Effects of Elitism and External Debt Crises on Nigerian Citizenry

Segun Afuape¹

Correspondence: Segun Afuape, Department of General Studies, Lagos State Polytechnic, Ikorodu Lagos State, Nigeria. Tel: 234-802-315-6333. E-mail: segunafuape@aol.com

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Abstract

This paper examines the nexus between the elites and external debt imbroglio on Nigerians. It argues that the flakes of the debt crises are the killings and bombings in different parts of the North with the psychological fear in the south that this billowy suicide flame will soon waft in. The method adopted in this work is the content analysis of external debt profiles since 1961 up to June, 2012. Data extracted are consequently used to test a hypothesis using the t-test at both 0.05 and 0.01 levels of significance. However, the two types of elites show that they are agents of political decay, a description Samuel Huntington gave to the military in the sixties. The results indicate that there is no significant difference between the military and their democratic elites. Problems emanating from these high external debts are high unemployment rates, decaying infrastructure, delayed or outright stoppage of promotion, among others. Consequently, frustration propels the followership, sponsored by some disgruntled elites, to express their disgust in different ways such as suicide bombing and forming of religious, cult and ethnic militia. All this has led to the insecurity of lives in the polity. The antidote is for the political elites to find lasting solution to the debt crises and to desist henceforth from taking foreign loans .This is the veritable desideratum to propel the country towards meaningful and sustainable development.

Keywords: elite, democracy, military, external debt, bombing, capital flight

1. Introduction

Crises have, over the years, become a recurrent feature in the Nigerian polity. This has manifested in various forms since independence. For instance, there were the various crises which culminated in the first military coup d'état on 15 January, 1966 (Anifowose, 2006; Harriman, 2006). There was the war of attrition; known universally as Nigerian civil war, between the Late Dim Emeka Odumegwu-Ojukwu-led Biafra and the federal troops. This crisis was not only fought at home, but also had an international dimension. There was the leadership succession crisis among competing ethnic elites, at various periods, among others. These crises were resolved beneath the veneer of a more potent problem: the rivalry among the federating ethnic units with different historical and cultural background (Agbese, 1985).

The particular crisis, at the moment, which, superficially, is intractable, is the recent spate of killings and bombing, initiated in the North by a religious but Islamic sect. This crisis, at inception, was based on the rejection of western education. It, however, moved away from that objective to target and to attack the Christians and their churches in the North. Other organisations in the Northern part of the country including the United Nations office were attacked. But these latter attacks were, apparently, mere subterfuge to cover up the real motive.

The central theme of this paper, therefore, is that these insurgencies in the North, as well as similar disturbances in other geo-political zones of the South, are, among other factors, product of the aftermath of external debt crises which had impacted adversely on the generality of the citizenry. However, the major preoccupations of this study are to explain the statement of the problem, state appropriate hypothesis which guided this study, examine the concepts of elite and debt, discuss the conceptual framework into which this research work is suited, statistically test the hypothesis, analyse the results, and proffer some possible antidotes before reaching some conclusion.

1.1 Statement of the Problem

Nigeria, it is often said, is rich in resources (World Factbook, 2012). However, due to the ineptitude and greed of the political elites these endowments are not properly managed (Sanusi, 2010; Akinyemi, 2012). This has, over

¹ Department of General Studies, Lagos State Polytechnic, Ikorodu Lagos State, Nigeria

the years, affected the political and socio-economic development of the country. Consequently, the political managers source for loans both within and outside, in order to widen the frontiers of public funds and to create more money which they can divert into their private pockets. They have also created institutions such as Debt Management Office (DMO), to manage the servicing of debts. By this, they have given the impression that debt procurement and management has become part and parcel of governance. However, countries such as China, Thailand, Malaysia, Indonesia, India, South Korea and Singapore are far behind Nigeria in terms of Gross Domestic Product (GDP) per capita in 1970. To Sanusi (2010), while Nigeria's GDP per capita was US\$233.35 and was placed 88th position universally, China was ranked 114th with a GDP per capita of US\$111.82. But today China has the second largest economy globally (Barboza, 2011; Bradsher, 2012). Reasons adduced for economic decline since 1970 are corruption, economic mismanagement, lack of focused and visionary leadership and political instability (Sanusi, 2010). Over reliance on a capital-intensive commodity (crude oil), high costs of labour and inadequate funding of the education sector are other reasons given for the decline (Lawrence, 2010). However, since there is a link between economic and political development, the position here is to argue that there is a direct relationship between economic and political development. Where there is absence of development or a system breakdown due to crises, this leads to political decay (Huntington, 1965; Zhong, 2004).

