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ELECTRONIC LIBRARY AND WESTERN CASHLESS POLICY IN COUNSELLING AFRICAN TRADITONAL RELIGIOUS SOCIETY

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ABSTRACT

The international world is embarking on an economy workable with cashless policy. The countries of Europe and North American continents are earnestly operating on cashless economy. Today, countries in Africa have started following the same trend. The problem this paper conceives is that African countries are notoriously religious, and have attached so much religious sentiments to the adoption of Western cashless economic policy in their countries. In Nigeria for example, the introduction of Western cashless economic policy and the change of the present ₦200, ₦500 and ₦1,000 notes to new notes has accelerated their religious sentiments and insinuations against the introduction of Western cashless policy by Nigerian political leadership under President Muhammad Buhari. This paper therefore, holds on electronic library and counseling as joint means of disseminating information and convincing the populace on the benefits or the need to operate in a cashless policy and a change to new ₦200, ₦500 and ₦1,000 notes respectively. This work intends to address the issue of misconceptions of cashless policy and change of some of the currency notes in Africa generally and Nigeria in particular due to their notoriously religious thoughts. The article employs historical and phenomenological method of research. It is found that most Africans do not trust their political leaders and their relationships with the international world any longer, to an extent that whatever African political leaders do, especially when it connects with the foreign countries, appears too suspicious. The paper, recommends among other things that African political leaders should always keep the records straight and transparent to reduce suspicions in a highly religious inclined African continent. Data were got from both primary and secondary sources. Data collected were analyzed with psychological and socio-political styles of data analysis.

Keywords: Electronic Library, Western Cashless Policy, Guidance, Counseling, African Traditional Religious Society.

Introduction

Most, if not all African countries were colonized or influenced by Western or foreign countries in one way or the other with political or economic motives or both. There are international organizations where African countries are members: They include: United Nations Organization (U.N.O) now United Nations, Commonwealth, Organization of Petroleum Exporting Countries (OPEC), Organization of African Unity (O.A.U) now African Union (A.U) and Economic Community of West African States (ECOWAS). These international organizations foster inter-dependence and interactions among nations. Anyaele (1994:323) views international relations among nation thus: "…The nations of the world are therefore linked together and have become inter-related and inter-dependent, since no nation can exist in isolation of others. As far as there is essence in nations' inter-dependence and inter-

relatedness, countries are prompted towards forming foreign policies". Foreign policy refers to the general principles which govern a state's international behaviour (Nwankwo, 1992:238). Some of the principles guiding the formulation of Nigeria's foreign policy include: national interest, non-alignment, African interest, peace, co-existence with her neighbours and non-interference in the internal affairs of other states. Main factors that influence Nigeria's foreign policy are: personal idiosyncrasy of the leader, Nigeria's ideology, national interest, e.t.c. (Nwankwo, 1992). It is the personal idiosyncrasy of Nigerian Leaders that has created the distrust against the political leaders on introduction of any policy that has international connections to Nigeria or other African nations. Hence, the introduction of Western/foreign cashless economic system and the change of old ₦200, ₦500 and ₦1,000 to new notes in Nigeria with deadlines 31 January,2023 to 10 February, 2023.

This change of naira notes and introduction of cashless policy with maximum cash withdrawal of ₦20,000 per day by individuals and ₦500,000 for corporate bodies per day have caused a lot of economic hardship among the residents of Nigerian environments. The immediate economic stress has harvested a lot of insinuations against the political leaders in Nigeria by majorly the dwellers of Nigeria Traditional Religious Society. It is this traditional religious attachment to introduction of Western/foreign cashless economic policy that has provoked the problem this research is set to address. The paper aims at correcting the African traditional religious environments' insinuations against these policies. Electronic Library and Counseling are conceived as measures that would assist in tackling the upsurge. Amongst the recommendations are: African political leaders should always keep records straight, avoid self-centeredness, residents of African religious societies especially those at traditional religious settings should try to be empirical than theoretical, etc. The research adopts both historical and phenomenological research approaches. In adoption of these methods, it is found that most Africans have lost trust on their political leaders. Data were generated from primary and secondary sources. Data collected were analyzed with psychological and socio-political analytical styles of data analysis.

