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Rethinking Moral Responsibility and Public Accountability: Religious Ethics and the Crisis of Corruption in Nigeria

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Abstract
Nigeria's corruption crisis is paradoxical: a society with high levels of religious participation remains plagued by widespread corruption, low public trust, and accountability deficits. The paper examines the role of religious ethics in tackling corruption by strengthening moral accountability and public accountability. The study examines how religious ethics can shape moral responsibility and contribute to public accountability in Nigeria. An integrative secondary data research design combining descriptive analysis of nationally reported corruption evidence with qualitative thematic analysis of recent scholarly literature published between 2023 and 2026 was adopted. The quantitative evidence was drawn from the 2024 National Bureau of Statistics, United Nations Office on Drugs and Crime national corruption survey, and Afrobarometer evidence, while peer-reviewed studies were purposively selected for thematic synthesis. The quantitative evidence shows widespread public concern about corruption and the qualitative synthesis reveals five interrelated themes. The analysis reveals that religious ethics has a significant normative potential but does not necessarily lead to ethical behaviour. The effectiveness depends on the extent to which religious principles are translated into behavioural expectations, and reinforced by credible institutions, sanctions, whistle-blower protection and transparent governance. Therefore, the study argues, corruption should be treated as a crisis of institutional morality, not legal or administrative, and concludes that religious ethical commitment is more likely to contribute to reduced tolerance of corruption where it is reinforced by effective accountability institutions, credible sanctions and collective civic responsibility, and recommends that the government must create institutional frameworks that protect patriotic citizens and punish wrongdoing.

Keywords: Religious ethics, Corruption, Moral responsibility, Public accountability, Nigeria

Introduction

Corruption remains one of the most persistent obstacles to effective governance, social justice and sustainable development in Nigeria. Although successive administrations have introduced legislation, anti-corruption agencies, prosecution mechanisms, public-sector reforms and awareness campaigns, corruption continues to affect public institutions and individuals in the society. The persistence of the problem is particularly troubling because Nigerians are characterised by strong religious affiliations and extensive participation in religious institutions. The persistence of both widespread religiosity and persistent corruption therefore raises a basic ethical question: why have religious beliefs and moral teachings not translated into accountable public behaviour?

Recent evidence shows that corruption is endemic in Nigerian public life. The survey was conducted by the National Bureau of Statistics and United Nations Office on Drugs and Crime as a national corruption survey covering 33,035 interviews across all the 36 states and Federal Capital Territory in 2024. Its large-scale evidence demonstrates that corruption is not simply an elite political phenomenon but an issue experienced by citizens in their interactions with public institutions. The Afrobarometer Round 10 survey provides an equally important perception-based perspective. Eight

in ten Nigerians reported that corruption had increased during the preceding year, while only 10% believed that citizens could report corruption without fear of retaliation (Afrobarometer, 2025). Ninety per cent considered government performance in combating corruption to be poor. Such numbers reflect a crisis of confidence in the ability of public institutions to maintain ethical standards and the persistence of corruption.

Institutional rules therefore operate through human beings whose behaviour is influenced by norms, incentives, beliefs and moral judgments which to some extent affect their decision. More recent scholarship has acknowledged this interaction between institutional conditions and ethical behaviour. For instance, Duyne and Harvey (2025) contend that corruption in Nigeria has to be understood in part through patterns of indifference and neglect, especially where misconduct is normalized and not exceptional. For example, Uzoigwe and Rothman (2023) find that perceptions of the corruption of public officials are constructed through processes of normalization and perceptions of the moral and economic consequences of corruption. Their argument is important in that it shifts attention from corruption as a discrete violation to corruption as a socially learned and reproduced practice.

Religion occupies a distinctive position within this moral environment. Christianity and Islam, the two dominant religious traditions in Nigeria, explicitly emphasise honesty, justice, stewardship, responsibility and concern for the vulnerable. Yet religious identity by itself does not guarantee ethical conduct. Recent Nigerian scholarship has consequently begun to question whether the problem is the absence of religious teachings or the failure to convert religious teachings into public and institutional accountability. Sibani and Clifford-Sibani (2024) argue that religious institutions might have a social obligation to address corruption. But they also point out that religion can be woven into the social and political fabric where corruption occurs. Tom and Bamgboye (2024) also point to religion and morality as likely important resources in fighting corruption, but they note a disconnect between religious commitment and ethical public conduct.

