

WHISTLE BLOWING AS A TOOL FOR COMBATING THE MENACE OF FRAUD, FORGERY AND CORRUPTION IN NIGERIA.

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ABSTRACT

Over the years, Nigeria Government has taken several steps to address the problems of fraud, forgery and corruption. Despite the successes achieved by these measures, the situation remains unacceptable as fraud, forgery and corruption continues to permeate and pervade every facet of our national life. What is more worrying is that in spite of popular anger against these menaces, which have robbed us of our collective patrimony, the situation is still perverse, that it has continue to call the attention of the global community to the extent of Nigeria being described as ‘fantastically corrupt’. Data were sourced from both primary and secondary sources, using the survey techniques, applying mean, standard deviation, regression and Pearson correlations as statistical tools for the analysis of data generated via Statistical Package for the Social Sciences (SPSS). This work examines whistle blowing as a tool for combating fraud, forgery corruption in Nigeria. Though the culture of whistle blowing has been accepted and recognized globally as one of the tools for combating the menace of fraud, forgery and corruption, it has remain at infancy in Nigeria. It is recommended that whistle blowing could be strengthened, to be an effective tool for addressing fraud, corruption and forgery amongst others.

Keywords: Corruption, EFCC, Forgery, Fraud, ICPC, Whistle Blower, Whistle Blowing

1.1 INTRODUCTION:

The level of profligacy in the public sector as exposed over time has brought to the fore the importance of whistle-blower's in Nigeria. The Achilles heel of whistle-blowing in Nigeria is the absence of laws guiding whistle-blowing and guarding whistle-blowers (Babajide, 2013).

Fraud, forgery and corruption are baleful triplets bedeviling Africa as a continent and particularly Nigeria as a nation. These hydria monsters as many call them have continued to reverberate within our economic lives despite severally offered scholastic solutions theoretically and practically. In the ranking of countries by Transparency International using corruption perception index (CPI), Nigeria has continued to be viewed as a country synonymous to corruption. For instance in 2014 Nigeria was ranked 144 out of 177 countries assessed and also in 2015, Nigeria ranked 136 out of 167 countries assessed with a score of 26%. It was also stated by Transparency International from 2009 through 2013 that Nigeria has CPIA transparency, accountability, and corruption in the public sector rating is 3 out of 6, with 1 meaning low and 6 meaning high.

According to Osinbajo (2016) Nigeria lost about \$15 billion to fraudulent and corrupt practices in security equipment spending during the last administration of President Goodluck Jonathan. The resultant effects of fraud, forgery and corruption on any economy no matter how strong or buoyant are grievous and disastrous as such country cannot uphold the scandalous degree of corruption in both private and public sector.

The level of corruption, forgery and fraud in Nigeria has continue to call the attention of the global community; during a conversation at the Buckingham Palace at an event to mark Queen of England 90th Birthday, David Cameroon(UK, Prime Minister) described Nigeria as being 'fantastically corrupt'

The poor people are unable to benefit from Nigeria's wealth because of high levels of corruption and the excessive influence that big business and wealthy elite have over government policy making (Oxfam, 2017).

The report by Oxfam suggested that Nigeria is not a poor country yet millions are living in hunger. For example, public office holders stole an estimated \$20 trillion from the treasury between 1960 and 2005. And while multinational companies receive tax incentives worth an estimated \$2.9 billion a year – three times more than Nigeria's entire health budget – small and medium-sized businesses and workers in the informal sector face multiple taxes.

The consequence of these triplets (corruption, forgery and fraud) is that the generality of the people in Nigeria will continue to wallow in poverty while a few who are beneficiaries of these corruption, forgery and frauds will continue to live a life of opulence and abundance.

These problems despite huge is not insurmountable; it is curable with use of right set of tools and strategies. Whistle blowing has been found to be a panacea to fighting the menace of fraud, forgery and corruption.

