

**CARTOON CHARACTERS AS NARRATIVE MEDIUM OF THE NAIRA
SCARCITY IN NIGERIA.**

BY

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**A PROJECT REPORT SUBMITTED TO THE DEPARTMENT OF FINE AND
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**DEPARTMENT OF FINE AND APPLIED ARTS,
UNIVERSITY OF BENIN CITY, NIGERIA.**

MAY 2023.

DECLARATION

I declare that this work is done based on personal research undertaken by me in the department of Fine and applied art, faculty of arts, university of Benin under the supervision of Dr. Felix Osaigbovo.

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Date

CERTIFICATION

We, the underlined do certify that this research was carried out by **EVBOTOKHAI Christabel Olohirere** with **Mat. No ART1800707** in the department of Fine and Applied Arts. This work is adequate in scope and qualities for the partial fulfillment for the award of **BACHELOR OF ARTS (B.A) DEGREE** of the University of Benin.

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DEDICATION

This research project is dedicated to God Almighty for his comfort and guidance. His wisdom and direction seeing me through the storm. I dedicate also my parents and families who saw me through with their encouragements and prayers. And to the department of Fine and applied art.

ACKNOWLEDGEMENT

My extreme gratitude to God Almighty for seeing me through this project with unfailing support. Acknowledgments to my Supervisor, Dr Felix Osaigbovo for his unfailing care and concern towards the success of my project. To the Head of Department (HOD) of Fine and Applied Art department, Dr. Kenneth Eweka, to Dr. Kennette D. Nwabuoku the Head of Graphic section for his guidance and to all the lecturers of the department.

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ABSTRACT

Due to the absence of the newly designed Naira notes, the scarcity came into play causing damage to individuals, businesses and the economy. And so, this research study aims to explore the utilization of cartoon characters to address the issue posing as a threat to the well-being of all__ communicating through visual representations for better understanding. The space for an effective communication methods to raise awareness and engage the public, strike emotions and reactions by so harnessing the power of visual representation. The study, aims to investigate the stand of cartoon characters in conveying the impacts done.

CHAPTER ONE

INTRODUCTION

1.0 Background of the study

It is correct to say that currency is a country's largest financial exchange and means of recognition. For Nigeria, it is known as 'Naira'. The official currency which was introduced in 1973 replacing the British West African Currency called Pound. Over the past years, the Nigerian economy has faced a series of challenges ranging around inflation, high unemployment rates, shortage of foreign exchanges and so on. One of the most pressing issues now in Nigeria is the shortage of Naira, which caused the price of basic essential commodities to rise, difficulty in the livelihood of the people (both with low and high income), businesses of the high and low income earners; down to the hawkers. This has played major impacts in the political, economic and social factors. In response to this situation, to raise awareness about the still pressing issue and area affected towards the wider audience, the use of cartoon characters as a narrative medium was adopted. Cartoon is one of the most efficient means of visual medium that uses colour, lines and expressions to convey communication...a unique form of expression ground; although, related to caricature meaning the art of exaggeration. This research hopes to highlight all concerning the Naira scarcity from the origin down to the present state; to enlighten and raise awareness with documentation ___ with the use of cartoon.

1.2 Statement of Problem

The scarcity of Naira in Nigeria is a significant socio-economic challenge that affects the daily lives of the people. However, raising awareness about the effects of the naira scarcity still

remains an option to use to disseminate information to the people. Corruption, mismanagement, poor policy implementations, the country's heavy reliance on exportation of essential goods and needs, existing inflation relates to the impacts of the scarcity. Redesign of the currency notes is not the reason for the Naira scarcity but the force implemented by government upon the people to begin usage of the new currency which was not available. Poor decision making towards the circulation of the new currency (Naira) notes and the poor response toward acceptance from the people, contributed to the Naira scarcity leading to difficulty in carrying out banking transactions as well as purchasing cash from banks and POS (Point of Sale) stands, with their limited cash and also increase in withdrawal charges... now pushing people to rely on the use of bank accounts and transfer applications to purchase the necessities and move on with business which some people do not agree to, wanting to do their exchanges with cash only. Worse, a part of the populations do not have a banking account. Based on this, the utilization of cartoon characters to depict the effects of the Naira scarcity and facilitate public comprehension and engagement was adopted.

1.3 Objective of the Study

The objective of the study is to;

- Raise awareness about the History of Naira and its attendant scarcity.
- Cause of the Naira scarcity and effects on the livelihood of the people and the country.
- Assess the effectiveness of Cartoon characters as a high valued means of communication.

1.4 Significance of the Study

This research study is aimed at providing at visual representation of the Naira scarcity impact on daily life and documentation through the means of Cartoon characters. Bringing attention to the issue amongst a wide range of audience, simplifying the complex economic

concepts associated to the Naira scarcity into an easy understandable manner, enhancing public comprehension of the challenges and implications, evoking empathy and emotional connection, towards the stimulation of change.

1.5 Scope of Study

The scope of the study covers the Naira scarcity in Nigeria, exploring the causes, effects and challenges associated. The effectiveness of cartoon characters utilization as narrative medium to depict and convey the situation, engage the audience fostering emotions and understanding.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Etymology of Cartoon

The word 'CARTOON' gets its birth from the Italian roots of the word 'CARTONE' and the Dutch word, 'KARTON'. Both words refer to a 'thick, strong paper, a cardboard or a pasteboard'. On this, artists in the middle ages planned their preliminary designs or sketches for a painting, tapestry or any other large works. The Italian word, 'CARTONE' influenced the contemporary English name, 'CARTON' (borrowed into the French spelling 'CARTON') in the 1600s. Although, it was commonly known to refer to a box made of 'cardboard' material itself. And also, in the French terms, according to Useless Etymology.

The term 'CARTOON' is a type of visual art which has multiple meanings but depending on the context it is been used in. According to Merriam-Webster dictionary, 'CARTOON is a preparatory design, drawing or painting. A drawing intended as a satire, caricature or humor; a comic strip'. Cambridge dictionary says; 'A drawing, especially in a newspaper or magazine that tells a joke or makes an amusing political criticism. A movie made using characters and images that are invented and drawn out. An art, a drawing made especially in preparation for a painting.' But, the Punch Magazine is highly responsible and recognized for coining the term 'CARTOON' in reference to editorial drawings and humorous illustrations.

2.2 History of Cartoon

David English, Editor of Britain's Daily Mail, 2002 says that the cartoonist have the special power to say things people cannot say, but only whisper.

Cartoon is as old as cave paintings and art itself. The use of pictures to tell stories and record events or happenings started from the prehistoric ages of cave-man also known to be the first artists of old. Cartoon, is a type of 2- dimensional visual art representation used to depict and illustrate with or without the aid of captions, punchlines and text. A self-explanatory format of visual art. It is typically drawn out and some in most cases, are animated in different visual art styles. Cartoons spans several countries which have their own interpretation of the term has undergone different transformations over the years in terms of styles, technologies and cultural impacts. Down to the ancient days of Egypt, Greece and Rome cultures, this pictorial narrative was highly significant in its use to record important events, traditions and lives of legends.

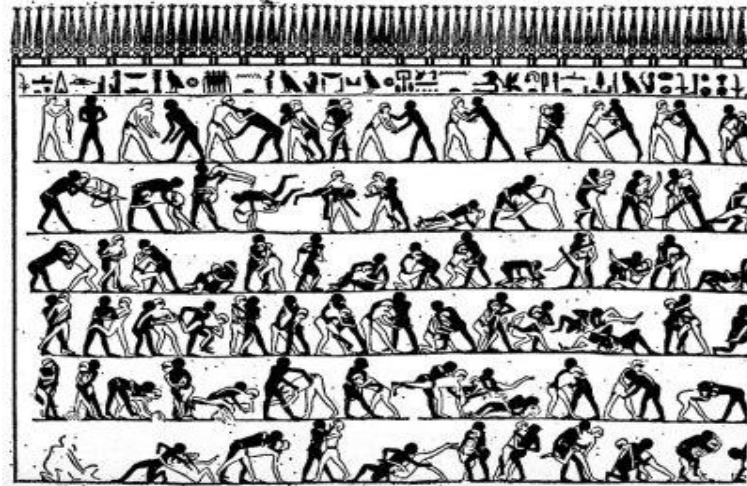


Plate 1

Egyptian mural found in a 4000 year old chamber depicting a wrestling match.

These cartoons are known to be related closely with caricatures as they exaggerate and distort features of the person or action illustrated. Italian artist, Leonardo Da Vinci is credited as to having popularized the use of caricature in his works in the 15th century, according to Kids. Britannica.com. There is not a specific definition to the term ‘Cartoon’ as due to its vast range of use... but, Paul Lagasse, Editor of the Columbia Encyclopedia defines Cartoon as, ‘a single humorous or satirical drawing, employing distortion for emphasis, often accompanied by a caption. However, cartoon is a drawing or series of drawings that drives on a particular subject matter or to tell a joke. The idea of conveying humor, satire or entertainment through visual imagery can be done in forms of drawing or animated content, in a realistic or semi- realistic art style. The term cartoon also, can be better understood depending on the context of its usage. One who creates cartoons is known to be a ‘CARTOONIST’ and in terms of animating or giving life to the 2-dimensional illustrations with the illusion of motion is called an ‘ANIMATOR’. Today, cartoons are primarily used to convey captivating political headlines and editorial opinions in newspapers and for social comedies...also, entertainments.

The ideology behind the origins of cartoon can be traced back to the ancient times where it was used differently, specifically in the Middle ages. Born from the Italian roots of the word, 'CARTONE' meaning, a cardboard or large sheet of paper. Although the concept of cartoon itself had evolved over the past centuries during which at that time, was not used in the way we understand today. It also did not refer to any humorous or satirical drawings but rather, preliminary sketches for developing the final compositions of an artwork. A full- scale preparatory illustration or sketch done on a sturdy piece of paper and used as a pattern for finished works such as; large scale paintings, tapestries, stained glass windows... or a work to be put on a wall or ceiling in frescos. This allows for the artists to carefully plan out the design also serving as a blueprint. Although not typically referred to as cartoons, the process they represent did bear some similarities to the use of cartoons in later centuries.

