorated head. He is a foremost professor, a committed teacher, a high-ranking diplomat, a cerebral scholar, a community leader, a peace builder, a special envoy, an ambassador extraordinaire, a global educationist, a presidential chief of staff, a complete gentleman, a loving family man and many more.

Though Professor Gambari is not a stranger to consequential honours and recognitions, including the prestigious "Commander of the Federal Republic" (CFR) of Nigeria and the acclaimed "Order of the Companion of the Oliver R. Tambo" (OCORT) of South Africa, a book in his honour would definitely resonate most strikingly with him being primarily a "book man". His teaching career had, since 1969, made him a global teacher imparting knowledge to several generations of students at the City University of New York, University of Albany, our own Ahmadu Bello University (where he was Head of Political Science and International Relations Department), Georgetown University and Howard University, among others.

This book entitled *Readings in Diplomacy, Democracy, Peace and Development,* is therefore a befitting gift and a scholarly acknowledgement of the immense contributions that Professor Gambari has made towards making the world a better place. Reading through the academic papers that make the bulk of the book, one is struck by the depth and breadth of the themes that have been of interest to Professor Gambari as a scholar, examined largely robustly by the authors. From issues bordering on democracy, diplomacy, good governance, and development, to peace building and security, including health security, which undergirded the covid-19 pandemic that the world is still recovering from.

There is no gainsaying the fact that the Federal Government of Nigeria is proud of and grateful to Professor Gambari for his long and unblemished record of service to the country and the global system. He has always given a good account of himself and his pedigree. Having worked and related with him closely, I can attest to his being a blessing to Nigeria and Africa.

Whether as Director-General of the Nigerian Institute for International Affairs, Minister of External Affairs, Ambassador/Permanent Representative of Nigeria to the United Nations, United Nations Under-Secretary-General, Special Adviser to the Secretary-General on Africa or as Joint AU/UN Special Representative in Dafur, Deputy Chairperson of the AU's Panel of Eminent Persons of African Peer Review (APRM) or as Co-Chair of the Commission on Global Security, Justice and Governance at the Hague Institute for Global Justice and the Stimson Centre at Washington D.C., among other roles, Professor Gambari has always distinguished himself and made Nigeria proud as a man of excellence.

It is because of the totality of his personality that I knew I needed not to look far when the position of the Chief of Staff to the President became vacant in 2020. I was certain that Nigeria needs his wealth of experience at The Villa in order to steer the ship of state to a safe harbour. Thus, I must use this opportunity to thank Professor Gambari for his quality service in his current role. His academic credentials, professional background, international exposure, diplomatic networks and administrative acumen have proved pivotal in supporting the state in stabilising itself despite the daunting challenges of nation-building that we are facing.

Nigeria is also indebted to the Commonwealth Scholars and Fellows Alumni Association, Nigeria, and its partnering institutions, namely the University of Ilorin, Ilorin; Ahmadu Bello University, Zaria; Ahman Pategi University, Pategi; Al-Hikmah University, Ilorin; Bayero University, Kano; and Kwara State University, Malete as well as the Savannah Centre for Diplomacy, Democracy and Development, Abuja, for working assiduously as a single formation to achieve the publication of this book. It is a scholarly gift to an ebullient scholar of international repute and diplomat of high ranking status.

While congratulating my amiable Chief of Staff on this honour bestowed on him, I want to recommend this book to all tertiary institutions, diplomatic missions, relevant ministries and non-governmental organisations. I am confident that everyone, especially those interested in the thematic foci of this book, will find it insightful and illuminating. It is my fervent hope that the ideas contained in the book will ultimately be converted to creating a greater country and a better world, devoid of war, hunger, poverty, diseases, illiteracy and other vices that stall the march of sustainable development.

Thank you.

Muhammadu Buhari, GCFR
President,
Commander-in-Chief of the Nigerian Armed Forces.

PREFACE

In February 2019, when the Commonwealth Scholars and Fellows Alumni Association, Nigeria (COSFAN) resolved to appoint patrons for the association, it was emphatically stated that only diplomats of high repute could be appointed and a combination of academic scholarship was an added advantage. Only few names of Nigerians featured, including the name of His Excellency, Prof. (Amb.) Ibrahim Agboola Gambari, CFR. For months, no one could give a hint on how to reach him for our intention. Fortunately, in July 2019, when General Abdulsalami Abubakar, GCFR, former Nigerian Head of State, called a high-level security meeting in Minna, Niger State, chaired by Prof. Gambari; I attended as a delegate and it became a unique opportunity to use the closed-door gathering (less than 50 Nigerians) to interact and inform him verbally how much COSFAN sought him for appointment as a patron. This was formalised eventually upon his consent.

The book project is a brainchild of COSFAN under the leadership of Dr Abiola Adimula. COSFAN membership consists of eminent Nigerians who have enjoyed the sponsorship of the Commonwealth Scholarships Commission (CSC) in the United Kingdom, Canada and Australia, for their respective postgraduate academic pursuits and, or career advancement from 1960 to date; with the main objective of promoting and advancing national development as agents of change, and to promote academic excellence. The reflection of COSFAN was confirmed when our patron was appointed as the Chief of Staff to President Muhammadu Buhari, GCFR in May 2020.

This book entitled *Readings in Diplomacy, Democracy, Peace and Development: A Festschrift in honour of Ibrahim Agboola Gambari* is an attempt to put on record, lasting legacies of the indelible achievements of the honoree in the sands of time, in acknowledgement of his immense contributions to scholarship and humanity and a memento for COSFAN's patron. In cross-cutting career explorations, Prof. Gambari has left track records of excellence, inspired several thousands of students in Africa and beyond, mentored several scholars and professionals, as well as executed projects and programmes in furtherance of international diplomacy, democratic development, world peace and global security. The honoree is a raving phenomenon and encyclopedic personality whose academic, professional, diplomatic and public service pedigrees are worthy of being studied and understudied for the benefit of humanity. He is a distinguished academic, a resourceful professional, an astute technocrat and a world diplomat. Someone once said that unique personalities like Prof. Ibrahim Gambari are usually one in a generation.

To maximise the advantage of the book, it was published in collaboration with the Centre for Peace and Strategic Studies, University of Ilorin, Ilorin, Nigeria, with the partnership of Savannah Centre for Diplomacy, Democracy and Development and a consortium of selected universities in Nigeria, viz: Ahmadu Bello University, Zaria, Kwara State University, Malete, Al-Hikmah University, Ilorin, Ahman Pategi University, Pategi and Bayero University, Kano. This design is to give Aauthors an opportunity to

cite their articles for academic career promotions, in addition to serving as a one-stop book for resources on Diplomatic Relations, Democracy and Governance, Peace and Development.

Since the over five decades' service of the honoree to humanity cannot be penned in a single book, the preliminary pages have introduced the person of Prof. Gambari succinctly, with tributes in his honour. Section A presented scholarly articles on Diplomatic Relations; Section B is on Democracy and Governance; while articles on Peace and Development are systematically arranged under Section C.

This book serves as scholarly, academic and practice presentations of careers in diplomacy, democracy, security, peace and development and is a keepsake for all relevant stakeholders. It is globally relevant and current on topical issues discussed. This serves as a huge contribution of COSFAN to global discourse on the choice areas of publication.

Dr Ruth Abiola Adimula, Esq., FCTI
President
Commonwealth Scholars and Fellows Alumni Association, Nigeria.

