

## **New Naira Scarcity in Nigeria, Stress and Violence: A Reflection of Frustration-Aggression Hypothesis**

RansomeMsughve Labe<sup>1</sup>, Samuel Anaja Otene<sup>2</sup>, Samuel Terkura Njor<sup>3</sup>,  
**Dominic AondonaIornumbe<sup>4</sup>**, MrumunGertrude Afaor<sup>1</sup>

<sup>1</sup> Department of Clinical Psychology, Federal Medical Centre Makurdi-Benue State, *Nigeria*

<sup>2</sup> Federal University Health Science Otuopko-Benue State, *Nigeria*

<sup>3</sup> Leicester, United Kingdom

<sup>4</sup> Nigeria Police Training SchoolWannune-Benue State, *Nigeria*

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### **ABSTRACT**

This paper represents a qualitative analysis of the new naira scarcity, stress and eruption of violence in some States in Nigeria with reflection to the frustration-aggression hypothesis. The Central Bank of Nigeria introduced a currency policy to redesign the old 200, 500, and 1000-naira notes in October, 2022 to end the use of the old notes of same denomination on the 31<sup>st</sup> January 2023. However, the fire brigade approach adopted for the implementation of the policy tend to inflict an unprecedented level of hardship on Nigerians across board. The old naira notes were ceased to be legal tender, but its substitute the new redesigned naira notes were visibly and technically inadequate and out-of-reach for people to get for use to purchase goods and services desired. The banks and its cash issuing outlets such as ATM and POS operators were not with money for people to make withdrawals. As the situation prolonged, people were frustrated and stressed as accessing cash to meet daily needs of life became persistently difficult. Consequently, the frustration and stress of some Nigerians exploded into violence in some States which led to the destruction of banks properties, mobbing of its officials, POS operators and setting bonfires on federal expressways. **These violent incidence were practical manifestation of frustration-aggression tendency as propounded by Dollard et al (1939) that frustration induces aggression. Likewise, stress found to correlate with aggression.**

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### **I. Introduction**

Frustration is common emotional feeling people experience occasionally in their daily living and interaction with others in the social space. Frustration is a symptom of an individual negative feeling in the face of emerging unpredictable situation, action or inaction of another person to hinder his or her efforts and hope to meet a desired need at a particular time. According to Jeronimus and Laceulle (2017), frustration is a key negative emotion that is roots in disappointment (Latin *frustrâ* or “in vain”) and it is an irritable distress experience when a person encounters a limitation, exclusion, and failure to fulfill a set goal. Considering that frustration is a negative emotion, it is clear to say that frustration is stress related indicator. When a person is frustrated, stress is ignited and the negative feeling generated due to frustration intolerance pushes him to react aggressively.

Studies have shown that stress is a factor related to aggression (Centelo, Whalen, Kulik, Thomas, McCaughy, 2017; Huang et al., 2017). Stress exposure increases risk for a range of socio-emotional and behaviour problems (Compas, Howell, Phares, Williams, & Guinta, 1989, Pryor-brown & Cohen, 1989; Ruter, 1983) cited in Guerra, Huesmann, Tolan, and Acker (1995). Stressful life events are primary circumstantial factors significantly associated with aggression (Anderson and Bushmann 2002, Guerra, Huesmann, Tolan, Acker, 1995). Huang et al (2017) states that individuals who have strong perceptions of frustration attempt to eliminate the source of that frustration by becoming aggressive. Invariably, aggression is a maladaptive stress coping behaviour people with frustration-intolerance tendency chooses as a mode of venting out their feelings. Aggression can be expressed in many forms but mostly displayed is anger, verbal and physical aggression. Kulik, & Brown, (1979) cited in Crawford (2015) states that frustration induced anger and verbal aggression.

Aggression is a form of antisocial behaviour, which is commonly defined as any action that is aimed to cause physical and emotional hurt or harm to another person or object. Frustration and aggression hypothesis (Dollard, Miller, Dood, Mowrer, & Sears, 1939) is a theory that its undisputable validity has been established from innumerable human violent behavioural responses associated with many negatively perceived social, economic, religious and political events in many societies across the world. According to Dollard and his

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colleagues, aggression is frequently the product of an individual overwhelming feeling of frustration. There is a common belief among researchers that the intensity of the aggression reaction to feeling of frustration can be explained from three factors (Haidu, & Vlaicu, 2019). First, the interest with which the person pursues the goal. Second, the level of interference that overlaps his actions. Third, the number of frustrations previously felt (Rummel, 1977; Steinberg, & Morris, 2001; Haidu, & Vlaicu, 2019). But basically, the more severe the blockage exerted on a person pursuing a long-term goal and suffering more frustrations, the higher the degree of aggression (Haidu, & Vlaicu, 2019).