Be that as it may, the first external loan was incurred a year after independence. Soon after, loan procurement becomes a rule until 1978 when the administration of General Olusegun Obasanjo took the first jumbo external loan. By the time the military returned to power on 1 January, 1984, a substantial foreign loan had accumulated. Consequently, policy of countertrade was introduced by Buhari/Idiagbon regime to reduce the effects of the debt. Following the palace coup d'état of 27 August, 1985 led by Major-General Ibrahim Babangida(rtd.), a new policy of Structural Adjustment Programme (SAP) was not only introduced, but also international loan was secretly procured from the International Monetary Fund (IMF) with the attendant but stringent conditions which negatively affected the economy. By 2004, external debts had risen phenomenally and the democratic government of Chief Olusegun Obasanjo made debt relief one of its major preoccupations.

Consequently, following diplomatic negotiations for debt relief in 2005 by Chief Olusegun Obasanjo and his Finance Minister and Chairperson, Economic Management Team, Dr (Mrs) Ngozi Okonjo-Iweala, debt reprieve was granted(Obasanjo, 2005; Okonjo-Iweala, 2005). But soon after, external debts began to rise. This foreign debt reached a worrisome level in June, 2012.

There was the problem of corruption in high places of government. Some government officials at both federal and state levels misappropriated and laundered funds. For this reason, the country has featured prominently on the list of corrupt countries. A close study of Transparency International's Corruption Perception Index (CPI) from 2001 to 2011 placed Ghana better than Nigeria. As the table below discloses, Cameroon, too, fared better except in 2008, 2009 and 2010.

Table 1	Selected	countries of	n the	Corruption	Percention	Index ((CPI)
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Countries	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Cameroon	2.0	2.2	1.8	2.1	2.2	2.3	2.4	2.3	2.2	2.2	2.5
Ghana	3.4	3.9	3.3	3.6	3.5	3.3	3.7	3.9	3.9	4.1	3.9
Nigeria	1.0	1.6	1.4	1.6	1.9	2.2	2.2	2.7	2.5	2.4	2.4

Source: Extracted from Transparency International publications (2001-2011). These data are also available online at http://www.cpi.transparency.org/cpi2001-2011

Therefore, this paper investigated the external loans incurred by the political elites as well as their subsequent contribution to the insecurity of lives and properties in the Nigerian polity and offered suggestions on how the pains impacted can be alleviated in order to achieve peace and political stability in the country.

1.2 Statement of Hypothesis

Therefore, it becomes imperative to state the appropriate null hypothesis which guided this study, thus,

Ho: There is no significant difference between the type of elites and the external debts incurred by Nigeria from 1961 to 30 June, 2012.

It is, however, pertinent, at this juncture, to examine the proper significations of the concepts of elite and debt.

1.3 The Elite

The elite theory has a long history. The major proponents of the theory are Vilfredo Pareto, Gaetano Mosca, Robert Michels, Joseph Schumpeter, James Burnham, Giovanni Sartori, Raymond Aron and Karl Mannheim, among others (Mahajan, 1988). A recent but apparent addition to this theory is Chris Hayes, who published a book in June, 2012. The young journalist took a critical swipe at American elite who, he accused, is not only incompetent but is also perpetrating corruption while in office.

However, the members of the Nigerian state are, in broad terms, divided into two: the elite and the non-elite. The latter are the followers, comprising the middle class, the low income earners and the masses, the 'talakawas' who constitute the majority who are not involved in the taking of political decisions but those the elites use cunningness to lure and bribe in order to get their votes. This gratification is largely given during the period of election when the agents of all the major political parties look for voters for a fee. This fee, per voter, in Nigeria, range from five hundred naira to one thousand naira. The position here is that it is part of the consensus of the competing Nigerian elites to keep the majority of these non-elites below the poverty line of one dollar per day. This readily makes them eager to take this low but ridiculous fee from the elites or their agents on Election Day. Unfortunately, either wittingly or unknowingly, because of abject poverty, these voters allow many of these politicians, without clear-cut programmes and manifestos to discreetly solicit for their votes. Some of the political gladiators are not even known physically before elections and their only credential is the fact that they are given the nod by their political god fathers to contest. These god fathers are compensated in terms of contracts and in the nomination of candidates for key appointments in government. The disagreement between Senator Chris Ngige and his god father, Chris Esele Uba, over nomination of key appointments when the former was governor of Anambra state is a good instance. Another instance is the political disagreement between Late Chief Lamidi Adedibu, the erstwhile stormy petrel of Oyo state politics, and his god son and former governor, Chief Rashidi Ladoja over the sharing of security votes.

