

‘Let’s buy money before buying food’: a multimodal critical discourse analysis of WhatsApp memes on the Nigerian Naira redesign policy

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ABSTRACT

In October 2022, the Central Bank of Nigeria declared that the three highest denominations of the Nigerian currency would be redesigned in order to strengthen the country’s cashless policy. This led to several protests involving loss of lives, due to scarcity of cash and limited access to electronic payment. This study examines WhatsApp memes that were circulated during the enforcement of the Naira redesign policy, with a view to investigating the ideological representations of the effect of the policy on Nigerians. The purposively selected data are analysed qualitatively from a multimodal critical discourse analytical framework. The findings reveal that the memes are discursively constructed in order to depict Nigerian citizens as victims of the policy, exploitation of the masses by other citizens and inadequacy of commercial banks as perpetrators, amid other representations. The study concludes that the memes are used to project an anti-welfarist ideology of the government.

KEYWORDS

currency • multimodal critical discourse analysis (CDA) • Naira • Nigeria • WhatsApp memes

1. INTRODUCTION

Currency, which consists of notes and coins, is a means of exchange and a store of value (Chukwu, 2010). In order to drive their economies, countries establish central banks, which are charged with the management and issuance of the currency of a nation, including the procurement, distribution, processing and disposal or disintegration of notes and coins (Olatujoye, 2006). These

currencies are given different names such as dollars and cents in the US and pounds and pence in the UK. In Nigeria, these include Naira notes and Kobo (coins). Part of the policies of central banks in different countries is the redesigning of the currency, which is mostly done in order to limit the counterfeiting of the currency (Federal Reserve Board, 2016; Onyeiwu, 2023). On a few occasions, the redesigning has led to different forms of protest in the policy. For example, Squires and Upton (2020) examine controversies that followed the United States Treasury Department's decision to place the image of Harriet Tubman (a former enslaved American female who helped many Blacks to escape slavery in the US) on the \$20 bill. Reuters (2020) reports on rivalries in Yemen by warring factions over old and new banknotes, while Guinto and Thu (2023) report on protests from Vietnam following Australia's issuance of a coin that had the yellow flag of South Vietnam on it. In Nigeria, there were violent protests that led to economic instability and loss of lives and properties when the Central Bank of Nigeria (CBN) introduced new banknotes in late 2022 (Onyeiwu, 2023).

In October 2022, the CBN put out a press release that there would be a redesigning of the three highest denominations of the country's currency: 200, 500 and 1000 Naira notes. The then CBN Governor, Godwin Emefiele disclosed that the new banknotes would be in circulation from 15 December 2022, while the old banknotes would remain legal tender and be in circulation together with the new notes until 31 January 2023, when the old notes would cease to be legal tender (Ejekwonyilo, 2023). The CBN indicated that the rationale for the decision was to reduce the amount of cash outside the banking sector, guard against the counterfeiting of banknotes and follow best global practices where banknotes were redesigned every five to eight years (Central Bank of Nigeria, 2023). However, there were several complaints from Nigerians against the policy, many of which were based on the short period for the swapping of the old banknotes, the cost-benefit of the redesign on the economy and lack of adequate communication between related government agencies on the subject as well as between the government and the citizens (Ejekwonyilo, 2023; Onyeiwu, 2023). Moreover, there were more complaints that the new banknotes only involved a colour change when the notes were finally released. What was more challenging was the limited access to the new Naira notes after most of the citizens had paid the old Naira notes into their bank accounts. This was problematic because Nigeria was (and still is) a cash-based society where everyday transactions such as transport fares, purchase of food and other kinds of household items as well as payment of different kinds of services were made in cash. The situation was also exacerbated by the fact that online transfers of funds suddenly became extremely difficult, probably due to the sudden traffic of users on different payment platforms (Moses-Ashike, 2022). This led to a series of protests around some cities in the country including Lagos, Ibadan, Benin,

Warri and Ilorin, where automated teller machines (ATMs) and banks were destroyed, and people were injured and killed. In addition, the state governors of Kaduna, Kogi and Zamfara sued the CBN, requesting that the Supreme Court of Nigeria should halt the implementation of the Naira redesign policy (Ejekwonyilo, 2023). The case was adjourned twice until a judgment was made on 3 March 2023 that the old banknotes should remain legal tender until 31 December 2023 (CBN, 2023). Later, in November 2023, the CBN declared that the old Naira notes would remain legal tender beyond 31 December 2023 without any cut-off date.

While there were street protests, there were other kinds of protests that occurred on social media, including Facebook, Twitter and WhatsApp, where Nigerians shared different kinds of images, videos and comments, complaining about the effect of the Naira redesign policy on the citizens. As has been observed, social media provides a platform for citizens around the world to protest against unfavourable government policies (Blanco et al., 2017; Chiluwa, 2012; Statham and Ringrow, 2022). One of the media through which Nigerians protested the Naira redesign policy on social media is internet memes, which are digital artefacts with shared features in terms of form, content and/or stance, and which are 'circulated, imitated, and transformed via the internet by multiple users' (Shifman, 2014: 341). Such memes have played diverse roles during protests against police brutality (Bayerl and Stoyanov, 2016), gender inequality in science (Brantner et al., 2020), racism (Williams, 2020) and Covid-19 lockdown (Unuabonah and Oyeboade, 2021). So far, very few studies on the Naira redesign policy have appeared and have largely focused on the economic impact of the policy on the country (Olujobi, 2022), without addressing how Nigerians themselves reacted to the policy, which restricts awareness and understanding of the effects of the policy on the lives of the people. In order to open up the dialogue on citizens' discourses on the subject, this study carries out a multimodal critical discourse analysis (CDA) of WhatsApp memes that were shared by Nigerian citizens during the crisis that occurred over the Naira redesign policy. This is done with a view to investigating the ideological representations of social actors and processes that occurred during the period. The study is important as it contributes to our understanding of memes as culturally transmittable texts that are grounded in experience and which have great social, emotional and psychological impact on humans (Xie, 2022). By exploring the ideological and socio-semiotic resources within the memes, the study adds to our insight of memes as expressions of reaction and protest.

