Evaluation of Awareness and Perception of Radio Campaign on Money Laundering Act, 2004 among Agbani Residents

Charles Makata & Nkiruka Okeke

Abstract

The purpose of this research is to appraise the level of awareness and perception of radio campaign on Money Laundering Act, 2004 among Agbani residents. The study was anchored on diffusion of innovation theory. The study employed survey research method and relied on structured questionnaire as an instrument for the collection of primary data. A sample size of 401 respondents was drawn from the population of 41,832 using Taro Yamane formula. The data collected were presented with frequency distribution tables and analyzed using simple percentage approach, with the aid of the computer through the application of Statistical Package for Social Sciences (SPSS) software for analysis. Based on the findings, the study discovered that the level of awareness of radio campaign on Money Laundering Act, 2004 among Agbani residents was low. The study concluded that the level of awareness and perception of radio campaign on Money Laundering Act, 2004 among Agbani residents were low. The study therefore, recommended among others that the radio campaign programme should be well packaged in the language of the target audience and presented for optimum result.
Key Words: Awareness, Perception, Radio, Campaign and Money Laundering Act

Introduction

The society has recognized the fact that radio broadcasting is a powerful and effective tool for widespread of information and knowledge to the people in order for them to achieve certain prescribed goals in economic growth, healthcare, social awareness, political stability, self reliance and campaign awareness creation (Aniebonam, 1990). The recent radio campaign on Money Laundering Act, 2004 by the Economic & Financial Crime Commission (EFCC) has become an issue for consideration. Radio has been used with varying degrees of success to promote both the formal and non-formal education all over the world (Soola, 2002).

McQuail (1989) stated that radio notably refused to die in the face of the rise of television (and social media), and it has prospered on the basis of several distinctive features. As a medium, it has much more channels capacity and therefore, much greater and more diverse access. There are no longer limitations on place where radio can be listened or time of reception, since listening can be combined with other routine activities. Programming in radio involves the task of choosing programmes and scheduling them in a meaningful order and evaluating their degree of success or failure. Indeed, programme is constrained by time. It makes use of daily schedule for the day's transmission. No wonder, radio becomes an attractive medium through which campaign can be carried out like money laundering campaign.

The court in *Kalu* v *FRN* defined money laundering as the various means used by criminals to conceal the origin of their activities. The term, "laundering" is used because the technique is intended to turn dirty money into clean money but laundering is not confined to cash. Money laundering includes turning money illegally acquired into legitimate account in order for the said money to wear a semblance of legitimacy. Looking at the scope of money laundering under the Act, Ikyesh JCA in *Atuche* v *FRN*, under the Act said that the tail-piece of Section 14(1)(a) of cap 18 widens the scope of the enactment by the phrase," any other crime or illegal act" to evade illegal consequences of his actions; while the closing part of Section 14(ii)(b) thereby enlarges the range of operation or the reach of the enactment by using the words, "any crime or illegal act".

The ingredients of the offence of money laundering was answered in *Kalu* v *FRN* thus:(a) that the accused converted or transferred resources or property; (b) the resources or property must have been derived directly or indirectly from drug related offences; or any other crime or illegal acts; (c) the conversion or transfer or the resources or property must be with the aim of: (i) concealing or disguising the origin of the resources or property; or (ii) aiding any person involved in any of the acts of drug related offences or any other crime or illegal acts so as to evade illegal consequence of his actions.

Itis, therefore, evidenced from all these that having the appropriate legislation in place is the first step in money laundering prevention and control. For any primary legislation to be operational, regulations and supervisions must be implemented. It is a proper implementation that will ensure effectiveness of the laws. However, for the war against money laundering to be won totally and convincingly, the law enforcement agencies, the judiciary, executive arms of the government, politicians and the society in general must contribute their own quota to ensure effective implementation and success of all the Anti-Money Laundering (AML) laws both now and in future.