In the case of Frescoes, this is an art of mural with the method of painting with water-based pigments applied directly on fresh, wet plaster usually on a wall surface. (The pigments are dry, coloured and grinded powder mixed with water). Cartoons were extensively used in the creation of Frescoes which was popular in the middle ages, especially in churches, government and religious buildings. This allows the colours to be absorbed into the wall surfaces and becoming a permanent part of the structure. A technique for mural paintings developed in Italy but perfected during the Renaissance period. It was most popular because of its durability and resiliency towards all natural elements. The use of carton for the Fresco mural which is a fully-scaled detailed drawing, serves as a guide for transferring the intended designs onto the plastered wall. The cartoon is typically created on a large sheet of paper allowing the artist to plan the composition, figure placements, architectural details and overall aesthetics before commencing the actual painting. Afterwards, the lines or outlines of the cartoon are transferred onto the damp

surface of the wet plaster. To do this, the artist lays the sketch against the wet plaster surface and begins to poke holes along the outlines of the cartoon on the sheet leaving dents. Then the artist pats a bag of charcoal or pigment against the sketch which goes through the holes leaving a rough outline out on the plaster. Some artists would basically trace on top the cartoon outline firmly or roll over the lines with a dress-maker's wheel firmly leaving behind light dents on the plaster. The cartoon also serves as a reference during the painting process, helping the artist to maintain consistency and accuracy.

The Italian Renaissance was the great period of Fresco paintings and many other painters from the late 13th to the 16th century. Michelangelo's paintings in the Sistine Chapel and Raphael's Stanza murals in the Vatican are one of the most famous Frescoes known. Other artists such as; Cimabue, Giotto, Masaccio, Fra Angelico also have their works embedded in the walls of famous Frescoes.



Plate 2

From left to right. A woman escorted by putti by Constantino Brumidi and Virgin and child with Saint Anne and John the Baptist. Charcoal and white chalk on paper.

Stained glass windows also incorporated the use of cartoon as similar to Fresco painting, where the intricate compositions were made by assembling coloured glass pieces. The artist would create a fully-detailed and scaled cartoon as guide to outline the design, placement of the

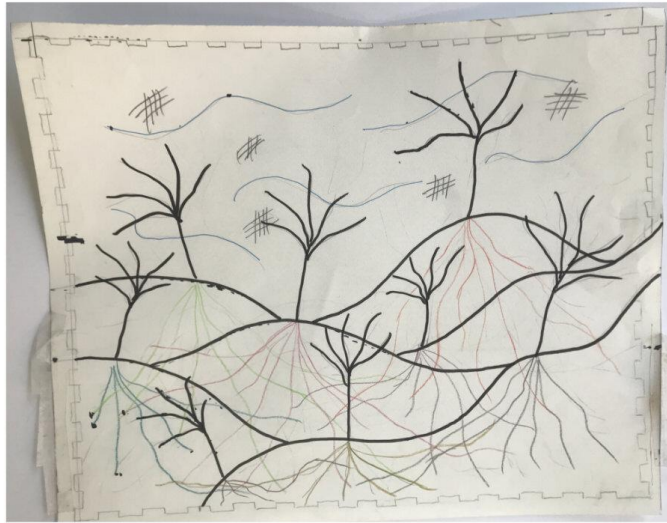
figures and details of the stained glass window. Also, serve as templates for cutting and arrangement of the individual glass pieces. This will guide the glass artisan in creating the final composition.



Plate 3

From left to right. 'I am the resurrection and the life & Jesus on the cross cartoons by Williams Wilson with pencil and gouache on paper.

Tapestry, is another popular art which utilized the use of cartoons. The artist would create cartoons also as full-scaled detailed drawings depicting the intricate design, figures and patterns of the tapestry to-be final composition. Once again, serving as the weavers' blueprint and template to follow in the execution of the weaving process.



*Endurance cartoon
and tapestry*

PI

ate 4

Endurance cartoon and tapestry by Kennita Tully

Other uses of cartoon would include; Panel paintings which involve painting on wooden panels with oil or tempera paints. Manuscript illuminations, which are hand-decorated books containing elaborate illustrations accompanied with texts involve cartoons for the layouts and imagery. In all these painting techniques, cartoons, done in lines and colors, were an essential part of the crucial preparatory tools used in the creations of the final artwork composition__ allowing artists the room to plan, refine, make reference and transfer onto the final and chosen medium. A visual blueprint... one could call it which helped ensure consistency, accuracy and the desired aesthetic outcome in the final artwork__ and as believed, as the only definition or recognition for the term ,‘CARTOON’ back then. But as the modern times approached with new inventions and developments, other for the use of cartoon began to surface such as a means of expression of humor, satire and caricature especially in politics. With time became more satirical and then, joined hands with been a part of the mass media. These exaggerated depiction of

people having political or social commentary embedded within them. But all this was not until the 18th century that the term 'CARTOON' was refined to refer to such as stated above.



Plate 5

From left to right. Cover of the first Punch, which depicts Punch hanging a caricatured devil and an illustration from the introduction of the first issue of Punch, 1841, engraving.

In 1843, the Punch magazine also known as , 'The London Charivari' was the first to coin the term, 'CARTOON' from preliminary sketches to comic drawings on its pages of the British weekly magazine. Hence, the spread and popularity of the modern use. The Punch was established 17th July, 1841 by Henry Mayhew and a wood engraver called Ebenezer Landells. Landells was inspired by the satirical weekly humor magazine in France called, 'Le Charivari' and the magazine's use of wood engravings, with high hopes of Punch producing similar works. So, the French name was adopted earning Punch magazine the sub-name under, 'The London Charivari'. Casting a satirical eye on the life in Britain, the early issues of the Punch magazine was more about politics than pictures and so, became popular due to its writings rather than its

intended humor or illustrations. It reflected the views of the growing middle class citizens and the British society, providing a concise commentary on the social and political affairs with the use of satire. Because of this, the magazine began to gain readership and popularity__ even towards the Victorians during Queen Victoria's reign in the 1840s, also the *Westminster Reviews*, *The Times* and the Sunday paper, *News of the World*__ who used small pieces from Punch issues giving the magazine free publicity.

Historian Richard Altick writes that the Punch magazine had made a name for itself within a year or two of its establishment starting from the citizens and soon, into the heart of the society and then that of the royalties.

Accompanied with writings, a full paged satirical drawing would appear at the center of the Punch magazine. These were known to be 'Punch Pencillings'. The topic or subject for the illustration was decided by a committee consisting of writers and artists at the weekly editorial meeting and then given to different illustrators every week. The coining of 'CARTOON' was initially introduced by John Leech, an illustrator who was hired by Punch. Gradually his works began to change the tone and look of the magazine and through his works, gave us the cartoon we know of today. But then, they were simply known to be thought of as humorous drawings in the Punch Pencillings.

It all began back in London when it was all poverty, ill-health, slums and other poor conditions for the people and the Government threw blind eyes and ears to the situation. The House of Parliament at the time saw it fit to squander money on ill things and so did hold an exhibition of Fresco designs instead of looking into the more pressing issues. Most people saw the unnecessary need of it__ and so did the Punch magazine who decided to take up the issue as the next subject for the next Punch Pencillings, and John Leech was given the job to illustrate the

piece. In his piece, he depicted a group of poor, ragged Londoners visiting the exhibition. The people looked out of place in the piece__ clearing illustrating the discomfort. When it came to giving the work a name, he chose, 'Cartoon No. 1—Substance and Shadow' throwing out 'Punch Pencillings'.



Plate 6

Cartoon No. 1-Substance and Shadow by John Leech from Punch magazine, 1843.

The use of the word, 'CARTOON' added further ridicule and sarcasm to the illustrations of the Government who celebrated themselves and their wastage of money on grand treatments while the poor suffered. The work skyrocketed Punch's popularity and success, and also their political illustration now known simply as 'CARTOONS'. John leech became the first cartoonist and subsequently, others such as; Charles Keene, John Tenniel and many more artists and writers featured in Punch magazine.

'Punch has the benevolence to announce, that in an early number of his ensuing Volume, he will astonish the Parliamentary Committee by the publication of several exquisite designs, to be called Punch's Cartoons!' British humor magazine, Punch, 1843.

John Leech, put a name to what a cartoon is and as time progressed, we all were chanced to see how it evolved. Punch magazine brought not only the beginning and recognition of cartoons, but also the beginning of its modern form of illustration.

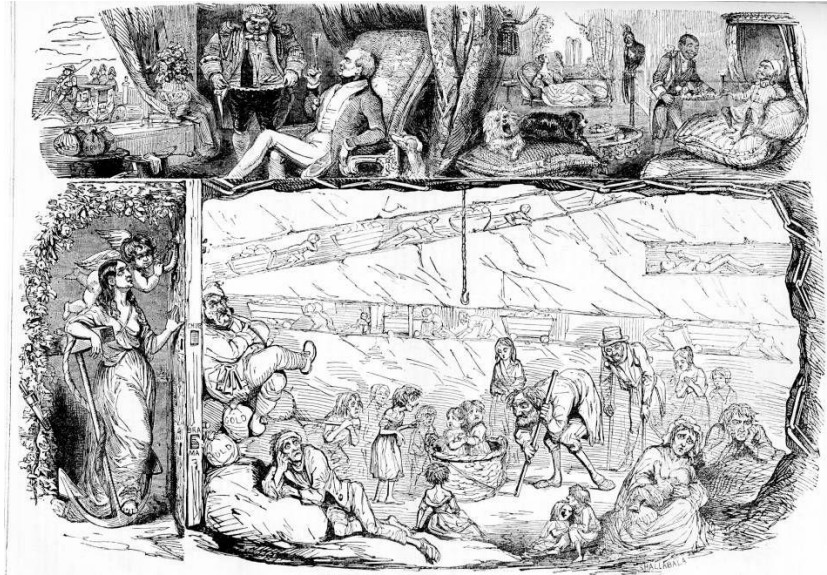


Plate 7
Capital and labour by John Leech

Kids.Britannica.com puts it that the Punch magazine is responsible for the wide spread and popularity of the real definition of Cartoon as a series of drawings that bring about laughter, satire, parody and wit.

2.3 Forms of Cartoon

Today, cartoons have become useful tools in design and communication__ especially in the mass media. There are 2 forms in which cartoons are manifested; either in publications or animation. The printed publications include; editorial cartoon, gag panels and comic strips.

