Democratic Governance and Policy Implementation under the Bola Ahmed Tinubu Administration in Nigeria: An Assessment of Achievements and Challenges

[1]Verra Ofonasaha John, Ph.D & Nsikak Stephen Edet, Ph.D[2]

[1]Federal Polytechnic Ukana, Nigeria.
[2]Department of Political Science, University of Uyo, Nigeria.
Verra.john@fedpolyukana.edu.ng, 08024180080
nsikakstephen@yahoo.com, 08069212110

DOI: https://doi.org/10.67487/ijfmg.v2i2.247

Citation: John, V. O. & Edet, N. S. (2026). Democratic Governance and Policy Implementation under the Bola Ahmed Tinubu Administration in Nigeria: An Assessment of Achievements and Challenges. *Global Journal of Modern Research and Emerging Trends, 2(2)*

Abstract

This study critically examines democratic governance and public policy implementation under the administration of President Bola Ahmed Tinubu of Nigeria, covering the period from his inauguration on 29 May 2023 through the midterm assessment point of 2025. By analysing the administration's policy agenda, including fuel subsidy removal, foreign exchange unification, tax reform, local government financial autonomy, the Student Loans Act, and the Electricity Act, this research assesses the extent to which Tinubu's governance has fulfilled its democratic obligations to the Nigerian citizenry, strengthened institutional frameworks, and promoted socio-economic development. The study employs a qualitative research design anchored in four theoretical frameworks such as democratic governance theory, new institutionalism, political economy theory, and transformational leadership theory. Data were collected through systematic secondary research, including peer-reviewed journal articles, government documents, international organisation reports, and credible media analyses published between 2020 and 2025. Findings reveal a governance paradox; the administration has achieved demonstrable macro-economic improvements including GDP growth of 3.87 per cent in 2025, a reduction of the fiscal deficit from 5.4 per cent to 3.0 per cent of GDP, a return to trade surplus, increased foreign reserves to $23 billion, and landmark legislative reforms, while simultaneously presiding over a deepening poverty crisis, record *inflation, the violent suppression of the August 2024 #EndBadGovernance protests, serious civil liberties concerns, mounting public debt now exceeding ₦159 trillion, and persistent insecurity that has made Nigeria the world's fourth most terrorized country in 2026. The study concludes that while the structural reform direction of the administration is broadly sound, the absence of inclusive implementation, adequate social protection, and robust democratic accountability mechanisms has undermined the developmental potential of otherwise ambitious policies. The paper advances fifteen evidence-based policy recommendations for strengthening democratic governance and improving socio-economic outcomes in Nigeria.*

Keywords: democratic governance, public policy implementation, economic reforms, civil liberties, socio-economic outcomes

1.1 Introduction

The conduct of democratic governance in Africa's most populous nation has always been a subject of intense scholarly, diplomatic, and popular scrutiny. Nigeria's Fourth Republic, inaugurated in May 1999 after decades of military rule, has oscillated between moments of democratic progress and episodes of institutional regression, policy incoherence, elite capture, and governance failure. Within this long and complex democratic trajectory, the assumption of office by President Bola Ahmed Tinubu on 29 May 2023 marked what many observers regarded as a watershed moment not only for the political circumstances surrounding his election but also for the audacity of the reform agenda he immediately pursued.

Tinubu, a former two-term governor of Lagos State (1999–2007) widely credited with transforming Lagos into Nigeria's most fiscally efficient subnational government, came to the presidency with a reputation as a political strategist, economic reformer, and power broker. He secured the presidency of the All Progressives Congress (APC) with 37 per cent of the vote in a three-way contest in which Atiku Abubakar of the Peoples Democratic Party (PDP) received 29 per cent and Peter Obi of the Labour Party received 25 per cent (Freedom House, 2025). His election was immediately contested on grounds of alleged irregularities, and the legitimacy of his mandate was upheld by the Presidential Election Petition Tribunal and affirmed by the Supreme Court in October 2023, though concerns about INEC's independence and the conduct of the election persisted in the academic and civil society literature (Madueke, 2025; Freedom House, 2025).

Within hours of his inauguration, Tinubu took the most consequential economic decision of his presidency, declaring: "The fuel subsidy is gone." He followed this within weeks with the unification of Nigeria's fragmented foreign exchange windows and the liberalisation of the naira exchange rate. These twin shocks, the first removing a subsidy that had cost over $10 billion in 2022 and the second devaluing the currency by over 50 per cent, triggered the most severe cost-of-living crisis Nigeria had experienced in a generation. Food inflation reached 40 per cent, transportation costs more than doubled, and millions of households experienced sharp reductions in their real purchasing power (Al Jazeera, 2024; BTI, 2026).

Yet the macroeconomic picture by 2025 told a strikingly different story. Government revenue nearly doubled, rising from ₦16.8 trillion to ₦31.9 trillion between 2023 and 2024. The fiscal deficit fell from 5.4 per cent to 3.0 per cent of GDP. Nigeria returned to a trade surplus for four consecutive quarters. Foreign reserves rose from $4 billion to $23 billion. GDP growth reached 3.87 per cent in 2025, the fastest pace in nearly a decade, as confirmed by the World Bank (Voice of Nigeria, 2025; ICRC, 2025). The Tax Reform Acts signed in June 2025 overhauled Nigeria's fragmented tax code into a unified, modernised framework. The Supreme Court's July 2024 ruling implementing local government financial autonomy, which Tinubu's administration actively pursued, represented a structural democratic reform with transformative potential.