The elites, however, are the privileged members of the society who are in the minority and who have influence, power, prestige, wealth and belong to high socio-economic status. They are those who take political decisions and are also involved, to use David Easton's popular expression, in the authoritative allocation of values. The elite, in this study, can be categorised into the political or governing and the non-political elites. But the non-political elites influence and have substantial inputs in the political, social and economic decisions. These non-political elites may be leaders in business, in the military, or in corporate organisations. But there is fluidity or mobility between these variants of elites. That is, it is easier for non-political elite to become a political member. As Hayes (2012) argued, based on his experience as a journalist, it is possible in the United States, as well as in Nigeria, for very select few of the non-elite group to be allowed into the group of the governing elite. In Nigeria, however, the siblings of the political elites and internationally renowned technocrats, such as Dr (Mrs) Ngozi Okonjo-Iweala, the Minister of Finance and the co-ordinating Minister of the Economy enjoy this mobility. This is the reason for Dr Iyabo Obasanjo-Bello, the first child of Chief Olusegun Obasanjo, the former president, to join the People's Democratic Party (PDP) in Ogun state and, following the victory of the party in the state in the 2003 election, she was appointed by the governor, Chief Gbenga Daniel as the state Commissioner for Health, a position she relinquished in 2007, following her victory at the polls as a senator representing Ogun Central Senatorial District. As a senator, she was made the Chairperson of the Senate Committee on Health, despite the fact that she was inexperienced politically. Her dismal defeat by the candidate of Action Congress of Nigeria (ACN) during 2011 Senatorial election pushed her out of the ruling elite. Alhaji Mukhtar Shagari, the son of Second Republic president, Alhaji Shehu Shagari is another instance. He served as a minister under Chief Olusegun Obasanjo. He later moved to his home state of Sokoto to become the deputy governor. There is the case of Chief Femi Otedola, the son of Chief Michael Otedola, a former governor of Lagos state who, today, is non-political elite. He and Alhaji Aliko Dangote were, while Chief Obasanjo was in office, quite influential. Alhaji Dangote later took one of the daughters of Chief Obasanjo's successor, Late Umar Musa Yar'Adua as a wife. This is a fact to support the view that the Nigerian elites relate and encourage marriage within their group.

Aside from these conjugal ties, there is also economic link. In other words, some of the non-ruling elites sponsor and fund the elections of some of the candidates with the tacit understanding that government attention and contracts would be received and awarded if these candidates win.

Furthermore, candidates for political positions are picked by the elites. The primaries are a mere forum for ratification. This informed the leadership crisis within the PDP following the demise of Umar Musa Yar'Adua in Aso Rock in May, 2010 and following Dr Goodluck Ebele Jonathan's declaration of his intention to contest for the office of the president in 2011. At a point, a group led by former Central Bank of Nigeria (CBN) governor

and former Minister under Chief Olusegun Obasanjo, Alhaji Adamu Ciroma emerged in the North with the dual aim of insisting on a Northern president and also picking a Northern candidate among the Northern presidential candidates within the PDP. Alhaji Atiku Abubakar, a former vice-president, was picked among the Northern candidates that included the former military president, General Ibrahim Babangida (rtd) who annulled the June 12, 1993 presidential election adjudged universally to be credible, free and fair and who, Omoruyi (2012), advised to quit politics; and the former governor of Kwara state, Dr Bukola Saraki. Alhaji Atiku Abubakar was, however, defeated by Dr Goodluck Jonathan at the PDP presidential primaries. The other prominent Northern candidates were General Muhammadu Buhari (rtd) of Congress for Progressive Change (CPC), Mallam Ibrahim Shekarau, a former governor of Kano state and presidential candidate of All Nigeria People's Party (ANPP), and Mallam Nuhu Ribadu of the Action Congress of Nigeria (ACN). None of these presidential candidates was able to defeat Dr Goodluck Jonathan at the polls. This explains the series of protests and killings in the North following the elections, ostensibly sponsored by the defeated candidates and their supporters, allegedly including a serving senator, Aliyu Ndume (Chiedozie, 2012; Nwankwo, 2012). The other concept of interest in this study is external debt.

1.4 The Concept of Debt

Debt has become a key issue in the political economy of developing states. Consequently, the literature is replete with meanings. Historically, too, debt has featured in the lexicon of primordial communities in developing countries. Hence the coteries of traditional words depicting the concept.