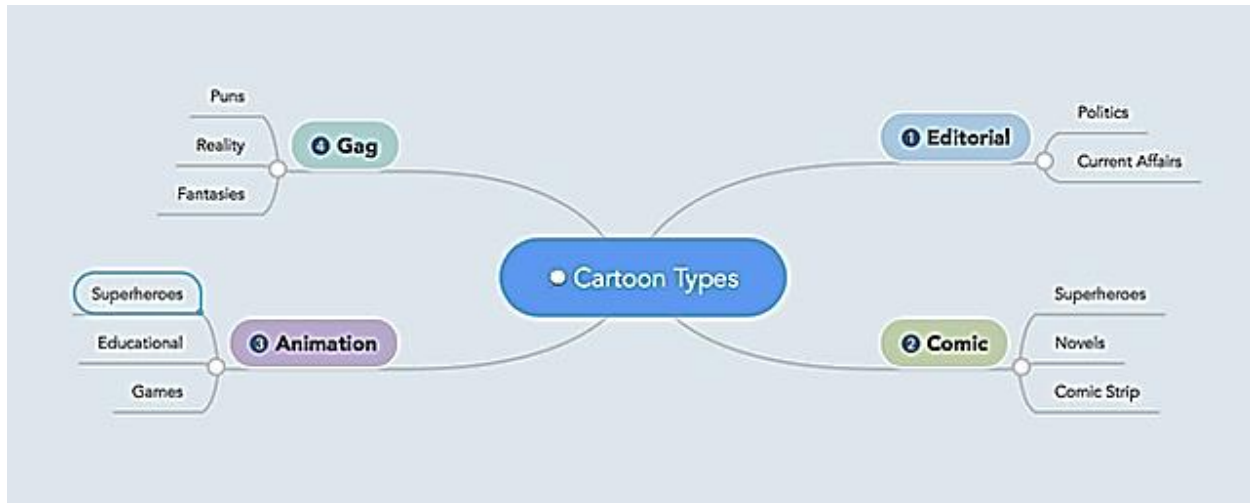


Plate 8

1. Editorial Cartoon--- Also known to be called ‘Political cartoons’ derived from satirical art. They combine artistic skill with political commentary. These are visual artworks that convey a political or social message portraying the views of certain public issues, current events and prominent personalities. Although they are filled with humor but fail not to pin-point the seriousness of the subject. Common with the use of irony, exaggeration, caricature, satire and symbolism to express an opinion or critique. The editorial cartoons are found in Newspapers, magazines, online websites appearing as simple single panel drawings with speech balloons and captions. But, editorial cartoons did not always have to appear as real people. Most times, as personifications or symbols. Other artists but Williams Hogarth contributed to the development of editorial cartoons in the 18th century. He made funny drawings about political issues which were made in prints and sold. The invention of the Printing Press with moveable type in the 15th century contributed greatly to this but although the prints were not called cartoons at that time, did lead to the early forms of political or editorial cartoons now on newspapers and the likes. Early in the 19th century, when newspapers and magazines began to spread across the world, so did the political and satire cartoons which then became a source of journalism. The greatest political cartoonist of the late 19th century is Thomas Nast who applies his cartoons to rally

against the political corruption in the United States. These cartoons were created by cartoonists but the purpose is to spark discussion, humor and offer a different perspective. The freedom of speech and expression, engagement, documentation are the significations that help shape the world we live in. BUT often times, would get criticisms and offend the community.

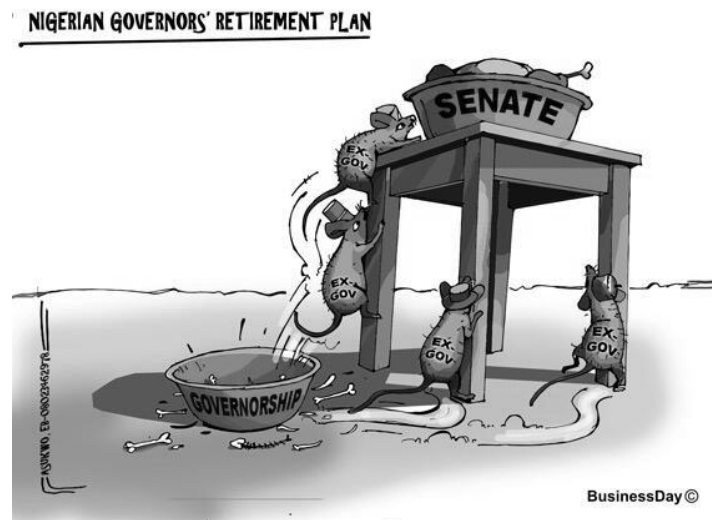


Plate 9

2. Gag Cartoon--- Gag means a joke or other mischievous pranks. In the mass media, Gag panels or Gag cartoons are usually single panels (or multi panels) of visual representations that aim to evolve humor. They include captions underneath the drawings or sometimes with speech balloons. They make use of over exaggerated statements or puns to highlight the faults in a given subjects. These cartoons are commonly found in newspapers, magazines, comic strips and online publications. Gag cartoons consists typically of a concise visual scene with minimal or no accompanying captions while successfully covering a wide range of subjects. These cartoons are often characterized by their brief and humorous captions or punch lines depicted in a visually impactful manner. The beginnings of Gag panels gained its popularity in the 1870s and the cartoonist at that time aimed at issuing satire at the daily lives people and ridiculing their pretensions. Some were illustrated puns and others in caricature. Renowned cartoonist as Charles

Addams, Gary Larson and Charles Schulz contributed greatly to the popularity of Gag cartoons through their works such as; The Addams family, The Far Side and Peanuts, while others from other artists came in. This form of cartoon continues to be a beloved form of social critique, visual humor, providing entertainment and commentary in a few words and use of puns... following its evolution over the years.



Plate 10

3. Comic strips cartoon--- As the term 'COMIC' implies, referring to humorous. A form of multi-paneled sequential art portrayed in short series of frames that combines the use of images and text to tell a story or convey humor, comment on political and other subjects. Each series of panels contains the combinations of an artwork or illustration, dialogue, captions and written sound effects to communicate the narrative or message or joke. They can be printed publications known as Comic books but due to evolution, online publication was invented. These are known to be Web comics or Graphic novels__ covering a wide range of subjects, themes, art styles and genres. This format allows for clear and vivid story-telling, and with the use of visual punchlines, captions and gags. The early forms of comic strips then, were published in black and white. Written and drawn by comic artists__ also known to be cartoonists. In the late 19th century, newspapers began featuring single-panel cartoons which often included humorous drawings with

captions. Although a man by the name Rodolphe Topffer, a Swiss author and caricature artist is said to be the father of the modern comic strips. In his works, he would divide the picture stories of his drawings into frames providing a continuous written narrative for each. Works been characterized by their humorous and satirical nature often depicting exaggerated characters and situations. His innovative approach in combining visuals and texts in story-telling paved way for this sequential art and its development into comic strips__ and for other artists who began to explore, experiment and express themselves through the strips.

Progressing from black and white comic strips, the first coloured comics emerged in the late 1890s becoming the most influential comic strip. The Yellow kid by Richard F. Outcault featuring a bald, buck-toothed child character in a yellow nightshirt accompanied with text in speech balloons or printed words on his garment which he spoke or thought about and, The Little Bears by James Swinnerton. The Yellow Kid comic strip became credited as one of the first newspaper strips known for its exaggerated characters and use of speech balloons which have evolved into the modern world today. The gateway for experimentation began and so did artists around that time with similar forms of sequential art. The popularity of these early comic strips led to the rise of the 'FUNNIES' section in newspapers, dedicated to featuring various comic strip cartoons. They also gained widespread appeal and became an integrated part of newspaper culture providing entertainment and social commentary.



Plate 11
The Yellow Kid comic by Richard F. Outcault.

2.4 Cartoons as an Effective Communication Approach

Cartoon, is a form of expression with or without the need for captions or text. It's a visual medium that engages the audience, help them understand, evolve emotions, discussions and critical thinking. And as such, the cartoonist is required to mix art with commentary__ for a good taste.

S. V. Padmanbha, senior news cartoonist and President of Karnatake cartoonists association says cartoon depicts meaningful words with just a few lines.

Onakpa, 2014 puts cartoon as more than just telling stories using funny characters. But also, sharing real-life opinions and situations in an interesting way. One could say a wordless communication is faster than a written notice. Makes it ideal to reach a large audience. Cartoon also help in providing quick relief from a gloomy state but also while highlighting the urgency in the story or subject.

Kate Andrews, Associate director, Institute of Economic Affairs also puts it that cartoon communicates a million words and is absolutely an important part of mass media communication to people.

Adam Boulton from Sky News also, sees cartoon as one which helps bring back pieces of a forgotten story, brightening the mood.

The ability of cartoons to communicate a message in vivid lines over the years has never been argued on or shaken away. Cartoons are a unique form of journalism. With the help of the cartoonist, they bring out the good, bad and ugly unto the public and as a visual representation, so much been whispered about are said in just a few lines__ and hint of colour.

Cartoons have long been recognized as a powerful communication tool, capable of conveying complex ideas and messages in a visually engaging and accessible manner. From political satire to educational contents, cartoons have the unique ability to captivate audiences from across different age groups and cultures. In this note, we will explore the reasons why cartoons are considered an effective communication approach and the various ways in which they can be utilized to convey messages effectively.

1. Cartoons combine visual elements, vibrant colours and characters to crate appealing and memorable experiences for the audiences despite the language, culture and location. The vivid visuals capture attention, making the cartoons much more likely to be noticed and kept in the memory. After all, visual information is often easier to process than text information... in most cases.

2. Cartoons are known for their simplicity of complex ideas which aids both information retention and comprehension, with the use of symbols, metaphors and exaggerations. Cartoons break down intricate topics.

3. Cartoons have a unique ability to evoke emotions amongst the viewers through the use of humor, satire, relatable characters and story-telling. By evoking an emotional connection, cartoons can effectively communicate messages on challenging or sensitive topics, push on for discussions and understanding.
4. Cartoons can be measured up to suit various mediums including prints, televisions, digital platforms and social media. And the adaptation of cartoons to different formats, makes them accessible to a wide range of audiences. So therefore, are not limited by language barriers.
5. In the educational systems, cartoons have been proven to be very effective in learning and teaching... well, most of them. But in this case, they have helped in enhancing social engagements and improve knowledge retention.

