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# CBN'S MEDIA CAMPAIGN AGAINST NAIRA ABUSE AND THE PERCEPTION OF SOCIO-CULTURAL GROUPS IN AKURE

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**ABSTRACT**

*This study was concerned with "Central Bank of Nigerian's media campaign on naira abuse", focusing on the perception of socio-cultural groups in Akure. The study was majorly intended to find out if media campaign against naira abuse has changed the attitude and behavior of Akure people towards handling the Nigerian currency, among other objectives. Anchored on Reasoning Action and Individual differences theories, the study was carried out using survey method. The population of this study was 620, while the sample size was 243. Out of the copies of questionnaire administered, 200 were retrieved and analyzed. The findings of the study are that despite the massive campaign against Naira abuse, the large number of people still take delight in disrespecting the Nigerian currency in different manners, especially spraying at parties. The study recommended that the law against Naira abuse be enforced and the message should be widely publicized; socio-cultural organizations should be used as channels of campaign against the trend; the use of town-crier for the campaign at the traditional market squares should be employed; religious organizations should also be used as vehicles against the uncivilized practice and theatre at public squares should be adopted as another medium of campaign against naira abuse.*

**Keywords: CBN, Media Campaign, Naira Abuse, Perception, Akure Socio-Cultural Groups.**

## Introduction

Oral tradition revealed that. from time immemorial, it has been the culture of Nigerians to appreciate and support any celebrant holding a ceremony such as, wedding, naming and burial of the aged parent, birthday, chieftaincy title and cultural meetings. It began with honouring the celebrant with pieces of cowries willingly given by invitees to the occasion. The modern trend is the use of valuable exchange called currency which was developed during the colonial period and ended the use of cowries as currency in Nigeria in 1960. In other words, cowries got transformed to currency. It was first in pounds. Following the Nigerian independence, the Federal Government of Nigeria through CBN introduced the Nigeria currency called "Naira". Between the first version of the Nigerian currency and the latest edition, there had been several changes in colours, texture and sizes. Some years ago, the culture of abusing the naira became excessive such that it was embarrassing to the Federal Government of Nigeria.

In an attempt to minimize the practice, the Federal Government through the CBN formulated a policy which transformed into a law titled the CBN Act of 2007. The law prohibits Naira abuse in different forms. As a matter of fact, violators would risk a minimum of 5 years jail or a fine of #50,000 as penalty. To achieve compliance with this measure, a long-time massive media campaign was launched on print and electronic media. Observation has shown that despite the existence of the law and the media campaign, members of many socio-cultural groups in Akure including Lions Club, Akure, Adegbemile Socio-cultural Association, Akure, Akure Youths Association, Akure Landlord's Association, Akure Council of Chief and Elders, Akure Students' Association, Association of Market Women, Akure and Akure Parapo Social Club still practice this act of Naira abuse. This study was therefore conceived to research into the perception of the people of the study area about the media campaign and the reason for persistence of the practice.

It is clear to all enlightened minds that the CBN's statutory role in the nation is to regulate the country's currency. Regulation in this sense is wide in scope. Within the scope is to determine the exchange rate, minting, expansion and contraction of denominations and maintenance of the currency. The naira has been bedeviled over the years by different challenges among which is the abuse that translates to improper handling and treatment.