A peep into other space and climes revealed that one of the formidable tools used to nib the hydia monsters of fraud, forgery and corruption in the bud has been whistle-blowing. Even within Nigeria a number of organizations are beginning to appreciate the potency of this weapon.

The successes of whistle blowing in other climes and even within some reputable organization together with the gamut of evidences before the current regime in Nigeria informed the introduction of the policy.

According to the Minister of Finance, Mrs. Kemi Adeosun, the primary goal of the whistle blowing policy is to support the fight against financial crimes and corruption, by increasing exposure of financial crimes and rewarding whistle-blowers. In order to promote such exposure, whistle-blowers are encouraged and offered protection from harassment or intimidation by their bosses or employers. The hope is that more looted funds will be recovered through the encouragement of voluntary information about corrupt practices (Akinnaso, 2017).

A review of the whistle blowing policy revealed that it has the following selling points:

- a) The possibility of increased accountability and transparency in the management of public funds and
- b) The possibility that more funds would be recovered that could be deployed in financing Nigeria's infrastructural deficit.

2.0 Literature review:

2.1 Concept of Fraud, Forgery and Corruption

Instances may occur when the internal control systems refuse to avert irregularities such as fraud, forgery and corruption. Fraud generally includes theft of property or goods, falsification of expenditure claims and destruction or falsification of records to cover up an improper act.

Fraud is a wrongful or criminal deception intended to result in financial or personal gain. In the broadest sense, fraud can encompass any crime for gain that uses deception as its principal modus operandus (Acfе.com).

More specifically, *fraud* is defined by *Black's Law Dictionary* as a *knowing misrepresentation of the truth or concealment of a material fact to induce another to act to his or her detriment*. Consequently, fraud includes any intentional or deliberate act to deprive another of property or money by guile, deception, or other unfair means.

Wikipedia defines fraud as is deliberate deception to secure unfair or unlawful gain, or to deprive a victim of a legal right. Fraud itself can be a civil wrong (i.e., a fraud victim may sue the fraud perpetrator to avoid the fraud and/or recover monetary compensation), a criminal

wrong (i.e., a fraud perpetrator may be prosecuted and imprisoned by governmental authorities) or it may cause no loss of money, property or legal right but still be an element of another civil or criminal wrong. The purpose of fraud may be monetary gain or other benefits, such as obtaining a driver's license or qualifying for a mortgage by way of false statements.

Fraud is intentionally lying or cheating to gain an advantage or to cause someone else to suffer a loss. Put differently, fraud is a falsely representing of a matter or a fact whether by words or by conduct, by false or misleading allegations, or by disguise of what should have been made known that deceives and is intended to deceive another so that the individual will act upon it to her or his legal injury.

Corruption on the other hand is the abuse of power entrusted to an entity of an individual for private benefits. ACFE (2015) stated that corruption could be in many forms such as kickbacks, illegal gratuities, bribery, collusion and economic extortion. Generally, it involves the wrongful use of influence to procure an advantage for the actor or another individual, in contrast to the duty or the rights of others.

Golden et al (2011) posited that corruption straddles both misappropriation of assets and financial statement fraud. Transparency International, a widely respected not-for-profit think tank, defines corruption as “the abuse of entrusted power for private gain. They further expanded the definition to include corporate gain as well as private gain. Corruption takes many forms and ranges from executive compensation issues to payments made to domestic or foreign government officials and their family members. Corrupt activities are prohibited in the United States by Federal and State laws. Beyond U.S. borders, contributions to foreign officials are prohibited by the Foreign Corrupt Practices Act. In Canada corruption of foreign public officials act takes care of corrupt practises.

Adepeju (2016) concluded that corruption is moral perversion; impairment of virtue and moral principles, destroying someone's (or some group's) honesty or loyalty; undermining moral integrity, inducement (as of a public official) by improper means (as bribery) to violate duty (as by committing a felony).

