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Suffering Together: Photos and Stories of Nsukka Residents During Nigeria's 2023 Currency Redesign Crisis

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Abstract

The Central Bank of Nigeria's (CBN) attempt to redesign the 200, 500, and 1000 naira notes by December 2022 led to a cash crunch and humanitarian crisis, exposing the federal government's shortsightedness and inherent weakness. Amidst the crisis that peaked between late January and February 2023, opportunities for social connections and shared experiences emerged. In this essay and visual archive, I explore the financial crisis phenomenon in Nsukka metropolis, Southeastern Nigeria, from a historical perspective, integrating personal insights, respondents' views, and archival sources. Analysis of observational notes, visual and textual data through the lens of Critical Theory reveals the importance of social connection and cultural ideology among Nsukka residents during a difficult time in Nigerian history. Photographic images of crowded bank scenes and remarks like "You are not the only person" evoke personal and public misery and frustration during the currency redesign crisis. The argument is that those in power can create complex situations like artificial scarcity of valuable commodities for questionable reasons, while the masses bear the brunt and enact and demonstrate servility in the process.

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Introduction

On October 26, 2022, Godwin Emefiele, then Governor of the Central Bank of Nigeria (CBN), announced plans to redesign and issue new 200, 500, and 1000 naira notes, with a deadline of January 31, 2023. The President launched the new notes

on November 23, 2022. Rumors of new naira notes had circulated before the announcement, generating interest. I found the move appealing and the resulting crisis worthy of scholarly for various reasons, which I will discuss shortly.

The first attraction was probably based on the human natural inclination towards something new. Again, the rationale for the policy sounded impressive. Who wouldn't be happy with official measures to check hoarding of banknotes by unscrupulous members of the populace, for vested interests such as vote-buying and election-rigging? People indeed believed it would impact vote buying, quality, and integrity of the electoral process (Omoyeni, 2023). I also saw the new notes' security features as a welcome development, as it would help prevent counterfeiting. Concomitant with the announced currency plan was a new withdrawal policy that would reduce the amount of money one is permitted to cash from banks and Automated Teller Machines (ATMs). That too excited me, given the state of insecurity at the time. However, three or four days to January 31, banks were filled with anxious customers. The unfolding crisis frustrated Nigerians and worsened the cost of living (Okojie, 2023). A popular Nigerian politician, Adams Oshiomhole, described it as "senseless," one that made "vulnerable Nigerians spend days at ATM outlets to withdraw money" (Olufemi, 2023).

The currency redesign and its associated troubles have received considerable media attention. Several scholars have made significant contributions to the subject, particularly in journals and other periodicals. However, what appears to be missing in the literature on the currency redesign is how photos and firsthand experiences help explain how the phenomenon affected Nsukka residents. This is important because of the nuanced differences in human experiences of a particular social problem. Nsukka's location in the narrative about the money crisis is significant due to its suburban nature and position amidst villages without commercial banks. People from neighboring villages came to Nsukka to deposit their money in banks shortly before the deadline. As part of the Southeastern region, Nsukka observed the Indigenous People of Biafra (IPOB)'s sit-at-home ultimatum, which required residents to stay indoors on Mondays. The native group of the region is known among some Nigerian groups for their seeming special fondness for money (Nwankwo, 2021). They highly value money, conscientiously laboring mostly in the business of buying and selling goods to acquire enough of it.

In this essay, I interrogate the phenomenon from a historical perspective and draw attention to how the residents of Nsukka, including myself, experienced the troubling artificial scarcity. During the crisis, I engaged a few people in conversation on the subject. Here, I feature and explain photographs of some striking moments I captured at the peak of the crisis. [At the time of this writing, I am about to complete revisions on a written work detailing how the camera played a significant role in the currency redesign crisis. It has passed through peer review and will feature as a chapter in a book titled, "Camera in Times of Crisis"]. The scope of the present inquiry in terms of space is Nsukka metropolis. The limitation lies in the unwillingness of people to share their thoughts about the policy. The refusal was understandable, as people were hungry, angry, and afraid. There was hardly enough money to eat, let alone engage in any act that might land them in trouble with the government or police. The following methods were used for data collection: participant observations, photographs, interviews, and other archival documents. This is because the inquiry is mostly reflexive, an autoethnography.