NOTES ON CONTRIBUTORS

Abdulrahman Dangana Lukman is a lecturer and research student with the Department of Political Science and International Studies, Ahmadu Bello University, Zaria, Nigeria. He specialises in transborder and transnational studies with emphasis on comparative borderland studies/area studies, regional integration and diplomacy. His research centres on the historiography, dynamics and politics of borders in Africa.

Samuel Iheanacho Ebirim is a political scientist and committed lecturer with over five years progressive experience, specialising in political behaviour, Nigerian Government and politics, and comparative politics at Oduduwa University, Ipetumodu, Osun State. He is also a political analyst who is team oriented and works effectively with all levels of employees and individual(s) in cross-functional teams.

Abdulwahab Ademola Lawal is the head of research division at Savannah Centre for Diplomacy, Democracy and Development. He served in the Nigerian Army infantry for 22 years and retired from military service in 1995 as a Lieutenant Colonel. He served in various command and staff appointments at both the United Nations and ECOMOG operations. He holds a doctorate degree in public policy.

Dele Ashiru holds a PhD in Political Science from the University of Lagos, where he is a member of the faculty. He teaches political theory and political economy in the Department of Political Science at the University of Lagos. Dele Ashiru is a consummate and engaging scholar activist whose articles have been published in both national and international journals.

Rasheed Obasekore Garuba holds a PhD in political science from Kwara State University, Malete, Nigeria. His areas of academic interests are governance and political economy. He has published in several local and international journals. Dr Garuba is presently the Acting Head, Department of Political Science and Public Administration, Fountain University, Osogbo, Nigeria.

Desmond Onyemechi Okocha is a whip-smart academic with specialisation in new media, corporate communication and journalism. He holds a Diploma in Media Studies from Ireland, Bachelor of Arts (BA) degree in Management from the United Kingdom, a Master of Arts (MA) and PhD in Journalism and Mass Communication from India. Presently, he is a Senior Lecturer and Head, Department of Mass Communication, Bingham University, Nigeria.

Akpandem James is a communication and reputation management consultant. He has worked in foremost national newspapers and strategic government agencies in Nigeria. He holds a Bachelor of Arts degree in Communication Arts from University of Uyo and a Master's in Business Administration (MBA) degree in Leadership Studies from University of Liverpool, United Kingdom. He is presently a postgraduate student in the Department of Mass Communication, Bingham University, Nigeria.

Melchizedec J. Onobe is a communication scholar with socio-scientific interest in media and society development issues, cultural communication, digital media and brand communication. He has eighteen years combined work experience as a researcher, journalist and editor. He holds a BA, MA and PhD in Mass Communication from universities in Nigeria. He is presently a Reader in the Department of Mass Communication, Bingham University, Nigeria.

Rashida Adamu Oyoru is from the Department of Politics and Governance, Kwara State University, Malete. She holds first and second degrees from the Department of Public Administration, Ahmadu Bello University, Zaria, Nigeria, and a PhD from Kwara State University. Her areas of specialisation include personnel administration, organisational theory, and women in politics. She has authored and published books in both local and international journals.

Ruth Abiola Adimula is a Senior Lecturer at the Centre for Peace and Strategic Studies, University of Ilorin, Nigeria. She is a legal practitioner and a peace scholar, with gender prejudices, refugees and internally displaced persons. The current President of Commonwealth Scholars and Fellows Alumni Association, Nigeria; she is well published in local and international journals.

Abubakar Mohammed is a Director-General of the Executive Council, Zamfara State. He obtained a PhD in Political Science from Usmanu Danfodiyo University, Sokoto. His broad area of research interest includes peacebuilding, foreign policy analysis, international conflicts, and administrative reforms. He is affiliated with the Department of Political Science, Usmanu Danfodiyo University, Sokoto. Mr Mohammed also serves as a Senior Lecturer under the External Staff Category at the National Open University of Nigeria, Zamfara State.

Towoju Adedoyin John is a graduate of political science and a PhD student in the Department of Politics and Governance, Kwara State University, Malete. He is presently a lecturer in the same department.

John Maikomo Moses teaches in the Department of Political Science and International Relations, Taraba State University, Jalingo, Nigeria. He holds a PhD in International Relations from Xiamen University, China; an MA in Public Relations from the University of Bedfordshire, UK and a BSc in Political Science from the University of Maiduguri, Nigeria. His research experience covers traditional and non-traditional security approaches, peace studies and conflict resolution strategies, theories of international relations, development communication, crisis management and political public relations. He is a member of the Nigerian Institute of Public Relations (NIPR).

Jesse Ishaku lectures in the Department of Mass Communication, Taraba State University, Jalingo, Nigeria, where he bagged a bachelor's degree in 2014. He holds a Master of Science degree in Mass Communication from Bayero University, Kano, Nigeria. Ishaku has published several articles in peer-reviewed journals both locally and internationally. His research interests cut across development communication, peace journalism, strategic communication, social media, and media and society.

Woyopwa Shem teaches in the Department of Mass Communication, Taraba State University, Jalingo, Nigeria. He obtained a bachelor's degree in Mass Communication in 2017. Shem has published several articles in reputable journals and his research interests cut across political communication, development communication and media and society.

Khadijah Sanusi Gumbi is a lecturer at the Department of Political Science and International Studies. Khadijah's PhD thesis examines the Relevance of Technical Aid Corps as a soft power instrument in Nigeria's foreign policy. She is an active citizens facilitator whose passion revolves around education, youth development and foreign relations. Khadijah is also interested in regional integration, and gender deconstruction.

Mubarak Sulaiman Jamiu is an Assistant Lecturer in the Department of Politics and Governance, Kwara State University, Malete. He obtained his first degree in Political Science from Bayero University, Kano and Master's degree in International Relations from Kwara State University, Malete.

Seyid Hassan Ishola obtained his first degree in Political Science from Bayero University, Kano, Master's degree in International Relations and currently a PhD student at the Kwara State University, Malete. He is a member of CILG, HRM, CILPAN, ISMN, NIM, among others.

Victory Jaja's Foreign Service career cuts across Nigeria's Missions in Addis Ababa, Ethiopia; London, UK and his current post in Nairobi, Kenya where he heads Consular Affairs and leads Nigeria's negotiations within the United Nations Human Settlements

Programme, among others. His passion and interest on the nexus between diplomacy and development led him to a Doctorate in Diplomacy from the University of Port Harcourt.

Raji Shittu is a Senior Lecturer at the Centre for Peace and Strategic Studies (CPSS), University of Ilorin, Nigeria. He earned a PhD degree in International Relations and Strategic Studies from University of Jos, Nigeria. The scholar is the Chairman, Society for Peace Studies and Practice (SPSP), Kwara State Chapter, and a member of the Institute of Chartered Mediators and Conciliators of Nigeria.

Wukatwe Charles Wakji is a lawyer who holds a Bachelor of Law (LLB) degree from University of Jos, and a Master of Laws (LLM) in Legislative Drafting with a distinction from NILDS/UNIBEN. He is a recipient of several awards which includes the Dean's Honours Roll for Outstanding Performance for three consecutive years at the Faculty of Law, University of Jos and the award for the Best Graduating Student in Legislative Drafting from NILDS/UNIBEN. He is presently the Legal Officer of the Defence Space Administration, Abuja,where he advises on Space Law and Cybersecurity.

Nathaniel Oluwaseun Ogunseye, a certified town planner, holds both BTech, and MSc degrees in Urban and Regional Planning, and is currently a doctoral student at the University of Ibadan, Nigeria. He is a lecturer at the Department of Urban and Regional Planning, Olabisi Onabanjo University, Nigeria. His research interests include environmental planning and management, waste management, urban planning and urban design.

