



The impacts of cashless policy on churches in Enugu, Nigeria

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The study investigates the impacts of the cashless policy on churches in Enugu, Nigeria and was carried out between January 2023 and May 2023 when the cashless policy was newly implemented in Nigeria. Through the purposive selection method, the researcher obtained informed consent to analyse the views of 91 informants (church leaders, members and paid workers) drawn from various churches within Enugu. The data obtained from journal articles, online materials and interviews were interpreted using descriptive analysis. The study discovers that the cashless policy affected many churches in terms of low attendance to services, low income and late coming to services. Again, many churches have adjusted to the demands of the policy by providing other means of financial transactions and educating their members on basic information about the cashless policy. It recommends that more members of various churches should co-operate with their church leaders in their efforts to resort to digital means of financial transactions.

Contribution: The cashless policy affected many churches in terms of low attendance to services, low income and late coming to services. Many church leaders have adjusted to the demands of the policy by providing various means of online financial transactions; however, some members from various churches are yet to embrace the innovation.

Keywords: cashless policy; cashless economy; online banking; church; Enugu; Nigeria.

Introduction

In the year 2012, the Central Bank of Nigeria introduced the cashless policy to drive the development and modernisation of the payment system in line with Nigeria's vision 2020 goal of being among the top 20 economies by the year 2020. It also aimed at improving the effectiveness of monetary policy in managing inflation and driving economic growth (Central Bank of Nigeria [CBN] publication 2014). Paul (2020) restated that the CBN released its cashless policy with the aims of developing and modernising Nigeria's payment system, providing more efficient transaction options and greater reach to achieve a reduction in the cost of banking services while driving financial inclusion and improving the effectiveness of monetary policy in managing inflation. This led to the prevalence of electronic banking and electronic payment systems. However, the implementation of the policy was suspended due to the wide concerns about its workability after a pilot test was conducted in Lagos state. At that time, the policy could not be implemented as a result of poor infrastructural development and a limited payment system.

Later on, after considering the advanced infrastructure and numerous payment systems, which have been put in place across the country, the CBN made more efforts to implement cashless policy. Abubakar (2017:242) averred that there are certain developments that took place in the Nigerian financial sector, without which the introduction of the policy would not have been possible. The developments were adoption of electronic banking and payments, which have significantly contributed in providing fertile ground for the eventual introduction of cashless policy and its extension in Nigeria.

On 6th December 2022, the governor of CBN (Mr. Godwin Emefiele) announced that from 9th January 2023, individuals and corporate entities can withdraw a maximum of ₦100 000 and ₦500 000, respectively, weekly. Following the negative reactions from stakeholders, on 21 December 2022, CBN announced an upward review of the cash withdrawal limit; individuals and corporate entities can withdraw a maximum of ₦500 000 and ₦5 million, respectively, on a weekly basis. Unfortunately, many individuals and corporate bodies were unable to make withdrawals

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up to the stipulated maximum limit (Emejo 2023). This brought about untold hardship to many Nigerians and some worrisome developments in various spheres of life.

In Nigerian practice, cashless policy refers to a system where financial transactions are not totally based on physical bank notes but are supported by electronic means such as credit cards, debit cards, mobile bank applications and other payment platforms. Olanipekun et al. (2013:5) averred that the cashless policy, which is targeted at accomplishing a cashless economy therefore, 'aims at reducing (not eliminating) the amount of physical cash circulating in an economy, as well as encouraging more electronic-based transactions'. An increase in electronic-based transactions aims at reducing the cost of banking services, checking the high corruption level in the country, reducing robbery and high cost of processing cash, reducing revenue leakages and inefficient treasury management, promoting economic development through financial intermediation, as well as improving the effectiveness of monetary policy in managing inflation and driving economic growth (Ovat 2012). In as much as the cashless policy seeks to ensure the overall growth of the financial system and the economy as a whole, it has tremendously affected some private and public establishments such as schools, hospitals, churches and many other private businesses. Both the formal and informal businesses and establishments experienced low sales and activities.

This study, therefore, investigates the impacts of the cashless policy on churches in Enugu, Nigeria and the responses of churches towards the policy. Enugu is in the South-East geopolitical zone of Nigeria. A significant number of the people in Enugu practise Christianity; others practise Islam and Traditional religion indigenous to Igboland. Nwankwo (2019) wrote that in Enugu State, 77.1% are Christians, 20% are Muslims and 2.9% practice other religions. The study was carried out between January 2023 and May 2023 when the cashless policy was newly implemented in Nigeria. It is important to state that the study period also coincided with the period of currency re-design in Nigeria. The Central Bank of Nigeria announced that some of the existing currency notes (₦1000.00, ₦500.00 and ₦200.00) will cease from being used after 31 January 2023.