The central analytical tension of this study is therefore the paradox of a governance record that is genuinely transformational at the macro-structural level while generating profound human costs and democratic deficits at the micro-social level. This paradox which the Nigerian Civil Society Situation Room's June 2025 Midterm Assessment described as "a governance paradox of reform without relief" (Situation Room, 2025) forms the intellectual core of this research. The study asks not simply whether the Tinubu administration has been a success or a failure, but rather what the conditions, mechanisms, and institutional gaps have shaped its mixed developmental record and what must change to make democratic governance more genuinely responsive to the aspirations of ordinary Nigerians.

1.2 Statement of the Problem

Nigeria's democratic governance since 1999 has been characterised by a recurring pattern in which policy pronouncements exceed policy delivery, institutional reform announcements outpace institutional change, and the macro-economic interests of the state diverge sharply from the micro-social interests of the majority of citizens. The Tinubu administration, in its first three years, has intensified this pattern while also introducing elements of genuine structural reform that differentiate it from its immediate predecessor.

The specific problem this study addresses is fourfold. First, the administration implemented two of the most consequential economic reforms in Nigeria's recent history, fuel subsidy removal and foreign exchange unification, without adequate pre-reform preparation, social protection infrastructure, or public consultation, resulting in the most severe cost-of-living crisis in a generation. The World Bank (2024) documented a rise in Nigeria's poverty rate from 44 per cent to 46 per cent in 2023, placing over 104 million Nigerians below the poverty line. Headline inflation peaked at 34.19 per cent in June 2024, with food inflation exceeding 40 per cent.

Second, the administration's democratic credentials have been seriously questioned on multiple fronts: the controversial circumstances of the 2023 election and record-low voter turnout of 26.72 per cent (Chatham House, 2025); the suppression of the August 2024 #EndBadGovernance protests, in which more than 22 protesters died and over 1,000 were arrested (Wikipedia, 2024); the arbitrary arrest and harassment of journalists, with Nigeria topping Africa's list for attacks on journalists in 2024 with 76 recorded incidents (Internationalist Standpoint, 2025); and the constitutionally questionable suspension of Rivers State's elected government in 2024, which the Nigerian Bar Association condemned as "unconstitutional and a dangerous affront to our nation's democracy" (Chatham House, 2025). Third, while the administration's legislative output has been substantial, including the Tax Reform Acts of 2025, the Student Loans Act of 2024, the Electricity Act of 2023, and the National Minimum Wage Amendment Act of 2024, the gap between legislative enactment and effective implementation has been wide. Many landmark policies have not been translated into tangible improvements in public service delivery, infrastructure provision, or household welfare at the grassroots level.

Fourth, Nigeria's debt trajectory under the administration has been deeply concerning: public debt has risen from approximately ₦77 trillion in May 2023 to ₦159.28 trillion ($110.97 billion) as of December 2025, and debt servicing alone is projected to consume ₦18 trillion in 2026, a trajectory that constrains the fiscal space available for productive public investment and social protection (Punch, 2025).

These four dimensions of the problem constitute the analytical core of this research, which seeks to provide a rigorous, evidence-based, and balanced assessment of the Tinubu administration's democratic governance record.

1.3 Scope of the Study

This study focuses on the governance and policy implementation record of the Tinubu administration from 29 May 2023 to the midterm assessment point of May–June 2025, with select reference to developments through late 2025 where data is available. The geographical scope is national, covering Nigeria as a whole, though specific state-level examples (particularly Lagos, Rivers, Kano, and Akwa Ibom) are cited to illustrate broader governance dynamics.

Thematically, the study covers five domains: (i) political governance and democratic institutions, including the conduct of elections, civil liberties, rule of law, and separation of powers; (ii) macroeconomic governance, including fiscal and monetary policy; (iii) social policy, including social protection, education, and healthcare; (iv) legislative reforms and institutional development; and (v) security and national development, including the administration's management of insecurity and its contribution to infrastructure provision.
The study does not undertake primary field surveys but relies on a systematic synthesis of secondary data. It does not assess the performance of individual ministers or specific state governments beyond what is directly relevant to the evaluation of federal government policy. It also acknowledges the methodological limitation that the administration is still mid-course and that definitive developmental assessments must await the full realisation or failure of the reform trajectory that has been set in motion.

1.4 Significance of the Study

This study makes contributions across several dimensions.
Academically, it enriches the growing body of scholarship on democratic governance in Africa by providing a theoretically grounded, empirically rigorous, and contemporarily relevant assessment of an administration that is simultaneously pursuing structural economic reform and exhibiting authoritarian tendencies, a combination that raises important questions for democratic theory, development studies, and African political science. It also contributes to the literature on policy implementation in developing states by examining the conditions under which ambitious policy announcements are translated (or fail to be translated) into developmental outcomes.

For policymakers, the study provides a comprehensive, evidence-based diagnosis of the administration's governance strengths and weaknesses that can inform course corrections in policy design, implementation strategy, and institutional reform. The detailed policy recommendations below are specifically designed to be actionable within the remaining period of the administration's first term.

For civil society organisations, development partners, and international institutions engaging with Nigeria, the study provides an independent, balanced assessment that can anchor advocacy strategies and programmatic investments. For the Nigerian public, it provides an accessible scholarly account of how and why public policies have affected their lives, contributing to informed democratic participation and civic accountability.

For future scholars, the study creates a documented baseline assessment of the Tinubu administration's first three years that will serve as a reference point for longitudinal governance evaluations as the administration progresses and as its full developmental legacy becomes clearer.

1.5 Objectives of the Study

The study is designed to achieve the following specific objectives:

i. To examine the nature, quality, and institutional foundations of democratic governance under the Tinubu administration, with particular attention to electoral legitimacy, civil liberties, rule of law, and separation of powers.
ii. To analyse the content, rationale, and implementation trajectory of the administration's major public policies, including fuel subsidy removal, foreign exchange reform, tax reform, the Electricity Act, the Student Loans Act, and local government financial autonomy.
iii. To assess the outcomes, both positive and negative, of the administration's policy agenda for governance, macroeconomic management, social welfare, and national development.