According to Christopher Poulos (2021), autoethnography is an observational data-driven phenomenological method of narrative research and writing that aims to offer compelling, striking, and evocative tales of human social and cultural life. To make the underlying inquiry observational data-driven, I went to the banks to withdraw money on several occasions. I

also took photographs, sometimes as early as 7 a.m., from the University of Nigerian campus to the main market in the area. I sought the opinions of a few respondents to enrich the narrative. Some, however, declined to comment out of fear. The refusal was not unexpected, as I had my camera with me. The camera gave me an outsider status and activated a certain response from some people; they saw me as a reporter and avoided me. This resonates with the experience of Geertz (2005) when he carried out an inquiry on Balinese cockfighting; the Balinese were initially skeptical and ignored him, but he eventually gained their trust by sharing in their hard experiences.

The data components have been descriptively analyzed. Analysis and discussion of findings are rooted in Critical Theory. This theory is useful in describing a phenomenon, social reality, and providing insights into the forces of domination working within a particular social-cultural setting. It tends to bear a transformative force within a context and "embraces an interdisciplinary methodology that aims to bridge the gap between empirical research and the kind of philosophical thinking needed to grasp the overall historical situation and mediate between specialized empirical disciplines" (Celikates & Flynn, 2023).

The narrative not only evokes the imagery of personal and public misery and frustration pervasive in Nsukka during the currency redesign crisis but also can steer people to take reasonable life-changing steps that will produce wise and responsible leaders. "You are not the only person," voiced by a respondent and bank customer at the peak of the crisis, is instructive in understanding how social connection works in Southeastern Nigeria and how it can create a sense of docility and gentlemanliness that promote collective suffering. Fortunately, I needed only a few responses from people since the focus of the inquiry was my views as a bank customer, a Nigerian, and an Igbo man who witnessed the crisis, and as a researcher interested in capturing remarkable moments and scenes with my mind and camera. So, I depend on my experiences, and the photographs to give insight into what residents of Nsukka experienced in and around the banks. Besides, there are interviews and writings in newspapers, social media, and scholarly literature to support my understanding of the crisis.

Available literature provides insight into the currency redesign crisis in Nigeria (Dania, 2024; Gbadebo, 2024; Opejobi, 2024). When it was eventually implemented, it generated consequences that have been reported in journals and media, repeatedly, even up to this time of writing, which is barely seven months after the crisis. Recent references to the policy are still worthy of attention, as they are indicative of the former CBN governor's embattled state. For instance, the Federal Government recently admitted in June 2024 that the policy made farmers bankrupt (Gbadebo, 2024). Prices of some goods, especially those of livestock, fell because rural dwellers had no bank accounts, hindering online monetary transfers. The newspaper headline, "Emefiele printed 'his own Naira', ignored design approved by Buhari – Ex-CBN director" (Opejobi, 2024), is a recent sensational report. The Ex-CBN director stated in the High Court that the design approved by the president had a QR code, a different number scheme, and a portrait on the right side. However, each of these features is either missing or misplaced in the redesigned naira notes. By late June 2024, the Federal High Court in Lagos had ordered the final forfeiture of the sum of \$1,426,175.14 linked to the immediate-past Governor of the Central Bank of Nigeria, Godwin Emefiele (Dania, 2024), for collecting kickbacks in dollars for approving forex allocation to multinational firms during the forex crisis in the country.

Godwin Emefiele faced intense criticism shortly after the initial deadline of January 31, 2023. Nigerians were unable to access their money through banks, POS, or ATMs, leading to unbearable hardship. The public outcry prompted calls for his removal as CBN governor. On February 17, 2023, a political party urged President Buhari to reverse the Naira redesign policy and sack Emefiele (Arogbonlo, 2023). Surely, the CBN got approval from the president for the currency redesign policy. He was arguably a member of the ruling party. Hence a group associated with the ruling All Progressive Congress (APC) could purchase a presidential nomination form for 100 million nairas (\$240,000) for him (Elusoji 2022). Despite initial denials by Emefiele, the clandestine move was confirmed by the party spokesman and Presidential adviser Bashir Ahmed (Olurounbi, 2022). As the currency redesign policy unfolded, Emefiele received support from well-meaning Nigerians such as the former CBN governor, Charles Soludo who at the time was a state governor. Groups like the National Coalition of Niger Delta Ex-Agitators (NCNDE-A) and the Nigerian Young Professionals Forum (NYPF) showed open support to Emefiele for the currency redesign initiative (*Vanguard*, 2023; Agency Report, 2023). However, his fortunes changed with the swearing-in of a new president in May 2023, leading to his suspension, replacement by Olayemi Cardoso, and subsequent arrest and prosecution for economic crimes committed while in office (Adamolekun, 2023; Apanpa, 2023; Okoronkwo, 2023). A human rights lawyer even called for his prosecution on national television on September 15, 2023, for mismanaging the redesign project (Soyele, 2023).