As a result of the hitches observed in the circulation of the new notes, the deadline was extended to 10 February 2023. At that time, both the old and new notes became very scarce at banks. Onwuka (2023) noted that the currency redesign and revised cash withdrawal policy were aimed at steering the country into a full-fledged cashless economy. This study aims to ascertain how the cashless policy affected the growth and practices of churches and how churches are adjusting to the demands of the innovation.

Theoretical persuasion of the study

The theory used for this study is 'Diffusion of innovation theory' and was developed by Everett M. Rogers, in 1962.

Diffusion is a social process that occurs among people in response to learning about an innovation (Rogers 2003). An innovation refers to a novel idea or invention. The diffusion of innovations theory describes how new ideas and practices spread throughout societies, from introduction to widespread adoption. The major actors in the theory are innovators, early adopters, early majority, late majority and laggards. Innovators are inventors of new ideas; they are usually the first to try new ideas. The early adopters are those who utilise, promote and establish the value of innovations in a society. The early majority are those who pave the way for the massive use of an innovation. The late majority are those who follow the early majority into adopting the innovation as part of their daily lives. Laggards are those who are not desirous of adopting innovative ideas (Halton 2023). Some factors affect the diffusion of innovation throughout a population; these include the mix of the population, the education level of the population, the rate of industrialisation in the population and cultural beliefs (Gordon 2022).

The cashless policy was simultaneously implemented in all parts of the country, but it brought about different reactions from various categories of people. To the rich, it was not a great source of worry, whereas to the poor, it was a worrisome development. The rich ones were able to 'buy cash' at any cost, whereas the poor were unable to. Again, the policy was more acceptable to the enlightened ones and problematic to the unenlightened (Uchekukwu 2023). The enlightened ones already knew the various means of online financial transactions. Liberal Christians did not give a religious connotation to it, while the conservatives regarded it as an ungodly policy (*Biblical Theology and CRS* 2020).

Method of data collection (in-depth interview)

There is no known existing journal article on the impacts of cashless economy on churches. Therefore, this novel study mainly used the primary data derived from interviews, which were carried out among 91 members from 40 churches in Enugu. These 91 informants were comprised of church leaders (20), members (50) and paid workers (21). These categories of people, who perform various church activities, observed the changes in the practices of churches. The informants were purposively selected by the researcher, and they voluntarily participated in the interview sessions by giving their consent to the recorded interviews. The interview was guided by five structured questions, which focused on the impacts of the cashless policy on churches and their responses to the demands of the policy. They did not give their consent to take photographs with the researcher and her assistants, and hence, to maintain confidentiality, pseudonyms were used to indicate the informants in this article.

Descriptive analysis was employed in interpreting the data derived from the interview. This method brackets a researcher's bias in analysing and presenting data elicited from informants while giving room for a detailed analysis of the phenomenon being studied. It is considered appropriate

for the study because the study investigated, described and interpreted the experiences of a group of people within a particular locality to arrive at a detailed and unbiased description of the nature of the particular social phenomenon.

Discussion

Through interviews, the researcher got information on the impacts of cashless policy on the practices of churches and the responses of churches to the demands of the policy. The discussions are as follows:

Cashless policy and attendance to church services

As a result of insufficient cash, some church members went to automated teller machines (ATMs) on Sundays in search of cash. Some persons were unable to pay transport fares to get to their places of worship or buy petrol for their vehicles or motorcycles or tricycles in order to drive to their places of worship. Many commercial motorcyclists and fuel stations did not accept the transfer of money. Those who live close to their places of worship trekked to church, but trekking was difficult for those who live far from their places of worship. In some families, husbands and wives trekked to church while their children used public transport, whereas in some families, husbands and wives stayed back at home while their children trekked to church. Moreover, some persons prefer to be absent from church services than to experience stress or delay while going to church (Abonyi, Ekpeta, Mamah and Onyeishi, pers. comm., 09 April 2023). Hence, people who had access to cash and those whose places of residence are close to their places of worship had no difficulty with attending services. During church services, church leaders in Assemblies of God (AG), Redeemed Christian Church of God (RCCG) and Mountain of Grace Ministry (MGM) pleaded with those who drove to church to assist those who did not by carrying them in their cars (Achiuwa, Dike, Ebi, Echa, Ojike, Okonkwo, Okwuchukwu, pers. comm., 29 January 2023).

