

Awareness and Impact of Cashless Policy on Reproductive Process among Women of Reproductive Age in Rural Areas of South-East, Nigeria

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ABSTRACT

Cashless Policy(CP) is a policy introduced by the Central Bank of Nigeria (CBN) that was suddenly and hastily implemented during the 2023 General Elections in Nigeria. This Policy affected every sector of the economy. The Policy also affected reproductive activity across the South-East. The aim of the study is to ascertain the level of Awareness and impact of cashless policy on reproductive activity among women of reproductive age in rural areas of South-East, Nigeria. The study was a descriptive cross-sectional study and a total of 260 women participated in the study. A well-structured questionnaire was distributed to each participant by the research assistant after consent was granted by the participants. The study was carried out in the five States that make up South-East Geopolitical Zones and it lasted for a period of 2 months. The study revealed that 84.60% of the participants were not aware of the policy and 92.30% said there was no awareness campaign. 92.3% of the participants do not have mobile phone. Also, 69.2% of the participants said Cashless Policy(CP) do not favour their daily activity and 69.2% said the CP brought hardship. 84.6% of the participants cannot take in due lack of money arising from CP. 69.2% do not use protective devices during sex. The data were analysed using SPSS version 23 and $P < 0.05$ was said to be significant.

KEYWORDS: Awareness, Effects, Cashless, Policy, Reproductive, Rural

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INTRODUCTION

Reproduction is an important aspect of African culture with the aim to maintain continuity in the family circle (Gbaranor et al, 2020). Availability of physical cash is a vehicle for reproductive activity because its availability and accessibility determines reproductive activity in terms of conception among married couples. Stable economic is a panacea for reproductive activity to take place (Gbaranor et al, 2023a). Reproductive process or activity is a process that a person must consent to, or take personal decision to participate (Gbaranor et al, 2023a). And for a person to involve or participate in reproductive activity, certain conditions are taken into consideration and such conditions include

planning, timely and favourable conditions (Gbaranor et al, 2023a). For a married couple to agree to have children, they must decide, plan and ensure that the atmosphere is favourable for them to start the process (Gbaranor et al, 2023a). It is important that every reproductive active is enhance by stable economy with availability of physical cash. Cashless Policy at the peak of its introduction in Nigeria, brought in a lot of hardship and preventing the normal flow of business and reproductive activity across the country (Gbaranor et al, 2023a). People were afraid of their usual activity due to lack of circulating money (Gbaranor et al, 2023a). It was a policy introduced by Central Bank of Nigeria and brought untold hardships to Nigerians during the

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Christian's festive period to February General Elections period (Gbaranor *et al.*, 2023a). During the season of Cashless Policy, women were eager to get pregnant and put to bed but they find it difficult to access their money and this denied them of such opportunity to plan and get pregnant (Gbaranor *et al.*, 2023a)

Cashless policy is a policy introduced by the Central Bank of Nigeria (Gbaranor *et al.*, 2023b). The policy was to reduce carrying of bulky money and armed robbery attack (Gbaranor *et al.*, 2023b). However, the policy brought an untold hardship to the people of Nigeria (Gbaranor *et al.*, 2023b). The policy was hastily implemented when enough enlightenment has not been carry out (Gbaranor *et al.*, 2023b). The policy was implemented during Christian festive period and the 2023 general elections in Nigeria (Gbaranor *et al.*, 2023b). 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 (Ejoro, 2012). Cashless economy aims at reducing the amount of physical cash circulating in the Nigeria economy and thereby encouraging more electronic-based transaction (Gbaranor *et al.*, 2023b). 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.*, 2023b).

MATERIAL AND METHODS

This is a descriptive cross-sectional study involving 260 females who are within the age of 18 to 32 years and are residing in the five in the South-East States, Nigeria. The study lasted for a period of two months, from April to May, 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 showed that 84.6% of the participants were not aware of the cashless policy (Table 1). The findings revealed that 92.30% of the participants agreed that the authority did not carry out awareness or enlightenment campaign on cashless policy (Table 2). 69.2% of the participants said Cashless Policy do not favour their daily activity (Table 3). Also, 69.2% of said cashless policy brought hardship (Table 4) and 84.6% said its affect their reproductive activity (Table 5). The results showed that 69.2% of the participants cannot take in (get pregnant) due CP (Table 6). The results of effects of cashless policy on the reproductive activity of respondents shows that 38.50% agreed that they cannot access the hospital due to lack of money, 23.10% said Unfavourable condition while 38.50% said they cannot get fertility drugs (Table 7). 69.2% of the participants have sex without protective device and this occur due to the reasons like no money to buy protective device and unplanned sex.