1.6 Research Questions

This study is guided by the following research questions:

i. How democratic is the governance framework of the Tinubu administration, and to what extent does it uphold the institutional, procedural, and substantive requirements of democratic governance?
ii. What are the content and implementation quality of the major public policies pursued by the Tinubu administration, and what factors have accelerated or impeded their implementation?
iii. What have been the measurable outcomes of the administration's policy agenda for macroeconomic stability, social welfare, democratic institutions, and national development?

2. Review of Related Literature

2.1 Democratic Governance in Nigeria

Nigeria's democratic experience since 1999 has been marked by tension between electoral democracy and liberal democracy**.** Scholars like Diamond highlight that while Nigeria holds regular multiparty elections, it struggles with civil rights protection, accountability, and rule of law. Schedler's concept of electoral authoritarianism aptly describes Nigeria's manipulated elections, including the 2023 polls with record-low turnout and widespread irregularities.

Fukuyama's idea of "democracy without governance" resonates here: weak institutions undermine policy implementation despite legislative productivity.

2.1.1 Political Economy of Reform

Economic reform in Nigeria reflects the classic dilemma of winners and losers. Subsidy removal, currency devaluation, and fiscal consolidation have disproportionately hurt the poor, echoing Mkandawire's findings on structural adjustment in Africa. Nigeria's rentier state model persists, with oil dependence fuelling elite capture and weak social investment. While Tinubu's reforms (subsidy removal, tax restructuring) attempt to shift away from rentier logic, entrenched debt and elite dominance remain. Acemoglu and Robinson's theory of inclusive institutions suggests reforms like local government autonomy and tax consolidation could broaden power distribution, but only if implemented genuinely.

2.1.2 Policy Implementation Gaps

Nigeria's governance is plagued by a chronic gap between policy design and execution. Civil society, often co-opted into patronage networks, fails to act as a check on state power. Studies emphasise that administrative capacity, political will, and accountability mechanisms are critical for reform success. Recent analyses show that lack of real-time monitoring and weak oversight undermine reforms, creating what Amin calls an "implementation ecology" of inadequate institutions, patronage, and poor infrastructure.

2.1.3 Macroeconomic Reforms and Social Impact

Tinubu's reforms such as fuel subsidy removal, currency unification, and tight monetary policy, triggered inflation and poverty increases, described as "the worst economic crisis in a generation". Poverty rose from 44% to 46% between 2021 and 2023, with further deterioration projected. GDP growth recovered modestly (3.38% in 2024, 3.87% in 2025), still below the 7–8% needed to reduce poverty significantly. On the revenue side, however, reforms yielded record collections: ₦21.6 trillion in taxes (2024) and ₦6.1 trillion in customs, doubling national revenue within a year. This fiscal transformation provides a foundation for future development.

2.1.4 Civil Liberties and Human Rights

Nigeria remains classified as "Partly Free". The 2023 elections were marred by irregularities, violence, and under-representation of women. The #EndBadGovernance protests in August 2024 exposed severe civil liberties violations, including deaths, arrests, and excessive force. Press freedom deteriorated sharply, with Nigeria ranking highest in Africa for journalist attacks in 2024. Reports from Amnesty International and Reporters without Borders highlight systemic repression, damaging Nigeria's democratic credentials.

2.1.5 Legislative Achievements and Institutional Reforms

Despite governance challenges, the Tinubu administration achieved significant legislative milestones. Ten landmark acts were passed between 2024 and 2025, including the Student Loans Act**,** Minimum Wage Amendment**,** and comprehensive Tax Reform Acts. These reforms modernised Nigeria's tax system, exempted SMEs from corporate tax, and created the Nigeria Revenue Service. The Supreme Court ruling on local government autonomy marked a historic shift, potentially empowering grassroots governance. The Nigerian Education Loan Fund expanded access to higher education, disbursing ₦22.74 billion to over 215,000 students, though coverage remains limited relative to demand.

2.1.6 Conclusion

The literature reveals a paradox: Nigeria demonstrates legislative productivity and fiscal reform but remains constrained by weak institutions, poor implementation, and democratic deficits. Economic reforms have boosted revenue but worsened poverty and inequality. Civil liberties have eroded, undermining democratic legitimacy. The future of Nigeria's governance hinges on whether institutional reforms, especially local government autonomy and tax consolidation, can evolve into genuinely inclusive structures rather than perpetuating elite capture.

2.2 Theoretical Framework

This study draws on two complementary theoretical frameworks that together provide a comprehensive analytical architecture for examining democratic governance and policy implementation under the Tinubu administration.

2.2.1 Democratic Governance Theory

Democratic Governance Theory, developed through the contributions of scholars including Diamond (1999), Dahl (1971), and O'Donnell (1994), holds that democratic legitimacy requires not only the formal procedures of electoral competition but the substantive institutional conditions civil liberties, separation of powers, rule of law, transparency, and responsiveness that give democratic elections meaning. O'Donnell's (1994) concept of "delegative democracy" in which elected presidents claim a mandate to govern as they see fit, bypassing legislative, judicial, and civil society constraints is particularly relevant to the Tinubu administration's governance style. The abrupt fuel subsidy removal without prior legislative consultation, the executive suspension of Rivers State's elected government, and the suppression of the

#EndBadGovernance protests can all be read as manifestations of a delegate rather than accountable democratic governance model.

This framework directs the study's attention to the institutional dimensions of governance whether the Tinubu administration has strengthened or weakened the institutional fabric of Nigerian democracy alongside the policy performance dimension. It also provides criteria for evaluating whether the administration's approach to governance meets the standards of democratic accountability that justify the trust Nigerian citizens place in elected government.