Conceptualization of Terms

The concepts that are set for clarifications are: Electronic Library, Western or foreign cashless policy, Guidance and Counseling, and African Traditional Religious Society. Library as is being known today is any source, through which written or published materials could be accessed. It could provide either soft or hard copies. The physical library could be a base for provision of materials as hard or soft copies. IG Global (2023:2) posits it as: "A physical site and/or website that provides 24hours online access to digitized audio, video, and written material." It could be also considered as; a set of documents available through electronic means by the use of digital technologies that allow for the retrieval, archiving, preservation and dissemination of those documents (IG Global, 2023:1). For Digital Communication (2023) it is an ordered collection of heterogeneous electronic documents (including books) equipped with a navigation and search tool. It can be a website where various texts are gradually accumulated (more libraries, but also any others up to computer programs) and media files…" Electronic Library is most innovative system worldwide, which operates in digital modes.

Guidance and counseling is an academic profession tasked with the roles of directing, guiding and counseling clients on how to tackle or manage their problems or challenges. Law insider (2023:2) explains guidance and counseling thus:

> Guidance and counseling means services and programs that promote the personal/social, educational and career development of students. Services are available through MaLeod Lake Indian Band to a maximum of [$500,000] for eligible students per fiscal year… board policy 6270. Guidance and Counseling program(s) for students, and 105 ILCS 5/10-22 24a and 22 24b, which allow a qualified guidance specialist or any licensed staff member to provide school counseling services.

Guidance and counseling in the context of this discourse is viewed from its academic tentacle which deals with promotion of learners or students personal as well as social, educational and career development through various means.

Cashless Policy: In Nigeria for example, the quest to operate on cashless took its place in the year 2011. Abass (2022) states that:"As the name implies, cashless policy means you can carry out financial transactions without the use of banknotes". The cashless policy introduced the debit or credit card as well as the electronic transfer in financial transactions. In 2012, the CBN introduced the cashless policy programme as a pilot scheme in Lagos. The policy stipulated a cash handling charge on daily cash withdrawals that exceed ₦500,000 for individuals and ₦3,000,000 for corporate bodies.

Cashless policy essentially could be seen as a policy that reduces surplus circulation or use of cash in a defined sovereign state.

African Traditional Religious Society: Scholars have viewed African Traditional Religion from its traditional and cultural base. MacGaffey and Goshadze (2022) points thus:

> The term "African Traditional Religion" is used in two complementary senses. Loosely, it encompasses all African beliefs and practices that are considered religious but neither Christian nor Islamic. The expression is also used almost as a technical term for a particular reading of such beliefs and practices, one that purports to show that they constitute a systematic whole – a religion comparable to Christianity or any other "world religion" in that sense the concept was new and radical when it was introduced by G. Parrinder in 1954 and later developed by Bolaji Idown and John Mbiti.

African traditional religion therefore, could be taken as the indigenous beliefs and practices of Africans that have been gradually transmitted to the present generation. Hence African traditional religious society is the society that imbibes and adheres to these African indigenous beliefs and practices. James Nnaobu (Personal Communication, 3 February, 2023) points that it is the indigenous African society where African traditional beliefs and practices are observed, in some cases by both Christians and traditionalists.

African Traditional Religious Peoples Insinuations against the Western/Foreign Cashless Policy in Nigeria

In African traditional religious societies, there are moral standards expected of the members of the society. In most traditional societies in Africa, the earth goddess is understood to be the custodian of a community's morality (Okwueze, 2003: 68). For the African traditional religious members of the society, at any moment an action or plan seems to place sufferings on an individual or group, without clear explanation of convincing facts and figures for a promising

good or positive outcome, such action is insinuated to be evil, hence the initiators are perceived to be evil also.

With such inclinations, their prayers would be to ask the earth goddess to take charge; meanwhile there will be an accelerating negative and adverse accusations, curses, and insinuations against the principles of the plan or policy which in some cases could trigger mob actions. Mr. Tony Udeh (Personal Communication, 4 January, 2023) speaks on the suspicions of African Traditional Religious Members of his community on the introduction of Western cashless policy and change of ₦200, ₦500 and ₦1,000 to new notes respectively with both definite deadlines, thus:

> The idea of cashless policy is an organized planned deal between Nigerian political leaders and the Western and Americans to actualize a spiritual control over Africans through the physical relevance. They want to reduce money in the hands of the masses in such a manner that traditional religious people would not afford the physical cash, because they are mostly less computer literate to run online transactions, thereby making them less active in accessing money for purchase of their religious items of worship and sacrifices. This is a strategy they felt not yielding their expected results against African traditional religion, now they have pushed in the change of ₦200, ₦500 and ₦1,000 to achieve a quick result against African traditional people's religion. They are now using a more civilized manner of eradicating African Traditional Religion and Culture than what they did during the colonial era.