The omitted features in the new notes and the cash crunch could have been avoided if the government and CBN had done their due diligence before announcing the policy and deadlines. Senator Oshiomhole's statement, "Emefiele deceived Buhari that naira redesign will curb vote buying," attempts to shift blame from the government (Olufemi, 2023). Earlier, in October 2022, the CBN governor was accused of failing to involve the Federal Executive Council, Ministry of Finance, and relevant agencies in the currency redesign decision (Onyekpere, 2022). This was shortly after the governor announced the plan, just four months before the end of Buhari's administration, which was marked by public discontent with the APC-led government due to a weak economy and insecurity. The cash crunch further diminished "national pride and identity" (Okoronkwo, 2023). The policy led to CBN directives on withdrawal limits for individuals and corporate organizations (Ibrahim 2023), which were later reduced to minimal amounts. Despite challenges, the policy promoted cashless transactions, a concept previously limited to big cities and a few other areas. Literature had earlier discussed the effects, challenges, and prospects of cashless policies in Nigeria (Omokugbo & Festus, 2020; John et al. 2019; Ejiobih, 2020), laying the groundwork for the withdrawal limits. Monye (2023) outlined crucial socio-economic and regulatory considerations for a successful cashless policy initiative in Nigeria.

The currency redesign policy also reduced cash flow, leading to a positive impact on kidnapping rates, which had been recurrent and incessant nationwide. Prior to the naira scarcity, local kidnappers demanded and received millions of naira as ransom, sometimes killing their captives after payment. However, with the naira scarcity, kidnappers became cautious in their demands. While the policy allowed both new and old naira notes to circulate as legal tender, Okoronkwo (2023) noted that this was "the most worrisome" aspect, as Nigeria appeared to be the only country presenting two types of currencies of the same economic value as legal tender amidst scarcity.

A Historical Overview of the Currency Redesign Crisis

The currency redesign policy was implemented in the final months of the Buhari-led federal government, announced in late October 2022, launched in late November 2022, and set to expire in January 2023, just before the February 2023 general election. At the time, there was widespread discontent with the government, partly due to the persistent kidnapping cases, which had also contributed to the defeat of former President Goodluck Jonathan in the 2015 election. Despite expectations that President Muhammadu Buhari, a retired Nigerian Army General, would address kidnapping, it remained unabated during his administration. Notable incidents included the 2014 Chibok schoolgirls' kidnapping (BBC News, 2017), the 2018 Dapchi girls' kidnapping (Maclean & Abrak, 2018), and the 2022 Kaduna-Abuja train attack, which resulted in killings and kidnappings, with over N6 billion allegedly paid as ransom to terrorists (Ojiego, 2022).

As the deadline for old naira notes approached (though the CBN would later extend it multiple times following court orders), a sense of unease gripped the nation (Aro, 2023). People rushed to banks to deposit cash for safekeeping until the redesigned currency became widely available. The situation was particularly intense in the southeastern region, where Nsukka is located. The Indigenous People of Biafra (IPOB), led by Nnamdi Kanu, had declared a sit-at-home protest, effective from 2021, to demand their leader's release from federal custody. The protest forced residents to stay indoors, especially on Mondays, with some brave enough to defy the ultimatum facing attacks and even death (Njoku, 2022). As a result, bank operational days were reduced from five to four, or even fewer in some cases. On January 28 or 29, 2023, I visited the First Bank branch at the University of Nigeria, Nsukka, to deposit a small amount of the old currency. I was met with a crowd and palpable tension as people pressed for attention inside and outside the bank hall. After waiting in line from morning till evening, the process ended abruptly due to time constraints, and I was told to return the next day. I deposited my money the following day, after some delay due to the large number of customers. Ironically, people began searching for the old currency just two or three days after the deadline. By then, the CBN governor, Emefiele, had announced a ten-day extension, making the old notes still legal tender. During this time, I captured crowded bank scenes on camera while exploring the town.