Corruption could also be defined as lack of honesty or integrity particularly vulnerability to inducement; that is the use of a position of trust for fraudulent benefit. In Nigeria corruption is punishable under the money laundering act of 1995, advance fee fraud and other fraud, related offences act of 1995, failed banks (recovery of debts) and financial malpractices in banks act 1994, banks and other financial institution act 1991, miscellaneous offences acts 1995, Independent Corrupt Practices and other related offences Commission (ICPC) and Economic and Financial Crimes Commission (EFCC) Acts etc.

Corruption is major issue for businesses and government especially as a result of the crave for growth and development in international spheres and markets even in the face of several

anti-corruption legislations and enhanced enforcement drive around the globe, corruption has remained widespread.

Forgery, according to Thesaurus dictionary is the crime of falsely making or altering a writing by which the legal rights or obligations of another person are apparently affected; simulated signing of another person's name to any such writing whether or not it is also the forger's name.

By virtue of section 465 of the Criminal Code Law a person who makes a false document or writing knowing it to be false, and with intent that it may in any way be used or acted upon as genuine, whether in the state or otherwise, to the prejudice of any person, or with intent that any person may, in the belief that it is genuine, be induced to do or refrain from doing any act, whether in the state or elsewhere, is said to forge the document or writing.

The offence of forgery can be committed without the element of fraud. All that needs to be established is that:

- (a) The document is false;
- (b) Knowledge that the false document or writing is false;
- (c) Intention that same be used or acted upon as genuine;
- (d) To the prejudice of any person or with intent that any person may, in the belief that it is genuine, be induced to do or refrain from doing any act.

2.2 Concept of Whistle Blowing.

Oyebade (2016) opined that it is very glaring that the culture of whistle blowing has been accepted and recognized universally as one of the tools to promote good governance and combat corruption. The old and harsh common law principles of employees' duty of loyalty and confidentiality are gradually fading for a more responsible culture of raising concern against illegalities affecting the people.

Asian Institute of Management (2006) as quoted by Oyebade(2016) Whistle blowing is defined as the reporting of a wrong doing that needs to be corrected or terminated in order to protect public interest. That is the process by which persons raise reservations at work.

Ogunkeye (2016) captured it as the disclosure by a person, usually an employee in a government agency or private enterprise to the public or those in authority, of mismanagement, corruption, illegality or some other wrongdoing.

Explicitly, whistle blowing has to do with calling attention to the wrongdoing that is being perpetrated within an organization or a society with the intention of protecting and/or preserving public interest. It could be done by contractors, employees, clients, suppliers, or

anybody who gets to know of certain activities which are detrimental to public good or the economic or social interest of the organization or private business.

The dictionary describes a “whistle-blower” as “someone who blows the whistle on someone or something”. It goes to interpret “blow the whistle” as “to expose or give information to the authorities about illegal or underhand practices”. It is clear that these words or phrases are descriptive of a process where someone gives information to the authorities about illegal practices or wrongdoings.

That was why Anumaka (2016) stated that it is obvious that giving information to those in authority is one of the expected functions of every good citizen. Giving information to expose wrongdoings or acts of corruption is a basic civic responsibility.

Since the 1960s, the public value of *whistle-blowing* has been increasingly recognised. For example, Federal and State Statutes and Regulations have been enacted in countries like the United States of America to protect *whistle-blowers* from various forms of discrimination and also to provide firm disciplinary actions against offenders.

Many countries such as the United States of America, United Kingdom, Germany, Australia, France, Russia, Indonesia, South Africa, and Uganda among others have enacted whistle-blower statutes, but these statutes vary widely in content. While some statutes apply only to public employees, some apply to both public and private employees, and others apply to public employees and employees of public contractors.

South Africa enacted the **Protected Disclosure Act, Act 26 of 2000**. The Act makes provision for employees to report unlawful or irregular conduct by employers and fellow employees and also provides for the protection of employees who blow the whistle.