However, debt, here, is connoted as the financial obligations of a borrower to a lender which must be paid at an agreed date. If the debt is incurred within the country by a person in his private capacity, it is a private debt. Debt becomes public if the debt is incurred by the government or any of its functionaries. Broadly, there are two types of public debt: domestic or internal and international or sovereign or foreign or external. While the former is debt governments or its agencies are owed at the domestic realm, the latter represents debt owed to foreign investors, international financial institutions, foreign government and regional and international organisations. But debts, if poorly managed, have adverse effects on the economy.

Besides, external debts are sometimes incurred to finance capital flight (Ndikumana & Boyce, 2010). Capital flight comprises assets which are illegally acquired within the country and which are illicitly transferred overseas (Ndikumana & Boyce, 2010: 137). The jailed James Ibori and the ex-convict Diepreye Solomon Peter Alamieyeseigha, former governors of Delta and Bayelsa states respectively, as well as late General Sani Abacha (Ndikumana & Boyce, 2010) were involved in capital flight. However, some external debts are odious. For debts to be odious, under international law and in both United Kingdom and United States, as well as in some other countries, three conditions must be fulfilled: (a) if there is absence of consent of the people regarding procurement of the debt (b) if there is no concrete benefit derived by the people from the loan taken by the government, and (c) if the creditor is aware of, or is assumed to be aware of, the two previous conditions (Ndikumana & Boyce, 2010). But the pains of foreign debts are more, given the factors such as debt servicing, high inflation rates, high exchange rates, high unemployment rates which, in Nigeria, is put at 21% (World Factbook, 2012) and high cost of importation, among others. These factors, if not properly controlled can lead to crisis.

Thus, external debt crisis is perceived here as the hullabaloo which arises in a debtor state when the governments are unable to pay the foreign debts and they are demanding for debt rescheduling, or debt cancellation or relief. It also manifests in the inability of the government, following these external debts, to provide or maintain infrastructures and other amenities, as well as the incapability of the government to provide jobs for the populace, pay salaries of workers or allow workers to be promoted as when due. The position, here, is that joblessness and abject poverty among the populace lead to anger and frustration which result to civil disobedience and violence. It becomes imperative here to explain appropriate conceptual framework which guided this study.

1.5 Theoretical Framework

This study is veritably rooted in the theory of positivism which is a philosophy of science traceable to Auguste Comte. Its etymological root is also linked with the Vienna Cycle. Thus, positivism is an outright rejection of metaphysics. To Comte, however, the real knowledge is scientific and such knowledge evolves from positive affirmation of theories via strict scientific method. Positivism, however, hinges its doctrine on the use of sense perception based on experience, rather than extra-sensory thinking to study behaviour. To the positivists, the goal of knowledge is purely to describe the phenomena experienced. That is, the researcher adheres to observation and measurement to study behaviours. Consequently, the modern day quantitative research used in

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the social sciences evolved from this philosophy. However, positivism as enunciated by Comte is closely associated with rationalism and empiricism. Thus, empiricism is a mode of research based on experience and on test for reliability, validity and replication of research findings. Therefore, the adoption of observation, interview, questionnaire and experiment in behavioural research developed from the positivist school (Easton, 2000:279). The intra and inter politicking and manoeuvrings by the Nigerian elites and non-elites is thus explained in the light of this positivist theory.

Be that as it may, the ruling elites are found in a few of the approximately 60 registered political parties in Nigeria. These parties are about five namely, the PDP, ACN, CPC, ANPP and All Progressive Grand Alliance (APGA). All the other political parties are mere weaklings whose leaders may not win any election even within their local government. Consequently, the chieftains of these five political parties, their presidential candidates, their senators and some principal officers in the House of Representatives constitute the bulk of the Nigerian elites. Those who are not occupying prestigious political positions within these parties but who qualify to aspire (or had aspired in the past, or had actually filled some of these positions in the past) by party statutes and the country's constitution are considered in this investigation as part and parcel of the Nigerian elites.

The non-elites who are the majority in Nigeria are the middle class, whose counterparts in the United States Hayes (2012) recommended to replace the upper-upper class in the leadership, the low level income earners and the masses, the down-trodden, those who can be labelled the dregs of the society, their major identification is their frail posture and haggard appearance, a manifestation of poor feeding, homelessness and poverty, constitute the followership, a euphemism for non-elite. This latter group are easily manipulated and used by the elite group.