Adewale Adepoju holds a PhD from the Department of History and International Studies, University of Ilorin. He currently teaches at the Department of History and Diplomatic Studies, Tai Solarin University of Education, Ijagun, Ogun State. He has written on subjects ranging from culture, military history to conflict and peace studies. His research interests are in cultural studies, security studies and peace studies. He is a veteran of both local and international academic conferences.

Musa Bah is an English Language teacher in a secondary school. He has been in the teaching field since 2013. He is an author of numerous poems and short stories. He is currently pursuing double masters: International Relations and Diplomacy at the University of The Gambia, and Comparative Politics at UIII in Indonesia.

Azizat Amoloye-Adebayo holds a PhD in Sharî'ah and International Human Rights Law from the University of Nottingham, United Kingdom. She is a Senior Lecturer in the Department of Islamic Law, Faculty of Law, University of Ilorin, Nigeria and Deputy

Director at the University of Ilorin Consultancy Services. She is a Commonwealth Scholar, an African Humanities Programme (AHP) 2021 fellow and an advocate and solicitor of the Supreme Court of Nigeria.

Francesca Essien is a Principal Research Fellow and Head of Department of Area and Regional Studies at the Centre for Strategic Research and Studies (CSRS), National Defence College, Nigeria. She holds a PhD in Peace and Conflict Studies and MSc in Political Science from the University of Ibadan, and BSc in Political Science and Administration, University of Maiduguri.

Musa Ajiya hails from Biu LGA of Borno State. Born on 27th June 1967 at Kaduna. Ajiya has worked for over two decades in various private and public sector organisations. Ajiya is a graduate of Ahmadu Bello University, Zaria with an MPhil. in International Relations. Ajiya is a Fellow of Certified Institute of Administration (FCIA) of Nigeria, and also a member of several professional bodies.

Oluwasegun Dare Ogunsakin is a PhD candidate at the Institute of Peace, Security and Governance, Ekiti State University. He is the Project Manager for Bellwether International which focuses on promotion of freedom of religion or beliefs. Also, his areas of research interests include peace education, sustainable development, and security.

Lateef Ayinla Adeniran is a product of the University of Lagos where he obtained his BA in History. He has a master's degree in History from the University of Ibadan, and capped it with a PhD in History at the University of Ilorin. He specialises in Political History with focus on development. His research works have been published in many scholarly journals and books.

Oluwatosin B. Igbayiloye is currently a lecturer at the Department of Jurisprudence and International Law, Faculty of Law, University of Ilorin, Nigeria. She obtained her LLB and LLM degrees from University of Ilorin, Nigeria and Doctor of Law from the University of Pretoria, South Africa. Her research interests include human rights law, business and human rights, and disability law.

Musendiq Aremu Orobiyi is a PhD candidate in the Institute of Peace, Security and Governance at Ekiti State University. He is a police officer whose work is centred on community policing and management of communal conflicts with emphasis to promote communal peace, safety and effective security awareness.

Muhammad Abubakar is an Assistant Lecturer in the Department of International Relations, Ahman Patigi University, Patigi, Kwara State. He specialises in Comparative Politics, Security and Strategic Studies.

John Tor Tsuwa, fspsp, is from the Department of Political Science, Benue State University, Makurdi. Tsuwa is the current Chairman, Nigerian Political Science Association (NPSA), North Central Zone and Benue State Chairman of the Society for Peace Studies and Practice (SPSP). Tsuwa serves the Benue State as Chairman, Benue State Independent Electoral Commission.

William Durch is a distinguished fellow at the Stimson Centre and was Research Director for the Commission on Global Security, Justice and Governance. He co-directed Stimson's programme on UN peace operations, focused on restoring post-conflict rule of law, and was project director for the UN Secretary-General's Panel on UN Peace Operations (the Brahimi Report). His publications include *Twenty-First Century Peace Operations.*

Joris Larik is Assistant Professor at Leiden University and Senior Advisor for the Stimson Centre's Global Governance, Justice and Security Programme. He is the author of *Foreign Policy Objectives in European Constitutional Law* and co-author of ASEAN's *External Agreements: Law, Practice and the Quest for Collective Action* and has published in various peer-reviewed law and international relations journals. His work has been acknowledged with several awards, including NATO's Manfred Worner Essay Award (2008) and the Mauro Cappelletti Prize for the Best Thesis in Comparative Law (2014) from the European University Institute (EUI).

Richard Ponzio directs the Global Governance, Justice and Security Programme at the Stimson Centre. Previously, he led the Global Governance Programme at The Hague Institute for Global Justice and was Project Director for the Albright-Gambari Commission on Global Security, Justice and Governance. Major publications include *Democratic Peacebuilding: Aiding Afghanistan and other Fragile States* and *Human Development and Global Institutions: Evolution, Impact, Reform.*

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   Specialisation: Global Migration, International Development Studies, Conflict and International Security
   Department of Sociology and Anthropology
   Obafemi Awolowo University, Ile-Ife.

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Specialisation: Political Economy
Department of Political Science and International Studies,
Ahmadu Bello University, Zaria.

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13. **Dr Justus Aboyeji**
Specialisation: Inter-group Diplomacy (Igbomina Studies)
Department of History and International Studies
University of Ilorin.

14. **Dr Oluwatosin Igbayiloye**
Specialisation: Business and Human Rights Law
Department of Jurisprudence and International Law
Faculty of Law
University of Ilorin, Ilorin.

SECURING NIGERIA'S ECONOMY FROM THE IMPACT OF COVID-19 PANDEMIC THROUGH FEDERAL GOVERNMENT INTERVENTION PROGRAMMES

Shittu Raji
Centre for Peace and Strategic Studies, University of Ilorin, Ilorin, Nigeria;
and
Ruth Abiola Adimula
Centre for Peace and Strategic Studies, University of Ilorin, Ilorin, Nigeria.

Abstract

Nigeria's economy has largely been battered and disarticulated by the coronavirus disease, especially between late 2019 and 2021. This chapter examined the federal government's intervention strategies of securing the troubled economy from the pandemic. The study descriptively analysed the collated data, using secondary sources and the theory of Economic Security. The findings of the study were that the covid-19 pandemic disarticulated Nigeria's economy because of the federal government's economic lockdown policy, financial turmoil in the Nigerian stock exchange market, and intercontinental business travel bans. The pandemic induced socioeconomic restrictions which led to job loss, business lull, massive cancellation of business contracts, and immense loss of government revenue. The federal government's covid-19 economic recovery programmes included the Victims Support and Palliative Fund Assistance (VSPFA), Business Resuscitation Financing (BRF) and Socioeconomic Reforms (SERs).These programmes slightly improved the Nigerian economy and socioeconomic conditions of many Nigerians. However, their successes were largely curtailed by implementation hitches, corruption by public officers and a high debt service profile. The study concluded that the federal government's covid-19 recovery programmes relatively impacted positively on the economy without achieving optimal economic security while the economy is still underperforming and unsecure due to concerts of internal and external factors. The study recommended that more funds should be released by the federal government to bail Nigeria out of its current economic crisis and there should be strong legal provisions for transparency in the management of covid-19 economic recovery funds to enhance optimal economic security performance in Nigeria.