Not only in the educational systems, we see the work of cartoons in the government sectors, businesses, etc. Cartoon is all about being able to help process and understand, and is not limited to any. Cartoons have the power to turn a situation or story or issue around hence its flexibility.

2.5 History of Naira

Naira, paper money and monetary currency unit of Nigeria, which is equal to 100 kobo. It is the official currency of the Federal Republic of Nigeria, the most populous currency in the West Africa. It is known by the symbol, '₦' and the currency code, 'NGN'.



Plate 12
Nigerian Naira notes ranging from ₦1000 to ₦5

Before the colonization of Nigeria by the British, means of exchange was done through trade-by-barter using various items ranging from farm produce to bottles, beads, salts, cowries, manilla, iron bars, cases of gin, etc. becoming a system of currency. Even various silver and other metals coins were used but, different cultures with their various means of exchanges. The invasion of the Europeans and beginning of slave trade gave recognition to the use of manilla, made from copper or bronze and shaped like a horse-shoe. They were used also as decorative items in terms of bracelets or leg-bands. But, known mostly as a slave trade currency (using 12 to 15 manillas to buy just one slave) and later, cowries came into the trade currency use. From trade-by-barter to the use of manillas, and cowries.

Cowries was known to be one of the oldest forms of currency because they were durable, homogenous and had a low unit value in the African parts before and even after the introduction of the use of banknotes and coins into the economy. According to the Central Bank of Nigeria (CBN), 40 cowries formed a 'string'. 50 strings made a 'head' and 10 heads made a 'bag'. So then, seeing the grave significance of the cowries in the trade market by the European traders, they began to ship them from India to West Africa and because of its value as a commodity too, salt was in return, used to payments. The guide lines for an ordeal currency is that of its

durability, acceptability, portability, stability of value, easy to recognize and count and so on. The system of currency then could not and did not meet the requirements. The British Colonial Government in 1880 decided to solve the first major currency issue in Nigeria introducing the Shillings and Pence, as the first legal tender currency of the West Africa culture. The first unit of the coins was managed by the Bank of England and the coins include; 1 Shillings, 1 Penny, ½ Penny and 1/10 Penny. They were distributed by a private bank, the British West African until 1912. At that time, cowries was still very much in use and still been the main currency, it struggled ground with the paper money in the trade market until the 1920s when they finally faded out. Rumor has it that cowries are still been used in some African parts.



Plate 13

1 penny, a manila, cowries and 10 shilling.

From African bank notes.com, in 1910, the amount of silver coinage in circulation in the West African colonies concluding of Nigeria, Ghana, Sierra Leona and Gambia was almost in equal state with that in circulation in the United Kingdom, and that cash transactions had replaced barter there. So, the British Government decided to look into the best exchange currency policy suitable also for the West African Colonies. This led to the creation of a

committee__ the British West African Currency Board, as it was called. Constituted into being in 1912 issued with the responsibility to control the production and supply of currency to all the West African colonies. The West African Currency Board then issued the first known paper money also known as the first set of banknotes and set of distinctive coins for use in the British West territories from 1912 to 1959. The currency of the first set of banknotes issued by the West African Currency Board (WACB) took the name of the committee and with the currency called 'Pound'. 1 pound was the highest banknote denomination and 1 Shilling been the highest coin denomination. 1 pound was equal to 20 shillings with a shilling of 12 pence. Other paper notes with the name of the currency board inscribed on it included; 2, 10 and 20 shillings denominations. One center Lagos was used for circulation of these currencies. The West African Currency notes were printed out July 11th, 1916 by Waterloo and 2 months later, they were brought into Ghana and Sierra Leone. The Board maintained focus during the initial years of the currency circulation in maintaining adequate supplies in and around the territories. Beside the regulate fluctuations amongst some agricultural crops such as palm kennels, cocoa, groundnuts and palm oil in the country, the 1914 world war 1 abruptly affected the export trading of the commodities. Due to this, the Currency Board could not meet to the demand for supply of silver sterling coins in 1918. In replacement of that, the Bank of England commissioned the printing of 21 million salmon-coloured 1 Shillings paper notes. Quick and effective means to convey the supplies to Nigeria was executed poorly, pushing the Nigerian authorities into the task of creating and issuing their own emergency currencies, in 1918. The values created include; 1, 10, and 20 salmon-coloured notes.



Plate 14
5 Pounds, 1 Shillings coin and 20 Shillings paper note

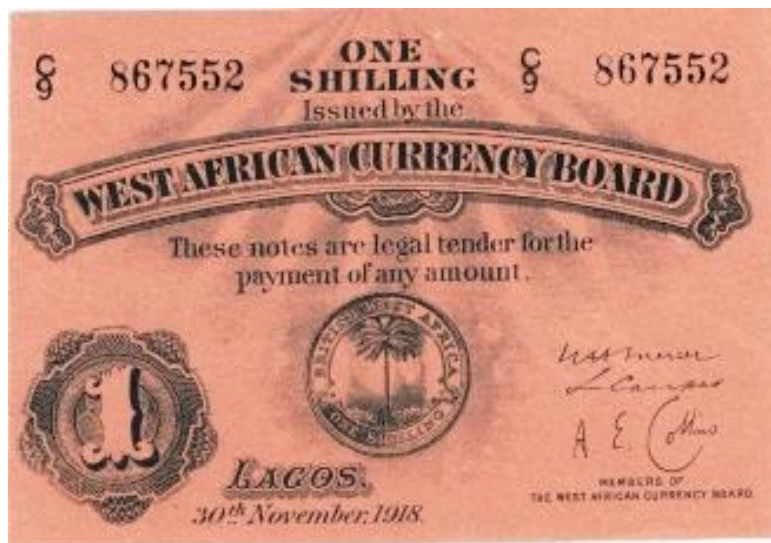


Plate 15
1 Shillings Salome-coloured note

However, when the notes finally arrived, the receiving rate from the people was poor and then its scarcity due to difficulty in getting to use. Early 1919, the British West African Currency Board (WACB) realized that the people were not ready for the paper note currency... a new stage towards economic development even though it was popular amongst the Europeans and larger towns but not yet in the local territories. The 1 and 2 Shillings notes designed for wider use was met with terribly poor ratings from the people, whom it was intended for, hence its

withdrawal in 1923 from the trade market. In addition, the 5 pounds note equal to 100 shillings with the date of 1st March, 1919 was issued for use by banks and wealthy people. Again, lack of use resulted in the withdrawal in 1923, African bank notes.com writes.

After the poor response and usage of the paper notes of 1916 to 1918, the WACB pushed on to make ready another set of paper notes, redesigned and restyled 10 years later. The new notes printed were of better qualities than all other prints, now having a watermark and due to the use of forgeries wide spreading, the notes were printed direct on a plate rather than a lithographic process.

Early 1950s, oil was discovered in Nigeria. In Ghana, diamonds and gold manganese was found increasingly. In Sierra Leone, large iron ore deposit was open due to the rush in diamonds. A great change in development of the West African territories, under the British colony. This increased currency demands alongside the restyling and issuing of new notes. Even the 5 pounds note was redesigned and re-introduced in 1953. It was the highest note in circulation back in 1919. Another change to the notes was the change of scenery which now included native scenes.



Plate 16
Native scenes for 5 Pounds note

The British West African territories began to soar with their want for freedom and independence from their colonial administrators and so in leading, Ghana gained independence in 1957 so therefore rights to issuing of banknotes was given to the Bank of Ghana in 1958. Soon after, Nigeria followed suit with the constitution of the Central Bank of Nigeria (CBN) in 1959 and after they designed and put to use their first set of Nigeria Currency banknotes, issuing of notes and change in currency status. The notes were in the denominations of 5 Pounds, 1 Pound, 10 Shillings, 5 Shillings, and coins in the denominations of 2 Shillings, 3 Pence, 1 Penny and ½ Penny. With Independence roaming around the corners, the British West African Currency Board (WACB) had to pack up and go__ their banknotes and coins issued were all withdrawn from the economy. And then, Nigeria gained independence in 1960. The Central Bank of Nigeria (CBN) is the sole issuer of the legal tender money in the Federal Republic of Nigeria. They control the production and supply of money in circulation in the economy, ensuring stability and

also in price. They keep to-date the exact figures of Naira in circulation. Disposal of bad and old banknotes and coins, circulation of new banknotes, redesigning and reissuing and others are done with the help of the Currency Operations Department of CBN.

With Sierra Leone gaining their independence in 1961 and Gambia in 1965, their currencies took time to be issued in. Sierra Leone had adopted from the onset 'Leone' as their currency, replacing the British West African Pounds in 1964 while Gambia came under an internal self-government rule in 1963. Their Gambia Currency Board formed into power in 1964 and independence, in 1965. Nigeria, Gambia and Ghana still continued to use the British Pounds even after independence before issuing of their National own Currencies.

After independence gained and issuing of banknotes solely the responsibility of CBN, their currency still remained without freedom__ but not until 1st of July, 1962 when the country's legal tender status was taken from the controls of the British West African Currency Board (WACB). The country then became a Republic in 1963, reflecting the new country currency status. The banknotes now had the inscription, 'FEDERAL REPUBLIC OF NIGERIA' etched at the top of the notes, taking out the previous inscription placed during the British administration. It read before, 'Federation of Nigeria'.



Plate 17

Inscription changes before and after for 1 Pounds note

Due to currency misuse during the civil war outbreak in 1968, new currencies had to be reproduced and issued...again. Sequel to this, the Head of State at that time__ General Yakubu Gowon officially announced the change of the currency from metric to decimal in January 1, 1973. This was to replace permanently, the British Pounds and Nigeria was the last of the territories to do so. And so therefore, Naira was born and carried out as the new National Currency of Nigeria. The Pounds and Shillings coins, and banknotes adopted the change too making 1 Naira equal to 10 shillings the major unit while 100 Kobo equal to making 1 Naira, the minor unit. The major unit of currency which was 1 Pound ceased to exist afterwards.