2.2.2Transformational Leadership Theory

Transformational Leadership Theory, developed by Burns (1978) and extended by Bass (1985) and Northouse (2021), holds that the most effective leaders transform their organizations and societies by inspiring followers, challenging existing structures, and pursuing ambitious visions that transcend immediate self-interest. Applied to the study of political leadership, transformational leaders are distinguished from transactional leaders who simply manage existing arrangements through rewards and punishments by their willingness to pursue structural change even when it generates short-term costs and opposition.

The Tinubu administration can be assessed through this framework as exhibiting elements of both transformational and transactional leadership. The willingness to pursue the fuel subsidy removal a reform that every previous administration attempted and failed and to drive through the Tax Reform Acts and LGA autonomy implementation reflects genuine transformational impulses. The simultaneous use of patronage, repression, and political manipulation to consolidate power reflects transactional dynamics that undermine the administration's transformational potential. This tension between transformational reform aspirations and transactional governance practices provides a productive analytical lens for assessing the administration's mixed performance.

3. Methodology

3.1 Research Design

This study employs a qualitative descriptive research design, which is appropriate for examining complex governance phenomena that cannot be reduced to numerical data alone but require interpretive analysis of institutional processes, policy content, and governance outcomes. Black and Champion (1976) note that qualitative designs are particularly suitable for studies addressing "how" and "why" questions about social processes, rather than merely measuring frequencies or magnitudes. Amin (2025) further argues that qualitative research designs are indispensable for governance analysis in contexts where formal data systems are unreliable, institutional practices deviate from formal mandates, and the most important analytical questions concern institutional dynamics and political processes rather than aggregate statistical patterns.

3.2 Data Collection

Data were collected through systematic secondary research, encompassing five categories of sources: (i) peer-reviewed academic journal articles published between 2015 and 2025, sourced from Wiley Online Library, ResearchGate, JSTOR, and Google Scholar; (ii) official government documents including presidential speeches, Acts of the National Assembly, ministerial policy papers, NBS statistical releases, and CBN reports (iii) reports from international organisations including the World Bank, IMF, Freedom House, the Bertelsmann Transformation Index (BTI), Afrobarometer, the African Union, and the Overseas Development Institute (ODI), (iv) civil society assessments including the Nigerian Civil Society Situation Room's June 2025 Midterm Assessment and the Leaders of Africa Institute's accountability reports; and (v) analytically rigorous journalism from reputable Nigerian and international media outlets including The Punch, Vanguard, Leadership, The Nation, Daily Trust, Al Jazeera, and Chatham House. All sources were evaluated for credibility, institutional standing, and methodological transparency before being incorporated.

Odo (2022) and Obasi (2021) both affirm secondary data analysis as a legitimate and robust research method for political and governance studies, particularly for assessments of ongoing administrations where primary survey data may be incomplete and where the researcher's analytical task is principally one of synthesis, interpretation, and theoretical integration rather than primary data generation.

3.3 Data Analysis

Data were analysed using content analysis and thematic synthesis. Content analysis involved the systematic reading, coding, and categorisation of collected materials against the study's research questions and theoretical frameworks. Thematic synthesis involved the integration of coded data into coherent analytical narratives organised around the study's five major themes: democratic governance, policy content and implementation, policy outcomes, institutional strengths and weaknesses, and recommendations. Where sources presented conflicting evidence or interpretations, which was particularly common in the politically contested terrain of assessing a sitting administration, the study adopted an epistemologically transparent approach, presenting the range of perspectives and noting the evidential basis for its own analytical judgements.

4. Major Findings

4.1 Findings on Democratic Governance

Finding 1: The Tinubu administration came to power under circumstances of reduced democratic legitimacy. The 2023 presidential election recorded the lowest voter turnout in the Fourth Republic at 26.72 per cent, reflecting deep public disillusionment with Nigeria's electoral process (Freedom House, 2025). The election was characterised by significant irregularities, including violence, allegations of result falsification, and INEC's technological failures. While courts upheld Tinubu's victory, academic scholarship (Madueke, 2025; EISA, 2023) has consistently noted that the judicial validation of an election does not resolve the underlying crisis of electoral integrity and democratic legitimacy.

Finding 2: The administration has exhibited authoritarian tendencies that undermine its democratic credentials. The August 2024 #EndBadGovernance protests were met with military and police repression, resulting in more than 22 deaths, over 1,000 arrests, and 56 documented cases of journalist harassment, making the government's response to the protests among the most violent in the Fourth Republic's history. The BTI (2026) and Freedom House (2025) both classified Nigeria's democratic quality as declining during the Tinubu administration's first term.

Finding 3: The administration has achieved structural democratic reforms with long-term significance. The implementation of local government financial autonomy through the Supreme Court's July 2024 ruling actively pursued by Tinubu's attorney general represents the most significant structural democratic decentralisation in Nigeria since 1999. Early data suggests meaningful improvements in LGA-level infrastructure delivery in states where the ruling has been effectively implemented (The Nation, 2025).

4.2 Findings on Policy Content and Implementation

Finding 4: Fuel subsidy removal and foreign exchange unification were structurally sound reforms implemented without adequate preparation. Both reforms had strong justification such as subsidy costs reaching $10 billion annually, the exchange rate maintained multiple distortionary windows, and the combined fiscal burden was unsustainable. However, neither reform was preceded by the establishment of social safety net systems, pre-announced compensatory packages, or public consultation, resulting in severe social disruption that could have been partially mitigated by more sequenced implementation (Ozili & Obiora, 2023; World Bank, 2024).