### **Evidence of Frustration-Aggression Linked Factors**

The birth of the frustration-aggression hypothesis in the 1930s by Dollard, Miller, Dood, Mowrer and Sears, stimulated greater research to justify Dollard and his colleagues claim. (Breuer, & Elison, 2017). Testing the theory from several studies, researchers have established that there is a correlation between human feeling of frustration and expression of aggression as means of rewarding one's ego and self-balancing. Ample empirical evidence for the link between frustration and aggression shows that once people start to feel frustrated, they tend to seek avenues to release unpleasant pressure (Crawford, 2015, Jeronimus, & Laceulle, 2017; Nugroho, & Reza, 2022; Popa, & Monteanu, 2019; Rummel, 1977). What then are the factors, events or experience that elicit frustration cum aggression at different times in people's life? According to Amsel (1992) and Hanratty et al (1972) cited in Breuer and Elison (2017) when a person's significance attachment and anticipation of a reward that is to be derived from an invested effort or resources cannot be obtained due to a deliberate action of another person creation of a situation that will cause a reduction, delay, block or total removal of the reward, frustration occurs. Put in another way, according to Dollard et al (1939) cited in (Breuer, & Elison, 2017) explained that when a person's behavioural sequence to achieving a goal consider as his reward is interrupted or prohibited and there is no other alternative valued outcome to give him satisfaction, the person's frustration may elicit aggression behaviour. Popa and Monteanu (2020), Gur 1970 and Davies (1973) cited in Rummel (1977) emphasized the role of human deprivation in precipitating aggression. Particularly, Davies writing about the greater probability of violence inherent in sudden increase in deprivation said; "the basis lies in the frustration of basic needs, a frustration induced by the reversal in gratification".

### **New Naira Scarcity, and Stress Elicitation of Frustration-Aggression**

In October, 2022 the Central Bank of Nigeria (CBN) received the approval from the president Muhammadu Buhari on the introduction of currency redesign policy. Fundamentally, the currency redesign and issuing process falls under the broad powers of the CBN to issue legal tender. The cardinal reasons that drove for the policy were that; the policy will help the CBN to better control money supply and aid security agencies in tackling illicit finance flow as well as curbing counterfeit currency and ransom payment to kidnappers, and terrorists, money laundering, vote buying by politicians as the country move towards the 2023 general elections. The new naira redesigned and issuance affected the 200, 500, and 1000-naira notes and its equivalent the old notes was ceased to be legal tender on 31<sup>st</sup> January, 2023 based on the directives that as every citizen in possession of the old notes had deposited it in their old or new account opened with the commercial banks.

Shortly after the president Muhammadu Buhari unveiled the new naira notes as the official approval of the release of the redesign currency notes into circulation for the public use, shortage of supply for adequate circulation of the new naira notes by CBN became a challenge. Meanwhile, as the implementation of the new naira policy began to wobble, the old naira notes, which was to be allowed to continue in circulation side-by-side with new notes were mopped out of the citizens' hands and even prohibited from being a legal tender. **This situation abruptly brought Nigerians to experience harsh drought of the new naira notes amidst endless demand from the masses across board.** Many people become unexpectedly broke and the hope of getting cash from inside their banks/ATMs and POS outlets started becoming unrealistic. Persistent crowds of long queues at the banks became the order of day beginning from early hours of the morning to night times. The everyday experience of the new naira scarcity between January and February made it difficult for people to get money to do business, meet pressing demands from families, payment of school fees, health bills, transport fares, buying food items and satisfy basic daily needs of life became frustrating.

The new naira cash scarcity left millions of Nigerians living in hopeless situation of socioeconomic desperation, misery, hunger, and unhappy. Marriages and other social festivities were hurriedly postponed ad infinitum (Othman, 2022). As the scarcity lingered on, banks officials cashed in on the prevailing situation in collaborations with few POS operators to extort and exploit the helpless masses looking for cash. The racketeering POS operators claimed they buy the new naira from the banks through the window at exorbitant charges. Thus, extra-exorbitant charges were imposed on withdrawal of any amount from the scanty POS operators. Some POS operators were charging 1000 for 200-300 naira, 2000 for 500 naira, 5000 for 1000 and 10000 for 2000-4000 as the case may be. Indeed, an abnormal economic transaction was experienced, 'naira was used to purchase naira' as the CBN fire brigade implementation of new naira policy wobble and stumbled. In fact, observing the situation Abdullahi Umar Ganduje the governor of Kano State had to say that;

“Today our citizens are being faced with Covid-23 caused by the Central Bank of Nigeria. We earlier thought it was a simple disease, but unfortunately it turned out to be a very serious virus. This virus which came from the CBN has affected all our commercial banks, POS, ATM machines and all things associate to this” (Thenation newspaper online2023, February 17).