This tension is not uniquely Nigerian. A recent bibliometric analysis of corruption-and-religion scholarship found that the research field is expanding but remains comparatively limited, with increasing attention to religiosity, religious affiliation, moral education and anti-corruption practice. The authors argue that religion should not be viewed as positive or negative but rather the impact of religion is contingent on how the religious values interact with political, social and institutional context (Salahudin et al., 2025). This observation is particularly relevant to Nigeria, where religious leaders frequently occupy positions of considerable social authority and where politicians routinely engage religious communities during elections and public mobilisation.

The Nigerian debate therefore requires a shift from the simplistic proposition that "religion can stop corruption" towards a more demanding question of moral responsibility. Religious ethics becomes socially consequential only when values such as honesty, justice, stewardship and accountability influence actual choices. This distinction is crucial because corruption can be condemned rhetorically while being tolerated practically. A religious community may condemn embezzlement but be silent when a member with political connections is accused of misconduct. A religious leader can preach integrity and accept shady donations. A citizen may condemn political corruption, but give a bribe to get a public service. Such contradictions demonstrate that moral responsibility cannot be reduced to personal religious identity.

The relationship between morality and accountability is also institutional. Public accountability requires answerability, transparency, scrutiny and consequences. Hence, legislative oversight, judicial independence, audit processes, whistle-blower protection and transparent procurement remain crucial. Evidence from Osun State shows that weak legislative oversights result in accountability deficits and corruption, while strong oversight can improve institutional constraint on corrupt behaviour (Monday & Modupe, 2024). Similarly, research on Nigeria's extractive-sector transparency architecture has shown that transparency mechanisms can play a role in supporting accountability but are limited by the broader social and regulatory context.

The problem is consequently multidimensional. Religious ethics may influence individual conscience, but conscience operates within institutions. Institutions may establish accountability

mechanisms, but those mechanisms depend on people willing to enforce them. Accountability to the public can help to fight corruption, but citizens must be willing to hold wrongdoers to account. The study therefore conceptualises corruption as a moral-institutional crisis, rather than exclusively as a legal or administrative problem.

Another important consideration is the possibility that conventional anti-corruption messages can produce unintended consequences. Cheeseman and Peiffer's (2023) Nigerian survey experiment found that several anti-corruption messages weakened citizens' willingness to pay taxes, whereas a religiously framed message did not produce the same negative effect. This finding suggests that the design of moral communication matters. Anti-corruption campaigns that merely emphasise pervasive governmental failure may deepen cynicism, whereas approaches that reinforce constructive civic responsibility may strengthen rather than weaken the social contract.

The present study therefore treats religious ethics neither as an independent cure for corruption nor as a substitute for formal institutions. Rather, religion is conceptualised as a source of moral formation, normative orientation and collective ethical mobilisation. Religious institutions can shape the moral vocabulary through which citizens and public officials interpret honesty, justice, stewardship, trust, responsibility and the misuse of public resources. Through preaching, religious education, leadership example, communal expectations and social sanctioning, religious organisations can make particular forms of conduct morally salient and socially expected. In this sense, the role of religion extends beyond private spirituality: it can influence how individuals understand their obligations to other citizens and to the wider public. However, the translation of religious values into behaviour requires individual internalisation. A person may identify strongly with a religious tradition while failing to act consistently with its ethical requirements. Religious ethics therefore influences conduct most directly when individuals accept moral obligations as reasons for action and are willing to act upon them even where misconduct may offer material or political advantages.

At the same time, individual moral responsibility operates within institutional structures. Ethical citizens may be unwilling or unable to resist corruption when institutions tolerate misconduct, protect perpetrators or expose whistle-blowers to retaliation. The role of religion should therefore be understood as normative and formative, while the role of public institutions is regulatory and enforcement-oriented. Religious ethics can help establish what ought to be regarded as morally unacceptable; individual moral responsibility translates those standards into personal choices; and public accountability mechanisms provide the transparency, monitoring, protection and sanctions required to sustain such choices collectively. The relationship can therefore be represented analytically as a sequence in which religious ethics contributes to moral formation and social norms, moral formation strengthens individual responsibility, and responsible conduct becomes more sustainable when reinforced by credible institutional accountability. The central proposition of this study is consequently that religion contributes to anti-corruption efforts not simply because Nigerians are religious, but because religious values can shape moral judgement, social expectations and civic behaviour when they are internalised by individuals, modelled by religious leaders and reinforced by accountable institutions. This position also explains why strong religious identification can coexist with corruption: religious identity without ethical internalisation, leadership consistency and institutional reinforcement may have limited behavioural consequences.