Keywords: Nigeria, Economy, Covid-19, Federal Government, Intervention, Programme

Introduction

The coronavirus disease, otherwise known as covid-19, has remained a serious global health crisis, since 2019, which led to the loss of many lives. The current wave of covid-19 global infection as of 12th July 2022, stands at 554,290,112, with death figure of

6,351,801 (IMF, 2022). Countries mostly infected by the pandemic with over twenty million cases include, United States of America (90,683,223), India (43,672,155), Brazil (33,005,278), France (32,548,947), Germany (29,308,100), and United Kingdom (22, 883,995), just to mention a few (IMF, 2022:2). The above disturbing infection and death statistics, confirm the seriousness and negative impact of covid-19 on human security. Although covid-19 began as a health crisis, its rapid and ongoing global spread, which is being largely controlled through socioeconomic policies, including lockdown and business travel bans and restrictions, has transited the pandemic into an economic crisis in many countries (Richard, 2020). Currently, 86% of covid-19 recovery funding announcements in the United States had an economic link to their objectives, while 48% were associated with funding for immediate socioeconomic responses. Just 1.3% of the funds had direct links to health objectives with 0.8% of the funding for vaccines and treatment in the US (Richard, 2020:6).

In Nigeria, the covid-19 pandemic has impacted negatively on the economy as the country witnessed an unprecedented economic lockdown and virtual socioeconomic collapse due to the federal government policies at curtailing the effects of the pandemic, especially in the early months of the year 2020 (Adegboye and Gayawan, 2020:5). Apart from causing economic lockdown in the country, the pandemic equally triggered unprecedented disruptions of Nigeria's economy within the global supply chains because of the sharp drop in global crude oil prices, which is the primary source of income and foreign exchange earnings for socioeconomic development in the country (CBN, 2020). The coronavirus pandemic also caused financial turmoil in the Nigerian stock exchange and global financial markets where many Nigerians have invested, and led to massive cancellation of business contracts, and restriction of movements of Nigerian businessmen and their goods and services within and outside the country as a result of intercontinental travel bans and restrictions. Thus, the coronavirus pandemic has impacted negatively with severe consequences on the means of livelihood of many Nigerians and business activities in Nigeria.

In an attempt to heal and secure Nigeria's economy from the negative effects of the covid-19 crisis, the federal government responded by introducing three major intervention programmes. These are the Victims Support and Palliative Fund Assistance (VSPFA), Business Resuscitation Financing (BRF) by financial institutions, and Socioeconomic Reforms (SERs) (Umene, 2020, Schmidt, 2020, Sergi, 2020, CBN, 2020). However, the effects of these intervention programmes have not been adequately studied, to establish their efficacy on Nigeria's covid-19 economic recovery strategies. Even though, the federal government has put in place the above economic recovery funding platforms, most artisans and business owners in Nigeria do not have adequate information about their existence as credible means of securing their businesses from the grip of the pandemic. The aim of this study is to appraise the effectiveness of the federal government intervention programmes to heal and secure the Nigerian economy from the negative

impact of the covid-19 pandemic. The objectives of the study are to identify and discuss the main contents of each of the federal government intervention programmes, including the VSPFA, BRF and the SERs, and explore their effects on Nigeria's covid-19 economy security project.

The study was carried out using secondary data which was sourced from relevant textbooks, magazine, academic projects and newspapers. Other relevant secondary materials were sourced from the internet and the archives. The article is divided into eight sections, including the introduction, literature review, theoretical framework, and covid-19 and Nigeria's economic security. In addition, there are sections on the federal government covid-19 economic recovery intervention programmes and their challenges while the study concludes and gives actionable recommendations arising from the findings.

Operational Definition of Terms

The study defines the following terms as used.

i. **Economy:** encompasses all activities related to the production, consumption and trading of goods and services. It essentially revolves around how goods and services are produced and distributed, and how much money is available for people to spend on those goods and services.
ii. **Economic Security:** conceptualises the safety of all activities related to production, distribution, and consumption of goods and services from any form of vulnerability.
iii. **Intervention Funds:** refer to public extra-budgetary funds and financial bailout exigencies with separate banking and institutional arrangements, which are not included in the statutory annual state budget.

Review of Relevant Literature

Tejvan (2019) posits that a secure economy, which is largely characterised by the strength and safety of all productive activities, is the superstructure and foundation of good governance in any nation. The author established the nexus between good governance and economic security and came up with the finding that government needs a strong and secure economy to implement its primary responsibility of providing social amenities, including good roads, pipe-borne water, employment generation, and functional hospitals. As noted by the author, a strong and secure economy, if distributed responsibly and equitably, can uplift individuals' progress and prosperity. Thus, the more secure a nation's economy is with equitable distribution, the more her nationals have jobs and relevant resources for improved standard of living. The secure economy also leads to the capacity for regular salary payment and the provision of more jobs by the government. Though the author was very apt in his findings, the study did not cover the effects of health pandemics, including covid-19, on socioeconomic development as witnessed in Nigeria from 2020, neither did it cover the efforts of the government in bailing out the economy from the grip of the health pandemic. This is a clear gap for this study to fill.

Raji (2011) identifies the characteristics of a strong and secure economy to include a high Gross National Product (GNP), which is the total economic output of a country within a given year; high Per Capita Income Average (PIA); efficient and strong financial institutions with support capitals; and, secure an economic environment devoid of insecurity. Other indices of a strong economy as noted by the author, includea high inflow of international capital into the national economy through foreign direct or portfolio investment; sound balance of trade and payment; and, improvement in the quality of lives of citizens. The author discusses the determinant of a sound and secure economy, and these include a sufficient depth of resource endowment; natural, human and financial resources; a high rate of investment and job motivation in human capital development, and technological advancement. In addition, countries desiring strong and secure economy need a creative and dynamic population, brilliant entrepreneurship along creative and visionary leadership. However the author did not include how to achieve a strong economy under a health pandemic and how such economy could be bailed out from the crisis.

Rahim, Allen, Barroy, Gores and Kutzin (2020) found that the motivation behind the creation of covid-19 recovery funds in the affected countries is to resuscitate and secure the countries' battered economies. The authors explain the different funding management procedures available across the countries concerned. In Sierra Leone, the fund is being managed by an Emergency Operations Centre (EOC) directly under the control of the President. This arrangement was put in place with a view to overcoming complex routine budget execution processes and ensure the promptness of fund disbursement to curtail the crisis with minimal administrative "bottleneck". Similarly, covid-19 funds are being disbursed through separate financial management and reporting arrangements outside the bounds of regular banking procedure as being witnessed in Colombia and Côte d'Ivoire (Rahim *et al*, 2020:6). Other countries (Jordan, Mauritania) have also established special departments for covid-19 recovery programmes with the primary responsibilities of directly managing the palliative supplies and the distribution to its victims. Ghana and the Democratic Republic of Congo are also using an "on-budget" approach to combat the coronavirus crisis by funding the recovery programmes within the existing government budgetary allocation, with full integration of the palliative funds into budget execution and control procedures for proper fund disbursement monitoring. Apart from the "on-budget" approach in Ghana, The covid-19 economic recovery funding avenue in Ghana revolves around the collection of private funds through separate bank accounts, which are eventually transferred to the National Corona Virus Alleviation Funding (NCVAF) programmes, and managed by Special Treasury Account (IMF, 2022). While this study was on covid-19 economic recovery programmes, the Nigerian experience was not specifically discussed.

Andam, Edeh, Pauw and Thurlow (2020) contend that despite the diversities of approaches to the funding and release of covid-19 economic recovery stimulus, they

have common features and patterns. The stimulus funding is commonly sourced from private donations pool, public resources, and external sources in the form of loans and grants. Countries use both on-budget and off-budget funding arrangements while government and private agencies also play collaborative roles in coordinating the economic policy responses to the pandemic in all the countries reviewed. However, despite various funding opportunities, which are available through the on-budget and off-budget platforms, many studies have not concentrated on how potential beneficiaries can benefit from the programmes optimally. In contrast, the actual impact of the federal government economic recovery interventions in Nigeria has not been adequately captured in the literature. This study will bridge this academic lacuna by examining the federal government's covid-19 economic recovery programmes and their implications for Nigeria's economic recovery.

