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CONTENTS AND CONTRIBUTIONS

• Editorial Board / Editorial Advisory Board	1
• Editorial	3
• A survey of Information Sources Availability, Accessibility and Utilization Among Primary Health Workers in Osun State, Nigeria by Bruno I. Igbeneghu, PhD; Oluwadamilola A. Eluwole, MLIS and Omobolade O. Adeagbo, MLIS	5
• Availability of Information Resources and User Information Needs in Selected Research Libraries in Oyo State by Fedrick Odion, Research Librarian, Ambrose Alli University Library, Ekpoma.	21
• Awareness and Use of ICT Facilities by Elderly People: A Study of Three Cities in Delta State, Nigeria by Nweke, Angela Chiwendu, College of Fisheries & Marine Technology, Victoria Island Lagos, Nigeria; Omosekejimi Ademola, Nigeria; Osaze Patrick Ijiekhuamhem, Federal University of Petroleum Resources, Effurun, Nigeria and Brume. Ezewu G. Ejiro, Federal University of Petroleum Resources, Effurun, Nigeria.	36
• ETD Initiatives: A case Study of Kenneth Dike Library (KDL), University of Ibadan by Oluwabiyi Modupe.	52
• Gender Exclusion in Finance and Business Transaction: New Innovation in Banking in Nigeria and Uganda by Adetoun Adebisi Oyelude, Kenneth Dike Library, University of Ibadan, Nigeria and Winny Nekesa Akullo, Public Procurement and Diaspora of Public Assets Authority, Kampala, Uganda	67
• A Theoretical Overview of School Library Services and the Challenges of School Librarianship in Nigeria.	76
• Information Behaviour Modelling: An Evaluation by Dorcas Ejemeh KRUBU, PhD, Department of Library and Information Science, Ambrose Alli University, Ekpoma, Edo State.	88
• Reading on the Move: A Study of Undergraduate Smart Phone Users Reading Behaviour by Ekhurutomwen Maria-Gorretti, University of Benin.	105
• Investigating Internet Surfing with Smartphones by Students of Ambrose Alli University, Ekpoma, Nigeria by Omigie, Christopher Agbeiaru, Department of Library and Information Science, Ambrose Alli University, Ekpoma, Nigeria.	115
• Use of Social Media for Library Outreach and Collaboration by Libraries in Private University South-South Nigerian, by Odiachi Rosemary A. (CLN), Reference Librarian, Benson Idahosa University and Omorodion Okuonghae, System Librarian, Wesley, University, Ondo.	124
• Designing a Framework for an ICT-Enabled Corruption Management Information System in the Nigerian Context by Ojo Reuben Abiodun, Kenneth Dike Library, University of Ibadan and Afolabi Vitory Abayomi.	136
• Utilization and Satisfaction of Reserve Collection by Undergraduate Students in Ramat Library, University of Maiduguri, Borno State, Nigeria by Babangida Umar Babayi, Ibrahim Babangida Library, Modibbo Adamawa University of Technology, Yola, Adamawa State and Hadiza M. Ahmed (Librarian II) Ramat Library, University of Maiduguri, Borno State.	149

GENDER EXCLUSION IN FINANCE AND BUSINESS TRANSACTIONS: NEW INNOVATION IN BANKING IN NIGERIA AND UGANDA

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Abstract

Women have been found to operate their businesses in three digits rather than six digits which signifies millions. They however have firm control over most small and medium enterprises in Southwestern Nigeria and Kampala, Uganda, to the extent that these businesses dominate stalls, markets ('*katale*' in Uganda) and in-house shops. Women find it safe to keep their proceeds at home, or with thrifts merchants ('*Alajo*' in Yorubaland). This saving system has given way to women traders banking their proceeds, due to increased risks and crime rates. More people banking (especially women), and inter-bank competition has made the banking system improve its services with new innovations like the Automated Teller Machine (ATM), SMS alert, electronic mail services, mobile money, internet banking and so on. However, more women than men lack adequate information and education to successfully operate some of these devices. The prevalence of ATM and other related frauds perpetrated mostly by men with many women being victims is the outcome, while more women have suffered loss of their hard-earned cash savings because they relied on the assistance of people found around the ATMs or in banking halls, who defrauded them. This paper examines the gender relations or differences in the use of emerging ICT innovations in the banking sector in Nigeria and Uganda. It also examines gender as a factor in victim ratio in 4 banks in Ibadan, Nigeria and Kampala, Uganda and among 200 randomly selected male/ female bank customers. Recommendations are made for a gender-friendly ICTs and its related innovations. Financial literacy education should be offered in banks, libraries and schools to stem the tide of financial losses. Gender friendly information fliers in local languages should be provided for bank customers and provision made for them to select language on the ATM for independent financial transactions.