In the United States of America, they have the **Whistle-Blower Protection Act, 1989**. The Act guarantees freedom of speech of workers and other individuals and also provides protection for individuals who blow the whistle. It also prohibits employers from dismissing workers in reprisal for disclosing information about or seeking a remedy for a violation of law; gross mismanagement, gross waste of funds, abuse of authority, or a specific danger to public safety and health.

In Nigeria, we have the **Whistle-Blower Protection Bill, 2008** which is still being considered by the National Assembly.

The bill is made to create an avenue for employees to report unlawful or irregular conduct by employers and fellow employees.

The bill makes provision for those a whistle-blower may disclose information to, they include:

- An employer

- Inspector General of Police
- Attorney General
- Auditor General
- Staff of the Independent Corrupt Practices Commission
- A member of the National Assembly
- The Economic and Financial Crimes Commission
- The Office of the President among others

According to the Bill, disclosure may be made orally or in writing, it also provides that where any person to whom a disclosure is made fails to keep the identity of the whistle-blower confidential, such person will be liable for an offence punishable by a term of imprisonment of not less than two years and not more than four years.

Having understood the potency of whistle blowing and success that have been recorded in other climes and the fact that the wanton loss of public resources has to be stopped, the government of President Muhammadu Buhari in December, 2016 came up with an Executive Policy thereon.

According to Kemi Adeosun, Minister of Finance, the primary goal of the policy is to support the fight against financial crimes and corruption, by increasing exposure of financial crimes and rewarding whistle-blowers. In order to promote such exposure, whistle-blowers are encouraged and offered protection from harassment or intimidation by their bosses or employers. The hope is that more looted funds will be recovered through the encouragement of voluntary information about corrupt practices.

2.3 Element and Mechanism of Whistle Blowing in Nigeria.

Having looked at the concept of whistle blowing, Anumaka (2016) summarized the elements of whistle blowing as follows:

- The whistle blower;
- The whistle blowing act or complaint;
- The party to whom the complaint is made; and
- The organization(s) or persons against which the complaint is lodged.

It is noteworthy to state that the misconduct can be a past act, on-going, or can be at the formation /planning stages.

On the other hand, there are several mechanisms for blowing whistle in Nigeria or even elsewhere. The duo of Akinnaso (2017) and Anumaka (2016) were apt in the mechanism which they both advanced.

- Dedicated telephone hot-lines that can be used to blow the lid on malpractice and these lines should be such that the anonymity of the blower is protected. The

Government of Nigeria through the ministry of finance provided this phone number for blowing the whistle (Short Messaging Service) 09098067946.

- Dedicated e-mail addresses: Organizations that are serious should dedicate e-mail addresses that can be used to blow the lid on misconducts. The Nigerian Government created this dedicated e-mail to enable people blow the whistle. Email: whistle@finance.gov.ng, Web: <http://whistle.finance.gov.ng>.
- Central Bank of Nigeria (CBN) currently requires money deposit banks to have hot lines and e-mail addresses for **whistle blowing** purposes. For instance UBA e-mail for whistle blowing is Whistle-blowing@ubagroup.com
- Internet Platforms: In this internet and information age, there is need to use dedicated platforms for **whistle blowers** to do anonymous/unidentified but crucial **whistle blowing**. Society for Family Health internet platforms created and managed by Deloitte South Africa.

There are basically two sites known to be dedicatedly used for blowing whistle viz **Wikileaks and Adleaks**. Potential **whistle blower** can use these platforms for virtual and internet whistle blowing where the risk of other forms of **whistle blowing** is very adverse.

In Nigeria to encourage people to blow the whistle, the government of the day through the ministry of finance attached Incentives to it. The whistle-blower will get between 2.5 per cent (minimum) and five per cent (maximum) of the recovered loot, provided that “there is a voluntary return of stolen or concealed public funds or assets on the account of the information provided”. It is still not clear how the exact amount of the reward will be calculated.

The policy is also silent on whether whistle-blowers will be entitled to a share of the loot recovered after the looter has been duly convicted. Recently the Federal Government stated that a whopping sum of N375.8 million has been paid to 20 whistle blowers who provided information that led to the recovery over N11.6billion within the period in which the policy was introduced.