Specifically, there are two major gaps to be filled in this study. These are theoretical and policy gaps. Much of the previous studies were not situated within relevant theoretical postulations but this article will correct such academic gap by using the Theory of Economic Security as its basis of analysis. In addition, the policy gap will be filled because it is apparent that there are gaps between funding plan of actions, policy implementation strategies, and outcomes, which have not been adequately studied in previous studies. This study will bridge this academic lacuna by unveiling the main features of each of the federal government's intervention programmes, including the VSPFA, BRF project and the SERs; examine ways of accessing them, and; appraise the effects of the programmes on Nigeria's covid-19 economic security plan.

Theoretical Framework

This article adopts the Theory of Economic Security as its basis of analysis. The theory was propounded by Ronald Inglehart and Paul Abramson (1994). The main thrust of this theory is that for people to achieve their personal and group development aspirations, the safety of all economic activities in relation to production, distribution and optimal consumption must be adequately guaranteed and protected from any form of vulnerability to sustain human means of livelihood. The authors identified two major dimensions of economic security: personal and; state economic security. According to Ronald and Paul (1994:4), personal economic security borders on the promotion of citizens' well-being by providing a strong national economy for their survival. Such personal economic security is devoid of private and public plundering with each individual having beneficial access to employment opportunities and enlarged access to local and international business opportunities as facilitated by favourable government economic policies. Personal economic security is also premised on deliberate government policies to improve the basic productive capacity of individuals as a unit of productive force through good education and credible health support programmes (Rima and Corneliu, 2015:4). Other components of government intervention for improved personal security are social security

benefits for the unemployed, regular pension and gratuity for retired workers, health insurance coverage for workers to improve their production capacity, and prompt payment of emolument and retirement benefits. Not left out of the components of personal security are robust pension packages and contributory plans, guaranteed life annuity and ensuring the lowering of risks to longevity of lives for citizens (Umene, 2020).

Conversely, the state's economic security system and its functional components consists of the protection of the local industries from stiff competition against foreign companies through increased relevant economic policies and the establishment of the Export Promotion Council (EPC) to promote local industries globally. Ronald and Paul (1994) identify major elements of a state's economic security to include industrialisation in the core economic sector, including the agricultural sector, production base, adequate financing, highly trained human resource, advanced technology, sound innovation, favourable political and legal environments, and environmental safety. In order to enhance a sound state economy foundation, Ronald and Paul (1994: 337) argue that there is the need for an economic performance evaluation and monitoring mechanisms as well as indicators to observe a non-performing economy through the early warning signals of impending doom, with prompt early response capacity to curtail the crisis. In order to ensure a secure economy, the economic managers are also expected to have a sounding and innovative capacity to improve the state economy while also enthroning social protection safety nets to reduce poverty among vulnerable citizens through empowerment programmes.

Rima and Corneliu (2015) identify the institutional features of State Economic Security, which serve as essential conditions for optimal guarantees of economic security. These include a strong environmental protection and strong military institution to prevent and curtail socioeconomic challenges such as pollution famine, environmental degradation and war. The authors conclude that a strong economy can only be guaranteed in a state that embraces the reduction of bank interest rates and keeps the inflationary rate within a tolerable level, and those states that provide socioeconomic stimulus during economic crisis. The theory of economic security has a strong explanatory weight for this study as Nigeria's economy is often described within the confines of a low Gross National Product (GNP), weak Per Capital Income Average; averagely efficient financial institutions with weak support capital. The economy is also largely characterised by an insecure economic environment devoid of adequate and sustainable security, among others.

Covid-19 and Nigeria's Economic Security

The coronavirus started in Nigeria in 2020. Before the pandemic, the Nigerian economy was grappling with weak recovery from the 2014 global economic meltdown and the 2016 economic recession with the country's GDP growth hovering around 2.3 per cent in 2019 against the 7 per cent minimum performance target (World Bank, 2020). In

February 2020, Nigeria's GDP growth rate dropped from 2.5 per cent to 2 per cent while the country's debt profile continued to rise above $70 billion with the debt service to revenue ratio standing at 60 per cent (Adegboyega and Gayawan, 2020).

The pandemic worsened Nigeria's economy as the price of oil, the primary source of income for the national economy, went as low as $9 per barrel in June 2020, which could not even cover the cost of production (NCDC, 2022). All these were happening in Nigeria with the increasing rise in government expenditure to put the economy back on track while the pandemic was undermining the capacity of the government revenue collection agencies, including the Nigeria Customs Service to generate maximal revenue for infrastructural development. While Nigerians, especially those in the health sector should be commended for improving and reducing the recovery and death rates respectively, the weak funding of the health sector and weak attitudinal response of Nigeria toward covid-19 safety protocols has continued to undermine the health and economic security of Nigerians because it is only healthy citizens that can meaningfully contribute to the economic development of any nation. There was a shortfall of household consumption in Nigeria because of partial and full restrictions on movement, thus forcing consumers to spend primarily on essential goods and services. New investments by firms were impeded due to the uncertainties that came with the pandemic. Indeed, the pandemic led to a massive decline in stock prices, as the Nigerian Stock Exchange recorded its worst performance since the 2008 financial crisis with 65 per cent disinvestments (World Bank, 2020:3).

The effects of covid-19 pandemic on Nigeria's economy at its early stage according to the World Bank (2020:3) included:

i. virtual collapse and reduced source of income of an average family in Nigeria;
ii. intense hunger due to permanent or temporary unemployment and underemployment of Nigerians;
iii. job loss and loss of government tariff revenue due to declining importation and exportation of goods; and stoppage of internal production;
iv. weak income performance target by government revenue collection agencies, especially the Nigeria Customs Service (NCS) and Inland Revenue Services;
v. declining consumption of internally produced goods and services due to weak family income during the lockdown, thus negatively affecting the collection of government taxes, especially VAT and exercise duties from local companies by the government;
vi. increased government spending on palliatives without sufficient income, thus cutting much of the government allocation to social welfare, and;
vii. virtual collapse of trading activities at the Nigerian borders with tremendous loss of income and profits for traders and loss of revenue for the Nigeria Service Customs.

It is evident from the above adverse effects that Nigeria's economy has been seriously in crisis since the beginning of the pandemic in 2020.

Securing Nigerian Economy from Covid-19 Pandemic through Federal Government Intervention Programmes

Due to the advent of the pandemic and its negative impact on the economy in Nigeria, it was important for the country to develop the required intervention programmes to secure the country from the covid-19-induced economic crisis. This move became much more important as many industrialised countries, that have been providing economic assistance to Nigeria, could no longer assist the country with bailout funds due to their own internal coronavirus challenges. In fact, many of these economically advanced countries, including Britain, Germany and the United States, had to borrow their way out of the corona trade meltdown while they drastically reduced their financial savings with the World Bank and the IMF (Schmidt, 2020). These challenges limited the capacity of the two global financial institutions to provide adequate economic recovery loans to Nigeria. In addition, the financial contributions of members to the World Bank and the IMF had dwindled due to weak income generation and the decline of trading activities across the globe by as a result of the pandemic.