To Akinyemi (2012), the leadership from independence to date has a domineering influence on the masses by shaping their thoughts, as well as their fears and needs. According to him, it is also a serious miscalculation on the part of the leadership, since 1960, for its inability to use the country's wealth to enable the masses to have a decent and average standard of living. To him, it is the failure of these leaders to agree as to the duty of each of them across the six geo-political zones that resulted into the Boko Haram crisis.

Besides, many of the ethnic, religious, cult and militant groups were formed by the elites. For instance, the Oodua People's Congress (OPC), an ethnic group formed in the South-west, was established by a medical doctor, Chief Frederick Fasehun who, by any parameter, is an elite and the bulk of their members are recruited from the lowest rung of the followership. It is also important to disclose that the Nigerian ruling elites and the political parties they established have no clear-cut ideological differences. The appellation of 'progressives' and 'conservatives' are merely employed to cajole and deceive the unsuspecting masses whose votes they dearly need. A close look at the chains of businesses these political elites have, the fleet of vehicles they possess, as well as the exotic nature of these automobiles, the posh houses they live in and their choice of environment in the country, many of these political elites are in fact, 'bourgeois'. Consequently, when there is agreement among them as to the political elites to occupy positions, the country's crises will be jointly checked. But if there is serious lack of consensus among the contending elites, as it was during the 2011 elections, the unsatisfied ones among them will discreetly engage some of the poverty-stricken members among the followers to cause mayhem and make the country ungovernable for the elected elites (Isiekwene, 2012). In this study, therefore, the behaviour of elites and non-elites, as well as the aftermath of external loan procurement, are analysed beyond the documented constitutional and legal goals and functions. Expediency of positivism now demands that the relevant method must be explained.

2. Method

2.1 Population

This comprised all Nigerian governments since independence to June, 2012. That is, from the Balewa administration to the present one led by Dr Goodluck Ebele Jonathan.

2.2 Sampling Procedure

A stratified sampling based on the type of elite was used. Two variants of elites were identified: military and democratic/civil. Therefore, all the governments were categorised as either military or democratic/civil, depending on the classification of who was Head of Government.

2.3 Research Instrument

There was no instrument constructed for this investigation. Consequently, data were extracted from a secondary source: the Central Bank of Nigeria (CBN) and the Debt Management Office (DMO). Both institutions are located in Abuja, the Federal Capital Territory (FCT). These data are also available online at their different websites. It is, however, assumed that the necessary test for validity and reliability had been carried out before

the data were released. The foreign debt was then categorised as incurred by either military or democratic depending on the head of government for the particular year or period. Where in a particular year the two types of elites featured, the one with the longer months was allotted the debt. Therefore, 1979 external debt was given to the military while 1999 debt was allotted to the civilian government.

3. Data Analysis

Table 2. Nigeria's external borrowings from 1961 to 30 June, 2012 (in millions of naira)

	Military Elites	Democratic Elites		
Year	Amount (in millions of naira)	Year	Amount (in millions of naira)	
1966	104.70	1961	49.80	
1967	132.00	1962	71.60	
1968	141.20	1963	93.90	
1969	175.80	1964	101.90	
1970	175.00	1965	90.40	
1971	178.50	1980	1 866.80	
1972	256.60	1981	2 331.20	
1973	276.90	1982	8 819.40	
1974	322.40	1983	10 577.70	
1975	349.90	1999	2 577 374.40	
1976	374.60	2000	3 097 383.90	
1977	365.10	2001	3 176 291.00	
1978	1 252.10	2002	3 932 884.80	
1979	1 611.50	2003	4 478 329.30	
1984	14 808.70	2004	4 890 269.60	
1985	17 300.60	2005	2 695 072.20	
1986	41 452.00	2006	451 461.70	
1987	100 789.10	2007	431 079.85	
1988	133 956.30	2008	439 180.22	
1989	240 393.70	2009	590 441.08	
1990	298 614.40	2010	689 845.30	
1991	328 453.80	2011	906 654 784 000.00	
1992	544 264.10	2012(Jan-June)	965 705.60	
1993	633 144.40			
1994	648 813.00			
1995	716 865.60			
1996	617 320.00			
1997	595 931.90			
1998	633 017.00			

Source: Extracted from Central Bank of Nigeria (CBN) and Debt Management Office (DMO) publications (various years). These data (1961-2010) are also available online at http://www.cenbank.org/OUT/2011/PUBLICATIONS/STATISTICS/2010/PartB/aTableB.1.6.xls retrieved on 20/4/12. The other data (2011 and Jan-June, 2012), have the amounts stated in US dollars and were converted to Nigerian naira, using the prevailing exchange rates at the time this table was computed and are available at http://www.dmo.gov.ng retrieved on 25/7/12 and 4/8/12 respectively.