Finding 5: The Tax Reform Acts of 2025 constitute the most comprehensive overhaul of Nigeria's fiscal framework since independence. The consolidation of six major tax laws into a unified code, the establishment of the Nigeria Revenue Service with expanded digital capabilities, the exemption of businesses with turnovers below ₦100 million from corporate income tax, and the introduction of globally recognised VAT principles represent structural improvements to Nigeria's fiscal governance that will significantly improve revenue efficiency and business environment quality (EY, 2025; PwC, 2025).

Finding 6: The Student Loans Act and NELFUND represent a meaningful, though insufficient, expansion of higher education access. With over 1.09 million applications received and ₦22.74 billion disbursed to 215,514 students by early 2025, the programme has demonstrated operational viability and reached a significant number of beneficiaries. However, loan amounts remain low relative to actual higher education costs, and the programme's coverage excludes many students at private institutions and those lacking the documentation required for application (Wikipedia, NELFUND, 2025).

Finding 7: The Electricity Act of 2023, which decentralised the power sector and permitted states to generate and distribute their own electricity, has begun to produce results. Annual average power generation increased from 4,000 MW before May 2023 to over 6,000 MW by 2025, and several states have initiated independent power projects under the new legal framework (Voice of Nigeria, 2025). However, Nigeria's per capita electricity access remains far below regional peers, and the national grid continues to face reliability challenges.

4.3 Findings on Policy Outcomes

Finding 8: Macroeconomic indicators show genuine improvement. GDP grew at 3.38 per cent in 2024 and 3.87 per cent in 2025. National revenue nearly doubled from ₦16.8 trillion to ₦31.9 trillion. The fiscal deficit fell from 5.4 per cent to 3.0 per cent of GDP. Foreign reserves rose from $4 billion to $23 billion. The naira stabilised after its initial devaluation, and Nigeria returned to a trade surplus for four consecutive quarters in 2024–2025. Fitch upgraded Nigeria's sovereign credit rating from B- to B in April 2025 (ICRC, 2025; Leadership, 2025).

Finding 9: Social welfare outcomes have been predominantly negative in the short and medium term. Headline inflation peaked at 34.19 per cent in June 2024, with food inflation exceeding 40 per cent. Poverty increased, with over 104 million Nigerians below the poverty line. Nigeria accumulated an estimated ₦94 trillion in losses from multinational divestments and business closures between 2023 and 2024. Youth unemployment maintained an upward trajectory. The minimum wage increase to ₦70,000 approved in 2024, while significant, was insufficient to compensate for inflation-driven real wage erosion (Leadership, 2025; Al Jazeera, 2024).

Finding 10: The debt trajectory is a serious and growing governance concern. Nigeria's public debt rose from approximately ₦77 trillion in May 2023 to ₦159.28 trillion ($110.97 billion) by December 2025. Debt servicing is projected at ₦18 trillion in 2026 which is equivalent to approximately $11.6 billion. This trajectory limits the fiscal space for productive investment and social protection and constitutes one of the most significant structural vulnerabilities of the administration's economic management (Punch, 2025).

4.4 Findings on Institutional Strengths and Weaknesses

Finding 11: The administration's key institutional strength lies in its willingness to pursue structurally necessary but politically costly reforms. Fuel subsidy removal, foreign exchange liberalisation, LGA autonomy implementation, and the Tax Reform Acts are all reforms that previous administrations identified as necessary but were unable or unwilling to execute. The Tinubu administration's determination to pursue these reforms, despite severe public backlash, reflects a political courage that is historically unusual in Nigeria's democratic governance experience.

Finding 12: The administration's principal institutional weakness is the absence of a credible, transparent, and effective social protection architecture that could cushion the social costs of its structural reforms. The palliative measures announced following fuel subsidy removal, including the ₦25,000 conditional cash transfer, were inadequate in scale, poor in targeting, and opaque in implementation. The absence of a robust National Social Registry, which would enable the government to identify and reach vulnerable households at scale, remains a critical institutional gap (Leaders of Africa Institute, 2024; Njoku &Mmougbuo, 2025).

Finding 13: The administration's governance culture shows concerning authoritarian tendencies alongside reformist impulses. The use of state power to suppress protests, harass journalists, and interfere in the governance of Rivers State reflects a governing ethos that privileges executive authority over democratic accountability. This pattern, if it deepens, risks undermining the institutional foundations that are necessary for sustainable democratic development (BTI, 2026; Chatham House, 2025).

5. Discussion of Findings

The findings of this study illuminate a governance paradigm that might be characterised as "reform without relief", a pattern in which structurally sound macroeconomic reforms are pursued with technical boldness but without the inclusive social policies, democratic accountability mechanisms, and institutional safeguards that would enable their developmental potential to be realised for the broad Nigerian population.

The administration's macroeconomic achievements are real and significant. The revenue transformation from ₦16.8 trillion to ₦31.9 trillion, the trade surplus recovery, the foreign reserve accumulation, and the GDP growth acceleration all represent genuine structural improvements to Nigeria's fiscal position. These improvements create the fiscal foundation for expanded public investment in infrastructure, education, healthcare, and social protection that could, over time, translate macroeconomic gains into human development progress.

However, the gap between these macro improvements and the lived experience of the majority of Nigerians remains vast and morally troubling. Over 104 million Nigerians in poverty, food inflation above 40 per cent at its peak, business closures, mounting debt, and a worsening security environment have created a human development crisis that the administration's palliative measures have been wholly inadequate to address. The #EndBadGovernance protests of August 2024 were the clearest expression of this gap, a popular verdict on governance that the administration chose to suppress rather than engage.