With limited external funding to combat the adverse effects of covid-19 and to secure the economy from the grip of the pandemic, the federal government of Nigeria designed different intervention programmes, using the "homegrown" covid-19 economic recovery intervention programmes. These include the Victims' Support and Palliative Fund Assistance (VSPFA); Business Resuscitation Financing (BRF) by financial institutions, and; Socio-Economic Reforms (SERs) (Adegboye and Gayawan, 2020). These intervention strategies were designed to resuscitate the collapsed industries, both formal and informal, as a result of the covid-19 lockdown. For easy tracking, some of the fund platforms were centralised while others were decentralised but with high-level management control of the fund. The fund platforms also brought together different economic sub-sectors in need of dire financing, including banking, agriculture and small scale business enterprises affected by the pandemic to source their revival capital from relevant financial pools (CBN, 2020). The special covid-19 support fund intervention has equally been streamlined to hasten fund release by by-passing some steps in the normal budgeting and spending procedures, which could impede the response to the crisis. Such dedicated account has enhanced the separation of covid-19 spending from statutory spending to instil financial transparency and accountability, and also create a clearly defined audit trail on bailout fund (CBN, 2021). Each of the federal government intervention programmes are examined below.

Covid-19 Victims Support and Palliative Fund Assistance (VSPFA)

In order to alleviate the suffering of the Nigerian masses arising from the effects of the

coronavirus lockdown policies, the federal government of Nigeria commenced the disbursement of ₦20, 000 conditional cash transfer to indigent households in Nigeria in March, 2020 (NCDC, 2022:3). The initial released cash transfer was distributed to each geo-political zone in Nigeria as follows: North-west, ₦52.7 billion; North-central, ₦48.1 billion; North-east, ₦44.4 billion; South-west, ₦39.1 billion; South-south, ₦28.4 billion, and; South-east, ₦29.8 billion (Raji, 2020). The disbursement of the financial cash transfer palliative was handled by the Ministry of Humanitarian Affairs, Disaster Management, and Social Development. The federal government also introduced the Food Relief Palliative (FRP) intervention programme worth ₦58 billion with the establishment of the Palliative Steering Committee (PSC) to distribute the reliefs, consisting varieties of food items such as rice, maize and semolina (Raji, 2020). In addition, there were state and local government Palliative Implementation Committees, including the community and religious leaders, that were established by the state government to complement the federal government's efforts. The specific beneficiaries of both the conditional cash transfer of ₦20,000 and food palliative included the aged, physically challenged, women, widows, widowers, who are the breadwinners of their families, and artisans who depend on daily earnings and other categories of beneficiaries deemed fit by the palliative committee (Raji, 2020). The cash transfer benefitted 48 million Nigerians as of 2021 (Umar, 2021). The federal government also continued the feeding programmes for primary school pupils despite the closure of primary schools to protect pupils from hunger during the covid-19 lockdown in 2020. The ₦180 billion invested in the project was provided from the federal government's ₦500 billion Social Investment Fund. The school feeding programme provided jobs for over 1.4 million cooks, farmers and food suppliers contracted for the feeding project, while over 24 million pupils in 52,604 schools were fed across Nigeria (Umar, 2021). As part of the covid-19 palliative and economic relief programmes, the federal government continued the ₦10,000 "tradermoni,", "marketmoni" and "farmermoni" soft loans with three months repayment moratorium Umar (2021:2). Another guaranteed social protection platform for the covid-19 vulnerable Nigerians was sourced from overseas remittance, where many Nigerians abroad supported their impoverished families with financial aid. However, the remittances to Nigerians dropped sharply from ₦166 billion in 2018 to ₦73 billion in 2020 due to rising unemployment in advanced economies, including the US and UK of the Nigerian diaspora population (CBN, 2020: 2). The pandemic led to increased unemployment in these countries, causing remittances contraction in Nigeria. As of June 2020, when international lockdowns were widespread, remittances had declined by 42 per cent (Richard, 2020:5).

However, in spite of the introduction of the conditional cash transfer, many households did not benefit from it while many of the officers assigned with the distribution mainly provided the bank details of their cronies as primary beneficiaries of the palliative fund. Also, it was largely unclear how the pupils who were at home during the lockdown

were adequately fed through the school feeding programme. The #10,000 "tradermoni" has been discontinued because of the weak economic profile of Nigeria which has decreased public spending, leading to a weak business environment, and increased unemployment. Most covid-19 socioeconomic safety nets are limited in scope with social-protection programmes covering only a small fraction of their target population. These negative economic variables have increased social tensions and economic crimes in Nigeria.

Covid-19 Business Resuscitation Financing (BRF) by Financial Institutions in Nigeria

The federal government of Nigeria introduced the covid-19 Business Resuscitation Financing (BRF), using the banks and other categories of financial institutions. The Central Bank of Nigeria (CBN) came up with its Targeted Credit Facility (TCF) project as an equity and loan intervention fund for small businesses. There were also the Bank of Industry intervention funds for medium and small-scale industries under the National Enterprise Development Programme and the Agri-Business Small Medium Enterprise Investment Scheme (AGSMEIS). The CBN earmarked the sum of ₦300 billion in loans as Power and Airline Intervention Fund (PAIF). Under its Targeted Credit Facility programme, the CBN introduced a fiscal stimulus package, including a ₦50 billion ($138.89 million) credit facility to businesses households and small and medium enterprises affected by the pandemic, a ₦100 billion ($277.78 million) loan to the health sector, and a ₦1 trillion ($2.78 billion) to the manufacturing sector. In addition, the interest rates on all CBN interventions were revised downwards from 9 to 5 percent, and a one-year moratorium on CBN intervention facilities was introduced, effective 1st March, 2020 (CBN, 2020:2).

The broad objectives of the CBN financial facilities were to cushion the adverse effects of covid-19, especially on the poorest households and businesses by supporting those whose economic activities have been significantly disrupted by the covid-19 pandemic (CBN, 2020:2). The TCF facility was also focused on the expansion of the productive capacity of Micro, Small and Medium Enterprises (MSMEs) through equipment upgrade and provision of business resuscitation fund to the MSMEs. Those eligible for the fund include households with verifiable evidence of their livelihood being adversely impacted by the pandemic; and existing enterprises with verifiable evidence of business activities adversely affected as a result of the pandemic (Samuel, 2020). The economic sectors covered by the TCF included the agricultural value chain, hospitality sector including hotels and restaurants and pharmaceuticals and medical supplies. The TCF equally covers the transportation sector, especially airline services, manufacturing and trading along with other income generating activities as prescribed by the CBN (CBN, 2020:2). The scheme was financed from the Micro, Small and Medium Enterprises Development Fund (MSMEDF) and the participating financial institution

for the scheme is NIRSAL National Microfinance Bank (NMFB). While each enterprise within the MSMEs was limited to a maximum of ₦25 million fund benefit, each qualified household was allowed to access the fund subject to a maximum of ₦3 million. The interest rate under the TCF intervention, which ended on the 28th of February 2021, was 5% per annum, and thereafter, it was moved to 9% per annum from 1st March 2021. Under the Central Bank TCF loan tenor, the working capital was for a maximum period of one year, with no option of rollover and a maximum tenor of 3 years, and a one-year moratorium. The collateral requirements from the beneficiaries under the programme includes moveable asset(s) duly registered on the National Collateral Registry (NCR), deposit of title documents, in perfectible state, deed of debenture (for stocks), in perfectible state, and irrevocable domiciliation of proceeds (CBN, 2020:3). The conditionality for loan access also requires two acceptable guarantors, for the loan repayment, and a comprehensive Insurance over the business assets.