Table 3. t-test table

Sample	N	Mean	Standard Deviation	$\sum X$
Military Elites	29	192 098.27	266 184.33	5 570 849.9
Democratic Elites	23	39 420 925 100.94	189 049 903 958.36	906 681 277 321.65
Total	52			906 686 848 171.55

From Table 3, the t-calculated is $1.000\ 27$. Degree of freedom (d/f) = 50 and t-critical at 0.05 and 0.01 are 1.6775 and 2.4065 respectively. Therefore, since t-cal. is less than the t-critical at both 0.05 and 0.01, the null hypothesis is accepted and the decision reached is that the debts incurred by both the civil and military elites are not significantly different.

4. Discussion

It is observed that both leaders incurred huge debts. But the debts accruing to the democratic leaders are much larger than their military counterparts. Consequently, it is not implausible to reason that huge external debts are function of many factors.

One reason is the high cost of running the presidential system. This is due to the large number of officials involved and all of them draw salaries from the government.

Related to this is the factor of federal character which compels the elected president or governor of a state to include in his administration representatives from all the states of the federation or officials from all the local government areas in the state. This constitutional provision encourages large number of officials in government both at the state and federal levels.

Another important factor is corruption in high places. Every year, the country's name appears on the list of most corrupt countries. In spite of efforts made by Chief Olusegun Obasanjo during his tenure to check the menace, via the anti-corruption agencies such as Economic and Financial Crimes Commission (EFCC) and Independent Corrupt Practices Commission (ICPC), the malaise remains unchecked. He himself was later accused of employing the anti-graft body to witch-hunt his real or perceived political foes.

The lust for power by both the military and civilian gladiators is another crucial factor. Much of the debt was misappropriated and was used to lobby some of those who either opposed tenure elongation or was diverted to fund the rigging of elections.

Inept leadership is another factor. Some leaders applied and received loans because they saw other countries do that. Where there is such loose or idle fund, it may end up in all kinds of unnecessary or unproductive projects.

There is this socio-psychological belief among the generality of Nigerians, including the military and politicians, that public money is a sort of loose money to be shared and squandered. Some military and civilian gladiators are involved in politics in order to partake in the sharing of the national largesse.

The selfish instinct of gladiators is another factor. For example, the legislators were used to enact a law which allows full salaries to be paid as pension to past presidents and prime minister. If the prime minister or president dies, the new law instructs, the wife will continue to receive the pension.

5. Consequences

The high debts have left, on its trail, the sacking of workers. This has enlarged the pool of unemployed workers.

Policy measures introduced by the government such as hiking the pump price of fuel have increased the rates of inflation and exchange rates and these have led to a high cost of living for the average Nigerian.

Workers' salaries are delayed or not paid when due. There is also delay or outright embargo on promotion on grounds of inadequate funds. Some fringe benefits, such as leave allowance or leave bonus, have been stopped, in some federal and state institutions and agencies, to some categories of workers. This has led to high level of poverty in the land. The leadership of successive governments has, over the years, paid lip service to poverty eradication. Dr Goodluck Ebele Jonathan, at the recently concluded United Nations conference on Environment, otherwise known as the Earth Summit, in Rio de Janeiro, Brazil, also said poverty alleviation is central to his government (Jonathan, 2012). The usual refrain heard from many Nigerian political leaders.

Based on all these adverse consequences, the pains inflicted have frustrated the generality of the populace. Consequently, these leadership-imposed frustrations made some people, mainly the youths, to divert their

energies into all sorts of crimes. They, and some greedy and jobless adults, become ready tools in the hands of politicians for all kinds of dirty jobs such as hooliganism and rigging during elections.

The high rate of unemployment has facilitated the recruitment of some of these idle hands into some religious and ethnic militias such as Oodua People's Congress (OPC), Movement for the Actualization of the Sovereign State of Biafra (MASSOB), and *Jama'atu Ahlis Sunna Lidda'awati Wal-Jihad*, otherwise known by its Hausa name, Boko Haram, among others. There are some cult groups, here and there, in the country such as the Egbesu Boys, terrorizing the people and attacking one another. The other militant groups in the Niger Delta are no longer fiery combatants because many of their members are now being trained overseas as artisans and technicians.