From the perspective of democratic governance theory, the administration's approach reveals the fundamental tension between technocratic reform, the implementation of policy changes recommended by international financial institutions and economic experts, and democratic governance, which requires reforms to be accountable, participatory, and responsive to citizen preferences. The Tinubu administration has been much stronger on technocratic reform than on democratic governance, and this imbalance has generated both human costs and a deepening democratic legitimacy deficit.

New Institutionalism helps explain why even well-designed formal institutional reforms have produced disappointing implementation outcomes. The Tax Reform Acts, the LGA autonomy ruling, and the Student Loans Act all represent significant formal institutional changes. Yet the informal institutional environment characterised by patronage networks, implementation capacity gaps, and a governance culture that prioritises political management over policy effectiveness has significantly limited their transformative impact. Building the informal institutional foundations for effective governance is a slow, long-term process that requires not only formal legal changes but also sustained investment in public sector capacity, anti-corruption enforcement, and civic engagement.

The political economy framework illuminates why the administration's reforms have been more effective at improving the fiscal position of the state than at improving the welfare of ordinary citizens. In Nigeria's political economy, the interests of the state, particularly its fiscal interests, its debt credibility with international lenders, and its attractiveness to foreign investors, are structurally more powerful determinants of policy design than the interests of the poor majority. Reorienting Nigeria's political economy toward inclusive development requires not just reformed policies but transformed power relations, a deeper structural challenge that exceeds the capacity of any single administration to achieve within a single term.

Transformational Leadership Theory provides perhaps the most nuanced assessment: the Tinubu administration has demonstrated genuine transformational impulses in its structural reform agenda, but its transformational potential has been systematically undermined by transactional governance practices which involves the use of patronage, repression, and political manipulation that reflect a leadership style orientated toward power consolidation rather than institutional transformation. A truly transformational leader would recognise that the long-term political sustainability of structural reform depends on its social legitimacy, which requires inclusive implementation, transparent accountability, and genuine democratic responsiveness.

5.1 Summary

This study set out to provide a comprehensive, evidence-based, and theoretically grounded assessment of democratic governance and policy implementation under the Bola Ahmed Tinubu administration in Nigeria. Drawing on a systematic review of scholarly literature, official statistics, international organization reports, and credible civil society assessments covering May 2023 to June 2025, the study examined the administration across five analytical dimensions: democratic governance quality, policy content and design, policy implementation, governance outcomes, and institutional strengths and weaknesses.

The central finding is a governance paradox: the administration has achieved genuine and, in some cases, historically significant structural reforms, most notably fuel subsidy removal, foreign exchange liberalisation, the Tax Reform Acts of 2025, LGA financial autonomy implementation, and legislative innovations in education and electricity while simultaneously presiding over a deepening poverty and cost-of-living crisis, exhibiting authoritarian tendencies that threaten civil liberties and democratic accountability, accumulating a dangerous debt burden, and failing to build the social protection infrastructure necessary to make reform benefits accessible to ordinary Nigerians.

On the positive side, GDP growth has accelerated to 3.87 per cent in 2025; national revenue has nearly doubled; the fiscal deficit has fallen from 5.4 per cent to 3.0 per cent of

GDP; foreign reserves have risen from $4 billion to $23 billion; Nigeria has returned to trade surplus; a landmark tax reform has modernised the fiscal framework; NELFUND has begun expanding higher education access; and LGA autonomy has the potential to fundamentally transform grassroots governance. On the negative side: poverty has deepened for over 104 million Nigerians; peak food inflation exceeded 40 per cent; the democracy-suppressing response to the #EndBadGovernance protests claimed over 22 lives; press freedom has deteriorated; the debt has doubled to ₦159 trillion; insecurity has worsened; and the gap between policy announcement and implementation remains wide across virtually all sectors.

The theoretical frameworks applied, Democratic Governance Theory, New Institutionalism, Political Economy Theory, and Transformational Leadership Theory, collectively suggest that the administration's reform trajectory, while structurally sound in its macroeconomic direction, requires fundamental improvements in democratic accountability, inclusive implementation, social protection infrastructure, and institutional capacity to deliver its developmental potential for the broad Nigerian population.

5.3 Conclusion

The Tinubu administration has, in its first three years, established itself as one of the most structurally ambitious administrations in Nigeria's Fourth Republic, initiating reforms that previous governments identified but lacked the political will to pursue. The removal of the fuel subsidy, the unification of the foreign exchange market, the comprehensive tax reform acts, the pursuit of LGA financial autonomy, and the expansion of higher education financing through NELFUND all represent meaningful contributions to Nigeria's long-term structural development.

However, structural ambition is not the same as democratic governance, and economic reform is not the same as human development. A government that doubles revenues while poverty deepens for 104 million citizens has not yet resolved the fundamental distributive challenge at the heart of Nigeria's development problem. A government that passes landmark legislative reforms while suppressing citizen protests, harassing journalists, and manipulating elections has not resolved the democratic governance deficit that corrodes the legitimacy of its reform agenda. A government that grows the GDP while the debt grows faster from ₦77 trillion to ₦159 trillion in three years has not yet resolved the fiscal sustainability challenge that threatens the long-term viability of its own reform programme.

The Tinubu administration has, in the Nigerian Civil Society Situation Room's (2025) apt formulation, "initiated key reforms and maintained political stability, but widespread economic hardship and governance concerns have fuelled public dissatisfaction." Translating this ambivalent record into a genuinely transformational governance legacy will require the administration to move beyond technocratic boldness to democratic accountability to govern not just with the courage to make hard decisions but with the institutional architecture to ensure those decisions generate equitable outcomes and to make itself answerable to Nigerian citizens for the results. Nigeria's democracy, and the millions of its citizens who continue to bear the costs of reform without yet reaping its full benefits, deserve nothing less.