The TCF loan repayment is made on instalment basis by the beneficiaries to the NMFB according to the nature of enterprise and the repayment schedule plan provided at the application stage while the modalities for accessing the loan includes submission of applications directly to NIRSAL Microfinance Bank (NMFB) with the applicant's BVN number, business registration profile, and business plan with clear evidence of the opportunity or adverse impact as a result of the pandemic (CBN, 2020:2). The NMFB appraises and scrutinises, and upon satisfactory appraisal of application, NMFB forwards the applications to the CBN for final approval while the CBN reviews applications and gives final approval for disbursement to NMFB. Periodic monitoring of projects financed under the scheme is being conducted by the NIRSAL MFB. Over 87 million Nigerians have benefitted from the CBN Targeted Credit Facility to improve their businesses (CBN, 2021).

Furthermore, the Bank of Industry (BOI) Intervention Funds provided business and support services, especially to Nigerian small-scale enterprises by injecting ₦235 billion CBN covid-19 intervention fund allotted to it by the CBN for the manufacturing sector (CBN, 2021:2). Also available for the resuscitation of the Nigerian economy, within the covid-19 economic recovery programmes, is the loan scheme by Development Bank of Nigeria. This scheme was designed to alleviate the financing constraints that micro, small and medium scale enterprises faced before and during the covid-19 crisis (CBN, 2021:2). The DBN, which was established by the Federal Government of Nigeria in conjunction with the African Development Bank (ADB) and the World Bank, has 27 PFIs on board, and has disbursed loans to 95,000 MSMEs worth ₦51,000,000,000 as of 2021 (CBN, 2021:3). The qualification criteria for the DBN loan include the involvement of the applicants in productive enterprise and being a customer of certified financial institution in Nigeria. The applicants can only access the loan from their banks through the PFIs whichinclude the commercial and community banks. The loan tenure is up to 10 years with a moratorium repayment period of 18 months.

The federal government also established the Agri-Business Small Medium Enterprise Investment Scheme (AGSMEIS) which is being funded by the CBN, in an effort to promote agri-business and secure the sector from the negative effects of the covid-19 pandemic. The loan was equally designed to facilitate employment generation in the agricultural sector. Some of the objectives of the scheme include: the provision of finance to Nigerian SMEs in the agricultural sector, to facilitate sustainable agricultural practices and develop efficient agricultural value chains (CBN, 2021:2). In addition, the agricultural loan was designed to boost optimal managerial capacity in SMEs and agri-business. Under the programmes, the applicants received a maximum loan of ₦10 million at an interest rate of 5 per cent per annum while more than 25 million Nigerian farmers and artisans have benefitted from the AGSMEIS loans. This loan was primarily made available to those who lost their jobs to the pandemic, especially in the rural areas, and took to farming. Due to the involvement of more people in farming, agricultural output grew by 3 per cent between Quarter1 and Quarter 3 in 2020 with improvement in the production of grains for domestic consumption such as millets, rice among other farm produce such as beans and cassava (CBN, 2021:2). Within the pandemic, Nigeria closed its land borders, which led to improved supply of local rice and more economic income to the local farmers. The agricultural loan equally reduced food insecurity for poor rural households through the bank's distribution of seeds and fertilisers; the provision of agricultural extension services; the use of bulk grants for purchasing agricultural assets and equipment; the upgrading of rural road infrastructure, and the expansion of loans for purchasing relevant farm equipment for small-scale processing and packaging of agricultural produce. While the agricultural sector has done relatively well within the economic context of the pandemic as packaged by AGSMEIS, non-agricultural industry, including manufacturing and construction, declined in performance by 4.6 per cent in Quarter 3 in 2020 due to the contraction in domestic demand (CBN, 2021:2).

Socioeconomic Reforms of the Nigerian Economy

Since independence, Nigeria's economy has been operating within the confines of "Boom and Bust". Thus, before the economy ran into the covid-19-induced difficulties in 2020, it is on record (Olabanji and Romanus, 2020) that the Nigerian economy was negatively impacted as the country was already dealing with non-covid related economic insecurity that included falling oil prices, trade restrictions, public infrastructural deficit, debt overhang and mass unemployment. For instance, the 2014 global economic meltdown manifested itself in mounting balance of trade and payment deficit for Nigeria, dwindling currency reserve from $64 billion to $26 billion, and forced devaluation of the naira from ₦170 exchange rate between naira and dollar in the early 2014 to N320 exchange rate in 2018 shortly before the outbreak of covid-19 (Richards, 2020).

In order to bail Nigeria out of her economic doldrums, there was the need for the country to carry out socio-economic reforms, especially in line with the International

Monetary Fund (IMF) conditionalities. The IMF offered a covid-19 emergency financing package, called Rapid Financing Instrument (RFI) of $3.4 billion to Nigeria but with conditionality. The primary argument in favour of the IMF conditionalities, which revolvies around removal of product subsidy, devaluation of the naira, privatisation and the commercialisation of public business enterprises is that the product output and their prices should be determined by "market forces" (determination of prices of goods and services by the interplay between demand and supply) in order to achieve a balance of trade and payment while also eliminating public financial wastages. Working within the confines of the IMF loan conditionalities, the federal government embarked on socioeconomic reforms to heal and secure the economy from the negative impacts of the pandemic.

A major sector affected by the reform was the oil industry. The oil sector represents over 80 percent of Nigeria's exports, 30 per cent of banking-sector credit, and about 50 per cent of consolidated government revenues (Sergi, 2020:4). Also, the non-oil industrial and services sectors rely heavily on the economic activity and fiscal revenue generated by the oil industry as a critical source of operational raw material. Thus, the performance of the oil sector has a direct effect on economic activities, jobs, government revenues, investment, and credit growth, all of which have been negatively affected by the covid-19 pandemic. Notably, consolidated government revenues dropped by $10 billion in 2020 (over 2 per cent of GDP) when fiscal resources were urgently needed to contain the covid-19 outbreak; intensify the counter cyclical stimulus policies to support the economic recovery, and; implement pro-poor intervention programmes.

The central thrust of the reform in the oil industry is the Petroleum Industry Act (PIA) of 2021, which introduced a new tax regime to replace the existing petroleum profits tax with hydrocarbon tax while also introducing a tax on the income of oil companies. Central to this reform was the removal of the petroleum product annual average subsidy of about $9.6 billion, which stood at ₦1.573 trillion in 2021 from ₦450 billion in 2020 (NNPC, 2022).Under the PIA Act of 2021, all hydrocarbons, including crude oil, and natural gas liquid products from associated gas are to be taxed. The reform literaly transformed the oil industry from public subsidiary service industry to a commercially independent and profit-generating entity to the government. The NNPC reform equally took a significant step towards improving transparency in the oil sector by publishing audited financial statements for the Nigerian National Petroleum Corporation (NNPC). The audit exercise was the first for NNPC since its inception. Based on this reform, the NNPC completed and published independently audited financial statements of 20 subsidiaries and corporate units for the 2018 fiscal year while 22 other NNPC subsidiaries and corporation published their audited account in June 2021 to reduce financial leakages affecting fiscal sustainability within the industry.

However, with the macroeconomic reforms and a gradual recovery in oil prices from $18 in 2020 to $80 in 2021, Nigeria's GDP rose from 2.5 per cent in early 2020 to 2.8

per cent in 2021 but the gradual economic recovery in the oil sector coincides with an estimated population growth rate of 3.6 per cent in 2021 from 2.1 per cent in 2018; before the pandemic. With the rate of the oil-induced economic growth remaining below the population growth rate, the Per Capita Income average has continued to decline, more so that much of the job lost during the peak of the pandemic have not been regained to lift many family households out of poverty (CBN, 2021:4).