The study therefore contributes to the emerging literature by integrating individual moral responsibility, religious ethics and institutional accountability within a single Nigerian analytical framework. To this end, the study aims to examine how religious ethics can contribute to addressing corruption in Nigeria by strengthening individual moral responsibility and public accountability. The research is guided by the following research questions: How do religious ethical values relate to attitudes towards corruption in Nigeria? why does strong religious identification coexist with persistent corrupt practices? how can individual moral responsibility be translated into public accountability? what institutional conditions strengthen or weaken the anti-corruption influence of

religious ethics? And finally, what roles can religious institutions, government and civil society play in converting ethical teaching into accountable public behaviour?

Theoretical Framework

The study integrates Social Norms Theory (Cialdini et al., 1990), Moral Responsibility Theory (Fischer & Ravizza, 1998) and the Social Contract perspective (Rousseau, 1762) to explain why religious ethics may or may not translate into anti-corruption behaviour. These perspectives are complementary rather than competing. Social Norms Theory is the idea that people's behaviour is affected by what they believe other people typically do and approve of. Moral Responsibility Theory focuses on the individual's responsibility to distinguish right from wrong, and take responsibility for the consequences of their choices. Social Contract theory links individual duties to the reciprocal expectations between citizens and public institutions.

This is where Social Norms Theory is useful, because corruption can be normalized if people feel that 'everyone does it' or that not taking part causes them personal harm. The study of Nigerian public officials by Uzoigwe and Rothman (2023) draws attention to the need for changing the narrative on corruption and avoiding the normalization of corrupt behaviours. Their findings imply that anti-corruption policy cannot rely exclusively on punishment; it must also reshape expectations about acceptable behaviour. Religion can influence this process because religious communities provide repeated messages concerning honesty, justice and responsibility. However, religious norms will have limited effect where social practices reward corruption or where influential religious and political actors behave inconsistently with the values they publicly endorse.

Moral Responsibility Theory provides the individual-level dimension. Religious ethics can establish an internal sense of responsibility, but moral responsibility requires more than knowledge of religious rules. This requires the ability and the willingness to act on them even when it is costly to do so. In the Nigerian context, the economic, social or professional risks may be of refusing a bribe, refusing patronage or reporting a politically powerful person. The finding by Afrobarometer that only 10% of Nigerians believe corruption can be reported without fear of retaliation is proof of the difficulty of converting moral conviction into action. Thus moral responsibility has to be backed up by institutions that reduce the risks of ethical behaviour.

The Social Contract view completes the analysis by linking individual behaviour to public institutions. Cheeseman and Peiffer (2023) show that corruption can damage the reciprocal relationship between citizens and government by eroding trust and citizens' willingness to fulfil their civic obligations. If citizens believe that public officials routinely misuse public resources, they may be less likely to pay taxes, comply with regulations, or engage with public institutions. In contrast, credible public accountability might also increase citizens' willingness to take on their own responsibilities. Religious ethics can contribute to the cultivation of this reciprocal relationship by characterizing public resources as a trust and civic responsibility as a moral obligation.

The integration of the three perspectives produces an important theoretical insight. Religious ethics operates at the level of norms and conscience, moral responsibility operates at the level of individual choice, and public accountability operates at the level of institutional enforcement. None is sufficient independently. Religion without accountability may produce moral rhetoric without behavioural transformation; accountability without moral responsibility may encourage compliance only when surveillance is present; and individual morality without supportive social norms may expose ethical individuals to substantial personal costs. The emerging literature supports this integrated interpretation. Salahudin et al. (2025) conclude from their bibliometric analysis that contemporary corruption-and-religion research is increasingly moving towards complex interactions among religiosity, education, moral values and anti-corruption institutions. The implication for Nigeria is that religious ethics should be regarded as a complementary normative infrastructure for formal accountability rather than an alternative to legal and institutional mechanisms.