The name 'Naira' was coined from the word, 'Nigeria' by the late Chief Obafemi Awolowo who was the Federal Commissioner of Finance while 'Kobo' was gotten from the English word, 'Copper'. Reasons been the coins were made from copper. So after the change of the currency, some banknotes came in the denominations of; ₦10, ₦5, ₦1, and 50kobo while the coin were of; 20kobo, 10kobo, 5kobo, 1kobo and ½ kobo. As Nigeria began to experience rapid

economic growth and inflation over the years, the issuing of new banknotes by the Central Bank of Nigeria (CBN) began to take form... this affected the smaller denomination of the kobo coins causing them to cease in circulation. So, 11th February, 1977, a new and higher banknote of the value ₦20 was issued. This gave the people freedom to hold little cash and also was the first banknote to bear the portrait of a Nigerian citizen by the name of General Murtala Ramat Muhammed, the late Head of State who was assassinated (1938-1976).



Plate 18
Issue of the first ₦20 Naira notes and old coins

According to the Central Bank of Nigeria website, General Murtala Ramat Muhammed was the one who pushed on for the Nigerian Revolution in July 1975. And so, the ₦20 note was issued with his picture on it during his first anniversary celebration of his assassination. This was a fitting tribute to him and also on the 1st of October, 1978, he was declared a national hero.

Afterwards, more issuing of new currency banknotes came to play on the 2nd of July 1979 of three denominations as; ₦1, ₦5 and ₦10 respectively. Alike the ₦20 banknote, these notes

reflected also portraits of National heroes who were declared also on the 1st of October, 1978. The ₦1 note featured Nigerian Politician, Herbert Macaulay (1864-1946). The ₦5 note featured Nigeria’s first and only Prime minister, Sir Abubakar Tafawa Balewa (1912-1966) and the ₦10 note featured Nigeria’s Statesman, Alvan Ikoku (1900-1971). They were all declared National heroes on October 1st 1978’, according to HistoryVille.com.



Plate 19



Plate 20

₦1, ₦5, ₦20 and ₦50 old banknotes

For easy identification of the banknotes, distinctive colors were used and each notes had engravings etched on the back, reflecting the cultural aspects of the country and, as of April 1984, colors of the banknotes except ₦50 was changed during the regime of Major General Muhammadu Buhari as to hold at bay the rising trafficking of the currency during that time. But, however, in 1991, ₦50 and ₦1 were turned to coins. Following suit was the next change in October 1991 during which the regime of General Ibrahim Badamosi Babangida, ₦50 notes were issued. Decided upon for coins, a new range was issued a part of the country's currency structure reform. The coin denominations following as; ₦1, 50kobo, 25kobo, 10kobo and 1kobo. Also in 1991, ½ kobo and 5kobo coins were removed.

Seeing the improvement of the nation's economic activities, the ₦100, ₦200, ₦500 and ₦1000 banknotes were introduced in December 1999, November 2000, April 2001 and October 2005 respectively to make the payment system of the county stronger and much more effective, according to the Central Bank of Nigeria website.



Plate 21
 ₦200, ₦500 and ₦1000 Naira notes

Since the introduction of the first Nigerian currency, it has undergone a lot of adjustments under different administrations. Redesigns, re-issues and withdrawals of the banknotes and coins to which was the best fit. But, the evolution of Nigeria's monetary system also did have a lot engraved deep within and on top its layer. All telling and reflecting the country's history from ancient times to colonization, struggle and strength... even freedom and independence, and ongoing development. The Nigerian Naira note is more than a means of exchange and transactions. It is the country's face, representative and status quo. But as it seems, the currency value now plays a 2-way game where it drops or rises, as stated by the Guardian Newspaper.

On February 28, 2007, the ₦20 banknote became issued in polymer substrate. In the world of science, Polymer and plastics are known to be the same as polymer substrate, used for production of banknotes and other everyday products. This makes the banknotes much more durable and long-lasting__ with proper maintenance, than paper. During this same year, the ₦2 coin was introduced and banknotes ₦50, ₦10, ₦5 as well as ₦1 and 50kobo coins received again, new designs. Given the successful transformation of the ₦20 polymer substrate banknote, ₦50, ₦10 and ₦5 were later converted also to polymer substrate during Sanusi Lamido Sanusi reign as CBN Governor in September 30th 2009.



Plate 22

Polymer substrate banknotes

Central Bank of Nigeria.com stated that the CBN issued out ₦500 commemorative polymer notes on 29th September, 2010 and ₦100 commemorative notes on 19th December, 2014 as part of their contribution to the 50th anniversary of Nigerian's independence and 100 years of existence. The ₦1000 banknotes also got listed for new features which included; a subtle shiny strip running down the back of the note which shows the ₦1000. The currency, is seen as the country's force of unity. It not only a medium of exchange, but also representing the people, the culture, the history and evolution. A bridge used to fill the gap between local and foreign trademarks__ even between different cultures. With this, the Nigerian people speak the same language as currency breaks it all down to one. But over the years, Nigeria has faced various challenges in maintaining the stability of the Naira. Factors such as; inflation, foreign exchange, economic policies, politics and others have influenced the value and purchasing power of the currency.

2.6 History of Naira Scarcity

The Naira scarcity in Nigeria came about as a result of the limited supply of the country's official currency Naira banknotes after they were redesigned. Low supply of the banknotes as its demands soared. So in simple terms, shortage of cash. The Naira scarcity which began February 2023 came as a huge shock to the nation and the people, causing an imbalance in the currency... a sky-rocket in prices, economic and livelihoods. Also in February 2023, the Nigerian Government decided it was time they issued a new currency change-over__ but it did not go down well due to poor policy and decision making... an implementation of the new Naira banknote redesign policy of the CBN was not the issue but rather the scarce of the new currency

notes which were nowhere to be found. Plus, the Government enforcing deadlines for the passing out of the old currency banknotes, giving way in for the new.

As seen in the past years, change or redesign of the banknotes was for the strength and stability of the country... and curbing of vices. The Naira was not just only as a means of exchange but also, the country's identity__ and measure of value. But now, the value of the currency seems to be depreciating. The Nigerian currency crisis which began February 2023 was as a result of the cash shortage after they were issued new designs, out to be in public through banks, ATMs(Automated Teller Machines) and POS(Point of sale terminals) stands but they, too complained of the in availability of the so-called new currency. There was hardly enough to be seen circulating around the country. According to Mr. Godwin .Emefiele, the Governor of the Central Bank of Nigerian (CBN), he said the currency was faced with a lot of challenges which was hitting hard on both the country and the Central Bank__ which needed urgent re-addressing. So, on the 26th of October 2022, Mr. Godwin Emeiele announced publicly and officially the redesigning and replacement of the three highest denominations of the currency; ₦200, ₦500 and ₦1000, as well as the implementation of the cashless withdrawal policy. He was determined to make the new currency redesigns legal tender within the year!. In addition to this, the CBN also announced and introduced the policy on cash withdrawal limits. That is to say, the limit on how much cash anyone, businesses or corporate bodies can withdraw from ATM(Automated Teller Machines) stands, over the counter in banks, through cheques or POS(Point of sale terminals) daily. Although, it was welcomed with a lot of critics and objections__ most especially be from people who were making their personal gains and benefits from the corruption in the system__ now against any form of transparencies.

ThisDayLive.com stated that at 62 years, Nigeria still searched in the dark for its pathway to social-economic prosperity but vices such as bad leadership, weak institutions, abuse of due process and others held it bound over the years. Amongst the factors involving the change of the currency banknotes__ as Mr. Godwin Emefiele, CBN Governor suggested includes; hoarding of cash by the public who take not for its intended purpose of usage but storage.

To be more specific, Mr. Godwin Emefiele, 2022 began, CBN has seen that ₦2.73 trillion out of ₦3.23 trillion of the country's currency was outside the vaults of commercial banks in circulation across the country, and claims they to be held by the public.

To help curb currency counterfeits as many saw it fit to make fraudulent notes, boost cashless transactions, control inflation, control the amount of money in circulation, increase financial stability as well as shortage of clean and fit currency banknotes. Also, to track down money laundering. Some believed that the main objective behind the currency change was aimed against individuals in the high class, in politics who were hoarding banknotes too for selfish reasons and corruption. Also so to prevent any malpractice and vote buying as the implementation took place in the year of the forth coming 2023 elections. They believed it was to prevent sharing of cash during and before the Election Day. To others, just a waste of investment and due to the colour choice as the public dimmed it the title of, 'RGB' meaning red, green and blue. While some believed it to be for the best interest of the country, to renovate change. Accordingly, also to Mr. Godwin Emefiele, he believed that this change would discourage ransom payments as access to large volumes of money outside the banking halls would be cut off.

Well, all was good until the issue of dispensing and allocating the new currency banknotes for circulation in banks became scarce... difficult to get and even spend. On top that,

the CBN Governor dropped a deadline for the withdrawal and disbandment of the old Naira notes from the public beginning from January 31st to February 10th, 2023. At first, Mr. Godwin Emefiele issued publicly January 31st as the deadline for the passing out of the old Naira notes of the denominations; ₦200, ₦500 and ₦1000 so the newly designed banknotes would in circulation. But, the Nigerians found it difficult to get the new Naira notes due to the short time frame given__ not even the ATMs(Automated Teller Machines), POS(Point of sale terminals) stands or banks could give out enough or have enough. Even after Mr. Godwin Emefiele had stated that the old notes could be given to the bank for exchange of the new notes before the deadline. He advised also, that the bad currencies be returned to the banks for replacements too and a strong stand that the deadline would not be moved__ if the people were thinking so. The CBN then launched a Cash Swap platform. This program would be to help speed up the notes circulation in rural areas and to places where one cannot access internet and financial services. All to make sure, that everyone gets the new banknotes.

But still, nothing new to the effect. The whole situation dimming to be stressful__ physically and mentally. So, the CBN finally made a move to shift the deadline forward onto February 10 as supplies for the new currency notes fell short of volumes across the country.

Rashidat Monguno, Director for the Consumer production department of the Central Bank of Nigeria said the re-designed Naira notes were made available by the CBN but hoarding made the currency scare, as quoted from TheCable.ng. she explained during an interview that Nigerians rush to the banks to collect money almost at the same time, and so, even those who do not need the cash, collect for storage and not to spend.