Electricity tariffs were also increased from 56 per cent to 80 per cent in November 2021 to ensure cost-reflective services and improve the financial sustainability of the sector. The reforms entail movement from government subsidy on electricity to a regime of service-based tariffs with the assurance that increase in tariffs will not adversely impact the poor and low-income households who do not have access to grid electricity (Richards, 2020:6). To ensure an effective billing system, the government equally stopped arbitrary estimated billing. Though, the partial removal of government subsidy on electricity consumption has reduced the expensive subsidy that characterised the sector, the increment in tariff rates curtailed the efforts of many small and medium scale industries to make optimal profits because of the increased overhead cost incurred from the new electricity tarrif; more so that the increment in tariffs did not translate to efficient service delivery as electricity supply to many households and informal businesses is still largely irregular and epileptic.

Another major socioeconomic reform to raise revenue and improve economic performance in Nigeria within the contact of covid-19 era was the increment in the Value Added Tax (VAT) rate. Thus, Nigeria's Finance Bill, passed in November 2019, aimed at raising additional revenue for the Federal Government to meet its 2020 budget and to support small businesses and encourage investments in infrastructure (CBN, 2021:2). As part of this package of reforms, the VAT rate was increased from 5 per cent to 7.5 per cent. As of October 2020, this has had a limited impact on prices as most of the goods in the consumers' basket were exempt from VAT thus reducing the tax burden largely on the poor. The VAT has equally improved government revenue in Nigeria with an average performance of 92.6 per cent (CBN, 2021:1).

Challenges of Implementing Federal Government Covid-19 Intervention Programmes for Nigeria's Economic Recovery and Security

There are many challenges confronting the implementation of the federal government covid-19 intervention programmes for Nigeria's economic recovery and security. Most importantly, there is the challenge of optimal tracking and monitoring of funds, as there are a few examples of funds with strong reporting frameworks (Ravenga and Gallindo, 2020). In fact, many of the funds lack robust and transparent financial reporting and adequate information on fund sources and disbursement policies. Owing to the fact that there is the freedom of independent actions for those managing the covid-19 economic recovery projects, many of their actions do by pass normal budgetary and expenditure

controls. The insulation of their actions from the budgetary process often distorts the clear picture of their level of operational transparency and accountability while also serving as a potential source of financial malpractice and corruption (Schindler and Cui, 2020). More so, the sudden context of the emergence of the covid-19 crisis heightened the fund delivery risks as the rush to set up covid-19 funds led to a legal vacuum for adequate control of funds. In fact, the absence of strong safeguards against independent spending authority without adequate supervision reduced transparency and accountability in the disbursement of covid-19 recovery funds and increased tendencies for the misappropriation of funds.

In addition, there is the intense diversion of much of the covid-19 recovery fund by officials charged with the distribution of palliative materials and cash transfer while some officials arbitrarily broadened their operational mandate, and extending the tenor of the funds beyond the specific immediate needs. For instance, there were many covid-19 palliative items that were not shared since 2020, which were forcefully carted away during the "EndSARS" protest in 2020. Much of the covid-19 palliative distribution strategies were largely characterised by opaque corporate governance arrangements with dearth of integrity and were largely to political manipulation in their conception and implementation to primarily benefit party members rather than the general public. Within the confines of the covid-19 business resuscitation financing by financial institutions in Nigeria, many Nigerians were given loans to resuscitate their businesses. However, many of the applicants could not access the loans due to their inability to meet the loan conditionalities and high interest rates. Other challenges of accessing the covid-19 economic recovery credit facilities included unbearable delay in the release of approved loans and corruption along with sharp practices in loan disbursement. Many banks could hardly recoup their loan due to mega default in repayment from previous loan disbursement, thus making it difficult for new line of credit facilities to be provided by the banks to new applicants.

Though various reform measures were put in place by the federal government to secure the Nigerian economy from the negative impact of the covid-19 pandemic, the country's economy is still largely challenged as indicated in the Medium-Term Expenditure Framework and Fiscal Strategy (MTEF/FSP) report released by the Federal Ministry of Finance, Budget, and National Planning in July 2022 (Oladeinde, 2022). In the report, Nigeria's gross oil and gas revenue for the first four months of the year 2022 was projected at ₦3.12 trillion but as at 30 June 2022, only ₦1.23 trillion was realised, representing a mere 39 per cent performance (Oladeinde, 2022:1). Nigeria's fiscal position equally worsened in the first four months of the year as the cost of debt servicing surpassed the government's revenue in the first quarter of 2022. In specific terms, in the 2022 fiscal performance report for January through April, Nigeria's total revenue stood at ₦1.63 trillion while debt servicing stood at ₦1.94 trillion, showing a variance of over ₦300 billion. Nigeria incurred a total sum of ₦943.12 billion in debt within the same period

while the revenue generated within the same period at ₦950.56 billion while Nigeria's debt service to revenue was estimated to be 99 per cent.

The covid-19 economic recovery project is largely challenged by massive economic corruption. Much of the gains Nigeria has made from international oil market recently as a result of the Russia-Ukraine war is being depleted by high petrol subsidy cost, which stood at ₦1.573 trillion in 2021 from ₦450 billion in 2020. What the above statistics suggest is that the efforts of the federal government of Nigeria towards securing Nigeria from the negative impact of the covid-19 pandemic have not achieved optimal success, judging from its performances from local and foreign income generation, and the debt service profile while many small and medium scale industries are underperforming due to concerts of internal and external factors. Interestingly, all hope is not lost as the non-oil taxes have improved the Nigerian economy with an average performance of 92.6 per cent.

Conclusion

It is concluded in this study that the covid-19 pandemic impacted negatively on Nigeria's economic security as a result of the socio-economic lockdown, which led to an economic lull in productive activities. The covid-19 economic recovery intervention policy measures put in place by the Nigerian government have slightly improved the Nigerian economy and the socio-economic conditions of many Nigerians however they have not achieved optimal success as the economy is still largely underperforming due to a concert of internal and external factors. The specific weak areas of economic performance include the lack of optimal income generation due to oil production disruptions and shortfall by vandals and oil theft; continued oil subsidy, mega economic corruption and poor corporate economic governance in virtually all economic sectors. Nigeria's covid-19 economic recovery programmes are equally bedevilled by high loan servicing, in which debt repayment bill sometimes surpasses the government's total revenue profile while many small and medium scale industries are underperforming due to production challenges. Interestingly, all hope is not lost as the non-oil taxes have improved with average performance of 92.6 per cent. With the sustainability of this performance in the non-oil fiscal sector, and the reforms in the oil sector, it is projected that the Nigerian economy would adequately be healed and secured from the impact of the covid-19 pandemic in the nearer future.

Recommendations

It is recommended in this study that more funds should be released by the federal government to bail Nigeria out of its current covid-19-induced economic crisis and there should be strong legal provisions for transparency in the management of the economic recovery funds to enhance optimal economic performance in Nigeria. The agencies saddled with the distribution of intervention funds should make the funds

available to more beneficiaries by relaxing the conditionalities for accessing the loans. In addition, any official found guiltyof diverting covid-19 palliative materials and economic recovery funds should be prosecuted and given appropriate sanctions if found guilty. A special pandemic socio-economic recovery agency should be established by the federal government to manage the covid-19 palliatives and funds to shield disbursements from political manipulation in favour of party members rather than the general public.

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