Key words: *Banking and Finance: Gender: Nigeria*
Banking and Finance: Uganda

1.0 Introduction

Information and Communication Technology (ICT) has been a two-edged sword and a world of different experiences for male and female gender. ICT has helped in both developed and

developing countries to shape and advance the way business, education, health and financial transactions are carried out in the global divide via the internet, the mobile phone, i-pods and so on. Excellent as these appear, ICT means different things to different people, and especially to women. ICT has been a help to many, but sometimes is a hindrance especially where it is used for negative purposes or for positive things, but improperly utilized. This notwithstanding, the new technologies are rapidly turning the world around with most things being done at the touch of a button, or the prompt of a voice.

Automated Teller Machine (ATM), SMS alerts, electronic mail services, the internet and other technologies designed to ease congestion in banks and fast track commerce and industry have increased technology-based fraud. Scams, phishing attacks and the like abound in e-mails asking for passwords or renewal of registration, calculated to get the recipients to provide their PIN number. How can customers avoid falling into these traps? What are the gender implications of the trend in technology use, misuse and non-use? What solution can the bank proffer customers to ease their financial transaction stress?

1.1 Objectives

This study set out with the general objective of finding out the usage patterns of men and women in Automated Teller Machine financial transaction in Nigeria and Uganda particularly, because they are the countries of origin of the researchers. The research specifically aimed to do the following:

- i. Ascertain the ratio of men to women that need assistance at the ATMs in Nigeria and Uganda,
- ii. Determine how dependent or otherwise the respondents were on others in operating the ATMs,
- iii. Find out the literacy level of the respondents and;
- iv. Investigate the methods put in place (if any) by the banks for financial literacy of their customers.

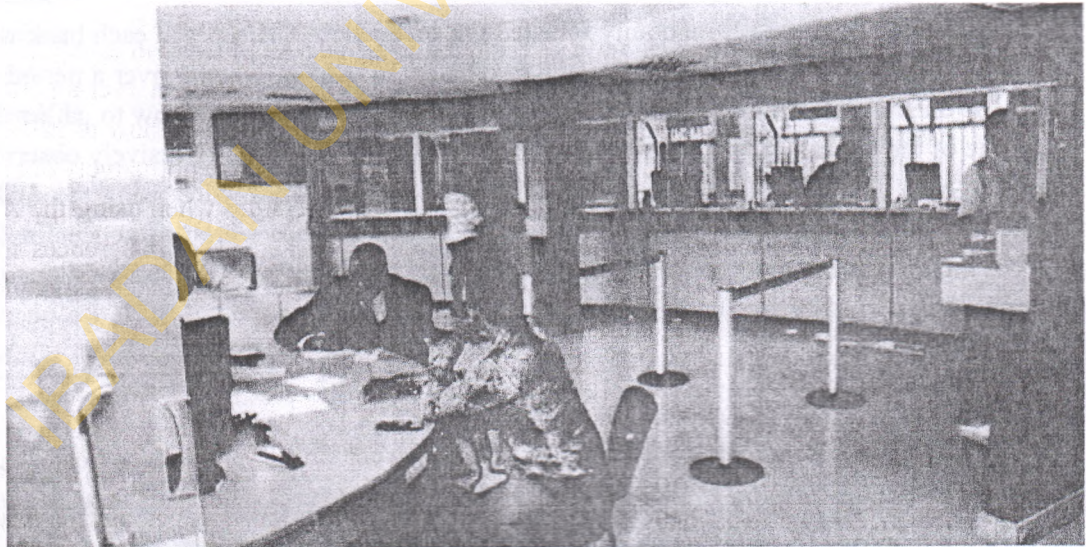
2.0 Literature Review

Technological innovations in banking services have contributed positively to the growth of the banking industry (Herbst, 2000; Cremers, de Jong & van Balken, 2008). The use of Automated Teller Machines (ATMs) in particular has assisted in making cash flow a simpler process than queuing up in banking halls in many developing economies. Much as the use of ATMs reduces traffic intensity in banks and saves the time of customers (Agboola & Salawu, 2008); the technology use is not monitored nor is there proper training and safety information for users. It is also assumed that the user of the technology is literate. Yet, "majority of people in developing

countries do not have the reading and writing skills necessary for functioning in everyday life” (Akinde, 2007; 47). Their functional literacy skills are low.