The CBN Director also quoted that when the currency is issued out, as CBN, what they expect is that the Naira issued, will come back into the banking system again. If this hoarding

continues, and CBN issues another set of new notes, it will still not be enough. The situation would only get better and improve if the people begin to spend__ not hoard!. She, lastly added that the Naira redesign policy was not to punish anyone but to improve on the economy.

The Naira scarcity only worsened as customers... for fear and uncertainties, stopped making any deposits in the banks. Either of the old or new currency banknotes. Normal bank operations which included deposits of money to give out was now at a lost as banks had to rely solely on currency supplies from their regional offices and in turn, the regional offices relying too on the CBN who stated to have given out enough supply of the currency for circulation. But as observed by Ayokunle Olubunni of Nigeria's main rating agency, Agosto \$ Co, stated that the process to replacing the old Naira notes with the new was rushed!. Not enough supply for the banks to give to the people and so due to a deadline given out, the demand for the new currency notes became higher than the supply.

Due to the up rise and difficult posed by the policy, the 16 states sued the Federal Government at the Supreme Court for a reverse of the policy... possibly, move of the deadline further. On February 8, the Supreme Court after a hearing, issued that the Federal Government, the CBN and other banks suspend the deadline set for the phrasing out of the old banknotes stating that the old banknotes should remain in circulation until the scarcity was brought before a solution. The court also stated that the former President's directive to redesign new currency notes and withdrawal of the old notes was done without due consultation. However, the former President, Mr. Muhammadu Buhari announced on February 16 that only the old ₦200 Naira banknotes should remain valid in circulation with the new ₦200, ₦500 and ₦1000 banknotes until April 10. While the old ₦500 and ₦1000 notes remain invalid. The CBN also stated following the court order that, the old notes had already ceased to be legal tender. Following the

former President's broadcast on February 16, and that of the CBN against the court caused a stir of confusion amongst the people of the country__ the Nigerians. The Supreme Court addressed Mr. Muhammadu Buhari and the CBN's act as that of disobedience towards the court orders. But the former President said he did not counter or tell the CBN not to obey and comply with the orders of the Supreme court.

Emmanuel Agim, a member of the panel of the Supreme court stated that the President's act made the Nigerian democracy look like a mere pretension while democracy is replaced with autocracy.

Dr. Tope Fasua, a former Presidential candidate and economist says, the CBN can continue printing more Naira notes until everyone is in a comfortable state. But still, should not forget that the people, due to fear and an act of caution, do not spend the little cash they have managed to find. People still are hoarding but with little patience, they will begin to spend putting the money in circulation.

No one knows who is to be blamed for the Naira scarcity. The public for hoarding due to fear and uncertainties?. The CBN for their initiatives towards the new currency circulation?. Or the those in the financial sector who are secretly sabotaging the CBN efforts?. And many others. But finally, the Supreme Court, the highest court in the land announced officially on March 3 that the old currency notes of the denominations; ₦200, ₦500 and ₦1000 notes remain valid till December 31, 2023.

In sequel, the Cashless policy. Established 2012 by the Central Bank of Nigeria (CBN) to help in curbing excess handling of cash in Nigeria. This introduced a cash withdrawal limit for daily and weekly transactions in banks, POS(Point of sale terminals) and ATM(Automated Teller Machines) stands alongside the handling charges for individuals, businesses and corporate

bodies. The new policy on cash-based transactions or withdrawals in banks and others, was to reduce and not remove, the amount of physical cash in circulation in the economy so to give way for more electronic-based transactions, quoted from the CBN website on cash-less Nigeria.

Former CBN Governor, Mr. Godwin Emefiele had noted that there had been several attempts to push the banks into cashless policy since 2014 when he was appointed CBN Governor but there was the need also to strengthen the country's payment system infrastructure. He believed it would be best to prepare and put enough infrastructures on ground that will aid in achieving the implementation of the cashless policy.

The Cashless policy first began in Lagos State from January 2012 while the policy took effect in Rivers, Anambra, Abia, Kano, Ogun and FCT (Federal Capital Territory) on July 1, 2013. CBN then stated that the policy would be implemented nationwide on July 1, 2014. But on August 2015, CBN suspended the policy so to allow banks get ready the infrastructures for smooth operation. In October 2022, the CBN governor stated that the bank is committed in making the cashless policy a 100% effective in Nigeria. According to him, all payment systems and infrastructures needed have been made available for the policy. And now in December 2022, the CBN did a reviewing of the cashless policy.

According to the CBN, the economy uses too much cash for transactions of goods and services and so with the implementation of the cashless policy, it would help in moving the country into a progressive one__ just like other progressive countries where their payment system is with the use of debit and credit cards, electronic transfers, etc. But, Ayokunle Olubumi goes to say that the CBN cannot legislate a change-in-behaviour all of a sudden. They have to make the people see reasons with this policy and ensure those channels available, are reliable.

Of course most people already see reasons why not to, due to some human behaviours, literacy, frauds, network from banking services, etc.

Full implementation of the cashless policy took effect as of January 9, 2023. The limits for individual is that of not more than ₦100,000 in cash over the counter in banks, through ATMs of POS stands in a day. That would amount to ₦500,000 in a week and then ₦2 million a month. For corporate bodies, ₦5 million a week and then added up, ₦20 million a month. Also, a ₦100,000 limit was placed for third party cheques over the counter. In line with this policy also, the CBN included that banknotes of the lower denominations of ₦200 and below must be loaded into ATMs while ₦500 and ₦1000 notes only be collected over the counter at banking halls or POS stands. This was to keep the Naira notes of high denominations as a store of currency value while the notes of lower denominations circulated. The CBN added that in cases where money was urgently needed and withdrawal was above the limits, provision of some valid documents or information would be presented to the financial institutions for processing of request. The Central Bank of Nigeria, explained that this would enable them keep track of money movements through electronic channels and limit cash use for illegal activities, inflation management, stable economic growth. Also encourage people open bank accounts increasing account ownerships, enhancing their saving behaviour. Once again, the Central Bank reassures us that all is towards the betterment and development of the country and economic.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Methodology

According to Collinsdictionary.com, this is a system of methods and principles for teaching or carrying out a research. In simple term, how the research study was carried out. The steps and procedures taken towards the actualization of the project.

3.2 Research design

This involves the method or strategy plan used in getting the needed information about and concerning the research project. It is thought of as the guidelines. This research project adopts the use of primary sources from the internet combined with one-on-one interviews.

3.3 Area of Study

This research project is majorly focused on the Naira scarcity and visual presentation through the use of cartoon illustrations but first taking into consideration both the history of the Nigerian Naira and cartoon__ the impacts and effectiveness.

3.4 Method of Data Collection

The data needed for the research project was collected from the internet which stands to be a primary source for all. And also, from interviews conducted personally with people from the market place, business owners, students, and all to whom the Naira scarcity placed scars on. This will aid the researcher in providing adequate illustrations to best support the theoretical aspect and also, spell out the plight and impact of the people through the visual representation.

CHAPTER FOUR

ANALYSIS OF VISUALS

This chapter goes into focuses about the processes involved with the presentation of the practical aspects of the project research. The meanings behind each illustrations, stating its importance in relation to the Naira scarcity. Including, the software and tools used for execution.

4.1 Software and Tools Used.

Corel DRAW X7--- Corel DRAW, is a vector graphic editor developed and marketed by Alludo (formerly Corel corporation). This is a vector-based designing software used for the creation and manipulating and designing of logos, flyers, brochures, posters, magazines, business cards, etc. and any other type of vector design base. The software comes in different versions to

suit the capacity of the working system, as with the upgrades. Each one higher than the previous. And, Corel DRAW X7 is known to be user-friendly and the most used software.

RemoveBG--- An application on phone and also a website, that automatically removes backgrounds from images quickly, so to enable change of backgrounds, picking and selection for manipulation. And also editing the images in terms of cleaning up photos faster and easier.

4.2 Production Process

The practical aspect of the project dealt with the use of cartoon illustrations and vector graphic gotten from different sources such as; Freepik, Pinterest, Istockphotos, Google images and others so to create the illustrations.

Expressiveness was compulsory in this journey so to evolve emotions and engagements with the audiences. Also, the use of symbols to better represent the situations, persons, or subject matters.

Typography was included to stir up a bit of discussion, adding further assistance in understanding the illustrations and also, to include emotions. The use of colors for enrichment of the visuals and to voice out the action in the pictures.

There was also the need to use African-based characters and in the case of not been able to find any, Corel Draw was used to adjust the colors. Alongside Photoshop touch a bit and Corel DRAW bitmap tools plus other functions.

It's not just about using any illustration, but the selection of the desirable ones that best describe and fit into the subjects. Next, the removal of the backgrounds and separations to pick the wanted subjects from the rest, for collaboration.

The project presentation included the works been printed on 2 SAV stickers; one containing 11 works on a 5 by 5 feet and the other containing 4 works on a 4 by 3 feet. Afterwards, 10 works were framed in a 16 by 12 frame, 4 works framed in 16 by 20 frame and the last one remaining, in a 5 by 3.3 feet frame.

4.3 Interpretation of Illustrations



Plate 23
EVBOTOKHAI, C. O. Affected Businesses. Digital illustration. (2023).

This illustration depicts the frustration and static movement of business for everyone of both the high and low income earners, buyers and sellers as the scarcity of the Naira hindered growth, opportunities, slow down of supplies, etc.

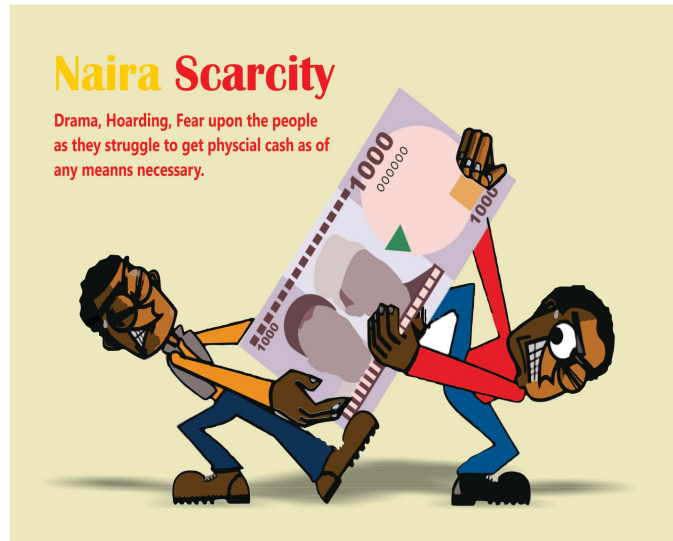


Plate 24
Evbotokhai. C. O. Naira Scarcity. Digital illustration. (2023).