Empirical Literature Review

Recent empirical and evidence-based literature provides three broad findings relevant to the Nigerian corruption crisis: first, corruption remains institutionally pervasive; second, public

confidence in anti-corruption mechanisms is weak; and third, religious ethics has potential but its effects are conditional on the institutional and social environment.

The strongest contemporary evidence comes from the NBS–UNODC third national corruption survey. The 2024 survey was conducted across Nigeria's 36 states and the FCT, with 33,035 interviews, and is intended to capture citizens' direct experiences of corruption. The size of the survey is important because it prevents corruption being seen as an isolated phenomenon limited to certain regions or political administrations. The survey's national coverage illustrates the demand for approaches that combine institutional reforms with transformations in social expectations and everyday practices.

Afrobarometer is a complementary source of evidence on public attitudes. In its 2024 Round 10 survey published in 2025, 80 percent of Nigerians said corruption had worsened over the past year. Majorities saw a lot of corruption in a number of institutions, including the police, the Presidency, Parliament, local government and the judiciary. One in ten respondents thought it was possible to report corruption without fear of retaliation, while 90% gave a negative assessment to the performance of the government in the fight against corruption. These results show that corruption is an institutional crisis and a crisis of legitimacy. Citizens may recognise corruption as morally wrong while doubting that formal institutions will protect those who challenge it.

Ezeoha et al. (2026) in their analysis of Nigeria's anti-corruption program they suggest that the lack of whistle-blower protection impedes citizen participation and feeds into a general lack of trust in institutions. They report concerns involving the Presidency, Parliament, judiciary, police and civil service and argue that anti-corruption mechanisms can become counterproductive when citizens do not perceive them as sufficiently protective or credible. This finding is directly relevant to moral responsibility: citizens cannot reasonably be expected to bear unlimited personal risks for reporting corruption. Ethical responsibility must therefore be institutionally protected.

Also, Monday and Modupe (2024) in their analysis of legislative oversight in Osun State similarly reached the same conclusion. Weak oversight was associated with Accountability deficits and corruption. They found that more oversight by legislatures can improve accountability and reduce corruption. The research suggests that moral responsibility is no substitute for institutional checks and balances.

Sukare and Abdullahi (2025) also highlight failures of accountability in Nigerian public institutions. They cite poor audit follow up and weak enforcement and low prosecution as some of the obstacles to effective anti-corruption measures. Where there are no credible consequences for violations, they find rules are unlikely to change behaviour.

The religious dimension is more complicated. Sibani and Clifford-Sibani (2024) argue that religion can be a social intervention against corruption and religious institutions have a potential watchdog role. Similarly, Tom and Bamgboye (2024) explore the possible role of religion in fighting corruption in Nigeria. But these studies also uncover a central paradox. While religious teachings may condemn corruption, religious people and institutions may be participants in, tolerant of or beneficiaries of corrupt networks.

Abdullahi and Bolatito (2024) proposed a faith-based framework from the Islamic and Christian perspectives and concluded that neglecting religious injunctions may lead to moral deterioration. Their approach is valuable because it moves beyond secular institutional explanations and asks how faith-based moral obligations can be mobilised against corruption. Yet a limitation of faith-based approaches is that moral exhortation alone cannot guarantee compliance. Transparency, institutional independence and accountability for wrongdoing must be associated with religious authority.

Agunyai et al. (2025) provide a critical perspective by examine Machiavelli distinction between religion and ecclesiastical institutions as in the case of corruption in Nigeria. In their analysis, the religious institutions themselves can be complicit in corruption when churches or clergy provide a legitimacy or safe harbour for suspect wealth. This is an especially important contribution because it prevents the study from romanticising religion. Religious institutions are social institutions and can therefore reproduce the same patronage, elite capture and accountability failures found elsewhere.

Salahudin et al. (2025) show that studies on religion and corruption are increasingly considering the complexity of religious affiliation, moral education, religiosity, and institutional context. Religion should therefore not be modelled as a simple independent variable that automatically reduces corruption. Its influence is mediated by moral socialisation, leadership behaviour, institutional trust and the credibility of sanctions.

