

Review of: "“You Are Not the Only Person”: A Visual Essay on the Nigeria’s Naira Scarcity Crisis"

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This is an affective essay on the use of money by technocrats and politicians in a low-income country to serve political purposes in an undemocratic way. The author uses photography and captions in an effective way to convey his/her commentary on the withdrawal of cash by the central bank in Nigeria, where the declared intention is to prevent electoral influence through vote-buying and kidnapping by gangs. The use of photography communicates the distress and extreme inconvenience the policy of removing old banknotes from circulation and replacing them with banknotes with a new design has caused. Interviews support in words the feelings and thoughts of individuals, whereas the photographs represent the collective situation. The essay could be improved by contextualising the issue within Nigeria’s policy to create a digital central bank currency that has been widely covered in international media. Also, the presentation of digital banking and FinTech as financial innovations that would help Nigeria to achieve financial inclusion could be referenced to demonstrate that in daily life, ordinary Nigerians’ relationship with money is dominated by economic hardship. Also, the opportunistic, exploitative acts of some intermediaries when ordinary Nigerians needed access to cash could be highlighted with examples.