This situation for developing countries is pronounced as the literacy level is rather low, especially for women who are more educationally disadvantaged and functionally illiterate (Oyelude and Bamigbola, 2012; Polat, 2012). The physically challenged, e.g. the blind, visually impaired, deaf or hearing impaired have problems using ATMs with no provisions for them to read or hear at these machines. Some have their ATM cards stolen by fraudulent or criminally-minded relatives who clear out their accounts. Lack of education is the bane of some ATM users; they have the service, but are not well-equipped to use it. They often do not know when they have been cheated or their accounts tampered with.

Women’s use of ICTs is limited in developing countries where they have been marginalized educationally. They have information needs and depend more on informal sources for this information. Women have firm control over most small and medium enterprises in southwestern Nigeria, and to a large extent dominate stalls, markets and in-house shops. They find it safe to keep their proceeds at home, or with thrifts merchants (*Alajo*) who collect from them daily, keep records of what is taken, and gives it back to them when needed. Banks and the ATM systems have reduced the jobs of these collectors but women shy of technology still use the collectors. More women than men lack adequate information and education to successfully operate technology driven devices (Azouzi, 2009; Castano et al, 2009). Indeed, Osunsan (2015) stated that “female business owners need more educational, managerial and financial support among others to make them rise to the level of their male counterparts” in Kampala.



One of the Banking Halls of KCB, Kampala Uganda

Computer and internet use has been a contentious issue in gender and women's studies, and though the extent of the digital gender divide is still being argued (Derbyshire, 2003; World Bank 2009; Polat, 2012; Antonio & Tuffley, 2014), women need to constantly make use of new technologies. These technologies mostly have all their manuals, instruction and language base as English. The literacy level of women is thus necessary to be high or at least raised to a functional level for them to be able to compete more favourably with the men. Women are already a powerful force for growth in Africa. They are economic actors: workers, property owners, and entrepreneurs. Recognizing this fact is the first step to ensuring that women have fair access to the labor market, enjoy full rights to own property, and do not face even greater barriers to doing business than men do (Ellis, Manuel, & Blackden, 2006; International Finance Corporation, 2007).

Uganda is a leader in Sub-Saharan Africa in recognizing linkages between economic growth and gender issues. These linkages are critical for achieving a variety of development goals. Men and women both play substantial, albeit different, economic roles in the Ugandan economy. Each contributes about 50 percent of GDP, and women represent 39 percent of businesses with registered premises (Government of Uganda 2002).

3.0 Research Method

Customers of two banks each in Nigeria and Uganda, were purposively selected for this survey. Data for the study was collected through Obtrusive observation of bank customers and unstructured interviews with some of them as well as unstructured interviews with some workers of the selected banks.

Obtrusive observation of fifty (50) randomly selected male/ female ATM users in each bank was carried out at two banks in Kampala, Uganda and two banks in Ibadan, Nigeria over a period of two weeks. A research assistant was used in Nigeria, who had been trained on how to gather the data using one of the banks not part of the study. The ATM machines were obtrusively observed for 2 hours on each day and notes taken on what the bank customers did when using the ATM: whether they did their transactions independently or not, and if there were differences in the behaviour of the men as opposed to that of the women. Any customer who needed assistance in using the machine was interviewed after making the ATM transactions.

4.0 Findings

4.1 Respondents

Of the 200 respondents the study targeted, a total of 74 were observed in Nigeria, and 42 in Uganda giving a total of 116 respondents, a 58% response rate This was due to the fact that the survey was carried out during a holiday period when less people were around, but were more likely to have time for interview at an ATM. Of the 74 respondents interviewed in Nigeria, 43 were female, and 31 male, while 23 were female and 19 male in Uganda (See Table 1).

Uganda

A hundred respondents were targeted for the survey in Kampala. However, being an Easter public holiday only a total of 23 females and 19 males were observed and of these, 14 and 3 females and males respectively were interviewed.

Table 1. Distribution of Respondents

Description	No. of Respondents	Frequencies (%)
NIGERIA		
Bank A		
Female	28	37.9
Male	15	20.3
Bank B		
Female	15	20.3
Male	16	21.5
Total	74	100
Interviewed		
Female	26	
Male	7	
UGANDA		
Bank C		
Female	13	30.9
Male	5	11.9
Bank D		
Female	10	23.8
Male	14	33.3
Total	42	100
Interviewed		
Female	14	82.3
Male	3	17.7

It was observed that 4 (9.5%) of the respondents brought along people to assist them, 12 (28.6%) asked for assistance from the security personnel working inside the bank premises, and 2 (4.8%) just randomly asked passersby or people around who were willing, to help them use the ATM. Twenty four (57.1%) did not need any assistance at all. More women than men needed assistance in using the machines. The smallest number of respondents who asked for assistance from people queuing is attributed to security measures in regards to theft and warning announcements by the banks.