The currency redesign policy had multiple deadlines. Initially, the deadlines were January 31, 2023, and February 10, 2023. However, after some northern governors took legal action, the deadline was extended to December 31, 2023. Then, on November 14, 2023, the Central Bank of Nigeria (CBN) announced in a press release that the old design of N200, N500, and N1,000 banknotes would remain legal tender indefinitely, in line with international standards and to avoid repeating past experiences. According to the press release, all CBN-issued banknotes would continue to be accepted beyond the original December 31, 2023, deadline (*CBN Press Release, 2023*). Although the press release did not clearly state the basis for the decision, it was likely due to the court's intervention. Three governors had sued the Federal government at the Supreme Court on February 3, 2023, urging a review of the policy, and six more governors joined later. The court ruled for the suspension of the deadline, implying that both old and new notes would remain legal tender until further notice.

This experience motivated my inquiry, particularly the statement "You are not the only person," which has dual meanings that will be explained later. I was still a child in 1984 when the military administration led by Major General Muhammadu Buhari exchanged currency (Oredein 1984). During the 2022/2023 currency redesign, someone drew my attention to Muddy Ibe's Igbo song, which loosely translates to "So they are drunk again; they are drunk again. When money was being

changed, who ever got drunk?" This made sense to me as I witnessed the crisis that characterized the currency redesign. Only a few people could afford to visit drinking bars and joints, and Nigerians' suffering has been captured in many song-texts, including gospel music (Adedeji, 2012).

Enacting Communal Suffering

In late January 2023, I visited 12 banks in Nsukka metropolis, just before the first deadline set by the CBN for the old currency notes' legal tender status. I didn't realize I had missed two or three banks, likely due to their secluded locations. Starting from the University of Nigerian campus, I made my way to the main market, witnessing massive crowds both inside and outside the bank halls. People wrote their names on a sheet of paper, either provided by the bank or themselves, to secure their place in line. I did the same, leaving to attend to other matters, as did others, with the intention of returning when our turn was near. This strategy aimed to maximize time, as waiting for hours without doing anything seemed uneconomical. However, I often returned to find no progress, a fate shared by those who chose to wait. The absence of seats made waiting even more challenging, leading people to improvise – using parked motorcycles, pavements, and steps as makeshift seats, as seen in the photographs featured in this writing.

Figures 1a – 5b: Banks, POS and ATMs at the time of the crisis



Figure 1 a



Figure 1 b

Figure 1a. A group of customers standing in front of a bank's gate and ATM.

Figure 1b. Bank customers in a helpless situation in front of a bank with a closed gate.



Figure 2 a



Figure 2 b

Figure 2a. A group of customers standing in front of a bank with closed gates.

Figure 2b. A scene showing some standing and tired individuals at the entrance of a bank. Photos were taken on January 27, 2023. Photo Credit: Chukwuemeka Nwigwe.

Figure 1a shows a group of customers standing outside a bank's gate and ATM on January 27, 2023. They appear to be waiting in a disorganized queue, with some individuals in the foreground suggesting that the ATM is not functioning. During my visit, none of the three banks in the area were attending to customers who waited outside in hopes of being attended to. Individuals who were tired of standing found makeshift seats, like the person I interviewed who made the comment, "You

are not the only person," a phrase used to dissuade people from protesting the social injustice faced by residents of southern Nigeria. The full context and interpretation of this statement will be provided later.

Figure 1b shows another group of bank customers gathered in front of a bank's gate and ATMs. The identities of the financial institutions have been hidden for confidentiality. Four closely packed machines are visible, with two individuals sitting on one. This seating arrangement suggests that they may be engaging in conversation, whether or not they know each other. Like others, they wait patiently for hours, hoping to enter the bank. Those who arrive early may end up leaving late, and it was difficult to determine how long each person had been waiting. Some people reportedly arrived as early as 3:00 am to secure a good position in the queue, only to find others who had written their names on the list ahead of them. Some fortunate individuals received a few notes from the bank, barely enough for daily expenses. Others received dirty and smelling notes, while some left disappointed, having wasted the entire day at the bank. As one person put it, "It's one of the sudden dark moments in the history of the country." The photo in Figure 1b shows a chaotic scene with no clear queue or order. The lone man standing on the right side of the center appears confused and transfixed by the crowd, unsure whether to join or leave like the walking girl in the foreground.