This illustration depicts the struggles, times spent every day as people rush about for where they can get ash to buy the necessaries, to pay bills, to care for their families and self... for shelter and mostly, to feed. The struggle for all was real and hard!. Well, except for some?. Influence?. What about the masses?

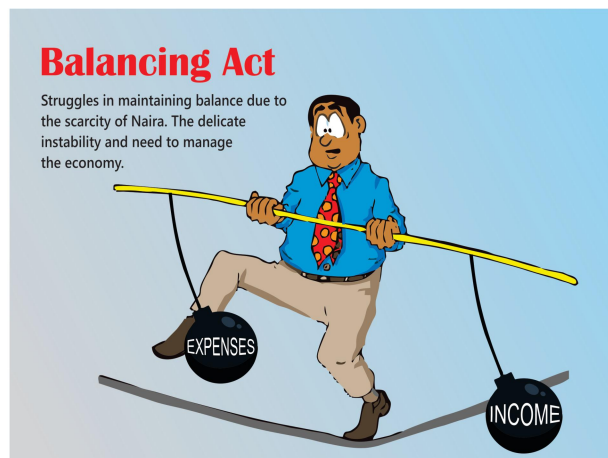


Plate 25
Evbotokhai. C. O. Balancing Act. Digital illustration. (2023).

With the scarcity of the Naira, the challenges and struggles by the people as they try to balance their priorities and at the same time, get cash. Their incomes over weighing the expenses as the money held little value plus, not enough physical cash.



Plate 26
 Evbotokhai. C. O. Reduced Spending Habits. Digital illustration. (2023).

The calculative measures taken by people who in trying to get use it in a wise venture and not to waste. As the saying goes, one stone to kill two birds... what most of us tried to do but with the cash shortage, (Naira notes) proved difficult.

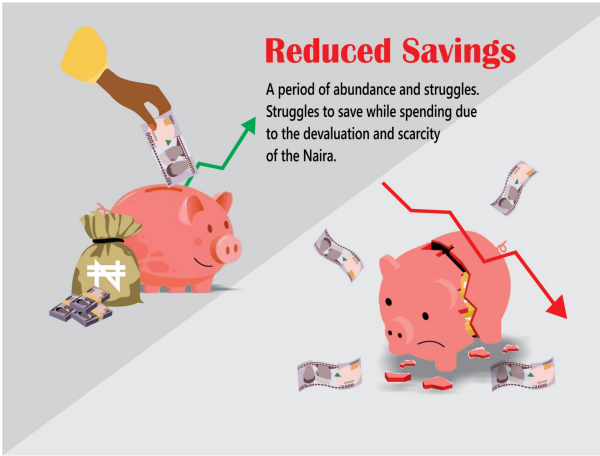


Plate 27
 Evbotokhai. C. O. Reduced Savings. Digital illustration. (2023).

This illustration depicts how there was a time of abundant savings and spending until the scarcity of the Naira notes come in. With no means of getting (physical) cash and at costly charges, the next means is that of their reserved revenue... savings. But not all have this.



Plate 28
Evbotokhai. C. O. ATM: Out of Cash. Digital illustration. (2023).

This illustration shows the stress and long waiting hours held at banks, ATM (Automated Teller Machine) stands just so people could try their luck and get some cash. Withdrawal limits varying at different banks and their ATMs. You have cash but cannot access it to the fullness.

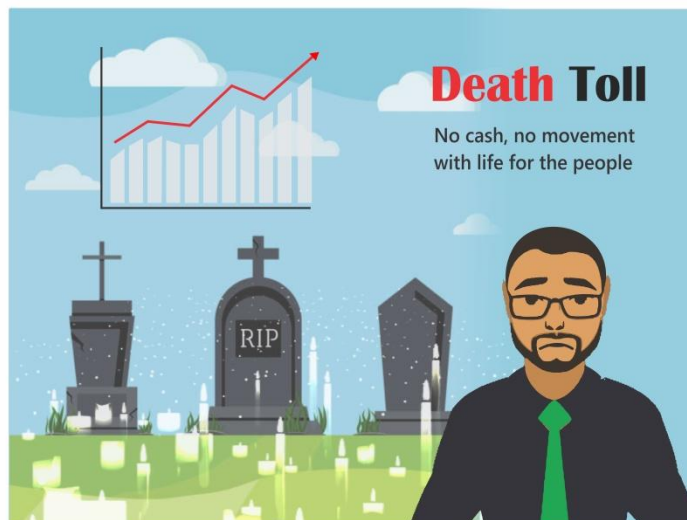


Plate 29
Evbotokhai. C. O. Death Toll. Digital illustration. (2023).

This illustration goes out to the lives lost during the Naira scarcity due to cash shortage and their struggles to get cash. A time where the demand for pay-before-service was high,

leaving people with no choice but to find cash during unwanted situations. Especially, those who were in hospitals, the less privileged, etc.



Plate 30
Evbotokhai. C. O. Goods Comparism. Digital illustration. (2023).

A look back to the good days when the money (Naira) had value and was in the top line with foreign currency exchange rates. But, as time passed, the Naira value became to drop affecting a lot of things, leading a path for inflation and others economic factors to follow.



Plate 31
Evbotokhai. C. O. Mental Stress. Digital illustration. (2023).

A look into the fatigue, depression, frustration, struggle the people under-went during the scarcity period so they could make a living. Calculations upon calculations!. Everyone trying to get money and when expenses were removed, nothing tangible to eat.

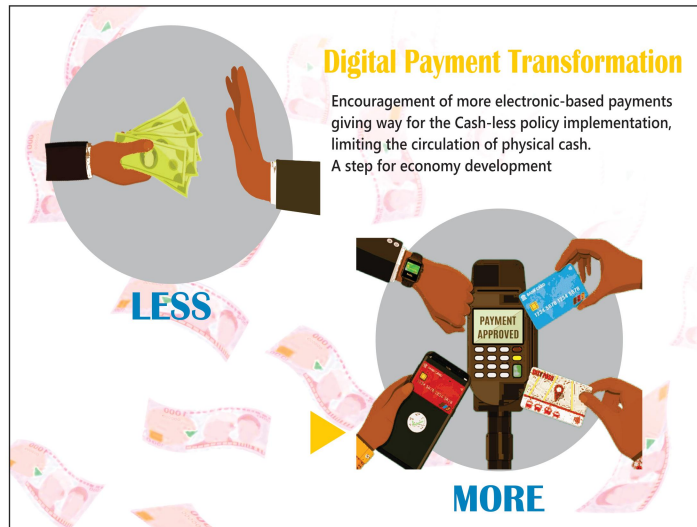


Plate 32

Evbotokhai. C. O. Digital Payment Transformation. Digital illustration. (2023).

The depicts the period of when the cashless policy was issued in Nigeria and plus the shortage of cash. Then CBN stated that this was the further economic development of the country so to keep track of money flow, illegal activities, etc. what about those without bank accounts? Further push to open one so to cope with the economy state. But still with all this shift from traditional to digital payments, the people found it hard to adjust.

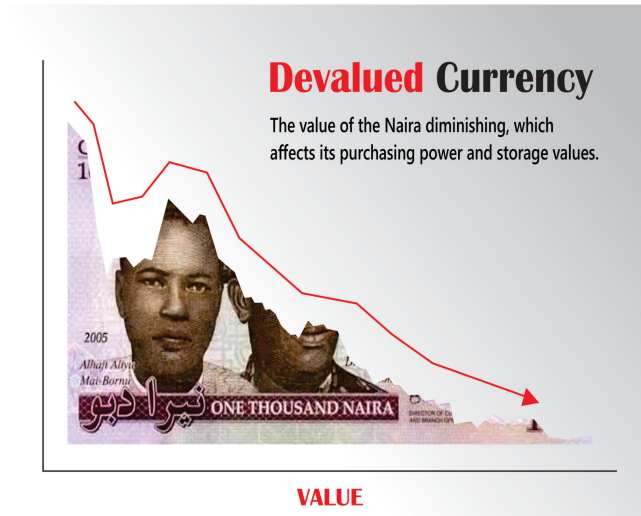


Plate 33
 Evbotokhai. C. O. Devalued Currency. Digital illustration. (2023).

This illustration put into stage the graphically declination of the Nigeria’s official currency and value in financial exchange and purchasing of goods.



Plate 34
 Evbotokhai. C. O. Deadline. Digital illustration. (2023).

While people ran about for a whole day looking for how they could get cash to feed and do other necessities, the CBN government issued a deadline for the final withdrawal of the old naira note for the new. But, where were the new Naira notes?. The case got to the supreme court

as the 16 stated sued the government and CBN for a shift of the deadline__ and so, it was. Now, till December 13.



Plate 35
Evbotokhai. C. O. POS Charges. Digital illustration. (2023).

POS (Point of Sale). A period of the Naira scarcity marked to be a period of abundance for POS attendants who, at that time and at some points, had both the old and new Naira notes. Buy, good things come at a price... a high price which was drastically cut short due to the little cash the people could get.

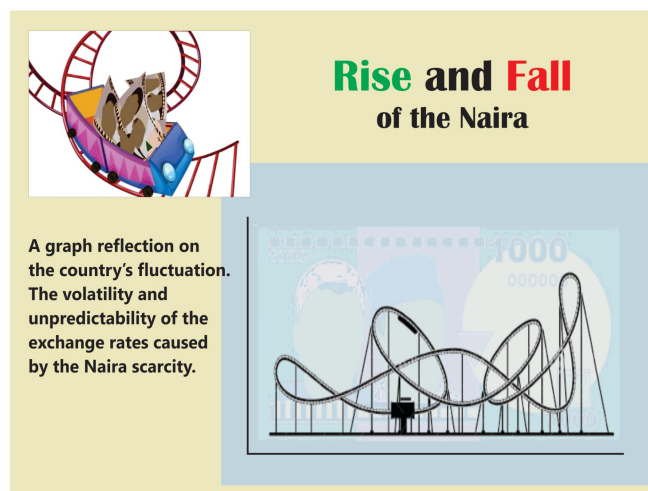


Plate 36
Evbotokhai. C. O. Rise and Fall of the Naira. Digital illustration. (2023).

