

Original Research Article

Cashless Policy as Determinant of Sexual Exploitation among Women in South-South Nigeria

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Abstract: Economic and financial sector play a vital role in the determination of population size in any country across the globe. When these sector are not properly handle resulting in scarce resources, thereby luring people to engage in activity that are not of interest, particularly sex without consent. The aim of this study is to evaluate Cashless Policy as Determinant of Sexual Exploitation among Reproductive Age Women in South-South Nigeria. This is a cross-sectional study involving 260 females who are within the age of 18 to 42 years. Consent was sorted from the participants before giving them the questionnaires. A well-structured questionnaire was administered to participants. Each participant had one questionnaire to fill appropriately and independently after instructions were given to them by the researchers. The study lasted for a period of 3 months. The study revealed that 20(7.70%) of the respondents were within 18-22 years, 152(58.50%) 23-27years, 6(2.30%) 28-32 years while 82(31.50%) were within 33-37 years. Again, the study revealed that 44(16.90%) had primary education, 88(33.80%) had secondary education, and 128(49.20%) had tertiary education respectively. 214(82.30%) participants were single while 46(17.70%) were married. 40(15.40%) of the respondents were doing farming, 64(24.60%) trading and 156(60.00%) were unemployed. 82.3% of the respondents did not have access to money and 81.5% were exploited sexually. 80.8% were forced to have sex while 81.5% yield to the sexual exploitation. 78.5% were Victims of sexual exploitation. The findings also shows that 92(35.40%) of the respondents had complication of unwanted pregnancy, 84(32.30%) had sexually transmitted disease, 40(15.40%) had psychological trauma, and 44(16.90%) did not have any complications from sexual exploitation. Data were obtained and analyzed using SPSS version 23 and P value < 0.05 was said to be significant.

Keywords: Cashless, Policy, Determinant, Sexual, Exploitation, Reproductive.

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INTRODUCTION

Cashless economy is an economy where transaction can be done without necessarily carrying physical cash as a means of exchange for goods and services. Also, Adu, (2016) revealed that cashless economy is an environment in which money is spent without being physically carried from one place to another. Cashless policy is the migration from cash

based economy to electronic payment channels (Agabi, 2012). The Central Bank of Nigeria (CBN) is the initiator of cashless economy policy and was initiated to improve the financial terrain but in the long run sustainability of the policy will be a function of endorsement and compliance by end-users (Ejiro, 2012). Cashless economy aims at reducing the amount of physical cash circulating in the Nigeria economy and thereby encouraging more electronic-based transaction.

According to Central Bank of Nigeria (CBN, 2011) the policy is expected to reduce cost incurred in maintaining cash-based economy by 90% upon its full implementation in Nigeria.

Akhalumeh and Ohioka (2011) observed some challenges with the introduction of cashless policy and findings revealed that 34.0% of the respondents cited problem of internet fraud, 15.5% cited problem of limited POS/ATM, 19.6% cited problem of illiteracy and 30.9% stayed neutral - the respondent not been sure of problem been expected or experienced. While in some quarters there was fear of unemployment, some believe it will create more jobs especially when companies manufacturing POS machine are cited in Nigeria.

Electronic banking, online transactions and mobile banking are cashless policy introduced in Nigeria by Central Bank of Nigeria and this has resulted in decrease in handling physical cash. Also, the introduction of this policy has reduced incessant armed robbery on the high ways among travelers.

However, the timing and poor implementation of the cashless policy by Central Bank of Nigeria at a critical period between Christmas celebration and 2023 general elections brought in so many difficulties like hunger, sexual exploitation, unwanted pregnancy and poor participation in the election.

Gbaranor *et al.*, (2023) revealed that, sexual exploitation is an act in which a superior person of any age uses economic, academic, political or financial power to force or entice another person in need into sexual activity in exchange for something received by the person. It is a form of sexual abuse. Also, sexual exploitation is a process that culminates into sexual intercourse if the need arises. In sexual exploitation, the boss may initiate the move and the needy who decide whether to accept base on her pressing need or resist the temptation of been exploit sexually. In this context, the boss will accept to offer the needy's demand in exchange for sex (Gbaranor *et al.*, 2023).

Sexual exploitation and sexual abuse are social vices that are common in our society and have rendered several havocs on our youths and the active labour force (Gbaranor *et al.*, 2023). Sex is commonly practice among youths, men and women both married and unmarried. Sex is a taboo among unmarried couple in certain part of the world. Sex can be carried out successfully among two persons (married or unmarried) when both partners agreed or consented (Gbaranor *et al.*, 2023). However, sex can be abuse or harass when consent is not given by one of the partners and because one did not consent to it, one who may be superior may carry out sex exploitation through the use of power, wealth, employment offer, upgrading of marks and others (Gbaranor *et al.*, 2023).