Attendance to weekly activities also reduced drastically. Before the cashless policy was implemented, attendance to weekly activities was usually very low, but it became lower. Some interviewees (Ade, Agbaje, Alozie, Chukwu, Eke, Eze, Onoja, Onyeishi, Ugwu, Uzonna, pers. comm., 16 April 2023) who are members of RCCG noted that in the months of February and March, not more than 50 persons (children and adults) attended services on each of the Sundays. They added that previously, over 100 persons attended each Sunday service. During weekly activities, not more than 15 persons attended, whereas, before the cashless policy era, over 30 persons attended on each of the days. An obvious impact of poor attendance of people to services is low financial returns. It could also affect the quality of church services, if some key church ministers and workers were absent. According to Ebi, Echa, Ojike, Okonkwo, Okwuchukwu and Orji (pers. comm., 30 April 2023), in Anglican Church of Nigeria (ACN) and Throne of Grace (TG) and Evangel Pentecostal Bible Church

(EPBC), poor attendance caused some churches to reduce the number of services per day. In some churches, many other special programmes were suspended or cancelled.

Cashless policy and financial income in churches

The cashless policy led to poor income in some churches because of the low turnout of church members to services and the inability of some members to give offerings, pay tithe and make donations. Harmo (2023) submitted that the cashless policy has exposed religious organisations to financial worries; tithes and offerings are reducing. This development made clerics in the Presbyterian Church of Nigeria (PCN), Word of Life Ministry (WLM), ACN and RCCG urge their members to adopt online transfers in paying tithes and giving offerings. Likewise, in some churches, financial returns through first fruit, seed of faith, donations and sale of church bulletin and newsletters reduced as a result of the inability of some people to access sufficient cash. According to these members of End Time Bible Ministry, the policy made them to become unenthusiastic towards giving (Achiuwa, Dike, Ebi, Echa, Ojike, Okonkwo, Okwuchukwu and Orji, pers. comm., 09 April 2023).

According to Ezugwu, Ibe, Okwor, Onwukwe, Ugbor and Ugwuoke (pers. comm., 15 January 2023), in MGM and The Lord's Chosen Charismatic Revival Ministries (TLCCRM), their leaders encouraged them to use alternate payment systems for giving offerings, paying tithes and making donations. Still, many members found it difficult to adjust because they were more conversant with cash transactions. Many churches located in rural areas were mostly affected in this regard because many rural dwellers are unbanked and so are unable to carry out online transactions. Some persons do not use online payment platforms because they are not familiar with their usage or are scared of being defrauded. Some interviewees (Adesiana, Anorue, Echezona, Eke, Iro, Madu, Ndum, Obiefuna, Odionye and Okpe, pers. comm., 21 May 2023) noted that they are not conversant with online transactions; all their banking activities were done inside banks. According to other interviewees (Ezugwu, Ibe, Okwor, Onwukwe, Ugbor and Ugwuoke, pers. comm., 07 May 2023), in New Life in Christ Bible Church, some members who usually gave an offering of ₦500.00 and above decided to do so by transfer, but those who gave lower amounts were not courageous to transfer such amounts. Some parents gave offerings (while their children did not) because they were not courageous enough to sit back in their seats while some people danced out to give theirs. Consequently, some congregants stopped experiencing the joy of dancing to the altar to give offerings. Hence, churches such as Living Faith Church (LFC) and Mountain of Fire and Miracles Ministries (MFMM) limited their offering collection to once, instead of at twice or thrice during Sunday services. Some interviewees (Dieke [DayStar Church], Igwebuikwe [Methodist Church of Nigeria], Nnachi [The Apostolic Mount Olive Church- TAMOC], Nwani [EPBC] and Onwukwe [Holy Ghost International Arena], pers. comm., 26 March 2023) stated that in February, they generated approximately ₦120 000, ₦35 000, ₦70 000, ₦100 000 and

₦50000, respectively, through tithes and offerings, while before the implementation of the cashless policy, they received about ₦500000, ₦250000, ₦180000, ₦200000 and ₦150.000 respectively.

Members of RCCG and Faith Tabernacle Ministry (FTM) stated that due to the unavailability of cash, some people reduced their usual offering amount to whatever they could lay hands on (Asiegbu, Ejim, Ogbonna and Ugwunjem, pers. comm., 28 May 2023). Some people bought money from POS operators at very exorbitant rates but were frugal in their spending on offerings, tithes and donations. Some members found it difficult to redeem their pledges and clear their debts. Consequently, it became difficult for some churches to pay their staff and fund projects such as building church auditoria and parsonages. Harmo (2023) lamented that it became burdensome for some churches to meet their daily expenses of running the church as the regular offerings were less than half of what was previously collected at Sunday services before the financial policy.