It is pertinent to note that in Nigeria, Central Bank of Nigeria had introduced cashless policy as at 2011, before the change to ₦200, ₦500 and ₦1,000 new notes. This could be the origin of these insinuations against African or Nigerian traditional religious people because they could suspect that the cashless policy by Nigerian government has been made more painful on them with the change of highest three denominations of naira currency. More so, continuous increase in corruption in Africa and Nigeria has made them to lose trust on African politicians. Corruption has become a commonplace in African. Ukwaba (2002:29) avers; Governments in developing countries including Nigeria have tended to be pre-occupied with power and its material prerequisites. Given the conditions of underdevelopment, power offers the opportunities of a lifetime to rise above the general poverty and squalor that pervade the society. Traditional Religion is the means Africans use to draw both the rich and poor, the leaders and the led at a level playground. The insinuation is that the attempt is to gently snatch them their religion to enable the ruling class and Westerners or foreigners ride the African society to their mercy. Even though the people are aware that there was a cash payment medium encouraged by the British as early as 1894, but the suspicion is that selfish Nigerian political leaders would collaborate with Western world this time around for selfish reasons. Adeyeye and Ajinaja (2014:1) points that the battle for efficient and effective financial payment system in Nigeria dated back to 1894 when British Bank for West Africa (BBWA) successfully managed, circulated and distributed the British silver coins as a means of settlement of trade transaction and debts in the British West African colonies. Since then, the system has been changing baton and race with the hope of getting it right. The confusion on the African traditional religious people's psyche is: when will it be gotten right since 1894?

Some persons have attributed the reactions of African traditional religious people to their level of literacy. Adekoya (2011) stresses that available records indicate that the informal sector

controls a sizable amount of liquidity and cash in circulation where over 70% of economic agents are unbanked. With a large population that is barely literate and an economy lacking social structures to support such policy at this point in time, the move even with the best of intentions may be prone to failure. Lack of support to cashless policy and change of three denomination notes should not be completely agreed to have been caused by literate level of African traditional religious people, rather, it could be more or less considered to have generated by normal religious cum political sentiments which is almost universally common in most societies. In Nigeria, like some other countries in the world, religion and politics play a reasonable role to their national and economic development. In Africa, generally, religion appears to take possession of every sphere of their lives.

African culture is strongly built on African Religion worldview (Okafor, et al 2017 – 2018: 88). This religion helps Africans mould the people's character that all and sundry are drived to obey and maintain the customs and norms of the society. With multi-religious practices in Africa or Nigeria, it seems to create room for dishonesty, corruption, etc among the political class. From the above, it suffices it to say that dishonest, corrupt and unethical behaviour among politicians sometimes undermines the trust and confidence of the people that government can do "good" and advance the public interest.

In fact, African cum Nigerian political leaders of the mid of post independent Nigeria have almost failed Nigerians. Abusive, corrupt, criminal and violent minded Nigerians have undercut the serious efforts to construct stable institutions to govern the country, solidify the rule of law and promote respect for human rights. All these facts stated here, have prompted the insinuations and suspicious against the cashless policy in Africa generally and Nigeria in particular by the traditional religious people mainly.

Reconciling African Traditional Religious Societies' Insinuations against Cashless Policy through Electronic Library and Guidance/Counseling

Electronic library has remained one of innovations in the world today that have made the entire universe a global village. Engr. Paschal Ugwu (Personal Communication, 5 February, 2023) states that electronic library is the most reliable means of preserving data either written, oral, video, pictures or otherwise, and most feasibly accessible. Though, cashless policy and change to new naira notes for instance in Nigeria have put most Nigerians into unexpected and painful experiences. Mrs. Ugodimma Okoro (Personal Communication, 8 February, 2023) complains about the ugly experiences Nigerians undergo within Enugu State and her environs, when she laments that bankers seem to sell money to their POS agents and other high ranking personalities, when the common man comes to withdrawal either the old or new naira notes, the customer will be charged so exorbitant. These POS bank agents charge ₦200 charge or commission for each ₦1,000 old note and ₦300 charge or commission for each ₦1,000 new note. In the Banks' ATM machines, there are no much money especially the new notes that can serve their customers for withdrawal of the stipulated ₦20,000 limit of withdrawal for a day. Some banks, have further brought the withdrawal limit down to ₦5,000/₦10,000 per day per individual customer and ₦2,000 limit per day per person at counter by cashiers respectively. The question and confusion now is how come POS Bank agents afford to pay individual customers up to ₦100,000, ₦90,000, ₦80,000 down to ₦1,000 with ₦300 charge per withdrawal, while the commercial banks could not pay their customers the same or similar amounts without charges. All these information, facts and figures, should

be recorded, and documented by electronic library for the public consumption, saved and preserved in the electronic library. At the same time, the benefits that cashless policy attracts in due course are also necessary to be preserved by electronic library.