Figure 2a shows the entrance of a bank with the gate closed, and individuals standing outside, peering through the gate, eager to gain access. Bank personnel are addressing them from inside the bank. I had visited this same bank a day or two earlier to deposit my old naira notes, but the experience was disappointing. After struggling to get in, I was told to leave because the bank had closed for the day. It was evening. Figure 2b shows a queue of people waiting to enter the banking interior, which is divided into two parts: a lounge and a hall where counter withdrawals and transfers are made. To access this important space, one needs to pass through two entrances. I interviewed the young man sitting on the top stair, who appeared exhausted and fatigued from prolonged periods of standing and waiting. His face showed no signs of smiling, and in another picture, he was resting his jaw on his hand, displaying visible signs of weariness.

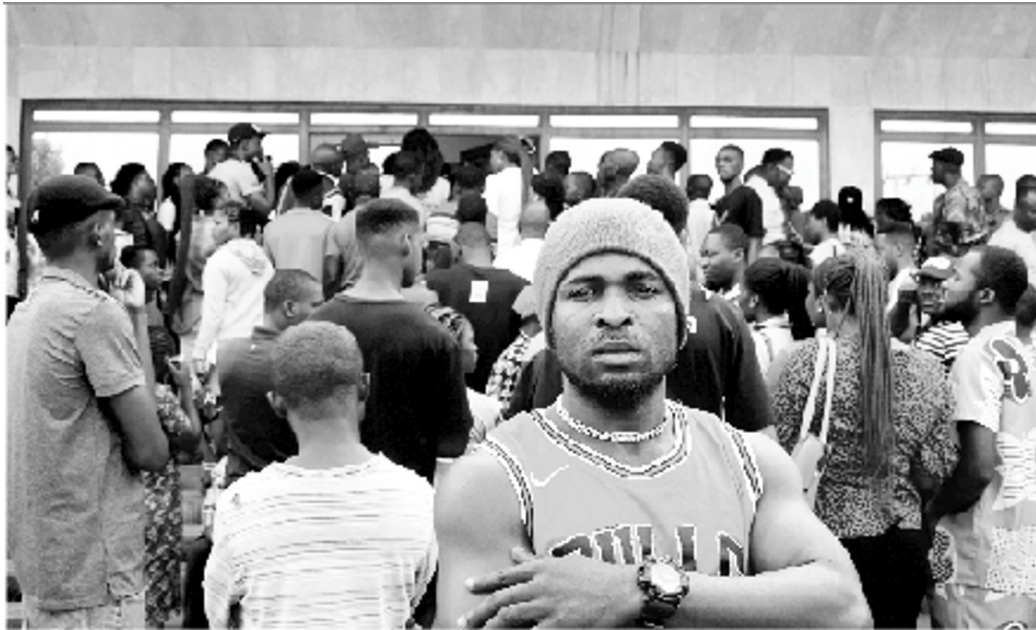


Figure 3 a



Figure 3 b

Figure 3a. A crowded entrance of a commercial bank with a prominent figure.

Figure 3b. Standing and bewildered customers at the gate of a bank, with many looking inward. Both photos were taken on January 27, 2023. Photo Credit: Chukwuemeka Nwigwe.

Figure 3a captures a distressing moment where customers have besieged the bank entrance, struggling to gain access. The scene is chaotic, with people rushing, shouting, pushing, and struggling to get in. Security personnel are scarce, allowing me to take a close-range photo of a young man, about thirty years old, whom I know from our shared worship place. Usually, uniformed security personnel are stationed inside and outside the bank to maintain order and direct people. Here, however, those responsible for managing the exterior seem to have hidden, with only one barely visible near the door. He was probably distributing numbered papers to customers for easy identification and access to the business hall.

Figure 3b shows individuals standing in front of a locked gate, more compact than in Figure 1a. Two people sit on unconventional seats, likely exhausted from standing for too long. Many peer into the bank compound, attempting to hear updates from the security official or gain entry. My experience with this bank is memorable, as my wife and I bank here. Fortunately, our spiritual brother works here, and we would call him to facilitate our entry, saving us hours of waiting outside

during that season.