More so, welfare packages (sponsoring the education of indigent children and giving financial support to widows and needy members) were affected. Interviewees from Dunamis International Gospel Centre and Roman Catholic Church averred that the rate of individual-based financial support among church members also declined (Ezugwu, Ibe, Okwor, Onwukwe, Ugbor and Ugwuoke, pers. comm., 02 April 2023). Other interviewees (Dogwu and Iheukwu, pers. comm., 14 May 2023) narrated that during their Catholic Women's Organisation (CWO) meeting, a member whose daughter recently got married was called to dance and usually, she was appreciated by spraying money on her, but this time, the number of people who were able to offer such display of wealth did so with lower denominations such as 5, 10 and 20 naira notes, unlike before the financial policy, when people would not spray such lower denominations.

Some interviewees (Abah, Agu, Dieke, Nnachi, Nwani, Nwandu and Onyegbuna, pers. comm., 05 March 2023) observed that in some churches such as House on the Rock Ministry International (HRMI), City of Purpose Ministries International and Christ Embassy where the majority of members are conversant with online payment methods, financial income did not reduce much. According to 'Diffusion of innovation theory', this category of people who have knowledge of non-cash means of transaction is regarded as 'early majority'. In some churches, members struggled to collect (and pay back through transfer) the little cash realised during services, thereby causing rift among them. Some pastors or church workers who solely depend on the income generated through tithe and offerings for their sustenance faced severe hardship (Akabuike, Dienye, Eneh, Ojide, Ottah, Okah and Okemmiri, pers. comm., 07 May 2023).

Cashless policy and lateness to church services

Lateness to services is not strange in Nigerian churches. In a study carried out in 2018, it was discovered that in many

churches located in Nigeria, 40% of the members attend services late, because of reasons such as cooking, washing and other house chores (Okechukwu 2018). According to the interviewees (Abah, Agu, Dieke, Nnachi, Nwani, Ojo and Onyegbuna, pers. comm., 12 March 2023), authorities of PCN, ACN and Mount Zion Ministries (MZM) have been making efforts to curtail lateness in churches by putting up some measures (ensuring that latecomers stay at back seats and ensuring that they do not play any officiating role); to this end, the rate of lateness has reduced in many churches. However, the cashless policy gave a new perspective to it. The interviewees (Dioke, Ezebuike, Ifedinachukwu, Mmecha, Ndubuisi, Onwodi, Tunde, Ugwunodo and Ukwuoma, pers. comm., 28 May 2023) noted that some people go in search of cash at banks and POS centres before going to church. Another reason that accounted for lateness to services was that some persons trekked to their places of worship because of their inability to access cash. In churches such as CAC, PH and Maranatha International Assembly, both Sunday services and midweek activities were affected in this regard (Eneh, Ojide, Ottah, Okah and Okemmiri, pers. comm., 22 January 2023).

Churches' provision of other (non-cash) means of financial transactions

Many churches such as RCCG, Pneuma Domain Ministries, Living Faith Evangelical Ministries and Unity Church (UC) provided alternative means for giving offerings, payment of tithes or dues and making donations. These churches, according to the theory of 'diffusion innovation', are regarded as 'early adopters'. The interviewees disclosed that in their places of worship, various bank account details were provided to transfer tithes, offerings, donations and other pledges. During Sunday services, members of various churches are usually encouraged to transfer their tithes as soon as they get any money. In fact, in some churches, paid workers were encouraged to fill bank post-dated standing order forms for their tithes to be deducted from their salary accounts (Asadu, Nebo, Nwokeocha, Orizu and Oruchukwu, pers. comm., 07 May 2023). According to Chukwuma (2021), during the COVID-19 lockdown:

[S]ome churches notified members of their bank account details through various social media platforms for those, who may wish to pay tithes and give offerings through mobile banking applications; however, the efforts proved abortive. (p. 5)

Similarly, at the implementation of the cashless policy, not all members of various churches aligned to using alternative means of transactions. Some of the interviewees (Agu, Dieke, Nnachi, Nwani, Nwandu and Ojo, pers. comm., 19 March 2023) revealed that in many churches such as The Apostolic Church, Christ Ascension Church (CAC), FTM, POS machines were not in use. These interviewees asserted that the use of POS machines in churches should be encouraged because the global economy is going cashless, and the church members are part of the society. Using POS machines in churches is convenient and safe for worshippers to make financial contributions to the church. It reduces stress and risks of cash management by church staff. It also enhances accountability (Irekamba 2018).