The policy provides and assurance of protection to person(s) who blow the whistle in good-faith and public-spirit as such If you feel that you have been treated badly because of your report, you can file a formal complaint. If you have suffered harassment, intimidation or victimisation, for sharing your concerns, restitution will be made for any loss suffered” It is hoped that the details of the restitution will be fully specified in the policy.

In the face of the successes recorded there is the need to pass the Whistle Blower Protection Bill of 2011 into law to give it legal-backing. This is why some observers are still expressing some concern about the fate of the policy in the long run.

Anumaka (2016) opined that while passing the bill into law it must at minimum contain the following ingredients for it to be effective:

- “Anti-retaliation” focusing on creating and protecting individual rights, especially employment rights.
- “Institutional or structural approach” focusing on making **whistle blowing** one of the responsibilities of staff in organizations.
- A public or media-based approach focusing on recognizing the value of free speech, open government, and the rule of law.
- Reward or bounty approach focused on incentivizing, by compensating **whistle blowers** and the private legal market **whistle blowers**.
- Companies should treat all disclosures resulting from **whistle blowing** in a confidential manner.
- The identity of the **whistle blower**, if disclosed (though it need not be disclosed) shall be kept confidential.

2.4 Empirical Examples of Whistle Blowing Cases.

Ozekhome (2014) confirmed that globally, the media have reported high profile cases of whistle blowing. To the extent that in the United States of America(USA) in the year 2002 three whistle blowers were awarded Time Magazine’s ‘Person of the Year’ viz Cynthia Cooper (Worldcom), Sherron Watkins (Enron Corporation) and Coleen Rowley (Federal Bureau of Investigation).

Organization in Nigeria being a microcosm of the world place has also has its own share of several cases of high profile whistle blowing especially in blue chip companies. Some of these cases are highlighted below:

- Cadbury Nigeria Plc
- Mike Okiro (Police Service Commission, Chairman)
- Nigerian National Petroleum Corporation (NNPC):
- BGL Plc
- Dasukigate: Director of Finance (Office of National Security Adviser) – The whistleblower
- Enron Saga
- Giant Leak of Offshore Financial Records Exposes Global Array of Corruption – Premium Times April 05, 2016
- Ayo Oke/ National Intelligence Agency (NIA) Saga: US\$43 million, 27,000 pounds sterling and N23.2 million, Totalling N13.3 billion:

- Legico Shopping Plaza (BDC shop, Victoria Island) Event: N448.5 million the equivalent of N250.55 million in euro, pounds sterling and naira:
- Kaduna Airport Drama: N49 million:
- Andrew Yakubu Saga: \$9.8 Million and other Currencies

3.0 RESEARCH METHODOLOGY:

This chapter discusses the method and procedures that were used in the execution of the research.

The key research instrument for this work is questionnaires. A sample of questionnaire is used as the sampling technique because it will elicit desired response from respondent.

Questionnaires were administered to one hundred and twenty-five (125) respondents but one hundred and twelve (112) respondents filled and returned them representing 89.6% which is considered representative. The responses were analyzed using Statistical Package for the Social Sciences (SPSS).

4.0. Test of Hypotheses Using Correlations

Hypothesis 1:

H₀: There is no relationship between fraud and whistle blowing.

		Whistle Blowing	Fraud
Whistle Blowing	Pearson Correlation	1	.299**
	Sig. (2-tailed)		.001
	N	112	112
Fraud	Pearson Correlation	.299**	1
	Sig. (2-tailed)	.001	
	N	112	112

** Correlation is significant at the 0.01 level (2-tailed).

Source: Researchers' Data, 2017

From the above, we have correlation of 0.299. Meaning the result shows a positive relationship between Fraud and Whistle blowing. This was tested using correlation which value is 0.229 and it is significant at 0.001. The P-value, denoted by Sig. (2-tailed) is 0.001 which is less than 0.05. The implication of this is that the result is significant, therefore the null hypothesis that there is no relationship between fraud and whistle blowing is rejected and the alternate hypothesis accepted.