It is important to note that, sexual exploitation (SE) is not seen in isolation from other concepts such as sexual abuse, sexual harassment, and sexual assault. Sexual exploitation is different from other forms of sexual abuse in that the perpetrator offer material things or cash or marks upgrading to the needy, or anybody involved in exchange for sexual activity (Gbaranor *et al.*, 2023). Sexual exploitation involves a person benefiting from the use of another person's body by enticing the person in a sexual activity. In sexual exploitation, the perpetrator of the sexual act takes advantage of their victim's dependable state or helpless state (Gbaranor *et al.*, 2023).

Sexual exploitation is common in our society especially in schools, work place and in politics and because the victims are always in dependable state or hopeless state, the perpetrator will always have their way. Sexual exploitation could occur when the needy come to his or her superior, master or boss and request for help or assistance and in return the boss place an irresistible option of sex as an exchange for the request (Gbaranor *et al.*, 2023). Sexual exploitation could also be induced by the mode of dressing to lecture's theatre, lecturer's office or politician's office and work places (Gbaranor *et al.*, 2023).

MATERIAL AND METHODS

This is a cross-sectional study involving 260 females who are within the age of 18 to 42 years and are residing in the six (6) South-South States, in Nigeria. The study lasted for a period of three months, from November 2022 to January, 2023. Consent was sorted from the participants before giving them the questionnaires. A well-structured questionnaire was administered to participants. Each participant had one questionnaire to fill appropriately and independently after instructions were given to them by the researchers. Data were obtained and analyzed using SPSS version 23 and P value < 0.05 was said to be significant.

RESULTS

The results of age distribution revealed that 20(7.70%) were within 18-22 years, 6(2.30%) 23-27years, 152(58.50%) 28-32 years while 82(31.50%) were within 33-37 years (Table 1).

Table 1: Age Distribution of Respondents

Age	Frequency	Percentage (%)
18-22 YEARS	20	7.7
23-27 YEARS	152	58.5
28-32 YEARS	6	2.3
33-37 YEARS	82	31.5
Total	260	100.0

The educational status of the participants indicated that 44(16.90%) had primary education,

88(33.80%) secondary education, while 128(49.20%) had tertiary education (Table 2).

Table 2: Educational Distribution of Respondents

Age	Frequency	Percentage (%)
PRIMARY	44	16.9
SECONDARY	88	33.8
TERTIARY	128	49.2
Total	260	100.0

The results of marital status revealed that 214(82.30%) were single while 46(17.70%) were married.

Table 3: Marital Distribution of Respondents

Marital Status	Frequency	Percentage
Married	214	17.7
Single	46	82.3
Total	260	100.0

Table 4: Participants who did not have access to money

Response	Frequency	Percentage (%)
YES	46	17.7
NO	214	82.3
Total	260	100.0

Table 5: Participants who were you exploited sexually

Response	Frequency	Percentage (%)
YES	212	81.5
NO	48	18.5
Total	260	100.0

Table 6: Reasons for sexual exploitation

Response	Frequency	Percentage (%)
Sex in exchange for money	134	51.5
Sex in exchange for food	82	31.5
None	44	16.9
Total	260	100.0

Table 7: Respondents who were forced by the policy to have sex for survival

Response	Frequency	Percentage (%)
YES	210	80.8
NO	50	19.2
Total	260	100.0

Table 8: Victims of sexual exploitation

Response	Frequency	Percentage (%)
YES	204	78.5
NO	56	21.5
Total	260	100.0

Table 9: Respondents who have complication from sexual exploitation

Response	Frequency	Percentage (%)
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Unwanted pregnancy	92	35.4
Sexually transmitted disease	84	32.3
Psychological trauma	40	15.4
None	44	16.9
Total	260	100.0

DISCUSSION

Cashless policy is a policy introduced by the Central Bank of Nigeria. The policy was to reduce carrying of bulky money and armed robbery attack. However, the policy brought an untold hardship to the people of Nigeria. The policy was hastily implemented when enough enlightenment has not been carry out. The policy implemented during Christian festive period and the 2023 general elections in Nigeria. Also, because the policy acme at a time people were not prepare and ready, hunger was everywhere and this now pave way for the boss, superior and other well to do men to exploit the needy sexually.