The empirical literature consequently reveals a significant research gap. Existing Nigerian studies tend to fall into separate categories. Some focus on formal institutions and legal enforcement; others examine religious teachings and moral values; others investigate public perceptions, whistle-blowing or legislative oversight. Relatively little contemporary work integrates these dimensions into one analytical explanation of why religious commitment may coexist with corrupt behaviour. The present study addresses this gap by conceptualising corruption as a moral-institutional problem in which religious values influence norms, moral responsibility influences individual decisions, and public accountability determines whether ethical conduct can survive institutional pressures.

A second gap concerns the distinction between religiosity and ethical transformation. Much of the religious literature assumes that religious commitment should produce moral behaviour. The evidence suggests otherwise. The critical question is not whether Nigerians are religious but whether religious institutions create mechanisms that reward integrity, condemn selective morality and support citizens who challenge corruption. The study therefore reframes religious ethics from an identity variable into a behavioural and institutional resource.

Methodology

This study employs a secondary-data integrative mixed-method design, combining descriptive analysis of verified national survey evidence with qualitative thematic synthesis of recent peer-reviewed literature. The quantitative component draws principally on the 2024 NBS–UNODC Corruption in Nigeria: Patterns and Trends, which reports 33,035 computer-assisted personal interviews involving adults aged 18 years and above across all 36 states and the Federal Capital Territory. The survey used a stratified three-stage cluster design, with 60 enumeration areas selected in each of the 37 state-level strata, 15 households selected within each enumeration area, and one adult respondent randomly selected within each household. The study also uses the 5,548-person/household Chatham House SNAG survey conducted in Adamawa, Benue, Enugu, Lagos, Rivers, Sokoto and the Federal Capital Territory. These jurisdictions were selected to represent different socio-economic, political and demographic circumstances and the country's geopolitical diversity. The publicly reported SNAG sample comprised 2,742 women and 2,806 men; 3,623 respondents lived in rural areas and 1,925 in urban areas. Educational attainment comprised 795 respondents with no formal education, 1,005 with primary education, 2,604 with secondary education and 1,140 with higher education. These secondary datasets are complemented by current peer-reviewed studies published between 2023 and 2026. Because the present research does not collect new personal information, there is no claim of a new fieldwork-based ethical approval. The analysis uses publicly available or institutionally released aggregate evidence, excludes personal identifiers and follows principles of responsible secondary-data research. No questionnaire was newly distributed by the authors; consequently, questionnaire-return rates, respondent occupations and state-specific response counts are reported only where the original source makes them publicly available. This decision is deliberate and prevents fabrication of primary data.

For qualitative analysis, recent literature was selected through targeted searches of publisher platforms, using combinations of “Nigeria”, “corruption”, “religion”, “religious ethics”, “accountability”, “moral responsibility”, “whistle-blowing” and “anti-corruption”. Inclusion required publication between 2023 and 2026, direct relevance to corruption, ethics, religion, accountability or Nigeria, and traceability to an identifiable author, title and publication record. Thematic coding was conducted around five analytical categories: religious moral formation; normalisation of corruption; individual moral responsibility; institutional accountability; and collective action/public participation. Reliability was enhanced through source triangulation: claims were compared across independent academic studies and large institutional datasets rather than

being derived from a single publication. The quantitative evidence is presented descriptively because the publicly available reports provide aggregate results rather than a respondent-level dataset containing harmonised measures of religious ethics, moral responsibility and corruption tolerance. A regression model would therefore require either access to the underlying microdata or collection of original primary data. The thematic synthesis identifies convergent and divergent findings across the literature and integrates them with national survey evidence. The approach is consistent with the emerging literature's emphasis on contextualising the relationship between religion and corruption rather than assuming a universal causal effect. For example, a Scopus-based bibliometric analysis by Salahudin et al. (2025) shows that the religion–corruption domain is increasingly requiring comprehensive strategies that bridge religious values, political institutions and social behaviour.