Figure 4 a



Figure 4 a ext.



Figure 4 b

Figure 4a. Sample of a dysfunctional ATM of a bank. Figure 4a ext.: A functional Point of Sale (POS).

Figure 4b. Crowds in front of the gate of a bank located within an open market. All three photos were taken on the same day, January 27, 2023. Photo Credit: Chukwuemeka Nwigwe.

Under the morning sun, people gather outside the bank, near the non-functional ATMs (Figure 4a). Some sit, others lean against the wall, and most stand. A young schoolgirl in a white and green uniform catches attention, likely sent by her parents to conduct a transaction or pay school fees. Unfortunately, I missed the opportunity to speak with her. The bank's gate is locked, and the ATMs are out of service, but people engage in conversation, forming bonds and likely discussing the ongoing cash crisis to cope with the tension and weariness. Nearby, a functional POS machine (Figure 4a ext.) is surrounded by people, as it offers a rare source of cash, albeit with exorbitant fees of up to 10% per withdrawal. Some bank managers and staff have dubious relationships with POS operators, ensuring a steady cash flow between them. Those who cannot access banks directly rely on POS operators, highlighting the desperation amidst the crisis.

The crowd in Figure 4b appears to be composed of two groups. The first consists of passersby and bystanders on various missions, which is understandable given the bank's location within an open market in Nsukka urban. The second group comprises bank customers and individuals loitering around the premises for various purposes, including illicit financial

activities. Ordinarily, banks discourage crowds on their premises to prevent potential conflicts and maintain order. However, during this time, many banks seemed to overlook petty crimes. I had a personal experience at this bank (Figure 4b), where I asked someone I knew to pose for photos, but the security official confiscated my camera. I was asked to delete the photos by a bank staff member, which I did. Fortunately, I had taken a photo outside the premises that was not related to the bank, which the staff member did not request me to delete. This saved me from losing all my bank-related photos. The scarcity of essential commodities, services, and money can trigger anger and misbehavior in people if left unchecked (Ulqinaku and Biraglia, 2021). Ojukwu et al. (2023, 56) criticized the Central Bank of Nigeria's cashless policy, describing it as ill-timed and unfortunate, as it has created a nationwide cash crunch, damaged Nigeria's informal economy, and impacted small businesses and subsistence households.



Figure 5 a



Figure 5 b

Figures 5a and 5b. Crowds gather outside the gates of a microfinance bank (5a) and a commercial bank (5b), with the latter showing customers locked outside. Both photos were captured on January 27, 2023. Photo Credit: Chukwuemeka Nwigwe.

The photographic images in Figures 5a and 5b were taken from a moving vehicle, as were Figures 3b, 4a, and 4a ext. A large crowd is locked outside a bank gate in Figure 5b. The motion of the vehicle created an image resembling a right-angle triangle at the bottom right edge of the photo. The microfinance bank, owned by a religious organization, is located along the road. Like in other cases, the bank closed its gate, leaving the crowd with no choice but to stand and wait for a possible opening of the gate and business transaction. Figure 5b contrasts with Figure 5a in terms of the position of the crowds in the bank premises, but they share similarities in the disorderly standing of the crowds. The main gate was locked at the time, but a small gate allowed people to gain access into the bank. As in the previous photo, the moving vehicle obstructed the view, hindering a full glimpse of the aerial setting.

Enacting Slavish Loyalty

A young man I met at the bank, who had experienced the peak of the crisis, willingly shared his story with me. He had arrived early that morning and was 29th on the list. As mentioned earlier, customers write down their names on a sheet of paper in the order of their arrival. Sometimes, latecomers gain access through the backdoor due to favoritism or established relationships. He made his deposit around 11 a.m. When I met him, he had returned to deposit a small amount which, according to him, was the little money he had realized from sales with old notes (Anonymous, personal communication, January 27, 2023). At that time, few people dared to collect old naira notes due to their impending deadline as legal tender. He decided to deposit the money instead of leaving it at home or spending it impulsively.