Hypothesis 2:

H₀: There is no relationship between forgery and whistle blowing.

		Whistle Blowing	Forgery
Whistle Blowing	Pearson Correlation	1	.499**
	Sig. (2-tailed)		.000
	N	112	112
Forgery	Pearson Correlation	.499**	1
	Sig. (2-tailed)	.000	
	N	112	112

** Correlation is significant at the 0.01 level (2-tailed).

Source: Researchers' Data, 2017

The result above reveals a positive relationship between forgery and whistle blowing. This was tested using correlation which value is 0.499 and is significant at .000 which is less than 0.05. This implies that the result is significant; hence, we reject the null hypothesis that there is a significant relationship between forgery and whistle blowing. The alternate hypothesis is hereby accepted.

Hypothesis 3:

H₀: There is no relationship between corruption and whistle blowing.

		Whistle Blowing	Corruption
Whistle Blowing	Pearson Correlation	1	.220*
	Sig. (2-tailed)		.020
	N	112	112
Corruption	Pearson Correlation	.220*	1
	Sig. (2-tailed)	0.20	
	N	112	112

* Correlation is significant at the 0.05 level (2-tailed).

Source: Researchers' Data, 2017

From the above, we have correlation of 0.220. Meaning the result shows a positive relationship between Corruption and Whistle blowing. This was tested using correlation which value is 0.220 and it is significant at .020. The P-value, denoted by Sig. (2-tailed) is 0.020 which is less than 0.05. The implication of this is that the result is significant, therefore the null hypothesis that there is no relationship between corruption and whistle blowing is rejected and the alternate hypothesis accepted.

Hypothesis 4:

H₀: Fraud, forgery and corruption has no impact on the Nigeria economy.

		Whistle Blowing	Fraud
Whistle Blowing	Pearson Correlation	1	-.305
	Sig. (2-tailed)		.001
	N	112	112
Impact	Pearson Correlation	-.305	1
	Sig. (2-tailed)	.001	
	N	112	112

* Correlation is significant at the 0.01 level (2-tailed).

Source: Researchers' Data, 2017

The result above reveals a negative relationship between impact and whistle blowing. This was tested using correlation which value is -.305 and is significant at .001 which is less than 0.05. This implies that the result is significant; hence, we reject the null hypothesis that is there is a significant relationship between impact and whistle blowing. The alternate hypothesis is hereby accepted.

4.1 RESULTS

Drawing from the analysis in the preceding section, it can be seen that the respondents agree that:

- There is a relationship between fraud and whistle blowing.
- There is a relationship between forgery and whistle blowing.
- There is a relationship between corruption and whistle blowing.
- Fraud, forgery and corruption have impact on the Nigeria economy.

Yet in absence of a law on whistle blowing, people must be encouraged to report alleged cases of corruption and the truth should be appreciated that people have access to up-to-date information concerning their workplaces' practices and the society as a whole and are, usually, the first to recognise wrongdoings.

However, those who report wrongdoings may be subjected to retaliation, such as intimidation, harassment, dismissal or violence by their colleagues or superiors while whistle blowing is even associated with treachery or spying. Thus, while whistleblower protection is essential to encourage the reporting of misconduct, forgery, fraud and corruption, providing effective protection for whistleblowers serves to entrench a culture where people are not only aware of how to report but also have confidence in the reporting procedures.

It also helps businesses prevent and detect bribery in commercial transactions. The protection of both public and private sector whistleblowers from retaliation for reporting in good faith suspected acts of corruption and other wrongdoing is therefore integral to efforts to combat corruption, safeguard integrity, enhance accountability, and support a clean business environment.