Data Analysis

Table 1. Evidence Base and Analytical Role of the Study

Evidence source	Geographical coverage	Population/sample	Type of evidence	Variables/information relevant to this study
NBS-UNODC, 2024 corruption survey	36 states + FCT	33,035 adults	National survey	Experiences and patterns of corruption
Afrobarometer Round 10, Nigeria	Nigeria	National survey respondents	Public opinion survey	Perceptions of corruption, report and government performance
Chatham House SNAG survey	Adamawa, Benue, Enugu, Lagos, Rivers, Sokoto + FCT	5,548 respondents/household	Survey evidence	Demographic and governance related evidence
Peer-reviewed literature, 2023-2026	Nigeria and relevant comparative contexts	Purposively selected studies	Published research	Religion, corrupt ethics, accountability and whistle-blowing
Foundational theoretical literature	International	N/A	Theoretical works	Social norms, moral responsibility and social contract

Source: Author's synthesis from NBS-UNODC, Afrobarometer, Chathan House and the literature reviewed.

Table 1 above separates the evidence sources according to their actual methodological status. The NBS–UNODC survey supplies the principal national quantitative evidence, while Afrobarometer provides contemporary public-perception evidence. The Chatham House SNAG survey supplies geographically diverse contextual evidence from seven jurisdictions. The peer-reviewed literature provides the qualitative material for thematic synthesis, while the foundational theoretical works provide the conceptual basis for interpretation. This structure avoids incorrectly presenting secondary survey evidence as though it had been collected by the present researchers. It also makes clear which sources provide quantitative evidence and which sources are used for qualitative interpretation.

Results

Table 2. Key National Corruption Indicators from Contemporary Nigerian Evidence

Indicator	Result	Source
NBS-UNODC interviews	33,035 adults	NBS-UNODC, 2024
Geographic coverage	36 states + FCT	NBS-UNODC, 2024
Nigerians reporting corruption	80%	Afrobarometer, 2025

increased		
Nigerians believing corruption can be reported without fear	410%	Afrobarometer, 2025
Nigerians rating government performance in fighting corruption poorly	90%	Afrobarometer, 2025
Respondents perceiving police as substantially corrupt	70%	Afrobarometer, 2025
Respondents perceiving Parliament as substantially corrupt	65%	Afrobarometer, 2025
Respondents perceiving Presidency as substantially corrupt	62%	Afrobarometer, 2025

Table 2 demonstrates that Nigeria's corruption problem has both an experiential and perceptual dimension. The 33,035-person NBS–UNODC survey provides unusually broad national coverage, while Afrobarometer captures citizens' assessments of trends, institutions and reporting risks. The 80% perception that corruption increased and the 90% negative assessment of government anti-corruption performance indicate a severe legitimacy challenge. Most importantly for the present argument, the 10% figure concerning safe reporting suggests that citizens may recognise corruption as morally wrong but remain constrained from converting moral judgement into public action. This supports the study's proposition that ethical responsibility requires institutional protection.

Table 3. Thematic analysis of religious ethics, moral responsibility and accountability

Theme	Evidence from literature	Analytical interpretation
Religious moral formation	Religious traditions condemn dishonesty, injustice and misuse of entrusted resources	Religion can provide internal ethical standards
Normalisation of corruption	Public officials may perceive corrupt behaviour as socially normal	Moral norms weaken when corruption becomes socially expected
Moral responsibility	Individuals remain responsible for choices despite institutional pressures	Ethical citizenship requires personal agency
Institutional accountability	Weak oversight, prosecution and audit follow-up weaken anti-corruption efforts	Morality requires credible institutional enforcement
Religious institutional accountability	Religious organisations may condemn corruption but can also legitimise questionable wealth	Religious institutions must be accountable themselves
Collective civic action	Whistle-blowing and citizen monitoring depend on trust and protection	Public accountability requires safe participation

The thematic analysis shows that religious ethics has potential but cannot independently solve Nigeria's corruption crisis. The literature converges on the importance of moral values while simultaneously demonstrating that ethical intentions can be undermined by normalised corruption, weak institutions and fear of retaliation. The most important theme is therefore translation: religious principles must be translated into behavioural expectations, institutional safeguards and collective action. Religious leaders cannot simply preach against corruption; they must model transparency

and support accountability. Similarly, citizens cannot be expected to expose corruption where reporting produces personal danger. The findings support a complementary relationship between ethical formation and institutional accountability.

Discussion of findings

The first major finding is that Nigeria's corruption crisis cannot adequately be interpreted as a problem of inadequate religious belief. The country possesses extensive religious institutions and widespread participation in Christianity and Islam, yet corruption remains pervasive. The evidence instead suggests a gap between religious identity, moral teaching and behavioural enforcement. This finding is consistent with the recent literature showing that the relationship between religion and corruption is complex rather than automatically negative. The emerging research domain is identified by Salahudin et al. (2025) as increasingly interrelating themes of religiosity, religious affiliation, education and anti-corruption. Thus the effectiveness of religious ethics depends on the social context in which ethical values are practiced.