In this section, we have provided the background to the study by describing its aim and objectives. Next, we provide a brief literature review of internet memes as expressions of protest before explaining multimodal CDA, which is our theoretical framework. After presenting the data and method, we analyse and discuss our results, and then conclude the study.

1.1 Literature review on internet memes as expressions of reaction and protest

According to Dawkins (1976: 206), memes are units of cultural transmission or imitation; they may be units of information, idea, message, attitude, belief or concept that are copied and shared by different people through different forms and genres such as text messages, speeches, lectures, videos, image macros, songs, cartoons, logos, road signs and so on (Xie, 2022: 9). Xie suggests that memes comprise a memetic message (idea, information, concept, etc.) and a meme output (image macros, cartoons, logos, etc.). Scholars have noted that the advent of the internet has led to the large-scale production and proliferation of memes within and across communities around the world (Shifman, 2014; Xie, 2022). Xie (2022: 11–12) posits that internet memes share many features, such as salience, as they are usually recognizable, attractive and imitable; in addition, they easily adapt to different physiological, social, linguistic, spiritual, cultural, emotional and psychological needs of humans. They are socially situated and culturally grounded, as well as dynamic, as they are not always fixed or stable. As a result, memes serve as useful tools through which people can react and protest against events that have a negative impact on their political, economic, psychological and emotional lives.

Grover (2011) opines that social protests seem to occur when there is severe economic deprivation, which tends to affect the poorest people in the society. Carothers and Feldman (2022) observe that economic anger dominated protests around the world in 2022. While some of these economic protests occur physically through marches and demonstrations, a number of the protests occur online through discussions, which involve multimodal texts. For instance, Neumayer and Rossi (2018) investigate image tweets of Twitter communication in the protests against the opening of the European Central Bank in Frankfurt am Main, Germany in 2015. Among other things, they note that the image tweets tend to reinforce existing hierarchies in the society and the most retweeted images do not include portrayals of violence. The retweeting of these image tweets is an example of the features of memes, which are copied and transmitted by other users. In addition, Arda and Baş (2023) investigate online dissidence on Instagram, which occurred through the sharing of posts that involved memes and other visuals, texts and sounds during Turkey's lira (currency) freefall in the autumn of 2021. They suggest that multimodal texts support the creation of dissident groups, while they ensure privacy and condemn the government's economic policymaking in Turkey. Altogether, these studies affirm the use of internet memes as expressions of reaction and protest. In the current study, we examine WhatsApp memes that were shared as expressions of protest against the Naira redesign policy that had a very negative impact on the lives of the Nigerian masses.

2. THEORETICAL FRAMEWORK

This study is grounded within the framework of multimodal CDA, which examines the critical role that multimodal texts perform in the production, reproduction and transformation of the social practices that comprise the society in which individuals live (Caldas-Coulthard and Van Leeuwen, 2003). Therefore, this study evaluates the data using Kress and Van Leeuwen's (2006) visual grammar and Van Dijk's (2001, 2006) socio-cognitive approach to CDA.

Kress and Van Leeuwen's (2006) visual grammar is a theory for investigating meaning in visual texts based on three metafunctions. These include the representational metafunction, which investigates the participants and processes within the multimodal text; the interactive metafunction, which explores the relationship between the represented and interactive participants; and the compositional metafunction, which examines how the visual and verbal elements in an image are cohesively related. The representational metafunction is divided into narrative images and conceptual images. Narrative images are composed of four processes: action, reaction, speech and mental, as well as conversion processes, whereas conceptual images are composed of classificatory, analytical and symbolic processes. The interactive metafunction includes contact (demand or offer), social distance (intimate, social or impersonal) and attitude (involvement, detachment, viewer power). The compositional metafunction is also divided into information value (given or new, ideal or real, important or less), salience (size, colour, tone, focus and repetition) and framing. All of these are realized through semiotic resources for representing socially and culturally motivated meanings.

CDA is a discourse analytical approach that examines how 'social power abuse, dominance, and inequality are enacted, reproduced, and resisted by text and talk in the social and political context' (Van Dijk, 2001: 352). Van Dijk's (2001) socio-cognitive perspective to CDA investigates the relationship between discourse, cognition and society (Van Dijk, 2006), focusing on the mental schemas that produce ideologies. Ideologies are kinds of belief systems that are represented in the cognition of interactants; ideologies link discourse to society (Van Dijk, 2006). They are generic and abstract mental representations that manage shared mental representations such as social group knowledge, attitudes and beliefs. Ideologies are basic ideas that describe what is right or wrong for a group and they function as a foundation for competitiveness, struggle, differences of opinion and knowledge amongst groups (Van Dijk, 2001, 2006). Such conflicts can result in inequality, which leads to 'two complementary strategies, namely the positive representation of one's own group and the negative representation of the Others' (Van Dijk, 1993: 263). Thus, various rhetorical features such as argumentation, lexical style, structural emphasis and quoting trustworthy sources or experts can be utilized to positively evaluate oneself and negatively evaluate others. These persuasive strategies may also emerge in multimodal texts, which may include verbal and/



Figure 1. He use 2k withdraw 5k (<https://images.app.goo.gl/oK8qmmYsgVgM4A7Y7>).

or nonverbal resources. We briefly illustrate how Kress and Van Leeuwen's (2006) visual grammar and Van Dijk's (2001, 2006) socio-cognitive approach to CDA can be integrated in examining internet memes, using Figure 1.