The vivid description of Naira abuse can be better shown in pictures, but all Nigerians must have witnessed scenes where different denominations of Naira are at ceremonies (naming, wedding, burial of the aged, coronation, welcome parties, send off, get together and etc.).Apart from spraying, members of the socio-cultural groups, just as others Nigerians, abuse the currency by stapling it, writing on it, squeezing it, hiding in brazier, underpants, socks etc. All these have often led to weakening of the texture of the affected denominations. Concerned over the indecent manner in which Nigerians handle the currency, the Federal Government through CBN in 2005 decided not only to challenge the unethical practice, but also to bring it to an end. To achieve this, one of the several methods taken by the CBN was to launch a massive media campaign against Naira abuse. Millions of naira must have been committed as it ran on print and electronic media for a longtime. Observation shows that to some extent, there is little change in the attitude of members of the socio-cultural groups in Akure to Naira maintenance; but the trend still continues at places of celebrations among some groups' members in Akure. Despite the huge amount of money spent on the media campaign, can the campaign be successful? Answer to this is one of the concerns of this study. The objective of this study is; to ascertain the extent to which members of the socio-cultural groups in Akure remember the CBN's media campaign against Naira abuse, and to determine the extent to which the media campaign against naira abuse has changed the attitude of members of the group in Akure, the other aim of this study is to identify different manners in which Naira is abused by members of the group in Akure after the CBN media campaign against it, also to obtain the views of the group on the impediment to the success of the media campaign and to gather suggestions on the alternative means of campaigning against Naira abuse among members of the socio-cultural groups in Akure.

This study is a feedback to the authorities of CBN on the impact of media campaign on the cross-section of Akure people in particular and the entire Nigerians generally. The study will provide relevant information to the legislative arm of government of the Federal Republic of

Nigeria on the need to review the law against Naira abuse in the country. It will also be a contribution to the body of knowledge in media related study.

## LITERATURE REVIEW

### Conceptual Review

According to Wikipedia, an advertising campaign is a series of advertising messages that share a single idea and theme which makes up an integrated marketing communication (IMC). Advertising campaigns appear in different media across a specific time frame of frequent flyers points.

The critical part of making an advertising campaign is determining a campaign theme as it sets the tone for the individual advertisements and other forms of marketing communications that will be used. The campaign theme is the central message that will be communicated in the promotional activities. The campaign themes are usually developed with the intention of being used for a substantial period but many of them are short lived due to factors such as ineffective marketing or competition in the marketplace. An electronic focused advertising campaign is typically broadcast through several media channels. It may focus on a common theme, and one or few brands or products or be directed at a particular segment of the population. Successful advertising campaigns achieve far more than the sporadic advertising, and may last from a few weeks and months or even years.

Osunbiyi (1999) defines advertising campaign as a sound marketing plan which considers and determine the inter-relationship of all the elements of the marketing mix. Thus, ineffective advertising campaign must balance in a holistic way the inter-relating units of the marketing mix by distribution of product information to accomplish sales objectives. He also sees advertising planning as a methodical process that guarantees effectiveness of campaign. Osunbiyi (1999) asserted that the term campaign has since been extended beyond it restricted traditional area of warfare. Today, the term has wide applications. It covers any systematic effort at accomplishing a set of objectives. Thus, there is political campaign to get a party's idea or candidate accepted by the electorate.

### Theoretical Framework

This study is anchored on two theories. The first one is the Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA) which proposed that a person's behavioural intention determines the probability of performing a specific behaviour. Behavioural intentions are based on a weighted set of beliefs about the consequences of behaving in that way. The theory was designed to provide a frame work for understanding the relationship between attitudes, beliefs, intentions and behaviour. The theory assumes that people are logical and consistent in the way they process information and make decisions and furthermore, that, attitudes and social norms are the sole determinants of intention. There are two major inputs into the theory:

a) attitudes towards behavior, and
b) subjective norms.

Beliefs about behavior consequences and the evaluation of these consequences influence attitudes towards the behavior. Normative beliefs (beliefs about others with respect to performing the behaviour) and the motivation to comply with those normative beliefs predict

subjective norms. This model can be applied to an example of seat belt use. Attitudes would relate to naira abuse and the results of naira abuse.

Subjective norms consist of an individual's perception of what significant others believe and do with regard to naira abuse. When a campaign is being developed, assessment of likely attitudes and normative beliefs can result in an appropriate focused programme. Fishbein and Ajzen (1975) point out that TRA can also be used to suggest specific message construction. The salient beliefs (this refers to both attitudes and normative beliefs) relating to the variable need to be targeted by the message in order to change attitudes and subjective norms, and then subsequently, behavioural intentions and behavior.