Boko Haram, an anti-western education body, at inception in 2002 has, following Dr Goodluck Jonathan's victory, changed its preoccupation to the bombing of churches and the killing of the Christians in the North. The Boko Haram insurgency started gradually in 2009 by setting government established schools ablaze, before the death of Alhaji Umar Musa Yar'Adua. They increased the tempo soon after the 2011 election which elected Dr Goodluck Ebele Jonathan. The intention now, it seems, is to decimate the Christian population in the North so that no Southern politician, no matter how credible, would be able to defeat a Northern candidate at home, as Dr Jonathan did during the 2011 presidential election. This, it also seems, is a plausible reason for Boko Haram suicide bombing with the tacit support of the disgruntled Northern politicians and elites who insisted before the elections that power must come back to the North. But not only did that power fail to go to the North but also the fact that the Northern candidates were politically trounced in their domain. They, however, forget to realise that it would not have been possible if some Northern elders and politicians had not supported the Southern candidate. Unfortunately, rather than vent their anger on the leadership that put the country in the dire straits, they turn the bombing heat on their co-followers who are Christians. The adverse consequence is the decimation of the northern populace and, as pointed out by the 19 northern governors following a recent meeting, before constituting a committee to attempt to resolve the Boko Haram crisis, the insecurity of lives and properties in the north has affected business (Alivu, 2012), where investors, local and foreign are relocating to safe havens abroad and in other parts of the country.

6. Predisposing Factors for Increased Violence in the Polity

Besides, the thinking here is that disagreement among Northern elites as to whether a Northern or a Southern candidate should become the country's president in 2011 presidential election stokes the Boko Haram crisis. This disagreement was noticed at two levels: within the ruling PDP and among the Northern elites. Those who clamoured for Dr Jonathan to run for presidency within the PDP were in the majority; and while it was not difficult for them to drown the voice of those members calling for Northern candidate, it was not easy to resolve the disagreement among all the Northern elites irrespective of which party they belong or supported. Hence, following the woeful outing of all the presidential candidates from the North in that election, the candidates, their supporters and the aggrieved elites within the PDP worked on the psyche of the Northern youths and masses to openly show their disappointment over the emergence of Dr Jonathan. This, it is believed, was what informed the open pronouncement of the former Special Adviser on national security, General Owoeye Azazi that the PDP leaders are behind the crises in the North. Consequently, the youths who, faced with such adverse consequences such as unemployment and poverty, a product largely of the high external debts, were already frustrated and they showed their dissatisfaction, via crises, toward misrule. This, it is also believed, informed the shift in focus by the Boko Haram from anti-western posture to religious, ethnic and northern-prone politics.

Another motivating factor for the series of crises was the fear among the Northern elites that Dr Jonathan may seek re-election for president in 2015. It is true that in 2011 presidential election he reiterated his resolve to serve as president for one term, but following the clamour for second term by some 'Ijo' youths and elites and his insistence anytime question regarding this issue is put to him that it is too early for such question and that issue like that amounts to mere distraction from serious governance, the northern elites begin to doubt his sincerity about his 2011 one term pronouncement. Therefore, the elites in the north fund and encourage the Boko Haram to intensify the attack with a view to portraying Dr Jonathan as a weak leader. One of the Northern elites, Senator Aliyu Ndume is being tried as an alleged financier of the Boko Haram group (Nwankwo, 2012).

Another predisposing factor for the crises is the influx of immigrants and terrorist groups such as al Qaeda. The crisis in Libya before the slain Muammar Gadhafi was toppled led to the movement of some Libyans into neighbouring Niger and Chad. The religious fanatics, tagged the 'Touareg rebels' (Fayemi, 2012), in Mali who now control the northern part of Goundam, Kidal and the fabled towns of Timbuktu and Gao (Nossiter, 2012) have also encouraged similar movement. The fear here is that due to the porous nature of our borders, some of

these people and terrorists could have moved into the country and joined the Boko Haram in the aggravation of the crises.

There is the belief that Nigerian government attention is only received when conflict or crisis brews in an area. The militants in the Niger Delta fought over degradation of their environment and lack of development for years, in spite of the fact that the main source of revenue is mainly from that area before government begins to respond to their grievances. It is also the position here that the northern youths, through Boko Haram, embark on the crisis in order to receive the attention of the government. This attention is being given by the establishment of the Almajiri schools in the North.

Culture is another predisposing factor. Culturally, the poor masses in the north depend mainly on the affluent who are the elites for their daily meals. They gather in front of the houses of these elites for food at the appropriate time and they are always fed, three times in a day; a gesture uncommon in the south. Consequently, it is very easy for the benefactors to work on these people to commit all kinds of heinous crimes.