Based on the principles of Kress and Van Leeuwen's (2006) visual grammar, Figure 1 can be classified as a narrative image since there are vectors that connect the represented participants (RPs) in the image. The RPs include two people who are carrying another dead person on what seems to be a stretcher. As a narrative image, the meme utilizes both an action process (connected by limbs and tools) as well as a speech and mental process (connected by speech balloons), which help in linking the image to the social event outside the text that led to the creation and/or transmission of the meme. Figure 1 is also an offer image since the RPs are not looking directly at the viewers. The meme invites viewers to contemplate on the event in the story. The position of the RPs creates an attitude of involvement or equality with the viewers as the RPs are at a medium (eye level) angle with the viewers, which indicates that the RPs and the interactive participants (viewers) have been equally impacted negatively by the point-of-sale (POS) agents.

Van Dijk's socio-cognitive approach to CDA is then used in identifying the social actors who are represented in the meme as the oppressors (the person who charged the victim 2,000 Naira for buying 5,000 Naira) and the oppressed (the victim who died because he lost the money). This indicates the us/them dichotomy where the other is negatively represented as a killer, who has an anti-welfarist ideology since the other does not care about the

welfare of the victim by charging exorbitant fees for the withdrawal of cash. Figure 1 is a typical meme, which is imitated and shared by different users, as the meme is imitated in Figure 5.¹ As Xie (2022) notes, memes are dynamic as they may change slightly in the course of being circulated. While Figure 1 is a pen drawing, Figure 5 involves the use of computer figurines. Moreover, there are slight lexical changes: Figure 1 contains the use of the conjunction 'but' and the address term 'guy' while these are absent in Figure 5. Thus, by merging the principles of Kress and Van Leeuwen's (2006) visual grammar and Van Dijk's (2001) socio-cognitive approach to CDA, this study addresses the following research questions: (RQ1) How are social actors represented in the Naira redesign policy memes? (RQ2) What kinds of ideologies are portrayed in the protest memes? (RQ3) Which socio-semiotic resources are utilized in the memes?

3. DATA AND METHOD

This study employed 50 purposively selected WhatsApp memes which focused on the reactions of citizens towards the Naira redesign policy, and which were collected between January and March 2023 from Nigerian WhatsApp users. The memes were initially gathered from unsought memes received by the authors on their WhatsApp platforms. Afterwards, the authors solicited more WhatsApp memes from WhatsApp users on their contact lists. WhatsApp memes were selected since WhatsApp is the most widely used social media platform, with 95 percent of 31.5 million active social media users in Nigeria, followed by Facebook, YouTube and Instagram (Sasu, 2023). Thus, it was expected that the memes on WhatsApp had a broader coverage than on other social media platforms. However, some of the memes were originally shared on other social media platforms such as Facebook and Instagram before circulation on WhatsApp.

In order to answer the three research questions, the 50 memes were then examined and categorized based on a thematic representation of social actors and events in the memes. Although the analysis of the memes is qualitative, Table 1 shows the frequency of the different representational patterns in the memes. Two memes, each depicting the different categories, were then used in discussing the reactions of the citizens towards the Naira redesign policy, based on Kress and Van Leeuwen's (2006) visual grammar (a social semiotic approach to multimodal discourse analysis) and Van Dijk's (2001) socio-cognitive approach to CDA, as discussed in Section 2.

4. DATA ANALYSIS AND DISCUSSION

The findings reveal that the policy was discursively constructed in the memes in order to depict Nigerian citizens as victims of the policy, exploitation of the masses by other citizens, inadequacy of commercial banks as perpetrators,

Table 1. Frequency of representations in the Nigerian Naira redesign policy memes.

Representations	Tokens	Percentage (%)
Nigerian citizens as victims of CBN/ government inadequacies	16	32
Exploitation of the masses by other citizens	10	20
Inadequacy of commercial banks as perpetrators	8	16
Naira redesign and cultural adaptation	8	16
Naira redesign and perceived CBN/ government incompetence	8	16
Total	50	100

cultural adaptation and perceived CBN/government incompetence as a result of the policy. Through these representations, which indicate negative representation of the other, the memes could be read as showing an anti-welfarist ideology of the CBN/government as well as some other members of the public. These are discussed in the subsequent sub-sections.

4.1 Nigerian citizens as victims of the Naira redesign policy

There were a number of negative effects that Nigerians suffered as a result of the Naira redesign policy, including scarcity of cash for everyday payments coupled with limited access to electronic payment systems, which led to high inflation rates. Thus, some of the memes projected the masses as victims of the policy, as exemplified in Figure 2.