From the interviews which were recorded and later transcribed, it was found that four (26.6%) of the respondents were not literate and could not read the instructions; Eleven respondents admitted being literate but were afraid to use the machines. This was because they feared that the ATM cards could get stuck in the machines and retrieving it could be difficult. One of the respondents indicated that her ATM card got stuck in the machine and it took her a week to retrieve it from the bank and therefore, did not want to have the same experience.

- One of the respondents said *"In January this year, after receiving my ATM Card, I tried to use it for the first time, however, I couldn't remember my PIN, I kept trying until my ATM Card was 'swallowed' by the machine, it took me a week to get back my ATM, from that day, I fear it, being swallowed again and therefore, I ask the security man to assist me"* Another one said *"I am elderly and I don't trust anyone to get money on my behalf, so I come along with my grandson, who helps me to access the money from the ATM"*.
- Another respondent said that *"With the news in the media about theft of ATM Cards and PIN at the ATM, I am very aware of my surrounding and I do my transactions by self."*

The bank staff interviewed stated that efforts have been made to sensitize the customers about the use of the ATM and also posters have been placed inside the rooms housing the ATMs.

Nigeria

A hundred respondents were targeted for the survey in Nigeria, but the total observed in the two banks was 74 (See Table 1). It was observed that 32 (43.2%) of the respondents brought along people to assist them, 8 (10.8%) asked for assistance from the security personnel working inside the bank premises, and 4 (5.4%) just randomly asked people around them on the queue to help them use the ATM. More women than men needed assistance in using the machines. It was also observed that some of the banks had security measures put in to discourage crowding at the ATM especially after office hours, in locations where the machine was located inside the bank premises. At such banks, the security personnel did not allow more than one person in at a time to operate the machine in one of the two banks surveyed.

Twenty four (32.4%) of the respondents were not literate and could not read the instructions; Seven (9.5%) admitted being literate but were afraid to use the machines. This fear was borne out of having experienced their ATM cards getting stuck in the machines and having a hard time retrieving it from the bank. One respondent said she believed that the machine could harm her! She preferred going in to use the savings withdrawal form, except that the bank insisted that withdrawal of less than one hundred and fifty thousand naira (N150,000) should be taken from the ATM. Three (3) of the respondents just preferred being guided as they felt it was part of the service. *"Sebi ise won ni?"* (Isn't it their job?), was the philosophical reply to why allow someone to help you retrieve money.

The staff interviewed indicated that they were short of staff and could not do more than ask customers to go to the ATM machines where the security personnel could help them get familiar with the machine. It was explained that where customers still had issues, they usually came back into the banking hall and they were then attended to by more experienced customer care staff. They also pointed out that there were stickers on every machine that indicated instructions on what to do at the machine.

5.0 Discussion of Findings

In both Nigeria and Uganda, the illiteracy rate of the women compared to the men using the ATM was high. The number of women needing help at ATMs was also higher than that of men. The ratio is 1.1 Female to 1.0 Male. The reasons for the technophobia of the respondents in both countries is almost the same. The machines are faulty or could get stuck in the machine and the retrieval time for stuck ATM cards is cumbersome. In both countries, more of the women needed assistance, either bringing their helpers along, or requesting for assistance to use the machines. This corroborates Azouzi (2009) who found that more women than men in Tunisia preferred conventional banking and therefore it is not surprising that the women in this study bring along persons more vast in technology to help out.

It is obvious that the banks in Nigeria and Uganda are making effort to ensure that they inform their customers of the risks involved in compromising the PIN numbers by allowing external help, or not protecting spying of their security details, however, the efforts are not enough. The customers need better coordinated and organized financial literacy training. The illiterate especially need to be given a bit more attention and trained properly. This is in line with some of the issues raised by Polat (2012) on steps to take to bridge the digital divide for women in Turkey. All bank customers also need to be shown how to change passwords periodically in cases where they suspect their accounts have been tampered with or are about to be tampered with.

6.0 Conclusions and Recommendations

Banks providing ATM services need to make user education services available by distribution of fliers in local languages explaining use of the ATM. Options for users to select language they want to use on the ATM should be provided. There should be a help desk with personnel assigned to assist first time users of the ATM service. Indeed, banks ought to take financial literacy of their customers seriously. Adult education centres could be used by the banks to educate adult learners on technology use in business transactions. Secondary schools could also have some of this instruction embedded in their curriculum. Libraries, especially public libraries, could be used as information and financial literacy agents by the banks to facilitate proper financial literacy education of their customers. Education of girls and women should be prioritized in developing countries.

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