The National Assembly have to be told that Nigeria will only be aligning itself to a global effort by having whistle blowing bill pass in to law because the whistleblower protection requirements have been introduced in the United Nations Convention against Corruption and the African Union Convention on Preventing and Combating Corruption. If adequately implemented, legislation protecting whistleblowers can become one of the most effective tools to be possessed by Government in its anti-corruption war mainly because it will detect and combat corrupt acts, fraud and mismanagement of public resources etc. However, even with the whistle blower law in place, the issue of protection for volunteers of information must not be toyed with. In fact, protection for volunteers is seen as what could give the law visibility, thereby making its promotion easier for governments and employers (Gulloma, 2016).

5.0 SUMMARY

Despite the fact that Anumaka (2016) stated that giving information to those in authority is one of the expected functions of every good citizen. And that giving information to expose wrongdoings or acts of corruption is a basic civic responsibility, It was found out that 60.70% of the respondents opined that due to the non-passage of the whistle blowing bill into law, the issue of fraud, forgery and corruption has affected the Nigeria economy in a negative way.

Curiously, despite the plethora of legislations and measures as well as the budgetary allocations per annum to combat fraud, forgery and corruption, the country is still deep-rooted in the menace. In fact and indeed, the situation is pathetic and mind boggling as people could not live a decent life despite the abundance of resources the country is blessed with. According to World Bank, Nigeria poverty index stood at 33.1%. ; This is entirely due to the non-stop mindless looting of our common heritage through corrupt means and failure to report same by people who may be in the know.

Could it be as a result of fear of retaliation? 75.9% of the respondents stated that for fear of retaliation, people tend to allow wrongdoings (i.e. fraud, corruption and forgery) to go unreported. That was why Anumaka (2016) opined that while passing the bill into law it must at minimum contain as part of its ingredients 'anti-retaliation' rule. This is also in line with the fact that only 30.4% of the respondents concluded that there is adequate protection for anyone who volunteers valuable information that would assist the Government recover looted funds in public sector. Meaning that 69.6% are of the opinion that there is no adequate

protection for anyone who volunteers valuable information that would assist the Government recover looted funds in public sector.

In Nigeria, to encourage people to blow the whistle, the government of the day through the ministry of finance attached Incentives to it. The whistle-blower is to get between 2.5 per cent (minimum) and five per cent (maximum) of the recovered loot, provided that “there is a voluntary return of stolen or concealed public funds or assets on the account of the information provided”. This is also in tune with fact that the 70.5% of the respondents affirmed that people are motivated to report wrongdoings (i.e. fraud, corruption and forgery) due to the financial benefits they stand to get from the Nigerian Government.

It was noted that 50% of the respondents believed that there is a strong ethical culture in Nigeria. This is in contrast to the fact that 10.7% of the same respondents agreed that whistle blowing is expensive and unnecessary. While, 55.3 % of the respondents feels that whistle blowing is more effective in the fight against fraud, corruption and forgery than other forms of strategies.

6.0 CONCLUSION

From the results and analysis, it could be concluded that *‘Whistle blowing is indeed an effective tool for combating the menace of fraud, forgery and corruption in Nigeria.* It is pertinent to state that the effectiveness of this tool can only be pronounced and tangible if the policy is passed into law by the government of the day. It is as a result of this that this study concludes that there is a significant relationship between whistle blowing and fraud, forgery and corruption because the study observed a positive relationship between the independent variable (Whistle blowing) and the dependent variables (Fraud, Forgery, Corruption).

7.0 RECOMMENDATIONS

The triplets of evil of fraud, forgery and in Nigeria are in large scale and quite evasive. They are found in every facet of our endeavours, at all government levels (local, state and federal) and at all touch-points. However, whistle blowing is at its infancy stage in Nigeria which has made the fight against fraud, forgery and corruption onerous.

For the fight against corruption to be successful through the use of whistle blowing the following recommendations are suggested.