The discourse design in Figure 2 consists of verbal elements on a background that depicts Nigerian Naira notes. The meme includes a reference to the coronavirus pandemic with the statement, ‘we overcame CORONA, we will overcome KOROWONA’. *Korowona* is a coined word from Yoruba, which is actually a clause, *Ko ri owo na*, which means ‘someone did not find money to spend’, which refers to the inability of Nigerians to have access to their own money due to the scarcity of the redesigned Naira notes. Here, the meme makes reference to the difficulties faced by Nigerians when there was hunger and limited access to social facilities in the country during the pandemic due to the lockdown (Unuabonah and Oyeboode, 2021), and equates the period to the scarcity of cash that suddenly arose in the country. As mentioned earlier, the scarcity destabilized economic activities in the country and added to the inflation rate in the country (Onyeiwu, 2023). Hence, the meme encourages Nigerians to remain strong in the face of the daunting crisis before them. The meme achieves salience through the similarity of phonemes in ‘corona’ and ‘korowona’, thus indicating a link between the difficulties experienced during the coronavirus pandemic and the negative effects of the Naira redesign

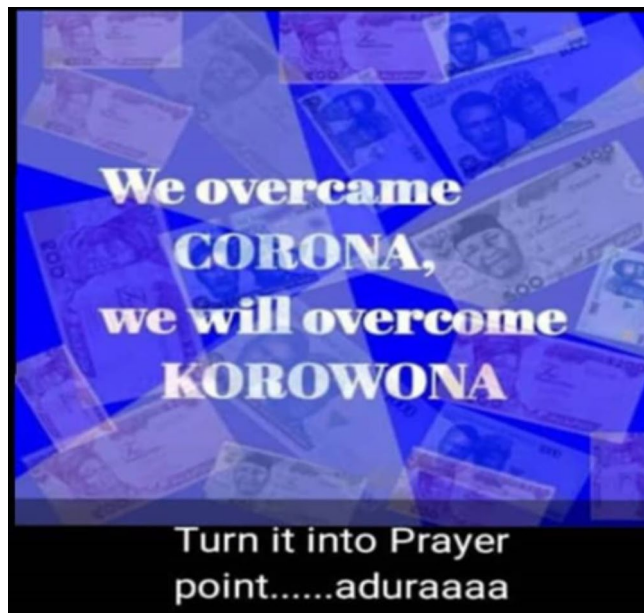


Figure 2. We overcame Corona, we will overcome KOROWONA.

policy. Moreover, the meme sets up a visual and ideological dichotomy that further divides people from Nigeria after they had already been divided by the denomination crisis. The meme uses the word ‘we’, suggesting that there is also a ‘they’, which probably refers to the CBN/government. Thus, the meme projects the positive self-representation of Nigerians and the negative representation of the Nigerian government who made Nigerians victims of the Naira redesign policy. The counsel towards the citizens is reinforced through the imperative ‘turn it to prayer . . . *aduraaa*’. *Aduraa* is the Yoruba word for prayer, which shows a shift of focus from the government to God, thereby depicting loss of hope in the present administration. It further shows the government’s neglect of Nigerian citizens and depicts that the Naira redesign policy has tremendous negative effects on the masses. As indicated in previous studies, Nigerians are highly religious people and their religiosity is reflected in multimodal texts, including car stickers (Chiluwa, 2008; Oyeboade and Unuabonah, 2022).

The representation of Nigerian citizens as victims of the Naira redesign policy is further indicated in Figure 3:

Figure 3 is an image that shows the hand of a Nigerian holding a 50 Naira note, with the verbal element, *owo ti ku waso*, which is translated as ‘waso is the money that is remaining’. *Waso* is the slangy term for 50 Naira, coined from the word *wazobia*, which is a blend of ‘come’ in the three major languages in Nigeria, Yoruba (*wa*), Hausa (*zo*) and Igbo (*bia*). Fifty Naira got this slang because the note has the images of people representing different



Figure 3. Owo ti ku waso.

ethnic groups in Nigeria. What is striking is that, due to the high inflation rate in Nigeria, 50 Naira is almost worthless and cannot be used in feeding anyone, including a baby. Thus, indicating that 50 Naira is what is left in one's hand implies that the person has no cash at all, considering that people would have deposited all their money into the bank and are left with 50 Naira that is almost worthless. This depicts that Nigerians are victims of the so-called Naira redesign policy. This, therefore projects the negative representation and anti-welfarist ideology of the government.

At the representational metafunction level, Figure 3 is a conceptual image since vectors are not present in the text and no transaction is performed. The visual text is therefore a symbolic process of conceptual images. In this regard, the meme is a symbolic representation of the hardship faced by ordinary Nigerian citizens due to the scarcity of new Naira notes. With a 50-Naira note at the centre of the meme, the image seems to expose a cruel paradox

caused by the Naira crisis. People may still have access to some old money as we see in the meme, but that money is now worthless. The cruelty lies in the fact that the money that people are supposed to use to support themselves with is indeed within their reach, but it does not carry any value. This dynamic resembles a cruel setup by the government to dangle something in front of people in crisis (50-Naira bills), only to tell them it is worth nothing.

At the interactive metafunction level, Figure 3 is an offer image as it does not place a demand on the audience to perform any action. However, the image reveals the predicament of the majority of Nigerian citizens and shows the challenges that came with the Naira redesign policy. The image is also placed at an intimate distance, which shows that the interactive participants can identify with the sufferings of the RP, as many could not make purchases through electronic means due to a network failure on online banking channels. In addition, the selection of the 50 Naira note, which comprises Nigerians from different ethnic groups, rather than the 20 or 100 Naira notes, creates some level of involvement between the RPs and interactive participants since the viewers can relate to the different ethnic groups represented in the meme. At the compositional level, the centralization and size of the 50 Naira projects the sufferings of the people. Interestingly, a similar image was shared during the Covid-19 lockdown, indicating that the masses did not have enough money because they could not work due to the lockdown (Unuabonah and Oyeboode, 2021). This emphasizes the fact that Nigerians compare the sufferings endured during the lockdown with the sufferings that were encountered during the Naira redesign policy period. This captures the ability of memes to be remixed and recirculated for different purposes (Shifman, 2014).