All these documentations consequently and subsequently will assist the guidance, counselor to collaborate with electronic library to address these issues especially as it affects African Traditional Religious Society's insinuations. Electronic library would be able to authenticate the information on cashless policy in the world and Africa. In Nigeria, the deadline for depositing old notes of ₦200, ₦500 and ₦1,000 has been extended from 31 January to February 10, 2023, further, the use of old ₦200 note has also been extended till April 10th 2023. More so, depositing and the use of old ₦200, ₦500 and ₦1,000 notes has been extended to 31th

December, 2023. This extension to 31th December, 2023 got its effect immediately after State Governorship and House of Assembly Elections on March 18th, 2023. These extensions by the court and Federal Government of Nigeria ought to be documented by the electronic library systems. Researchers will also use those materials to put their audience through the right track of information. In this vein, the counselor would be able to articulate the challenges posed by the cashless policy and change of naira notes to citizens by the Nigerian government and the Central Bank of Nigeria, juxtapose them with the benefits of cashless policy experienced by the international communities and countries. Then, device means to approach these African traditional religious societies for a rethink on those adverse insinuations connecting to interference or mild attack to their spiritual or religious affair or growth. Similarly, Nigeria's rank in the Human Development Index remained low at about 0.462, being the 137th out of 174 countries (Human Development Bureau, 2003). In 2004 according to Federal Office of Statistics (FOS) 2011 has 54% of Nigerians live in poverty. Fund for Peace, an International Organization ranked Nigeria 8th most failed state in Africa and 14th in the world (The Nigerian Tribune, 30 June, 2012). Cashless policy has its positive impacts, for example; it creates greater transparency and accountability, leading to greater efficiency and better economic performance, promotes financial inclusion by making it easier and more affordable for the unbanked and under-banked to access financial services. (2014:8).

It is a clear fact that theories provide a framework on which researchers are built. They support and strengthen research and promote a basis of support on the topical issues studied (Hungwa, 2013:2). When theoretical and practical researchers as it affects the benefits and challenging of cashless policy and even change of naira note for instance are analyzed and made available to far and near users, guidance/counselors would use it to make empirical data visible which could be used to counsel African traditional religious people. The information on poverty rate and economic challenges in Nigeria as discussed here are made accessible to electronic means of digital/electronic library is a basic source. Therefore, the counselors should make them ready at the disposal as facts to convince the people of the traditional religious societies.

There is also an insinuation or suspicion from the traditional religious society, that the cashless policy and the change to new naira notes in Nigeria to must have originated from any international occultic cult where there could be plans to restrict Africans generally and Nigeria in particular from accessing the funds in their bank accounts and also make them not to keep

much money at their homes, so that this occultic cultism will be in control of Africa, deciding every part of their lives and activities. Mr. Oguejiofo Nwankwo (Personal communication, 3 January, 2023) stresses that restriction on physical access to citizens' finances in cash, could incapacitate the citizenry that they might not have their voices in their welfare, and could be asked one day to turn from one's religion to alien religious or spiritual cult(s).

These sorts of insinuations are parts of what electronic library should preserve, then the guidance/counselor will go through both sides of the African traditional religious societies' insinuations and the initiators of the cashless policy to reconcile the two opposing ideologies/ ideas.

Recommendations

1. Africans, especially political leaders should always keep records straight to avoid or reduce suspicions on whatever they do.
2. Electronic library should always be equipped and upgraded, considering its importance in data preservation and resource base for reliable analyses of available materials.
3. Guidance/Counseling should be given utmost regard as a collaborator to necessary sources for crisis resolutions.
4. Africans and the leaders should uproot the spirit of self-centeredness in their lives.
5. African traditional religious society should pay more attention to empirical analysis of the introduction of the Western cashless policy in Nigeria than dwelling on theoretical spiritual suspicious and insinuations.

Conclusion

Though cashless policy has almost become a culture in the Western world of England and other countries of Europe and America, in Africa, it is an economic innovation promulgated via political powers and authorities. It is automatically foreign to Africans that it has triggered suspicions and insinuations that raise fears on traditional African people's religious beliefs and practices which they hold as their only hope in distress and helpless situations.

It is found that these insinuations have risen because African Political leaders are no longer trusted by Africans. A common African traditional religious man does not rely any longer on whatever his political leaders say, because he has witnessed so much disappointments and unfulfilled fake promises. Electronic library and guidance and counseling have been seen as rescuers in the psychological, socio-economic and political misconceptions and tensions.

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