Some church leaders in UC, MZM and AG encouraged their paid workers who usually get their salaries through cash payment to open bank accounts in order to ensure smooth and timely payment of their salaries. Omoniyi (2023) reported that Nigeria has a 50% unbanked populace. According to Danjuma (2023), cashless policy also aims at increasing financial inclusion in the country by reducing the number of the unbanked population. Many churches in the rural areas are made up of uneducated and semi-illiterate members, and these sets of people are, according to the theory, referred to as 'laggards'. One's level of education usually plays a major role in utilising a new system. Hence, it was difficult to introduce them to online means of financial transactions (Eneh, Ezema, Idoko, Nnadi, Ofonedu, Okoro, Okoye, Onyema and Uzo, pers. comm., 09 April 2023). Similarly, Olanipekun (2013) asserted that a high rate of illiteracy and poor sensitisation are major challenges in places where the literacy rate is still very low.

Churches educate their members about cashless policy

In churches such as HRMI, Christ Apostolic Church, TAMOC and Fountain of Life Ministry, finance experts were invited to educate church members through seminars and workshops. In those churches, it was in a sensitisation forum; rather than in the course of a service, when church leaders made a few remarks concerning the policy (Eneh, Ezema, Idoko, Nnadi, Ofonedu, Okoro, Okoye and Onyema pers. comm., 28 May 2023). Some interviewees revealed that in Potters House (PH), WLM and Deeper Life Word Ministry, leaflets on cashless policy were distributed to members (Achebe, Anyanwu, Egbuche, Okafor, Okala, Okoli and Onah, pers. comm., 22 January 2023).

Other interviewees (Adimorah, Echeta, Ede, Obidike, Nnadi and Uchendu, pers. comm., 23 April 2023) disclosed that in Emmanuel Evangelical Church, End Time Army Assembly and Faith in God Ministries, they were taught that cashless policy is a sign of the second coming of Christ and a wake-up call for Christians to prepare for rapture. The cashless policy is an instrument for returning the people of God to godliness and creating awareness of the vanity of material possessions. The interviewees (Adesiana, Anorue, Echezona, Eke, Iro, Madu, Ndum, Obiefuna, Odionye and Okpe, pers. comm., 23 April 2023) said that in City Taker's Assembly, Christ the Saviour Revival Ministry, and Jesus Reigns International, they were no sensitisation of any sort. They knew about the cashless policy from their fellow church members, children and neighbours.

Recommendations

Based on the discussions and findings, the following recommendations are proffered:

- More members of various Christian denominations should wholeheartedly co-operate with their church leaders in their efforts to resort to digital means of financial transactions.

- More members of various churches should not slack in their commitment to God; rather, they should be fervent.
- More members of various churches should embrace online means of financial transactions.
- Members of various churches whose places of residence are far from their places of worship, if possible, should change over to other parishes that are closer.
- More leaders of various churches should organise seminars to sensitise their members on the cashless policy.
- Churches should not depend on tithes and offerings to pay the wages of their pastors and workers. They should diversify their means of income.
- Churches should also encourage their pastors, workers and members to have diverse means of income in order not to depend on the church for their sustenance.

Conclusion

The implementation of the cashless policy in Nigeria affected many churches in diverse ways. Many people were unable to attend services regularly and punctually. In many churches, financial returns are depleted because of people's inability to access sufficient cash. However, many churches encouraged their members to adjust to the demands of the policy. This article recommends that more members of various churches in Enugu should acclimatise themselves to the changes birthed by the policy. Church members should not be lackadaisical in their commitment to God; rather, they should be fervent. Therefore, alongside the concerted efforts of the Central Bank of Nigeria, governmental and non-governmental organisations to make more people become conversant with cashless means of financial transactions, academic contributions aimed at investigating the implications of cashless policy to churches and the responses of churches are apt.

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Competing interests

The author declares that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

Author's contributions

This author, O.G.C., confirms that they are the sole author of this article.

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Data availability

A greater percentage of the data used for this work was novel and was obtained from field work (interview). Data generated are available from the author upon request.

Disclaimer

The views and opinions expressed in this article are those of the author and do not necessarily reflect the official policy or position of any affiliated agency of the author.

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