4.2 Representation of the exploitation of the masses by other citizens

The negative effect of the policy on Nigerians was exacerbated by the activities of some class of citizens, especially POS vendors who increased the fee for withdrawal of money by more than 400 percent in some cases (Mojeed and Izuaka, 2023), as exemplified in Figure 4.

Figure 4 captures the image of a mother holding the hand of her hungry child as they proceed to get cash from one of the recognized alternative banking services known as POS. Through the linguistic element in the text, the mother expresses that, even though she is aware of the child's hunger, there is the need to purchase money before food can be bought for the child. The discourse design of Figure 4 is therefore a depiction of the exploitation of Nigerian citizens by these POS vendors. At the representational metafunction level, Figure 4 is a narrative image because it creates a story about the exploitation of Nigerians by others who are making a business out of the cash scarcity in the country. In this vein, the meme could be interpreted as criticizing every Nigerian who is using the scarcity of cash to exploit other Nigerians.



" I know you are hungry,
but let's buy money before
buying food"

Figure 4. Let us buy money (<https://images.app.goo.gl/VG94tURxk331SvWC8>).

The text is an action process as the RPs are connected by vectors, which are the hands of the two RPs. Hence, the meme projects that the Naira scarcity leads to hunger, as citizens are made to buy money with money. It further suggests that, although the Nigerian government is at fault, POS agents have used the improper implementation of the cashless policy to exploit other citizens by charging exorbitantly for cash withdrawals.

At the interactive metafunction level, the image is an offer image as the RPs are not gazing at the viewer. In the visual text, the second RP can be seen gazing at the first RP, who is the child's mother, while the first RP's focus is on the POS agent who would sell cash to them. Thus, even though the child is hungry, her needs cannot be met because of the Naira scarcity. The visual text is therefore a satirical depiction of the exploitation of the masses by fellow Nigerians, which is laced with irony as people have money to buy money, but not food. It projects that these POS agents are no different from the Nigerian government whom Nigerians have been criticizing. The choice of the word 'buy' further shows the falling state of the Nigerian economy and projects the need for a change. In terms of social distance, the image of a far personal distance as the whole-body figures of the RPs are noticeable to the audience, and thus can be seen as people whom the viewer can relate to. Their closer proximity to the audience than the POS vendor might be seen as emotional proximity to the viewer. In a way, the mother and her child mirror to the audience the audience's own plight. The meme once again sets up a division between 'us' (mother, child and audience who can relate and are a lot closer emotionally and in proximity) and the POS vendor, who is farther away in distance and more removed from the audience emotionally and socially as a culprit. At the compositional metafunction level, there is the



Figure 5. Wetin kill am.

centre and real information. The verbal element, 'I know you are hungry, but let us buy money before buying food' which depicts the level of difficulties faced by Nigerians during Naira scarcity, refers to the real information. The information at the centre shows that the masses are the most affected by the Naira scarcity. Thus, the meme brings to the fore the challenges faced by Nigerians as a result of Naira scarcity. Lexical choices such as 'hunger, buy, food, money' influence the mental models of the interactive participants, highlighting the negative effects of the policy. Thus, the meme appears to foreground the bad deeds of every Nigerian who is involved in the selling of the Nigerian Naira during the scarcity of cash.

The exploitation of the masses by POS vendors is also depicted in Figure 5. Figure 5 is an illustration that shows the image of two RPs carrying a third RP who seems to have lost his life. The verbal resources include a conversation between the two RPs. The first RP asks, 'Wetin kill am(?)' which is the Nigerian Pidgin version of 'What killed him?' The other RP responds that he used 2000 Naira to withdraw 5000 Naira and then the money got lost. Through the verbal element in the text, the viewers are made aware of the root cause of the third RP's death, which is the loss of the money withdrawn as well as the exorbitant amount that he was charged for the cash withdrawal.

At the representational metafunction level, Figure 5 is a narrative image as the RPs are connected by two types of vector: the tool used in carrying the third RP (an action process) and the conversation between them (speech and mental process). Through the vectors, the meme creates a story about how

POS vendors are exploiting the situation in the country by dispensing cash to customers at skyrocketed fees. As an offer image, the image foregrounds the negative representation of POS operators and portrays them as agents of death who do not care about the effect of their actions on their fellow citizens. The visual text, therefore, projects anti-welfarist and capitalist ideologies of the POS agents who raise the cost of goods based on scarcity and high cost of demand. Previously, the POS agents would have charged about 200 Naira for a 10,000-Naira POS withdrawal. Olatunji (2023) asserts that the scarcity of the new Naira notes across the country has opened up a Naira black market where Nigerians now pay to get cash.

In terms of salience, the linguistic element, which is written in red colour, is significant as it depicts the dangerous effect that the exploitation of people by these vendors has on Nigerians. Hence, the meme projects these agents as greedy sets of people who are no better than the Nigerian government. Lexical choices such as 'kill' and 'loss' further suggest the helplessness of millions of Nigerians who have been forced to pay huge amounts of money just to have access to their own cash. It further reflects the state of the nation at the time of the Naira scarcity, as people lost their lives and inflation was very high. The visual text, therefore, emphasizes the negative representation of these payment services as it reflects the victimization of masses by other Nigerians and projects an us/them dichotomy between those who 'buy' and the ones who sell the money.