Table 1: Awareness of Cashless Policy

Item	Frequency	Percentage
Aware	40	15.4
Not aware	220	84.6
Total	260	100.0

Table 2: Authority Carrying Out Awareness Or Enlightenment Campaign On Cashless Policy

Item	Frequency	Percentage
Enlightenment campaign	40	15.4
No Enlightenment campaign	220	84.6
Total	260	100.0

Table 3: Cashless Policy As Its Affects Daily Activity

	Frequency	Valid Percent
It did not affect daily activity	80	30.8
Its affect daily activity	180	69.2
Total	260	100.0

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Table 4: HARDSHIP As A Result Of Cashless Policy

Item	Frequency	Percent (%)
Brought hardship	180	69.2
No hardship	80	30.8
Total	260	100.0

Table 5: Effect On Reproductive Activity

ITEM	Frequency	Percent (%)
Its affect	220	84.6
Its does not	40	15.4
Total	260	100.0

Table 6: Participants Who Can Or Cannot Take In Due To Lack Of Money

Response	Frequency	Percentage (%)
Can't take in pregnancy	180	69.2
Can take in pregnancy	80	30.8
Total	260	100.0

Table 7: How Cashless Policy Affect Your Reproductive Activity

Response	Frequency	Percentage (%)
Can't access hospital due to lack of money	100	38.5
Unfavourable conditions	60	23.1
Inability to get fertility drugs	100	38.5
Total	260	100.0

DISCUSSION

Reproductive activity is natural process that require consent and joy for it to take place. In couple, reproductive activity occurs when there is a favourable condition, especially when a child is expected. This is because favourable condition determines when couple agree to have a child. When the economy is certain, couple may decide not to carry out reproductive to avoid unwanted pregnancy that they cannot care for.

The study revealed that 84.6% of the participants were not aware of the Cashless Policy introduced by the Central Bank of Nigeria. This is because these women are living in the rural areas where there may be no basic and social infrastructure and thus denied them from receiving the information on Cashless Policy, if any. Again, 84.6% of the participants said there was no time the authority of Non-Governmental Organization carries out enlightenment campaign on Cashless Policy and could be the reason why they were not aware of the sudden policy by the Central Bank of Nigeria. The study shows that 69.2% of the participants said their daily activity were affected by the cashless policy and that could be the reason why there were not having physical cash to carry out their heart desires during the period under review. Again, 69.2% of the participated women said the policy by the Central Bank of Nigeria brought untold hardship to them such that they could not get access to any thing they need. Psychologically, when conditions are not favourable, its affect reproductive activity such that there will be loss of

libido and there is loss of libido the women may not be able to consent to sex.

The study showed that 84.6% of the participants said that the policy affects their reproductive activity. Probably because there was no access to physical cash, untold hardship and loss of libido due to unfavourable conditions caused by the cashless policy. However, the participants revealed several reasons why their reproductive activity were hindered and these reasons were: no access to hospital due to lack of money, unfavourable condition and inability to get fertility drugs due poor financial constraint. The research revealed that 69.2% of the participants agreed that they cannot get pregnant due to the untold hardship brought on them by the policy of the Central Bank of Nigeria. Pregnancy is a timely, plan and desire process that must be consented by both couple in other to achieve a pregnancy without stress. Also, 69.2% of the participants agreed that they have sex without protective device during the period under review probably due to lack of finance to procure protective device and this can bring sexually transmitted infections for those who do not have a faithful partner.

CONCLUSION

Reproductive activity in the South-East, Nigeria was impacted by lack of awareness of the policy, lack of finance, no access to hospital due to finance, inability to purchase fertility drugs, protective device during sex, unfavourable conditions and loss of libido as a result of Cashless Policy carried out by the Central Bank of Nigeria. Again, the policy

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affected the participant's daily activity and as such it brought untold hardship.

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