There is saying that; a hungry man is an angry man. Owing to the persisting non-availability of both the old and new naira notes at all channels, including banking halls, ATMs, POS across the country without alternative remedy, many Nigerians were faced with difficulty to access cash to buy basic things to meet daily needs. The persistent cash crunch which caused an increase in the peoples’ ordeal, stress and growing frustration led the masses temper to rise and flared. The frustration and anger became obvious based on the perception that the unending new naira scarcity was a deliberate creation due to suspicion and allegation of political foul play. The people in different States across the country swarm the banks premises with queues waiting helplessly to get cash without success. As the continue scarcity of the naira increases unabated, and the frustration could not be tolerated people started to react violently. Hence, there were observed scenarios and daily reports of bank customers resorting to expression of frustrations, stress and aggression behaviours against the banks and POS operators.

In the various reports from the media on stress experience reaction, a man slumped and died on bank queue in Agbor, Delta State (Bassey, 2023). A frustrated man stormed bank with bed, gas cooker and pot demand his money (Duru, 2023). Death figures increased in hospital due to patients’ inability to get cash and make immediate payment to receive medical treatment. Patients were denied access to care at health facilities as many of the health providers operate on cash only system. The hospitals decision to refuse cash transfer and insist on cash payment before attending to the patients was itself frustrating. A pregnant woman dies in a Kaduna State hospital due to husband inability to access cash for payment of bill demanded (Daily trust 2023). Frustration and anger pushed customers to resort to unconventional means in expressing their displeasure against their banks perhaps the government. For example, angry protesters attacked CBN in Benin City, and three people were killed as protest erupted in Edo State. Mobs burn down a bank ATM in Delta State. Restive bank customers engaged the police in a scuffle, throwing stones and dealing damage to the security vehicles. Sterling bank, United Bank of Africa, Zenith bank, Stanbic IBTC Access bank, and Guarantee Trust Bank ATMs (Olaniyi, 2023) suffered destroyed.

Protest erupted and Oyo youths, police clashed in Ibadan over the scarcity of new naira notes leading to three people dying. Continuing violence in Oyo State over anti naira scarcity became bloodier and one person was shot dead by the security personnel (Adegbite, 2023). Police uncover plot to attack, molest, harass shop owners and loot shops. On sighting the convoy of security, the hoodlums launched attacks by firing guns and hurling stones and other injurious weapons. Youths in Abeokuta ran out of patients and resorted to violence over their inability to access cash. The riot spread to other parts of the State capital and political posters and billboards were destroyed (Adeniran, 2023). Hundreds of protesting Edo State Civil Society Organization (EDOCSSO) have shut CBN Benin branch over the scarcity of new naira notes. Protest sparked violence and the First bank branch was torched and was person was killed in Ogun State, residents of Abeokuta, Akure, and Benin City expressed their anger in protest that paralyzed socioeconomic activities, some protesters destroyed banks ATM (Olaniyi, 2023; Tolu-Kolawale et al., 2023). Increased frustration of people waiting to access cash turned heated quarrels and fighting in Abuja. Ondo State resident got visibly angry and frustrated over the lingering naira crisis barricaded the busy Ore-Benin Highway. Fighting erupted in Lagos over the frustration with the scarcity of new naira notes. Generally, pockets of violent protest were observed and reported majorly in the South-east and South-western States with banks officials being attacked and bank properties destroyed (Adegbite, 2023; Adeniran, 2023; Macaulay, Olaniyi, 2023; Oludare, 2023; Onogu, 2023; Tolu-Kolawale et al., 2023).

## II. METHODS

### Research design

The research employed a case study design. The design is qualitative research approach which did not require the use of numerical data to analyze and interpret the findings. The relevance of the case study design in the context of this research lies in the fact that it examines a person(s), community behaviour or institution activities in relation to an emerging circumstance. Besides, the design was chosen because it is reasonably fitful to the context of the study which is to describe the new naira drought situation and the associated incidence of violence with a reflection on the extant theory of frustration-aggression.