Statement of the Problem
Despite the enactment of the Money Laundering Act, 2004, the country has witnessed monumental money laundering. This has hampered strategic development in the country and, consequently, led to deficit in infrastructural facilities, high rate of poverty, financial crime and unemployment among the youths. The Act 2004 that established Economic and Financial Crimes Commission empowered it to investigate all the financial crime relating to money laundering. The commission has the power to investigate, prevent and prosecute offenders who engage in money laundering. It is empowered to enforce anti-money laundering laws in Nigeria. Ignorance of law is not an excuse as is usually said but, it seems that majority of Nigerians are not fully aware of Money Laundering Act, 2004, more especially among the Agbani residents. What is the nature of perception of the Agbani residents on radio awareness campaign on Money Laundering Act, 2004? It is in respect of this that it becomes pertinent to appraise the level of awareness and perception of the radio campaign on Money Laundering Act, 2004 among Agbani residents.

Objectives of the Study
The main objective of the study is to appraise the level of awareness and perception of radio campaign on Money Laundering Act, 2004 among the Agbani residents. However, other objectives include to:
1.   Determine the extent of Agbani residents' exposure to radio awareness campaign on Money Laundering Act, 2004
2.   Discover the awareness level of Agbani residents on Money Laundering Act, 2004
3.   Determine the perception of Agbani residents on radio awareness campaign on Money Laundering Act, 2004

Research Questions
The study sought to answer the following research questions:
1.   What is the extent of the Agbani residents' exposure to radio campaign on Money Laundering Act, 2004?
2.   What is the awareness level of Agbani residents on Money Laundering Act, 2004?
3.   What is the nature of perception of Agbani residents on radio campaign on Money Laundering Act, 2004?

Significance of the Study
This study is relevant in many ways. Firstly, it will contribute to the enrichment of literature on media studies more especially, the radio broadcasting education and national development.The importance of this study will go a long way to ensure that the country utilizes its financial resources towards strategic development and accountability to its citizenry. Secondly, it will ensure corrupt free society in the country. Thirdly, it will provide baseline information through its analysis and discussion to assist the national financial policy makers in

articulating developmental policies that will positively impact on national affairs. The study will also help the members of public to have more understanding and appreciation of Money Laundering Act, 2004.

Review of Related Literature
Historical Development of Radio
Sambe (2005) stated that history of radio dates back to 19th Century when Samuel Morse invented the electric telegraph. Ukonu (2006) maintained that the feats accomplished by scientists like Frenchman, Ampere; Scottish James Watts; German, George Ohums, Italian, Alexander Graham Bell, James Clerk-Maxwell and Micheal Faraday are worthy of note. The radio messages were first received in Nigeria through the Empire Service of the British Broadcasting Corporation (BBC) in 1932. At this time, prospective owners of radio had their sets wired to post office.

Ebo (1993), cited in McQuail (1994,) stated that the boom of radio sets in this country was during the civil war. The possession of radio set at that time was necessity and not a luxury. Thus, one would see at that time that even the cattleman taking care of his flock, had a radio strapped to his shoulder. It is therefore, no wonder that during the 1975-76 survey report, radio sets count was put at 6,851,000 with a national average of 58% of the sets in the urban areas and 41.9% in the rural areas. The radio scene in Nigeria assumed a national outlook by the formation of the Federal Radio Corporation (FRCN). The FRCN was established by the Decree No.8 of 1978.

Udeajah (2004) averred that National Broadcasting Commission (NBC) was established following the promulgation of the National Broadcasting Commission Decree No 38 of 1999, an Act of the National Assembly deregulating the broadcasting industry. Ibemasi (2007) observed that with the Federal government, the deregulation of the broadcast industry in Nigeria commenced in June 1993, where broadcast licenses were issued to private stations. Since then, expectations have been high as Nigerians looked forward to public sector participation in the broadcast industry which broke the monopoly of government ownership of the broadcast media. It gave free access to information which was hitherto, the exclusive preserve of government media, access to radio messages and also, advanced news and programme research. Nwodu (2006) stated that the purpose of news and programme research is to find-out how best to package and present news for optimum result. It also involves where to schedule a programme in consonance with target audience convenience.