The application of TRA would need to include efforts to influence the individual's intentions to naira abuse in two ways. Firstly, determining the most important attitude about naira abuse, and secondly, identifying and utilizing significant others (e.g. family, club members, peers, or co-workers etc) whose attitudes, behaviours, and expectations reinforce naira abuse and help motivate the individual to continue with the practice. O'Connor (1990) however, stresses the link between attitude and behavior varies in strength, depending on the expected likelihood of an outcome and the extent to which the attitude is focused on some specific action to be performed.

Fishbein and Ajzen (1981) reported that the total set of salient beliefs would need to be changed in order to change the attitude or subjective norm and consequently the behavior. If only one belief changed, there would be a decreased likelihood of behavioural change.

The second theory is Individual Differences theory which was formulated in 1970 by Melvin De Fleur. The theory's main assumptions, according to Anaeto, Onabanjo and Osifeso (2008) are that:

1. Members of mass media audience are made up of different people (in terms of psychographic characteristics); and
2. Members of mass media audience will react to the same media messages in different ways. The reason for this being the differences in psychographic characteristics.

The personal psychological make-up of individual differs from person to person. Individuals often learn attitudes, values and beliefs through experiences and this usually results in differences in perception and cognition. This explains why Anaeto, et al., (2008) explains that "…the psychological process – selective retention, selective attention, selective perception and selective exposure, help an individual decide what to pay attention to, what he sees or perceives from that which he attends to". Put differently, differences in individuals will make them react differently to mass media messages.

The relevance of this theory to the study cannot be overemphasized. Members of the society are made up of individuals with different attitudes, values and beliefs which they acquire over time through experiences. Expectedly, perception and cognition are not the same, but differ from individual to individual. Consequently, these mass media audiences differently to mass media messages such as advertisements on how to handle with dignity, the Nigerian currency of different denominations.

## METHODOLOGY

Survey method was employed in carrying out research in this study. This research design was employed because of its ability to use the questionnaire in eliciting information in carrying out the study and because it would reveal the mind of the respondent with minimum bias. The population of this study is estimated at 620 and this figure is generated from eight social cultural groups in Akure: i) Lions Club, Akure, ii) Adegbemile Socio-cultural Association, Akure, iii) Akure Youths Association, iv) Akure Landlord's Association, v) Akure Council of Chief and Elders, vi) Akure Student's Association, vii) Association of Market Women, Akure, viii) Akure Parapo Social Club. From the population, sample of 243 respondents was selected to represent the entire population based on purposive sampling technique. This is because only those who have the knowledge relevant to the subject matter can respond well to the items in the questionnaire. The researcher had to apply personal judgement in selecting the sample needed for the study. A total of 243 copies of questionnaires were administered and 200 copies were retrieved from the respondents. The data collected from the respondents were analyzed, using frequency count and simple percentage method, being a descriptive survey. This was adopted because it is effective in summarizing large volume of data.

## DATA PRESENTATION AND ANALYSIS

A total of 243 copies of questionnaire were distributed. The presentation of data was based on the 200 copies of the questionnaire retrieved.

### Demographic Data Presentation

**Table 1: Socio-demographic Distribution of the Respondents**

| **Socio-demographic Distribution of the Respondents** | | | |
|---|---|---|---|
| **Factors** | **Options** | **Frequency** | **Percentage %** |
| **Gender** | Male | 150 | 75% |
| | Female | 50 | 25% |
| | **Total** | **200** | **100%** |
| | | | |
| **Age** | 18-20 | 40 | 20% |
| | 21-25 | 130 | 65% |
| | 28 and above | 30 | 15% |
| | **Total** | **200** | **100%** |
| | | | |
| **Marital status** | Married | 60 | 30% |
| | Single | 140 | 70% |
| | Divorced | 0 | 0% |
| | **Total** | **200** | **100%** |
| | | | |
| **Educational background** | OND | 90 | 45% |
| | HND/B.Sc | 100 | 50% |
| | MSC and above | 10 | 5% |
| | **Total** | **200** | **100%** |

**Field work, 2023**

Table 1 indicates that 150 of the respondents, representing 75% are males, while 50 respondents representing 25% are females. This means that majority of the respondents are

males. It shows that the largest segment of the respondents were between the age bracket 18-20 with 40 respondents representing 20%, followed by 21-25 with 130 respondents representing 65%. The remaining respondents who fell into age bracket 28 and above were 30 representing 15%. This means that majority of the respondents fell under the age range of 21-30. It also shows that 60 of the respondents, representing 30% were married, while 140 respondents representing 60% were single. No divorced persons among the respondents. This means that majority of the respondents were single. 45% of the sample were National Diploma Holders, 50% were HND/B.Sc holders, while 10% were M.Sc holders and above.