Similarly, there is also the religious factor. Many of the Northern Muslims are fanatical about their religion and they believe that they abide by the documented teachings and preaching of the prophets more than their southern counterparts. Many of them will never allow a southern Muslim, no matter the level of his knowledge of the Holy Quran, to lead them in prayers. Therefore, it is very easy for the Muslim clerics to work on the youths' psyche about an impending Jihad in the country in which they must partake and which will subsequently make them martyrs. This, to this paper, informed the paltry sum of 7,000 naira alleged to have been paid to some arrested Boko Haram suicide members.

7. Panacea

It becomes pertinent to proffer antidotes to some of the vexed issues raised. The large officials in the presidential system are one drain on the lean purse of the country which must be checked. This should be controlled by reducing the number of representatives and senators per state. It can also be controlled by making legislative duties at both the federal and the states part-time and these part-time legislators will receive siting allowances. The allowances, too, should be fixed by Nigerians via a referendum. The salaries of the president, the vice and other members of the executive can be similarly fixed by the people. Similar approval via referenda can be organised by the states so as to fix the emoluments of major government officials. This, it is certain, will make governance unattractive to those gladiators who see politics as a source of income.

The issue of federal character as enshrined in the constitution should be reviewed. This is because this provision makes government appointments at both federal and the state quite unwieldy. Consequently, this issue should be limited to the six geo-political zones and the constitution should be amended accordingly.

The high level of corruption is another serious concern. Related to this is the socio-psychological thinking by most Nigerian politicians and citizens that government appointments and their contracts are veritable avenue for misappropriation and the sharing of government largesse known in Nigeria as 'national cake'. This thinking can be removed from their psyche if elected leaders show more commitment to governance and if they re-invigorate the anti-corruption agencies such as Economic and Financial Crimes Commission (EFCC) and the Independent Corrupt Practices Commission (ICPC). The key appointees of these agencies should be independent of both the executive and legislative bodies by ensuring that their salaries are drawn from the Consolidated Revenue Fund.

Insecurity of lives and properties is a serious issue of governance. The Boko Haram (or any other sect) members are not faceless. They live among the people and it is difficult to believe that the security operatives find it difficult to contain them. There is the need for government to be more focused in this respect. Also, the government should check, via security operatives, the influx of illegal immigrants at all the borders. This, it is hoped, will reduce the high risk to lives and properties in the country. Serious attention should be paid to internal and international security issues. All the security agencies should be well funded and equipped, as well as being effectively empowered so as to be able to safeguard the lives and properties of the people.

There is the need to diversify the economy. This becomes expedient in order to check the over-reliance on oil. Government should check the movement of people from the rural to the urban centres. Some villages in the country have become extinct due to this migration. One way of checking it is to provide certain amenities such as pipe-borne water, electricity, hospitals, good roads, schools, among others. This is a herculean task given the high rate of debts, leadership incompetence and the high level of corruption. This, it is believed, will check the high rate of migration to the urban centres. In fact, insecurity of lives and properties has made some of the Northern Youths to migrate to the south, to Lagos in particular and this has created fear in some southern indigenes as to the feasibility of a Boko Haram attack in the south.

There is also the need for the country to stop the procurement of foreign loans. This becomes necessary because it has been noticed, over the years, that external loan has not improved the economy, as well as the quality of lives of the people. If anything, it has been of immense benefit to the few elites. It has also served as an avenue for foreign governments and institutions to control the economic and political policies of government. Therefore, the constitution should be amended to impose stringent punishment such as death sentence on any leader at any level who procures foreign loan.

8. Conclusions

This investigation has hinged is theme on high external debt as essentially a function of the consensus of the ruling elites. It has argued that the whooping heights these foreign debts attain have adverse consequences. These effects have made it difficult if not impossible for the government to discharge its duties efficiently and effectively. However, leadership incompetence and corruption in high places have been contributory factors to the dire economic straits. Hence, there is abject poverty in the country such that a large number of the followership lives below poverty line. This makes it easy for the disenchanted elites to manipulate the poor in the North; many of them are fanatical about Islam and the commitment of the religion to Jihad. This paper, therefore, insists that the disagreement among the ruling elites has led to the insecurity of lives and properties in the country. It hinges this observation on the leadership succession crisis based on ethnicity. It views the Boko Haram members as a tool used by the disgruntled Northern elites to destabilise the polity so as to attain their inordinate political presidential ambition. To check the high risk to lives and properties the external loan, among others, is the inhibiting wall that must be felled. Thus, the ruling elites are implored to refrain completely from procuring foreign loan. This, to this paper, is the veritable strides toward self-reliance and sustainable development.

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