Upon arriving at the bank, he was met with a crowd, which wasn't unexpected. He then digressed slightly to share his views on the common public perception of the naira redesign policy. According to him, people blame the Central Bank of Nigeria (CBN), but the real problem lies with the political leaders from the southern part of Nigeria. He referenced a video clip he watched, which showed residents of Maiduguri in the far northern part of Nigeria receiving the new currency notes. He believed that leaders from the north made things easier for their people, whereas leaders in the south hoarded the new currency. He accused them of bribing people to maintain their hold on power and silencing others with the phrase "You are not the only person." He advised people to stop blaming the CBN and acknowledged that he had received the new currency in December, but it was later hijacked by "those guys." He shared part of the CBN's directives to banks, which instructed them not to pay out new naira notes and instead direct people to withdraw 20,000 or 30,000 naira from ATMs for daily needs. He concluded that everyone, including politicians and the clergy, has a role to play in addressing the issue.

The preceding narrative only covers the initial phase, where people rushed to deposit their old currency notes due to concerns about their impending illegality. At this time, banks disbursed small denominations of the old naira notes affected by the redesign policy. The second phase began after the initial deadline, which was later extended to February. However, most people had already deposited their money without receiving new currency in return. This marked a dramatic turn;

people began searching for both old and new currencies everywhere. One respondent described the 50 naira notes she withdrew from the bank as "the most terribly looking notes I had ever seen" (Anonymous, personal communication, January 27, 2023). The phrase "You are not the only person" initially seems negative, intended to silence opposition. However, it also conveys a sense of group solidarity, highlighting how the phenomenon united people and fostered a sense of unity among the struggling masses. The crisis of depositing and withdrawing cash was a collective struggle, and many found solace in sharing this burden with others in the middle and lower classes. The phrase became a cautionary thread, used to calm those who attempted to cut corners and gain an advantage by jumping queues. People had deposited their old notes and had money in their accounts but struggled to access it, even for basic necessities. The pressure in the banks was unbearable, but customers drew emotional strength from shared suffering. Research has shown that sharing a sense of loss, like fans of a defeated football team, can have positive effects, such as alleviating aggression and fostering empathic bonds (Newson et al., 2023; Berkowitz et al., 2006). The Igbo culture values togetherness in both pain and happiness, expressed in the maxim "Onye ahana nwanne" or "Let no one leave one's brother behind." However, the adage can be misapplied in certain contexts where people are too comfortable with mediocrity and use it to prevent one of their own from leaving the group to challenge the status quo.

Conclusion

Godwin Emefiele, the former CBN governor perceived as the architect of the currency redesign policy, is both a scapegoat and a culprit. He is a scapegoat because he implemented the policy with the consent of the president and many well-meaning Nigerians, including leaders and ordinary citizens. As a civil servant answerable to the president, his failure should be seen as the failure of the one who appointed him to serve as the governor of the central bank. Attacking him alone, when he was not the only person responsible, is a classic example of the scapegoat concept. On the other hand, he is a culprit due to the poor management of the policy and the crisis that ensued. Furthermore, his convictions in court, particularly for receiving bribes, and refusal to resign after allegedly declaring interest to run for the office of the country's president, portray him as a man of questionable character. People blame those they consider directly responsible for the naira scarcity. However, I believe that those who frustrate genuine efforts to protest leadership failure by using statements like "You are not the only person" to suppress warranted complaints about poor leadership qualities are complicit in the offense. The photographs and accompanying narratives serve as a strong indictment of the Nigerian president, under whose watch the nation experienced an avoidable and destabilizing crisis.

The essay has captured the frustrations and collective struggles of people, particularly residents of Nsukka, during the 2023 Nigerian currency redesign crisis. This serves as empirical evidence of how policy failure can destabilize a nation. Unfortunately, the government, responsible for providing solutions, appeared clueless. The subsequent court cases, arrests, prosecutions, and blame-shifting have confirmed this. The expression "you are not the only person" has become a tool to perpetuate the idea of suffering in silence. This ideology prevails in inquiry settings and beyond. Official agencies worldwide often rebut complaints of unfair treatment suffered by common people with similar expressions. As one of the essay's early reviewers aptly put it, "It has become a way of generalizing problematic situations." This phrase excuses the wrongdoings of those in power. In the case of the artificial naira scarcity, the masses are innocent, except for those

ordinary people who directly and indirectly supported the scarcity by use of words.

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