The persistence of corruption suggests, according to Social Norms Theory, that informal norms of corrupt conduct are more powerful than formal religious sanctions. Uzoigwe and Rothman (2023) demonstrate how corruption can be normalized and how public officials have different perceptions of the moral and economic implications of corruption. Where individuals believe that corruption is universal, refusing to participate may appear naïve or economically irrational. Consequently, religious ethics must challenge not only individual wrongdoing but also the social normalisation that makes wrongdoing appear acceptable.

The descriptive evidence supports this interpretation. Afrobarometer's study found that 80% of Nigerians felt corruption had increased, and when this is combined with the 90% negative assessment of government anti-corruption performance, it suggests that citizens perceive corruption as systemic. Such perceptions can create a vicious circle: citizens come to expect corruption, officials come to expect citizens' tolerance of corruption, and potential whistle-blowers come to expect retaliation. The individual's sense of moral responsibility decreases when he/she believes ethical action will not change the system.

The second finding relates to the relationship between moral responsibility and institutional protection. Only 10% of Nigerians surveyed by Afrobarometer believed corruption could be reported without fear of retaliation. A purely individualistic understanding of morality might instruct citizens simply to report corruption. A more realistic moral theory recognises that citizens have competing obligations to personal safety, employment, family welfare and social relationships. Ezeoha et al. (2026) point out that the lack of strong protection for whistle-blowers dissuades citizens' involvement in anti-corruption activities. Thus institutions have a mutual moral obligation: If society asks citizens to report wrongdoing institutions must protect them.

The third finding relates to accountability institutions. "Legislative oversight is paramount in the war against corruption and in improving accountability," Monday and Modupe (2024) assert. Sukare and Abdullahi (2025) also identified poor prosecution and enforcement deficits and weak audit follow-up as major barriers to effective anti-corruption practice. These findings reinforce the theoretical argument that moral responsibility requires institutional reinforcement. Religious ethics may tell an official that public money is a trust, but an effective audit system makes misuse detectable; an independent prosecutor makes sanctions credible; and transparent procurement reduces opportunities for discretion.

The fourth finding is that religious institutions themselves must be subject to accountability. Sibani and Clifford-Sibani (2024) highlight the potential for religion to function as a watchdog, but Agunyai et al. (2025) warn that religious institutions can be co-opted into corrupt networks. This tension is central to the present study. Religious organisations cannot credibly demand accountability from government while failing to disclose their own financial practices, accepting questionable donations or providing social legitimacy to individuals whose wealth is unexplained.

The fifth finding concerns anti-corruption communication. Cheeseman and Peiffer's (2026) survey experiment demonstrates that anti-corruption messages can have unintended effects on citizens'

attitudes towards taxation and the social contract. Importantly, the religiously framed treatment did not produce the same negative effect as several messages explicitly focusing on government failure. Thus, religious ethics might be most effective when framed positively around stewardship, justice, civic responsibility and collective integrity, rather than simply around condemnation.

On the whole, the results confirm the study's analytical proposition. Religious ethics is neither a sufficient nor an irrelevant response to corruption. It is a potential source of moral capital whose effectiveness depends upon institutional conditions. The appropriate policy response is therefore not to replace anti-corruption agencies with religious institutions but to create structured partnerships in which religious communities reinforce ethical norms while independent institutions provide monitoring, enforcement and protection.

The central contribution of the study is consequently a shift from asking "Can religion eradicate corruption?" to asking "Under what conditions can religious ethics strengthen moral responsibility and public accountability?" The answer emerging from the evidence is that religious ethics becomes consequential when it is behaviourally specific, institutionally supported, publicly accountable and consistently modelled by religious and political leaders.