Money Laundering Act: An Overview
Chukwuemerie (2006), quoted in Chawki (2009), stated that Money Laundering(Prohibition) Act 2004 makes provisions to prohibit the laundering of the proceeds of crimes or an illegal act. Section 14(1)(a) prohibits the concealing or disguising of the illicit origin of resources or property which are the proceeds of illicit drugs, narcotics or any other crime. The Act also implicate any person, corporate or individual, who aids or abet illicit disguise of criminal proceeds. Section 10 makes life more difficult for money launders. Subsection (1) places a duty on every financial institution to report within seven days to the Economic and Financial Crimes Commission and the National Drug Law Enforcement Agency any single transaction or transfer that is in excess of ¼ N1m (or USS7,143) in the case of an individual or ¼ N5m (USS35,714) in the case of a body corporate. Any other person may under subsection (2) also give information on any such transaction, or transfer. Edeh (2015) stressed that it should be noted that the Federal High court/High court has the exclusive jurisdiction to try offences under the Money Laundering Act and impose penalties stipulated for the offence.

Olorunfemi (2016) observed that money laundering is the processing of criminal proceeds to disguise their illegal origin, the process of managing criminal proceeds, washing of dirty money, the conversion of illegally obtained money through illicit transaction into clean money through a combination of supposedly legitimate transaction. Money laundering (Prohibition) Act 2011(as amended), harmonized Act 11, 2011 and Act 1, 2012 repealed Act, prohibits financing of terrorism and money laundering. In the Act, false declaration to Nigeria Custom Service, pursuant to (S) 12, Foreign Exchange (Monitoring and Miscellaneous Provisions) Act at the

point of entry into Nigeria any foreign currency in excess of $500. Penalty is forfeiture of 25% of the undisclosed amount or 2years imprisonment or both.

Dalhatu (2011) insisted that combating money laundering, just like international terrorism, is vital thing that ensure effective protection against those dangers which are now a threat to the democratic society in consequence of the use of violence in a great variety of forms by individuals and groups, to which the European Court of Human Rights in Strasbourg recently made reference to in a judgment in re Klass *etal* and justified the appreciable interventions of the German Act to the limit of the Privacy of the correspondence, mail and telecommunications of 1996 as defined in Article 8 paragraph 2, of European Court of Human Rights.

Money Laundering Act in Other Jurisdictions
Johnson (2002) stated that many countries have set up specialized agencies called Financial Intelligence Units (FIUs). These agencies investigate, analyze and pass on to the appropriate authorities, financial and related information concerning suspected proceeds of crime. The known (FIUs) are Elmont Group set up in 1995.

Kanu (2006) maintained that within the West African sub-region, the Central Bank of Nigeria (CBN) has been in the forefront of combating money laundering and other financial crimes. The activities of the CBN in this regard, according to Imala (2003), quoted in Kanu (2006), are evidenced by the attention that had been given to the subject in the various national and international fora. However, the CBN measures are as well in line with the global efforts in combating money laundering. Indeed, the effectiveness of any Anti- Money Laundering (AML) efforts depends on the creation of a coherent system of counter measures, which must include a number of critical elements (Hardy *etal*, 2002).

However, the money laundering offence in other jurisdictions is not tried at the Federal High court/High court but a designated court in the respective countries. In Nigeria, the Act (2004) that established EFCC empowered it to investigate and prosecute offenders and equally, stipulates the penalties for the offence. The criminal procedure in Nigeria is slow compare to other jurisdictions where the wheel of justice runs faster and justice is ensured.

Campaign Programmes and Perception
Moguluwa (2016) noted that executing campaign involves presenting behaviour changing messages to the target group or audience in such a way that they would be sufficiently convinced to adopt them as intended new behaviour. Ezeah, Apeh, Omerigwe & Ojo (2014) submitted that campaign must be prepared in a way to accommodate many factors and issues that are vital to make the exercise successful and reduce lack of access to important information by audience in developing nations.