4.3 Inadequacy of commercial banks as perpetrators

The adverse consequences of the Naira redesign policy on the populace were heightened by the activities of many commercial banks who were supposed to dispense the new Naira notes to the populace. Hence, these memes project the anti-welfarist ideology of the commercial banks who are seen as perpetrators, thus emphasizing the negative representations of the other, as illustrated in Figure 6.

Figure 6 is made up two scenarios that display two different events which seem to be occurring simultaneously. In the first part of the image, a crowd of bank customers are seen questioning a bank cashier as they are deprived of withdrawing cash, either via ATMs or over the counter. In the other part, a bank worker is seen giving bags filled with cash to a middle-aged man who is dressed in traditional attire.

At the representational metafunction level, Figure 6 is a narrative image as it creates a story about the contribution of bank workers to the increased Naira scarcity. The narrative process in the image is the speech and mental process as the RPs are connected by a vector which is the dialogue balloon. Through this process, the meme indicts bank officials and projects them as selfish individuals who have resorted to selling the new Naira notes to wealthier customers to the detriment of other citizens. Thus, the meme seems to present a contrast between what the Nigerian banks project to the masses and



Figure 6. Can't we withdraw our own money? (<https://images.app.goo.gl/e3FJmv3aQgZPvAs26>)

the actual reason for the increased scarcity of the new Naira notes. Hence, the visual text satirizes bank officials and projects them as corrupt officials who do not care about the masses. The choice of the speech and mental process, therefore, serves as an exposure of Nigerian bank officials and further portrays the anti-welfarist ideology of these bank officials. The meme also highlights the victimization of the masses and foregrounds the us/them dichotomy that runs through the memes.

At the interactive metafunction level, the image is an offer image as the RPs do not place any demand on the audience. However, the meme exposes officials and managers of Nigerian banks and projects them as perpetrators of the Naira scarcity. The facial expressions of the RPs in the left side of the meme depict anxiety, sorrow, sadness and frustration, which mirrors the emotions that millions of Nigerians have expressed during the crisis. However, the bank official in the other part of the text seems excited as he asks if the money given to the addressee would be enough, which appears to show a lack of empathy on the part of the bank officials towards the masses. Thus, the visual text suggests that, although Naira scarcity came as a result of the government's lack of planning, bankers are also to be blamed for hoarding and selling the little cash



Figure 7. Every other bank is having problem.

available. Ige (2023) suggests that certain bank managers, who were supposed to cater to the needs of the masses, were the ones selling the new notes, which confirms this assertion.

Some compositional elements also add to the meaning-making strategies in the text. Saliency is achieved through the use of contrast as the two scenarios are placed side by side. The text also provides given and new information. The given information, which is displayed on the left side of the meme, is a depiction of the agony of Nigerians since the beginning of the Naira crunch, as crowds of Nigerians visit the banks on a daily basis to practically beg for their own money. The new information is that, contrary to what the financial institutions have made Nigerians believe, they actually have access to the redesigned notes. In this regard, the meme foregrounds and satirizes the bad deeds of these officials and portrays the negative representation of the other, as some of them exhibit corruption, favouritism and nepotism. In the end, it is the masses that suffer from these inhumane attitudes of the bankers. The representation of bank officials as perpetrators is further displayed in Figure 7.

The discourse design of Figure 7 is a linguistic element, which is associated with an Instagram comedienne popularly known as Correctbae, who is known for her humorous and satirical criticisms of specific issues in the country. Hence, the meme criticizes the Nigerian banks for not being able to satisfy the financial needs of their customers.

At the representational level, the meme contains the speech and mental process through the use of speech or thought from Correctbae, thus creating a story on the incompetence of the banks during the policy period. Using pun as a satirical strategy, the meme depicts the inadequacies of Nigerian banks and portrays them as incompetent. The linguistic element, 'the only bank working is power bank' is significant. The first 'bank' represents the Nigerian banking system, which seems to be experiencing paralysis as a result of the cashless policy. Also, the choice of the word 'powerbank' which is a device used for charging mobile phones when there is no power to charge the phones, is a mockery of the banks' unreliability. Hence, through the comparison of the Nigerian bank with 'powerbank', the meme appears to present the incapability of the Nigerian banks at a time when Nigerians were in dire need of their services, thereby rendering them useless. Thus, the choice of homonymy, as seen in the various ways in which 'bank' is used, is a satirical strategy that criticizes the numerous banks in Nigeria as the banks are numerous; yet, citizens were suffering as a result of lack of access to their own money. The word 'problem' further reflects the agony that the compromise on the part of bank officials has caused Nigerians. Thus, through the linguistic elements in the text, the meme emphasizes the negative representation of the other.

4.4 Naira redesign and cultural adaptation

One of the so-called positive effects of the Naira redesign policy was a change in the attitude of Nigerians towards the reliance on cash payments. Many of the petty traders could not purchase the POS machines while several uneducated ones did not have bank accounts. In several villages where there were farms, there were no banking services. Thus, many vendors insisted on cash payments for products and services, and rejected electronic payments until it was evident that there was almost no cash in the society, particularly in the southern part of the country. This indeed affected their livelihood adversely as many goods perished in the farms or in the markets since people did not have any money to buy them, and led to a change in the attitude of many of the vendors towards electronic payment (see Figure 8).