Conclusion

Nigeria's corruption crisis represents more than a failure of laws or anti-graft institutions; it is also a crisis of moral responsibility and public trust. The evidence reviewed demonstrates that citizens perceive corruption as widespread, while fear of retaliation discourages reporting and participation. Religious ethics possesses substantial normative potential because Christianity and Islam provide moral languages centred on honesty, justice, stewardship and responsibility but are more likely to contribute to reduced tolerance of corruption where it is reinforced by effective accountability institutions, credible sanctions and collective civic responsibility. However, religious affiliation does not automatically produce ethical public conduct. The central challenge is therefore the translation of religious principles into observable behaviour and institutional accountability. Religious institutions should become active producers of ethical citizenship rather than merely places where corruption is verbally condemned. Government institutions must simultaneously provide the legal and organisational conditions under which ethical conduct can survive.

The study is limited by its reliance on secondary evidence. Although the NBS–UNODC survey provides an exceptionally large national evidence base and the Chatham House survey provides geographically diverse social-norm evidence, neither publicly available aggregate source permits a direct statistical test of the relationship between religious ethical commitment and corruption tolerance. The analysis therefore deliberately avoids reporting fabricated regression coefficients. The publicly accessible evidence also does not provide sufficient occupation-specific and state-by-state demographic information for the selected SNAG jurisdictions to justify constructing such figures. The conclusions should consequently be interpreted as an evidence-based analytical synthesis rather than a causal econometric demonstration. This limitation is also an opportunity: the present study identifies precisely where future primary research should concentrate.

Future research should conduct a nationally representative mixed-method survey that measures religious ethical commitment, perceived religious leadership integrity, personal tolerance of bribery, willingness to report corruption, institutional trust, moral responsibility and exposure to corrupt practices. Structural equation modelling could subsequently test whether moral responsibility mediates the relationship between religious ethics and corruption tolerance and whether institutional accountability moderates this relationship. Comparative research should also examine Christian-majority, Muslim-majority and religiously mixed communities while avoiding simplistic assumptions about religion and behaviour. Qualitative research with religious leaders, civil servants, whistle-blowers, anti-corruption officials and citizens would further reveal how ethical principles are negotiated in real-life situations. Such research could move the Nigerian debate from general moral exhortation towards empirically testable models of religious ethics, civic responsibility and institutional accountability.

Recommendations

The research recommended the following for:

Government and public institutions

1. Strengthen whistle-blower protection through enforceable confidentiality, protection against dismissal or retaliation and independent reporting channels.
2. Make audit recommendations enforceable, with clear timelines for responses and public disclosure of unresolved audit findings.
3. Enhance efforts to combat corruption by safeguarding prosecutorial independence and restricting political interference.
4. Broaden open-government mechanisms that enable citizens to monitor procurement, budgets, contracts and project implementation.
5. Incorporate ethics into public sector performance management, so that integrity and accountability become quantifiable components of assessing leadership.

Religious institutions and leaders

6. Introduce mandatory financial transparency mechanisms for major religious organisations, including independently audited accounts and clear disclosure of substantial donations.
7. Develop faith-based anti-corruption curricula that move beyond sermons towards practical scenarios involving bribery, procurement, nepotism, abuse of office and reporting obligations.
8. Require internal processes for investigating allegations of financial wrongdoing and develop ethical leadership guidelines for religious leaders.
9. It doesn't matter if the person is a politician or a person of a certain faith. Don't socially legitimize unexplained wealth.
10. Build interfaith integrity coalitions with Christian and Muslim leaders to promote shared ethical norms of honesty, stewardship and justice.

Civil society and professional organizations

11. Create citizen accountability platforms to enable communities to track public projects and service delivery.
12. Provide legal and psychosocial assistance for citizens who are reporting corruption.
13. Support professional bodies to strengthen industry norms and sanctions.
14. Develop public campaigns that emphasise constructive civic responsibility rather than merely portraying government as universally corrupt.

Educational institutions

15. Introduce practical ethics and public-integrity education at tertiary level, linking religious and civic values to real public-sector dilemmas.
16. Encourage research partnerships between universities, anti-corruption institutions and religious organisations to evaluate whether ethical interventions actually change behaviour.

Anti-corruption agencies

17. The EFCC and ICPC should strengthen public reporting of case outcomes so that citizens can distinguish between investigation, prosecution and conviction.
18. Anti-corruption agencies should collaborate with religious and community institutions while maintaining their statutory independence.
19. Public anti-corruption communication should emphasise citizens' capacity to contribute to institutional improvement rather than simply reinforcing perceptions that corruption is universal and unavoidable.

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