Bovee (2013*)* statedthat perception is the process of being exposed to a stimulus, paying attention to some degree, and then interpreting the received message. For perception to take place, there must be exposure to stimuli with certain level of attention paid to the stimuli and finally, the stimuli are interpreted by the audience. Anaeto, Onasanjo & Osijeso (2008) maintained that the assumption of perception theory is that mass communicators want audience to pay attention to their messages, and make appropriate changes in attitudes or beliefs, or produce the desired behavioural responses. Woolfolk (2014) noted that perception is the process of detecting a stimulus and assigning meaning to it. This meaning is constructed based on both physical representations from the world and our existing knowledge. As perception continues, the features are organized into patterns.

Theoretical Framework
This study is anchored on diffusion of innovation theory. This is because its basic tenets are fundamental to the understanding of the subject under study. Bittner (1989), cited in Okunna (2002), stated that diffusion of innovation theory recognizes that the media can lead someone into getting aware of the existence of an item.

From there, he gets interested, makes an attempt to evaluate it, and gives it a trial before making up his mind to acquire it. Hence, this theory is relevant to the study as it concerns radio awareness creation on money laundering act which enlightens its audience about a new idea which it wants its audience to acquire.

Research Design
Bearing the nature and objectives of this study in mind, survey research method was used for this task. Nworgu (1991) stated that survey is the study which aims at collecting data on, and describing in a systematic manner, the characteristics, features or facts about a given population.

Scope of the Study
This study covered Level of Awareness and Perception of radio campaign on Money Laundering Act, 2004 among Agbani residents.

Area of Study
The area of study was Agbani in Nkanu-West Local Government Area, Enugu State.

Population of the Study
The population of study consists of the population of Agbani community which is 41,832 *(Source: NationalPopulationCommission, 2006)*

Sample Size
Having determined the population, the researcher then proceeded to determine the sample size. However, considering the fact that 2006 is too far a time, the researcher aligned himself with Owuamalam (2012), which maintained that the population of Nigerians has increased significantly since the last census which was held in 2006, and did a projection of 14 years (2006- 2020= 14) using an annual growth rate of 3.2 per cent (UNDP cited in Owuamalam, 2012). The projection formular provides that Pp= Gp x Pi x T
Thus, Pp = 41,832, Pi=3.2% or 0.032
T=2020-2006= 14
Pp= 41,832 x 0.032 x 13= 18,740.736
When added to the population of the community, it shall be: 41,832 + 18,740= 60,572. Based on this, the sample size was determined using Taro Yamane Simplified formula (Isreal, 2012) which stated as follows:

$$n = \frac{N}{1 + N\,(e)^2}$$

$$n = \frac{60.572}{1 + 60,572(0.0025)}$$

n= 401.139. Thus, 401 served as the sample size for this study.

Sample Technique
The study used purposive sampling technique. This method of sampling, Nwodu (2006) observed that it is often called judgmental sampling. Here, the respondents were selected on condition that they meet certain criteria.

Sources of Data
The study used primary and secondary sources of data.

Instrument of Data Collection
Instrument for primary data collection were structured questionnaire. The copies of structured questionnaire were administered with the help of research assistants to the respondents.

Method of Data Analysis

Data collected were presented with frequency distribution tables and analyzed using simple percentage approach with the aid of computer through the application of Statistical Package for Social Sciences (SPSS) software for analysis.

Data Presentation, Analysis and Discussion of Findings

In this study, as noted earlier, 401 copies of the structured questionnaire were distributed to the respondents. However, a total of 395 copies of structured questionnaire were returned. Four (4) copies were not returned while two (2) copies were mutilated. Hence, 395 copies of questionnaire constituted the actual number of validly returned questionnaire used in the analysis.

Table 1: Respondents' Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	144	36.46	36.46	36.45
	Female	251	63.54	63.54	100.0
	Total	395	100.0	100.0	

Source: Field Survey, 2020

Table 1 shows that 144 respondents representing 36.46% were males while 251 respondents representing 63.54% were females.

Research Question 1: What is the extent of the Agbani residents' exposure to radio campaign on Money Laundering Act, 2004?