5.4 Policy Recommendations

5.4.1 Strengthen Social Protection Infrastructure

The government must urgently develop a comprehensive National Social Registry capable of identifying and reaching Nigeria's most vulnerable households, including those in the informal economy, rural areas, and geographically remote communities. Cash transfer amounts under existing conditional cash transfer programmes should be increased and indexed to inflation, and the programme duration should be extended for the duration of the reform adjustment period. The government should earmark a minimum of 15 per cent of the fiscal savings from subsidy removal for direct social protection investment annually.

5.4.2 Reform the Electoral System

The Tinubu administration should use its political capital to pursue substantive electoral reforms that address the structural drivers of Nigeria's chronic electoral crisis: INEC independence (including transparent, politically neutral appointment processes), full implementation of electronic transmission of results, effective prosecution of electoral offenders, campaign finance regulation, and measures to increase voter participation among youth and women. The Senate's stated priority of electoral reform ahead of 2027 should be supported by the executive.

5.4.3 Protect Civil Liberties and Press Freedom

The administration should formally commit to the protection of freedom of expression, assembly, and the press as non-negotiable democratic rights. Security forces must be retrained in human rights-compliant approaches to protest management. Independent judicial panels should investigate the deaths and arrests that occurred during the August 2024 #EndBadGovernance protests, and responsible officials should be held accountable. The government should rescind any administrative directives that restrict journalistic access or facilitate harassment of reporters.

5.4.4 Accelerate LGA Autonomy Implementation

The Supreme Court's July 2024 LGA autonomy ruling must be fully enforced across all 36 states. The federal government should establish an LGA Capacity Development Programme such as drawing on the 3MTT digital skills initiative and TVET graduates, to build the human resource capacity that LGAs need to effectively manage their newfound fiscal autonomy. Independent monitoring of LGA expenditures should be instituted, with community-level feedback mechanisms to ensure that increased allocations translate into visible local development.

5.4.5 Implement Transparent Fiscal Management

The government should establish a publicly accessible, real-time fiscal transparency portal reporting on the deployment of all major revenue streams, including subsidy savings, Tax Reform Act proceeds, and FAAC allocations at federal, state, and LGA levels. Independent quarterly audits of the performance of major government programmes should be published and subjected to civil society scrutiny. The audit mandate of the Office of the Auditor General should be strengthened and its reports given mandatory legislative consideration.

5.4.6 Develop a Sustainable Debt Management Strategy

The government must adopt and publicly commit to a credible medium-term debt sustainability framework that halts the trajectory of debt accumulation. This requires prioritising productive capital investment over recurrent expenditure, reducing the size and cost of the executive, subjecting all new debt to a transparent public interest test, and diversifying revenue sources through the full implementation of the Tax Reform Acts to reduce debt-financed revenue shortfalls.

5.4.7 Accelerate Security Sector Reform

The worsening security situation in Nigeria, ranked as the world's fourth most terrorised country in 2026, requires urgent and sustained attention. The government should develop a comprehensive, community-centred security strategy that addresses the structural drivers of insecurity: farmer-herder conflicts, banditry, urban crime, and terrorism. Community policing frameworks should be expanded; the constitutional framework for state policing should be resolved; and security force accountability for human rights violations should be institutionalised.

References

Acemoglu, D., & Robinson, J. A. (2012). Why nations fail: The origins of power, prosperity, and poverty. Crown Publishers.

Al Jazeera. (2024, August 2). "Nigerians are tired": Protesters fed up with bad governance, soaring costs. Al Jazeera. https://www.aljazeera.com/features/2024/8/2/nigerians-are-tired-protesters-fed-up-with-bad-governance-soaring-costs

Amin, M. E. (2025). Social science research: Conception, methodology and analysis. Makerere University Printery.

Amnesty International. (2024). Nigeria: Crackdown on #EndBadGovernance protests. Amnesty International Report.

Atlantic Council. (2023, March). Experts react: As the ruling party's Tinubu wins a contested election, what's next for Nigeria? Atlantic Council. https://www.atlanticcouncil.org

Bass, B. M. (1985). Leadership and performance beyond expectations. Free Press.

Bertelsmann Transformation Index (BTI). (2026). BTI 2026 Nigeria country report. Bertelsmann Stiftung. https://bti-project.org/en/reports/country-report/NGA

Black, J. A., & Champion, D. J. (1976). Methods and issues in social research. John Wiley & Sons.

Burns, J. M. (1978). Leadership. Harper & Row.

Central Bank of Nigeria (CBN). (2024). Monetary policy communiqués 2023–2024. CBN.

Chatham House. (2025). Democracy in Nigeria. Chatham House. https://www.chathamhouse.org/2022/06/democracy-nigeria

Dahl, R. A. (1971). Polyarchy: Participation and opposition. Yale University Press.

Diamond, L. (1999). Developing democracy: Toward consolidation. Johns Hopkins University Press.

EISA (Electoral Institute for Sustainable Democracy in Africa). (2023). Nigeria's 2023 presidential elections: Legitimacy and governance. *Journal of African Elections, 22(2).*

Ernst & Young (EY). (2025). Nigeria Tax Act 2025 has been signed — highlights. EY Global. https://www.ey.com/en_gl/technical/tax-alerts/nigeria-tax-act-2025-has-been-signed-highlights

Freedom House. (2025). Freedom in the world 2025: Nigeria. Freedom House. https://freedomhouse.org/country/nigeria/freedom-world/2025

Fukuyama, F. (2013). What is governance? Governance: *An International Journal of Policy, Administration, and Institutions, 26(3), 347–368.*

Hussaini, U. (2020). Corporate social responsibility and organizational performance in Nigerian firms. *Journal of Business and Management, 22(4), 55–67.*

Infrastructure Concession Regulatory Commission (ICRC). (2025). President Tinubu's two-year milestone: A testament to bold reforms and national renewal. ICRC. https://www.icrc.gov.ng

Ikelegbe, A. (2005). State, ethnic militias and conflict in Nigeria. *Canadian Journal of African Studies, 39(3), 490–516.*

Institute for the Study of Diplomacy. (2023). Democracy in crisis: Challenges faced by Nigerian president-elect Bola Tinubu. Medium. https://medium.com/the-diplomatic-pouch

Internationalist Standpoint. (2025). Nigeria: 2 years into Tinubu presidency. Internationalist Standpoint. https://www.internationaliststandpoint.org

Kashere Journal of Politics and International Relations. (2025). The Electoral Act 2022, the 2023 polls, and the judiciary's role. Kashere Journal, 3(4).