**Table 2: Showing whether or not respondents can recall the CBN's massive media campaign against naira abuse**

| Response | Frequency | Percentage % |
|---|---|---|
| Yes | 170 | 85% |
| No | 30 | 15% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 2 reveals that majority of the respondents (85%) recalled that the CBN launched massive media campaign against naira abuse, while 15% did not remember.

**Table 3: Showing whether respondents are still in the habit of spraying Naira on celebrants at the parties**

| Response | Frequency | Percentage % |
|---|---|---|
| Yes | 160 | 80% |
| No | 40 | 20% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 3 shows that majority of the respondents (80%) still spray naira on people at parties.

**Table 4: Showing the respondents' views on the ways in which naira is abused in Akure**

| Response | Frequency | Percentage % |
|---|---|---|
| Spraying of naira notes | 70 | 35% |
| Matching of naira notes | 10 | 5% |
| Stapling of naira notes | 30 | 15% |
| Writing on naira notes | 50 | 25% |
| Squeezing of naira notes | 20 | 10% |
| Selling of naira notes | 10 | 5% |
| Saving in brazier | 10 | 5% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 4 reveal that 70 of the respondents, representing 35% were of the opinion that spraying of naira notes is common in Akure; 10 respondents representing 5% agreed that matching of naira notes is common; 30 respondents representing 15% agreed that stapling of naira notes is common; 50 respondents representing 25% agreed that writing on naira notes is common; 20 respondents representing 10% agreed that squeezing of naira notes is common; 10

respondents representing 5% agreed that selling of naira nots is common; 10 respondents representing 5% agreed that saving of naira notes in brazier is more common.

**Table 5: Showing the respondents' opinions on whether Akure culture encourage spraying of naira notes at parties**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 90 | 45% |
| Agree | 60 | 30% |
| Strongly Disagree | 30 | 15% |
| Disagree | 10 | 5% |
| Undecided | 10 | 5% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 5 shows that 90 respondents, representing 45% strongly agreed, 60 respondents representing 30% agreed, 30 respondents representing 15% strongly disagreed, 10 respondents representing 5% disagreed, 10 respondents representing 5% were undecided that Akure culture encourages spraying naira notes at parties.

**Table 6: Showing respondents' opinion on whether as a celebrant, they would feel honoured when sprayed with naira notes**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 40 | 20% |
| Agree | 80 | 40% |
| Strongly Disagree | 30 | 15% |
| Disagree | 40 | 20% |
| Undecided | 10 | 5% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 6 shows that 40 respondents representing 20% strongly agreed, 80 respondents representing 40% agreed, 30 respondents representing 15% strongly disagreed, 40 respondents representing 20% disagreed, 10 respondents representing 5% were undecided that as a celebrant, that would be honoured when they are sprayed with naira notes.

**Table 7: Showing respondents' opinion on whether they would feel offended by friend and relations if they were not sprayed at party**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 70 | 35% |
| Agree | 40 | 20% |
| Strongly Disagree | 60 | 30% |
| Disagree | 30 | 15% |
| Undecided | 0 | 0% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 7 reveals that 70 respondents representing 35% strongly agreed, 40 respondents representing 20% agreed, 60 respondents representing 30% strongly disagreed, 30 respondents representing 15% disagreed. None of the respondents (0%) was undecided that they would feel offended by friends and relations if they were not sprayed at a party.