### Population/sample for the study

The population of the study was the citizens of Nigeria who are directly and negatively affected by the introduction and faulty implementation of the redesigned new naira policy which resulted in their experience of frustration and stress due to of shortage of cash in circulation. By sample wise, the participants observed to

achieve the purpose of study were banks customers and those that daily visited the few POS operators in the town to scout for cash. The participants were apparently not met one-on-one for the purpose of gathering information about their experience, thought and feelings with the new naira scarcity. The data was obtained from the observation of peoples' behaviours through the act of listening and watching their discussions and actions as well as from the media reports of people violent reactions during long hours of waiting at the banks on daily basis demanding for cash to be made available for withdrawals.

### **Data Collection**

The data was obtained from two sources, which include information reports from prints and electronic media on the occurrence of violence in different States of the country due largely to the frustration and stress experience of the persistent scarcity of new naira notes.

The observation method was applied through direct watching and listening to the banks customer's emotional expression and behavioural reactions towards the bank's officials during long hours of queuing and waiting at various banks in Makurdi to make withdrawals without success. The secondary data comprised mainly of information from different newspaper and television channel reports on the new naira scarcity situation and the Nigerians experience and angry reactions.

### **III. Discussion**

Despite, the many criticisms and scientific modifications to the theory of frustration-aggression birth by Dollard et al 1939 that frustration largely elicit people with frustration intolerance to act aggressively, a litany of studies have confirmed it (Breuer, &Elison,2017; Crawford, 2015, Jeronimus, &Laceulle,2017; Nugroho, & Reza, 2022; Popa, &Monteanu, 2019; Rummel, 1977). Apparently, the reliabilityof the frustration-aggression theory has replicateditself in the recent phenomenon of the new naira scarcity from the outbreak of violence in some States in Nigeria. Frustration is a negative emotional experience of a person to a perceived event, situation, and action or inaction of another person that is capable of thwarting his or her efforts and hope to achieve a personal desired need or goal. Psychologically, when person is frustrated, there seem to be a cognitive construction of a feeling that his ego is hurtfully challenge. Consequently, in the mood of counter response to the perceived intention of the frustration agent, anger is generated and discharged through verbal or physically offensive behaviours.

This was the situation that occurred in Nigeria in the first quarter of 2023 due to the introduction of redesign naira policy, which somersaulted during implementation and caused serious hardship on the citizens. The new naira redesign policy was conceived and introduced with the aim of controlling the phenomenon of insecurity, money laundering, and other socioeconomic crimes impacting on the Nigeria economy. However, the planned implementation of the policy beginning with the redesigning of 200, 500, and 1000 naira notes and ending its equivalent of the old notes as a legal tender currencies visibly stumbled. The CBN had no alternative to complement the inadequate supply of the new naira notes in circulation to satisfy the citizens. Thus, the new naira notes scarcitybegan to cause the masses severe distress due to difficulty of meeting their daily basic social and economic needs as banks were unable to have cash available for withdrawal. The banks affiliated facilities (ATM and POS) dispensing money were close-up and the few POS operators available were working nefariously in collaboration with bank officials to exploit and extort the people frustration with latitude. Long crowd of queues at the bankwas the order day as the new naira scarcity bites and crush hopes of continuing business, and purchase of goods and services for consumption.

Eventually, and unfortunately, the persistent frustration from the drought of the new naira notes in circulation throughout in the January and February, 2023 triggered a widespread of angry reactions. The people became desperate, disappointed and frustrated with the unpredictable hardship seen associated with the shortage in circulation of the new notes and out-of-reach by many Nigerians. In fact, the arrogant defiance disposition, and insensitivity to the hardship occasioned by the thoughtless and poorly implemented naira redesign policy by the CBN created a stressful situation to experience. The frustration and unbearable stress caused by the lingering new naira scarcity situation brought out the ugly side of many Nigerians. Usually, once people start to feel frustrated, they tend to seek avenues to release unpleasant pressure (Crawford, 2015; Jeronimus, &Laceulle,2017; Nugroho, & Reza, 2022; Popa, &Monteanu, 2019; Rummel, 1977).