In Figure 8, a young female hawker who is depicted as a groundnut seller advertises her product by shouting at the top of her voice. The young lady can be seen holding a device known as a POS machine which could be used as a means of payment for her goods. It should be noted that, prior to the Naira redesign, payment via electronic transfer was strange to the majority of Nigerians, especially local vendors and market sellers. In fact, most Nigerian local market sellers did not accept electronic payments due to the fear of being defrauded. However, with the scarcity of the Nigerian Naira, many Nigerians began to adopt the electronic mode of payment as people no longer had access to the Nigerian currency. The discourse design of Figure 8 is, therefore, a depiction of changes from the traditional method of payment by cash only to electronic methods in many local communities.

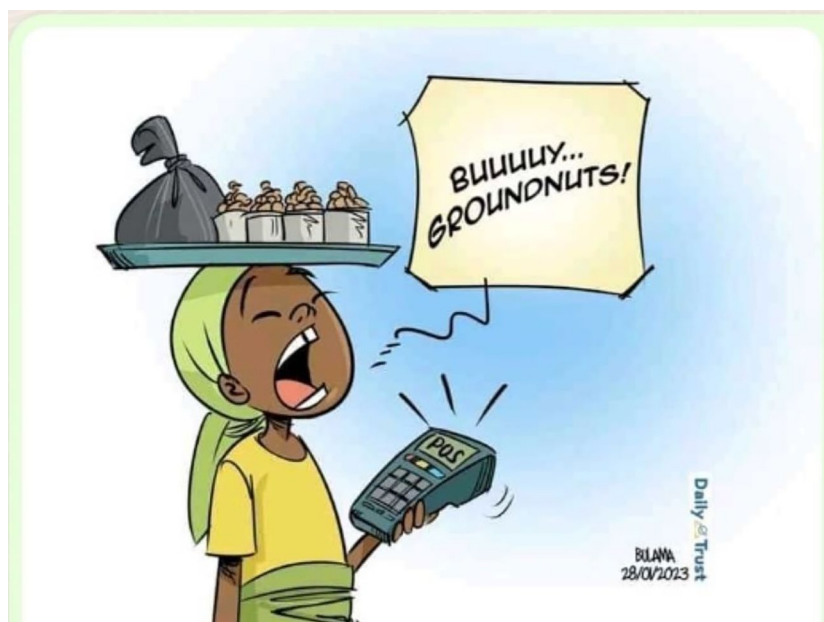


Figure 8. Buuuuy. . . Groundnuts! (<https://www.instagram.com/danbagutextile/p/CoAMuwbNMGN/>).

Figure 8 is a narrative image created through the protruding balloon that captures the words of the groundnut seller, making the process a speech and mental process. Also, the image is an offer image as the RP does not place any demand on the viewers. Instead, her eyes seem closed as she screams at the top of her voice to advertise her goods. This action of the RP is meant to achieve salience as it is expected to remind the viewers of the behaviour of street hawkers, whom they are likely to encounter in their everyday lives, thus relying on shared experiential knowledge. The closing of her eyes creates a level of detachment between the RP and the viewers (viewers will probably not want to be street hawkers). Nevertheless, the use of far personal distance (showing the RP from the waist up) to the viewers, creates some level of involvement between the RP and the viewers, who may also buy things from hawkers and are equally affected by the Naira redesign policy. The image suggests that the co-existence of both the traditional and electronic methods of payment is achievable in Nigeria. It further portrays Nigerians as hardworking people who can adapt to any situation. However, the meme involves some level of irony which can be seen through the juxtaposition of the traditional method of selling (hawking) and the electronic method of payment. It indicates that the introduction of the Naira redesign policy has not had any serious positive effect on the lives of the people, if they still have to go to the streets in full sun to sell their wares. The meme also shows the burden of the policy on poor people who are forced to purchase these POS machines when the profits gained from street hawking is minimal.

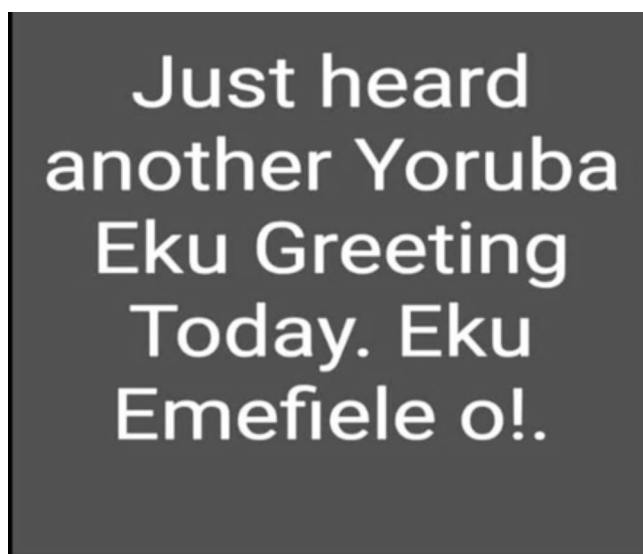


Figure 9. Eku Emefiele.