This illustration, with the use of a roller coaster was to depict the unpredicted fluctuations of the Naira. The Naira scarcity adding more heights to it.



Plate 37
Evbotokhai. C. O. Inflation. Digital illustration. (2023).

This illustration depicts the high rise in purchase of goods and services while the Naira declined. Sinking into lower values, becoming a shadow of its self. While people battled the hardship in trying to make a living with cash... the cash was nowhere to be seen.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION.

5.1 Summary

The main objective of this project is to explore the idea of using cartoon characters as a narrative medium to explain and convey the pressing concern of the scarcity of the Nigerian official currency, Naira. Fusion of art and communication. Aiming to illustrate the complexities and impact of the absence of the physical cash in Nigeria towards individuals, businesses and the economy as a whole through the use of simplicity. This creative approach allows the researcher to present the system in an engaging and effective manner of visual representation__ for clearer understanding and promotion of awareness. Documentation for generations to come.

In the theoretical aspect of the study, the subject matter on the Naira scarcity is reviewed going back to history and then down to present hour. The research design used included information from the internet and one-on-one interviews.

5.2 Conclusion

The Naira scarcity was a critical time and period for everyone in the country, hitting hard on their livelihood and businesses. The redesigning of the new Naira notes was not the problem but the unavailability of the cash turned up the heat. Difficulty was posed as people fought hard to get the access to the cash__ to survive and while doing so, a deadline was issued causing confusion and uproar amongst the people in Nigeria. The demanding need to pull through the scarcity and make ends meets... the scarcity high as the demand for the cash, leading to a lot of losses and downturns. So, through the lens of these cartoon illustrations, the project documents the impacts of the Naira scarcity, documenting and capturing attention, evolving empathy and encouraging a wider audience to engage with the issue on a personal level.

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Interviews about the Naira Scarcity

An interview with Evangelist. Mrs. Osadolor. Female. Business woman in clothes selling. 50 years old on 22/08/2023.

Question 1: How would you describe the impact of the Naira Scarcity then?

A bad period I would never forget in a hurry. To care for one self was difficult as well as to feed. No cash to even use. Banks not having enough to give and then the POS (Point of Sale) who had cash, their charges became too high!. ₦2000 for ₦300!. It was a time of war for everyone. As a business woman, to buy goods wasn't easy as most times cash would be the only means of selling. It really affected a lot of things... even in churches. Offerings dropped drastically.

Question 2: How do you think the Government should have handled the circulation of the new Naira notes?

Well, the Government should have allowed the old and new Naira notes to circulate and with times, the old notes would fade out leaving the new notes. But now, it's just the old notes.

Question 3: How do you see the new Naira note design? Was it important?

No!. Its wasn't important. The new notes look like its fake money!. The old notes are better and should be allowed to remain. The new notes are not encouraging... looking like what will fade, like its coloured.

Question 4: What did you think about the withdrawal limit then?

It was not funny at all. What could ₦2000 or ₦5000 do for someone in a day? I don't see any law stating reasons for the withdrawal limits because it wasn't really helpful. We all know the law is not for everyone__ big men can withdraw without any limits.

Question 5: How would you describe the current state of the Naira Scarcity now?

No scarcity for now, but by December the old notes would stop. But still, I have not seen any new Naira notes as we approach the deadline. They just want to bring in hunger and war again. I would suggest the Government just allow the old and new notes circulate together.

An interview with an Anonymous male on 22/08/2023.

Question 1: During the Naira scarcity, what were you using for payments?

Payments were done digitally... digital transfers. We used Palmpay or Opay which was fast and reliable, but still the issue of poor network. At times, it would take a full day to receive alert. Using Palmpay or Opay, the name sometimes wouldn't reflect in the customer's banking application so we would have to call out the normal bank account numbers. And when we don't receive alerts, we would take the number of the costumers so to call them when we see the alert later or when we do not... or, they will have to leave their loads till we receive the alert. No cash to use and the digital payments, not strong too.

Question 2: How do you see the new Naira note design? Was it important?

No, I did not think it was important. It was difficult to get and still, we could not accept the old notes due to the deadline. We could not spend the old notes for fear of the banks not accepting while they too did not have the new notes to give. The only place I saw the new notes been spent, was the filling station.

Question 3: What did you think of the withdrawal limits then?

In some banks, it was ₦5000 or ₦10,000 to withdraw in a day. And then to think of going to POS (Point of Sale) stands to get cash, the charges was high. Going to the banks was not something to think about because the queue would discourage someone and most times, the

ATM(Automated Teller Machine) would not have cash any more. But for us since we too used the POS machine for payments using card, when asked if to add the charges or if the customer would pay in cash, they would decline.

Question 4: How would you describe the current state of the Naira Scarcity?

Now, the Naira scarcity is not going since the Government moved the deadline and now, we all can use the old notes freely.

An interview with Blues, a business man in meat selling, In his early 20s on the 22/08/2023.

Question 1: How did the Naira scarcity affect business for you?

It was not good. No cash to move buying and selling, and not everyone can be trusted with using their bank card. Unlike if there was cash. and everyone doing transactions... the fear of network.

Question 2: During the Naira scarcity, what were you using for payments?

I used digital transfer to collect payment as there was not cash and no one accepting the old Naira notes. But, it was good in ways of reducing the load of carrying a lot of physical cash around and help prevent squandering of money. But, there was also the case of bad network. I think it all comes down to which POS the person uses... I used Palmpay and it is fast and reliable. But for some bank, there would be issues__ not that Palmpay would not have problem too but it's manageable.

Question 3: How did you see the new Naira note design? Was it important?

I don't even like the new Naira note__ it wasn't important. A waste of money!. I have made mistakes with giving costumers change because of the color... gave someone ₦200 instead of ₦100!. Instead, the government should allow both old and new Naira notes to move around together.

Question 4: How do you think the Government should have handled the circulation the new Naira notes?

They should have allowed the old and new Naira note to circulate together and avoid the scarcity. Not everyone has the new Naira notes... majority have the old notes. They claim to want to use this as a way to cause people in high places hiding money to bring out but it all just backfired against us all.

Question 5: Is the withdrawal limits still working now?

I don't think so... I think some banks still do have limits. Then, the money limit really affected businesses. Transportation , POS charges, and others were high and bad. So because of the limits, people had to start doing transfers and then banks started removing charges too.

Question 6: How would you describe the current state of the Naira Scarcity?

It's not going on for now because people can now use the old notes. Cash is now everywhere.

An interview with Nathaniel, business man, 32 years old on the 22/08/2023.

Question 1: How did you see the impact of the Naira Scarcity in the economy?

It was very bad. No money on ground, bad network for transactions. Really affected the purchasing power of the people and businesses. I remember going to the bank early as 6 so to avoid those long queue lines but ended up as number 226. So again, the issue of waiting in

queues, not acceptable with all the struggling and drama. The next option was POS stands which was better but, the charges were not. The POS attendants were making money from this during that time as banks were selling the cash to them and they too, adding their own gains as they sold to us. The CBN really did do us wicked. The whole changing of the Naira note design was for one person but at the end, it then affected us all.

Question 2: During the Naira Scarcity, what were you using for payments?

Even with the cashless policy, using the digital transfers was not easy. That was when the network became poor... the only means of payment. There was even a certain time when the CBN Governor shut down POS and internet transfer. So, the struggle was real.

Question 3: How did you see the new Naira notes design? Was it important?

It was fake and a waste of money to me. I don't like it and it wasn't important to me. Through this money, people can easily create a fake one and use. One time I was to pay for the things I bought and I was about to pay with the new notes, the person rejected it asking only for the old notes. I asked why and he said because of the color and that someone had given him a fake note one time. I have heard experiences with the new notes but to me, I just don't like it or consider it as money. Plus, the money value dropping.

Question 4: Is the limit for money withdrawal still working?

For now, it is still working in some banks. Then, if you wanted to withdraw and you had the bank's ATM card, highest was ₦5000 to ₦10,000. But you were using another bank card in a different ATM, it was ₦2000 but later on, it was increased. Even to wait in queues was discouraging and tiresome plus POS charges.

Question 5: How would you describe the current state of the Naira Scarcity?

I believe it is still going on because most banks still have the money withdrawal limits. No money still and people still doing transfers.

An interview with Blessing, Female POS attendant, 22years old on the 22/08/2023.

Question 1: How would you describe the impact of the Naira Scarcity?

It was a very bad experience for me. Transportation as I would recall then was bad... trekking almost every time because of no cash. In banks, they would say no cash and when I would finally see, the charges to get it would be high taking almost half my money. At times, no cash to feed or go to work. I wasn't a POS attendant then all else things would have been better for me. I was a nurse at a hospital during the Naira Scarcity and my salary was ₦35,000. To withdraw the money would then amount up to almost ₦5000 from POS... the banks I did not even bother going to.

Question 2: How did you see the new Naira note design? Was it important?

It just wasn't necessary. The new Naira note looked like a fake. I am comfortable with the old notes and don't understand why the Government even re-designed the Naira notes.

Question 3: How do you think the Government should have handled the circulation the new Naira notes?

I think if the Government circulated the money well, it would have been better but still there is no way for them to do it because the old notes were everywhere already in different corners with people, plus their savings which is the old Naira note. It was frustrating.

Question 4: Is the limit for money withdrawal still working?

It was not easy but annoying and frustrating. One cannot access their own money as per free will to withdrawal. In some banks and ATM stands then, the highest to withdraw was ₦2000, ₦5000 but as changes of ₦200, ₦100, ₦50 they were able to give because they too didn't have the cash.

Question 5: During the Naira Scarcity, what were you using for payments?

I did transfers mostly. People still were not accepting the transfers but cash. so, it wasn't easy.