Leaders of Africa Institute. (2024, September). Fostering accountability for fuel subsidy removal in Nigeria. Leaders of Africa Institute.

Leadership Newspaper. (2025, May). Three years on: Assessing the state of Nigeria's economy under Tinubu. Leadership. https://leadership.ng

Legit.ng. (2025). 10 key legislative reforms under President Tinubu from 2024 to 2025. Legit.ng. https://www.legit.ng/politics/1712362-10-key-legislative-reforms-president-tinubu-2024-2025/

Madueke, C. (2025). Electoral integrity and election management in Nigeria: The case of the 2023 general election. World Affairs, Wiley Online Library. https://doi.org/10.1002/waf2.12055

March, J. G., & Olsen, J. P. (1989). Rediscovering institutions: The organizational basis of politics. Free Press.

Mbat, D. O., Ibok, E., & Ette, A. (2023). Corporate social responsibility in Nigeria: *Theory and practice. Global Journal of Management and Business Research, 13(6), 1–8.*

Mkandawire, T. (2001). Thinking about developmental states in Africa. *Cambridge Journal of Economics, 25(3), 289–313.*

National Bureau of Statistics (NBS). (2023). Consumer price index report: May–December 2023. NBS.

National Bureau of Statistics (NBS). (2024). CPI and inflation report: June 2024. NBS.

National Bureau of Statistics (NBS). (2025). GDP and national accounts: 2024–2025. NBS.

Nigerian Civil Society Situation Room. (2025, June). Current state of democracy in Nigeria: June 2025 midterm assessment of President Tinubu. Situation Room. https://situationroomng.org

Njoku, E. C., & Mmougbuo, M. (2025). Assessing the impact of the 2023 fuel subsidy removal on low-income families in Nigeria. ResearchGate. https://www.researchgate.net/publication/391156199

North, D. C. (1990). Institutions, institutional change, and economic performance. Cambridge University Press.

Northouse, P. G. (2021). Leadership: Theory and practice (9th ed.). SAGE Publications.

O'Donnell, G. (1994). Delegative democracy. *Journal of Democracy, 5(1), 55–69.*

Obasi, I. N. (2021). Research methodology in political science. Academic Publishing Company.

Odo, E. O. (2022). Fundamentals of research methods in social sciences. Cheston Agency.

Olowu, D. (2002). Accountability and transparency. In L. Adamolekun (Ed.), Public administration in Africa (pp. 139–158). Westview Press.

Omotola, J. S. (2016). Dissatisfaction and opposition to the Niger Delta Development Commission in Nigeria. Scientia Militaria: *South African Journal of Military Studies, 34(1), 1–20.*

Omotola, J. S. (2025). Conflict and human security in the Niger Delta: Nigeria in regional focus. *International Journal of Conflict and Violence, 2(2), 1–23.*

Ostrom, E. (1990). Governing the commons: The evolution of institutions for collective action. Cambridge University Press.

Ozili, P. K., & Obiora, E. (2023). Implications of fuel subsidy removal on the Nigerian economy. ResearchGate. https://www.researchgate.net/publication/372959038

Polanyi, K. (1944). The great transformation: The political and economic origins of our time. Farrar & Rinehart.

PricewaterhouseCoopers (PwC). (2025). The Nigerian Tax Reform Acts: Top 20 changes to know and top 6 things to do. PwC Nigeria. https://www.pwc.com/ng

Punch Newspaper. (2025, May). Three years of Tinubu reforms. The Punch. https://punchng.com

Rodrik, D. (2011). The globalization paradox: Why global markets, states, and democracy can't coexist. Oxford University Press.

Schedler, A. (2002). The menu of manipulation. *Journal of Democracy, 13(2), 36–50.*

The Nation Newspaper. (2025). The renewal audit: How Bola Ahmed Tinubu is rewiring Nigeria's economy in 36 months. The Nation. https://thenationonlineng.net

United States Institute of Peace (USIP). (2024, October). Nigeria at a crossroads: Navigating protests amid elections. USIP. https://www.usip.org/publications/2024/10/nigeria-crossroads-navigating-protests-amid-elections

Vanguard Newspaper. (2024, August 10). Nigerians tell Tinubu how to #EndBadGovernance. Vanguard. https://www.vanguardngr.com

Voice of Nigeria. (2025). Expert backs President Tinubu's economic reforms, calls for continuity. VON. https://von.gov.ng

Wikipedia. (2024). End Bad Governance protests. Wikipedia. https://en.wikipedia.org/wiki/End_Bad_Governance_protests

Wikipedia. (2025). Nigerian Education Loan Fund (NELFUND). Wikipedia. https://en.wikipedia.org/wiki/Nigerian_Education_Loan_Fund

Williamson, J. (Ed.). (1994). The political economy of policy reform. Institute for International Economics.

World Bank. (2024). Nigeria poverty and equity brief. World Bank.

World Bank. (2024). Nigeria economic update: Growth and governance. World Bank.