Cultural adaptation may also be seen in the effect of the linguistic resources in Nigeria, as shown in Figure 9. Figure 9 contains linguistic elements, which are used to depict the adaptation of the cashless policy into the Yoruba culture. The Yoruba people are one of the three major ethnic groups in Nigeria. In the text, the RP informs the viewers that they have just learned of a new method of greeting by the Yoruba people which is, 'Eku Emefiele o!' that could be interpreted as greetings on the Emefiele (the former CBN governor responsible for the Naira redesign) policy. It is necessary to note that greeting is an important aspect of the Yoruba culture and there are greetings for each activity (Odebunmi, 2015). Hence, Abdullahi-Idiagbon (2019) avers that for every action, inaction, situation and event, there is a particular form of greeting usually preceded or prefixed by the morpheme *eku*. This prefix is what the RP refers to as 'Eku Greeting'. Thus, the verbal element 'Eku Emefiele o' is an expression that has been adopted into the Yoruba linguistic landscape to depict the hardship that the cashless policy, which was implemented by the then CBN Governor, Godwin Emefiele, has brought on Nigerians. The *eku* greeting in this context is a mockery of the CBN governor and his unwillingness to listen to the voice of Nigerians. As part of the Yoruba culture of greeting, the linguistic element further serves as a form of relief from the pain and agony that Godwin Emefiele had caused Nigerians.

4.5 Naira redesign and perceived government/CBN incompetence

The memes do not only project the negative representation of the other and the anti-welfarist and capitalist ideologies of the commercial banks but they

If commercial banks won't accept
your old notes, take it to El rufai.



Figure 10. Take it to El-Rufai.

also project the anti-welfarist ideology of the CBN and the Nigerian Federal government who gave the approval to the CBN to execute the policy, as indicated in Figure 10.

Figure 10 is an image that shows the former President of Nigeria, Muhammadu Buhari, picking his teeth as he relaxes on a couch in the presidential villa combined with the verbal element in the text, *if commercial banks won't accept your old notes, take it to El-Rufai*. This meme is used to project the former president as someone who is unconcerned about the negative effect of the Naira redesign policy on Nigerian citizens, thereby signalling an anti-welfarist ideology on the part of the government.

At the representational level, the meme is a narrative image that involves a speech and mental process as the verbal element is attributed to the RP. The reference to El-Rufai is based on shared knowledge of some of the events that occurred during the period. Nasiru El-Rufai was the governor of Kaduna, who at the time, together with the governors of Kogi and Zamfara, stopped commercial banks in his state from implementing the Naira redesign policy. Instead, the three governors (seven others later joined them) sued the CBN for creating a policy that had very negative effects on the masses. Thus, the RP is projected as someone who does not care for the people, as the Federal Government approved that only the old 200 Naira notes should go back into circulation, even when there was a Supreme Court injunction which stated that all the old notes should go back into circulation, pending the final ruling on the matter. At the interactional level, the image is an offer image



Figure 11. I have garri.

which does not indicate any interaction between the RP and the interactive participants, thus signalling detachment between the RP and the interactive participants. The use of far social distance also adds to the sense of detachment between the RP and interactive participants, which foregrounds the negative representation of the RP. Perceived government/CBN incompetence is also seen in Figure 11.

Figure 11 largely consists of verbal resources except for the emoji at the bottom of the meme, which foregrounds a mockery of the situation in the text. The linguistic element, 'it seems CBN does not want us to use money again' draws attention to cash scarcity in the country, which made it impossible for many people to purchase everyday goods. This verbal element, therefore, satirizes the CBN and lampoons them for their lack of planning before the implementation of the Naira redesign policy. The meme also subtly foregrounds the level of suspicion on the part of the masses (represented by the *garri* owner) against government policies, which sometimes impoverish the citizens, such as in the case of the Naira redesign policy. The meme seems to make a mockery of the incongruous situation by requesting that *garri* (processed cassava grains) which is cheap, should be exchanged for a Mercedes Benz, which is very expensive. This signals the use of contrast to emphasize the negative representation of the CBN and the government in general. The contrast also seems to highlight the perils of the regular people who have very little to begin with and are forced into making such impossible and disadvantageous deals.

5. CONCLUSION

This study has examined WhatsApp memes that were circulated during the enforcement of the Nigerian Naira redesign policy, with the objective

of investigating the ideological representations of the effect of the policy on Nigerians in the memes. The findings reveal that the policy was discursively constructed in the memes in order to depict Nigerian citizens as victims of the policy, exploitation of the masses by other citizens, inadequacy of commercial banks as perpetrators, cultural adaptation and perceived CBN/government incompetence because of the policy. The findings reveal the use of pun, sarcasm, irony, lexical choices and contrast, which were used to project an anti-welfarist ideology of the government as well as anti-welfarist and capitalist ideologies of some citizens in the country. By combining multimodal discourse analysis and CDA in the analysis of the memes, the study has been able to highlight the reactions of Nigerians towards the Naira redesign policy.

The study explores how memes can operate rhetorically and discursively as part of a larger public debate amid a national crisis. While the images involve different meme outputs, including image macros, texts, drawings, cartoons and screenshots, they share similar memetic messages, which depict the victimization of Nigerian masses by the government, banks and POS agents, and foreground the us/them dichotomy that runs throughout the memes. As expressions of protests, the memes provide the citizens with privacy and protection while they condemn government policies. In addition, the Naira redesign policy memes exhibit features that are common to memes around the world, including salience, adaptability, sociality, emotionality, relativity, locality and dynamicity (Xie, 2022). Overall, the study adds fresh knowledge to scientific literature concerning the interaction between digital media and political events in African contexts. Moreover, it has contributed to the research within multimodal critical discourse and protest memes. However, there are other discourses, including comments on social media and news reports surrounding the Naira redesign policy which need to be examined in order to have a fuller understanding of the effect of the policy on Nigerians.

DATA AVAILABILITY STATEMENT

Data will be made available upon reasonable request.

DECLARATION OF CONFLICTING INTERESTS

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NOTE

1. Since the dates on which the memes were created are unknown, Figure 1 could have also been an imitation of Figure 5.

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