**Table 8: Showing the respondents' opinion on whether religious organization should be used as channels of campaign against naira abuse**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 90 | 45% |
| Agree | 80 | 40% |
| Strongly Disagree | 0 | 0% |
| Disagree | 40 | 20% |
| Undecided | 10 | 5% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 8 reveals that 90 respondents, representing 45% strongly agreed, 80 respondents representing 40% agreed. None of the respondents (0%) strongly disagreed, 40 respondents representing 20% disagreed, 10 respondents representing 5% were undecided that religious organizations should be used as channels of campaign against naira abuse.

**Table 9: Showing the respondents' opinion on whether theatre at public squares should be used as channels of campaign against naira abuse**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 130 | 65% |
| Agree | 40 | 20% |
| Strongly Disagree | 0 | 0% |
| Disagree | 20 | 10% |
| Undecided | 10 | 5% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 9 reveals that 130 respondents, representing 65% strongly agreed, 40 respondents representing 20% agreed. None of the respondents (0%) strongly disagreed, 20 respondents representing 10% disagreed, 10 respondents, representing 5% were undecided that theatre at public square in Akure should be used as channels of campaign against naira abuse.

**Table 10: Showing the respondents' opinion about whether the use of town-crier at traditional market should be employed**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 40 | 20% |
| Agree | 70 | 35% |
| Strongly Disagree | 50 | 25% |
| Disagree | 40 | 20% |
| Undecided | 0 | 0% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 10 reveals that 40 respondents, representing 20% strongly agreed, 70 respondents representing 35% agreed, 50 respondents representing 25% strongly disagreed, 40 respondents representing 20% disagreed, none of the respondents (0%) was undecided that the use of town crier at traditional market should be employed.

**Table 11: Showing the respondents' opinion on whether theatre at public squares should be used as channels of campaign against naira abuse**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 100 | 50% |
| Agree | 100 | 50% |
| Strongly Disagree | 0 | 0% |
| Disagree | 0 | 0% |
| Undecided | 0 | 0% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 11 shows that 100 respondents, representing 50% strongly agreed, 100 respondents representing 50% agreed. None of the respondents (0%) strongly disagreed, disagreed or was undecided that socio-cultural organizations in Akure should be employed as channels of campaign against naira abuse.

**Table 12: Showing the respondents' opinion on whether implementation of the law against naira abuse should be enforced and publicized as a form of campaign**

| Response | Frequency | Percentage % |
|---|---|---|
| Strongly agree | 120 | 60% |
| Agree | 80 | 40% |
| Strongly Disagree | 0 | 0% |
| Disagree | 0 | 0% |
| Undecided | 0 | 0% |
| **Total** | **200** | **100%** |

**Field work, 2023**

Table 12 reveals that 120 respondents, representing 60% strongly agreed, 80 respondents representing 40% agreed. None of the respondents (0%) strongly disagreed or was undecided

that implementation of the law against naira abuse should be enforced and publicized as a form of campaign.

**Discussion of Findings**

The discussion of findings was done in this section by relating the research questions with the results of the analysis. Therefore, in order to answer research question 1, **"To what extent do members of the socio-cultural groups in Akure remember the CBN media campaign against Naira abuse?"** item 2 on the questionnaire was formulated and used.

On item 2, 85% of the respondents recalled that sometimes ago, CBN launched massive media campaign against naira abuse. This means the media campaign has not been forgotten by the people.

On research question 2, **"How has CBN's media campaign against naira abuse changed the attitude of members of the group in Akure",** item 3 on the questionnaire was formulated and used. The response of eighty percent of the respondents shows that majority were of the view that media campaign against naira abuse has not changed the attitude of Akure people in mishandling of naira currency.

On research question 3, "**What are the different manners in which Naira is abused by members of the socio-cultural in Akure after the CBN's media campaign against it?",** seven (7) manners were suggested which include spraying of naira, matching on naira, stapling of naira, writing on naira, squeezing of naira, selling of naira and saving in brazier. Thirty-five percent of the respondents were of the overwhelming view that Akure people mostly abuse naira at parties by spraying on celebrants. Five percent chose matching on naira, 15% chose stapling of naira, 25% chose writing on naira notes, 10% chose squeezing of naira notes, 5% chose selling of naira notes and 5% chose saving of naira in brazier after several media campaign against naira abuse. This confirms that Naira abuse is committed in various manners in Akure.