- Despite the fact that implementation of laws is a major problem the Nigerian Government has, it is my belief that having such law as the Whistleblowers Act will help to strengthen the institutions such as the Economic and Financial Crimes Commission (EFCC), Independent and Corrupt Practices Commission (ICPC) as well as make effective the Freedom of Information (FOI) Act. The National Assembly should channel her energy in the enactment of Whistle Blower Protection Bill of 2011. More so, there seems to be no legal restrictions as illegally obtained evidence are admissible in Nigerian courts. The Judiciary should also be empowered in the discharge of her constitutional duties so as to promote whistle blowing.

- Whistle blowers in Nigeria should be encouraged by ensuring that their security is not compromised. They must be sure of protection against any harm, intimidation or reprimand as a result of exposing unethical and unwholesome practices in Government, the country or within an organization. In the administration of justice, Government should set up separate courts to listen to cases generated by whistle-blowing in order not to discourage the whistle-blowers. “Justice delayed, they say is justice denied”. Also, the sanctions to be meted out to the companies and/or individuals that commit wrong doings should be weighty enough to serve as deterrence to other people that might be contemplating committing same. If the sanction is ridiculously low, it will make mockery of the system and to disincentive whistleblowers from revealing wrong doings that come to their notice.
- Creation of special provision and protection funds by the government and various organizations as a way of providing for individuals or entities who might suffer victimization as a result of whistle blowing should be done. When people are sure that their source of livelihood will not be blocked when they expose unwholesome and sharp practise which are against the public good, they will be more willing and ready to provide such information. The institute of Chartered Accountants of Nigeria (ICAN) is a leading good example in this, and I challenge the government of Nigeria and other institutions (Public and Private) to take a cue from this. In fact information and communication technology should be deployed to expose security threats to potential whistle-blowers, so as to allay their fears as well as motivate them to speak up and to also appear in court to give evidences when and where the need arises.
- The ratings Nigeria has been getting from Transparency International leaves nothing to be desired about the country. This is in view of the fact that Nigeria is doing badly in terms of Corruption Perception Index (CPI) and other criteria. By promoting the culture of sustained and sustainable whistle blowing in Nigeria, our Corruption Perception Index (CPI), Global Competitiveness Index (GCI), Human Development Index (HDI), Doing Business Report (DBR) amongst others would improve and consequences of which will be investors willing to come and do business in Nigeria.
- Organization should develop policies on whistle blowing and employees encouraged to always report suspicions of fraud, wrongdoings, corruptions etc using the appropriate channel for that purpose. Failure to expose known wrongdoings which could be detrimental to the continued existence of the organization should lead to sanction to the employees or individuals in the know, while rewarding those who blow whistle that help expose unethical practices. There should also be training and training of employees on whistles blowing. A Non-governmental Organization in Nigeria named Society for Family Health (SFH) made significant investment in the aspect of having a policy on whistle blowing, creating awareness amongst its employees and its partners, having an independent channel through which whistle could be blown by the employees, vendors, regulators, donors, partners and the society as whole.

- Media has been very cerebral in the reportage of unethical practices, wrong doings and irregularities. They must maintain the momentum as this role is critical to the continued survival of Nigeria being the ‘eyes and the voice of the people’.
- To get the message of whistle blowing to every and average Nigerian; the old and the young, the educated and the uneducated, the urban dwellers and the rural dwellers, it is recommended that the National Orientation Agency(NOA), ministries of education, ministries of information and other allied ministries lead the campaign. Schools curricular from primary school up to tertiary institution should be fashioned in such a way that ethics and moral responsibilities are embedded. It is part of our social responsibility to undertake massive awareness for members of the public to embrace the culture of whistle-blowing as individuals and as corporate bodies.
- The government should not only reward whistle blowers as stated in her own policy but do so with promptness and expediency. A situation whereby government gets the benefit from a whistle blown but reluctant to pay the whistle blower(s) is discouraging and disincentive. Example in point is a whistle which was blown in April, 2017 about **#13.3billion** which was found in two of the four bedroom apartment, in Ikoyi but as at November, 2017 the whistleblower is yet to be rewarded even when the government have taken ownership of the aforementioned sum.

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