Many bank customers became provoked and resorted to violent actions; attacking banks and bankers, setting on fire and destroying Automated Teller Machines and other facilities. These violence incidences were recorded in Lagos, Ogun, Akure, Edo, Kwara, Delta States etc. (Adebite, 2023; Adeniran, 2023; Macaulay, Olaniyi, 2023; Oludare, 2023; Onogu, 2023; Tolu-Kolawale et al., 2023). The frustration-intolerance resulting to violent reactions by some Nigerians in different States correlate with Dollard et al (1939) theorization that frustration provokes aggression, and aggression is discharged as a result of frustration. POS operators were also not spared, some angry customers express their frustration on the POS operators by destroying POS stands because they exploiting people desperate search and demand for cash by demand outrageous charges for any

amount of money to be withdrawn. This transfer of aggression to the POS operators due to their frustration with the CBN's somersaulted policy implementation corresponded with Nickerson (2021) view that when people are frustrated, they experience a drive to be aggressive towards the object of their frustration. But when the source of the frustration is out of reach, their aggression is displaced on helpless nearby soft targets (such as public facilities or people).

Frustration is not absolutely the only factor that provokes aggression in human, stress is recognized to play an independent role as well as a mediating factor. The failure of the CBN to provide alternative remedy (for example, permitting the use of the old naira notes alongside the new notes) to complement the short supply of the new naira notes in circulation to satisfy the citizens' demand was a potential stress trigger. The naira scarcity causes the masses severe distress due to the difficulty of meeting their daily basic social and economic needs of life as the commercial banks claim non-availability of cash for their customers to withdraw. Long crowd and endless queues bank customers kept persisting at the banks without hope of getting cash to do business, and make purchase of goods and services for consumption.

There were many reported situations from the media about people's experience of stress. Among these were; a man slumped and died on bank queue in Agbor, Delta State (Bassey, 2023). A frustrated man stormed bank with bed, gas cooker and pot demanding his money (Duru, 2023). Death figures spiked in hospital due to the patients' inability to get money to make payment for medical treatment. A pregnant woman dies in a Kaduna State hospital due to the husband's inability to get cash for payment of bill demanded (Daily Trust, 2023). Patients were denied access to care at health facilities due to the fact that many health providers operate on cash only system and they were refusing cash transfer. These experiences were potential stress triggers that can commonly stress, and increase frustration cum aggression. Relatedly, many studies have shown that exposure to stress increases risk for a range of socio-emotional and behaviour problems (Compas, Howell, Phares, Williams, & Guinta, 1989; Pryor-brown & Cohen, 1989; Ruter, 1983) cited in Guerra, Huesmann, Tolan, and Acker (1995). Frustration is a stress indicator and aggression is a negative emotional response due to frustration-intolerance. The exhibition of aggression by the people due to stress experience from the difficulty of accessing cash to meet basic needs support (Centelo, Whalen, Kulik, Thomas, McCaughy, 2017; Huang et al., 2017) findings. Stressful life events are primary circumstantial factors significantly associated with aggression (Anderson, & Bushmann 2002, Guerra, Huesmann, Tolan, Acker, 1995). Besides, scholars have explained that the intensity of aggressive reaction to frustration is related to the number of frustration previously felt (Rummel, 1977; Steinberg, & Morris, 2001; Haidu, Vlaicu, 2019). Relatedly, **adopting to high-voltage** of violence by some Nigerians on the perceived unprecedented naira scarcity situation may have emanated from the cumulative impact of frustrations previously experienced from the occasional protracted incidence of fuel scarcity in Nigeria including a recent one that was occurring alongside with the naira scarcity.

#### **IV. Conclusion**

The idea of individual and the society interdependence upon one another predisposes people to the inevitability of frustration experience at different times they may be striving and hoping to achieve certain goals. Frustration is a negative emotional feeling that springs up in an individual's psychic domain in the recognition that his expectations and desire to attain or meet a need is deliberately blocked by someone's actions or inactions. This feeling of frustration most times elicits a negative response as theorized by Dollard et al (1939) that when a person hopes of obtaining an anticipated reward, desirable need, or goal is seeing frustrated by a man-made situation and there is no alternative to derive the valued outcome, the person's frustration could provoke aggressive reaction. The tenets of Dollard et al 1939 theory proven in extant studies has been confirmed in the new naira redesign policy, which provoked people's violent reactions in some States in Nigeria. The introduction of the redesign currency policy and adoption of a fire brigade approach by the Central Bank of Nigeria for its implementation stumbled and caused uncontrollable cash drought. The protracted cash scarcity brought on many Nigerians unprecedented suffering, frustration and stress due to the increasing difficulty of accessing cash from the banks to meet basic daily needs. The smothering frustration and stress from the virulent hardship provoked anger in some Nigerians to resort to violent attacks on banks and destroying their facilities, insulting and attacking banks officials as well as POS operators in some parts of the country.

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