Sexual exploitation is vice vase that is both man and woman can be sexually exploited for one reason or the other. Sexual exploitation occurs in Private sector, Government Agencies and Parastatals, Ministries, school environment and also in neighborhood. As long as there is an unequal distribution of wealth, high cost of goods, and bad government policy, sexually exploitation will continue to be an act among the boss and the needy.

The study revealed that 58.5% of the participants were between 23-27 years and 49.2 had tertiary level of education. The findings also revealed that 82.3% of the participants were single and this could be the reason while sexual exploitation rate was high. The study shows that 82.3% of the respondents do not have access to money during this period of intense cashless policy. Money can do anything for you and when you do not have money you will not be able to get what you want and this development can change your integrity if care is not taken. Again, the inability of the respondents to have access to money could be due to poor network, lack of mobile banking app on their phone, lack of android phone that can carry mobile banking app and others. Also, the findings revealed that most of the respondents (81.5%) were sexually exploited. This could be due to the fact that majority of the do not have access to physical cash during the period and they were facing one problem or the other. At this moment they were vulnerable and need help and so the superior or the handy now use this opportunity to exploit them sexually by requesting for sex before rendering help to them. Respondents gave several reasons while they were sexual exploited. 51.5% of the respondents were sexually exploited because they need physical cash, 31.5% were sexually exploited because they need food and 16.9% were sexually exploited

because they need other forms of assistance. 61.8% of the respondents reported that the Cashless policy introduced by the Central Bank of Nigeria force them to have sex. This is because most the women were breadwinner and they want to do anything to money or food for themselves and families and because the superior who has the cash or food could not give the needy willingly except with exchange of sex and the needy have no option than to succumb in order to survive. This study is in consonant with previous study by Gbaranor *et al.*, (2023), that revealed that 62.1% of the participants (students) requested for financial assistance from their male counterpart and this gave room for sexual exploitation.

Again, the study shows that 70.8% of the respondent yielded to the act sexual exploitation and this could be the only option left for them to achieve their request. Sexual exploitation could occur when the needy come to his or her superior, master or boss and request for help or assistance and in return the boss place an irresistible option of sex as an exchange for the request (Gbaranor *et al.*, 2023). When respondents were examined on the reasons for yielding to sexual exploitation, 98(37.70%) attributed it to hunger, 76(29.20%) no money for food, 42(16.20%) no money for drugs while 44(16.90%) said no money to buy other essential things.

78.5% of the respondents reported that, they were victim of sexual exploitation and this could be due to the cashless policy that promotes scarcity of physical cash thereby making the respondents to request for help for their survival. This act of sexual exploitation has exposed the victim's different complications.

The results of the study shows that 92(35.40%) had complication of unwanted pregnancy, 84(32.30%) had sexually transmitted disease, 40(15.40%) had psychological trauma, and 44(16.90%) had other form of complications. This is because they were victims of sexual exploitation.

However, majority of the respondents were single and because they were single, it was an avenue for the boss to exploit sexually. During the Cashless policy period, because there was no access to physical cash, and majority of the respondents were stranded, they now requested for help from the perpetrator who agreed to offer the dependable with cash or food stuffs in exchange for sex. Therefore, Cashless policy period has been a vehicle or as a determinant of sexual exploitation among female during the season under review. During this season, several people were stranded, hunger was on the land, people were not able to move due to lack of cash for transportation, bank was not functioning, thereby leaving people hopeless and helpless and on this point, the perpetrator anchor their sexual exploitation activity which has forced majority

of the respondents to be victims in order to get economic and financial relief. Cashless policy was aimed to reduce financial crime and to improve the economy and not to suffer the populace and expose them to all forms of sexual activity.

However, sexual exploitation is not attributed to female or single persons alone, but any sex whether married or single could be victim of sexual exploitation. Again, the findings of the study shows that majority of the respondents had tertiary level of education (49.2%) and so they might have been exposed due to their acquired knowledge but because the introduction of the policy was impromptu and brought in hardship, and so they were sexually exploited because they requested for help.

CONCLUSION

The studies revealed that majority of the respondent were sexually exploited by the perpetrator who offers gifts in exchange for sex. The findings also revealed that most of the respondents yielded to and becomes victims of sexual exploitation due to their request for their pressing needs and this happened during the period of Cashless policy. During Cashless policy's season, majority of the respondents were exploited sexually and resulted to several degree of complications and as such, Cashless policy could be regarded as a determinant of sexual exploitation.

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