On research question 4, **"What are the views of the socio-cultural groups on impediments to the success of media campaign in Akure?",** items 5, 6, 7, on the questionnaire were formulated and used.

On the item 5, 90 respondents, representing 45% strongly agreed, 60 respondents, representing 30% agreed, 30 respondents, representing 15% strongly disagreed, 10 respondents representing 5% disagreed, 10 respondents representing 5% were undecided that Akure culture encourages spraying of naira at parties.

On item 6, 40 respondents representing 20% strongly agreed, 80 respondents., representing40%agreed, 30 respondents representing15% strongly disagreed, 40 respondents representing 20% disagreed, 10 respondents, representing 5% were undecided that as celebrants, they would feel honoured when they are sprayed with naira notes. On item 7, 70 respondents representing 35% strongly agreed, 40 respondents, representing 20% agreed., 60 respondents representing 30% strongly disagreed, 30 respondents representing 15% disagreed. None of the respondents (0%) was undecided that he/she would feel offended by friends and relations if not sprayed at a party and all these serve as challenges to media

campaign against naira abuse in Akure. This is an indication that culture is a major impediment to the success of media campaign in Akure, and this comes in different varieties. On research question 5,**"What are the suggestions of members of the socio- cultural groups on the alternative means of campaigning against naira abuse?",** items 8, 9, 10, 11, and l2 on the questionnaire were formulated and used.

On item 8, 90 respondents representing 45% strongly agreed, 80 respondents representing 40% agreed. None of the respondents (0%) strongly disagreed, 40 respondents representing 20% disagreed, 10 respondents representing 5% were undecided that religious organizations should be used as channel of campaign against naira abuse.

On item 9, 130 respondents, representing 65% strongly agreed, 40 respondents representing 20% agreed. None of the respondents 0% strongly disagreed, 20 10% disagreed, 10 respondents representing 5% were undecided that theatre at public square in Akure should be used as a channel of campaign against naira abuse.

On item 10, 40 respondents, representing 20% strongly agreed, 70 respondents representing 35%agreed, 50 respondents representing 25% strongly disagreed and 40 respondents representing 20% disagreed. None of the respondents 0% was undecided that the use of town-crier at traditional market should be employed.

On item 11, 100 respondents, representing 50% strongly agreed, 100 respondents representing 50% agreed. None of the respondents (0%) strongly disagreed, disagreed or was undecided that socio-cultural organizations in Akure should be employed as channels of campaign against naira abuse.

On item 12, 120 respondents, representing 60% strongly agreed, 80 respondents, representing 40% agreed. None of the respondents (0%) strongly disagreed, disagreed, or was undecided that implementation of the law against naira abuse should be enforced and publicized as a form of campaign.

**Conclusion and Recommendations**

Two theories namely; Reasoning Action and Individual differences were used in this research. Survey research design was used. Sample size of 243 copies of questionnaire was administered and 200 were retrieved and analyzed. The researcher through the data gathered established the fact that despite the several media campaign against naira abuse some people still abuse the Nigerian currency, especially spraying at parties. Thus, it is necessary to devise other strategies for campaigning against naira abuse.

Following the findings of this research work, it can be concluded that media campaign against naira abuse could have succeeded if it was backed up with other subtle and catchy strategies as the deeply rooted culture cannot be easily weakened through only mass media campaign. Based on the findings of this research, the following recommendations are hereby proposed:

i. The law against naira abuse should be enforced and the message publicized as a form of campaign.
ii. Socio-cultural organizations should be used as channels of campaign against naira abuse.

iii. The use of town-crier for the campaign at the traditional market squares should be employed.
iv. Religious organizations should be used as channels of campaign against naira abuse.
v. Theatre at public squares should be employed as a channel of campaign against naira abuse.

The above listed suggestions will work well if applied in the Nigerian socio-cultural environment.

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