Table 2: Agbani residents' Exposure to Radio Campaign

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Very high	35	7.4	7.4	7.4
High	40	11.1	11.1	18.50
Low	220	44.4	44.4	63.00
Very low	100	37.0	37.0	100.0
Total	395	100.0	100.0	

Source: FieldSurvey, 2020

Table 2 shows that 35 respondents representing 7.4% indicated thatthe Agbani residents' exposure to radio campaign on Money Laundering Act, 2004 were very high; 40 respondents representing 11.1% indicated high exposure to the radio campaign; 220 respondents representing 44.4 % indicated low exposure while 100 respondents representing 37.0% indicated very low exposure.

Research Question 2: What is the level of awareness of Agbani residents' on Money Laundering Act, 2t004?

Table 3: Level of Awareness of Agbani Residents on Money Laundering Act, 2004

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Very high	75	18.99	18.99	18.99
High	85	21.52	21.52	40.51
Low	145	36.71	36.71	77.22

| Very low | 90 | 22.78 | 22.78 | 100.0 |
| Total | 395 | 100.0 | 100.0 | |

Source: Field Survey, 2020

The table 3 shows that 75 respondents representing 18.99% believed that the level of awareness of Agbani residents on Money Laundering Act, 2004 were very high; 85 respondents representing 21.52% believed that the level of awareness were high; 145 respondents representing 36.71% believed that the level of awareness were low while 90 respondents representing 22.78% indicated that the level of awareness were very low.

Research Question 3: What is the nature of perception of Agbani residents' on radio campaign on Money Laundering Act, 2004?

Table 4: The Nature of Perception of Agbani Residents on Radio Campaigns on Money Laundering Act, 2004

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Favourable	55	13.92	13.9	13.92
Unfavourable	300	75.95	75.95	89.87
Neutral	40	10.13	10.13	100
Total	395	100.0	100.0	

Source: Field Survey, 2020

Table 4 shows that 55 respondents representing 13.92% indicated that the nature of perception of Agbani residents on radio campaign on Money Laundering Act, 2004 were favourable; 300 respondents representing 75.95% indicated that the perception of radio campaign were unfavourable while 40 respondents representing 10.13% were neutral.

Summary of Findings
Based on data gathered, presented and analyzed so far, the following findings emerged.
1.   It is quite glaring from the findings in table two (2) that the 35 respondents representing 7.4% indicated that the Agbani residents' exposure to radio campaign on Money Laundering Act, 2004 were very high; 40 respondents representing 11.1% indicated that the exposure to radio campaign were high; 220 respondents representing 44.4% indicated low exposure to radio campaign while 100 respondents representing 37.0 % indicated very low.
2.   The findings from table three (3) revealed that 75 respondents representing 18.99% believed that the level of awareness of Agbani residents on Money Laundering Act, 2004 were very high; 85 respondents representing 21.52% believed that the level of awareness were high; 145 respondents representing 36.71% believed that the level of awareness were low while 90 respondents representing 22.78% indicated that the level of awareness were very low.
3.   The findings from table four (4) showed that 55 respondents representing 13.92% indicated that the nature of perception of Agbani residents on radio campaign on Money Laundering Act, 2004 were favourable; 300 respondents representing 75.95% indicated that the perception on radio campaign on Money Laundering Act, 2004 were unfavourable while 40 respondents representing 10.13% indicated neutral.

Discussion
For Agbani residents, their exposure to radio campaign on Money Laundering Act, 2004 were not much encouraging, but it is believed that campaign managers should use behaviour changing messages that are attractive and convincing to package the campaign. Though, the major issues that are negatively affecting consumption and exposure to campaign messages are interest; and type or extent of media exposure. This result

supports the findings of Nwodu (2006), who opined that the purpose of news and programme research is to find-out how best to package and present news for optimum result. Also, it involves where to schedule a programme in consonance with target audience convenience.

Even though, Agbani residents believed that the level of awareness on Money Laundering Act, 2004 was low, however, the radio campaign on Money Laundering Act, 2004 needed more awareness creation in order to sensitize the target audience on the need to combat Money Laundering which is a vital thing that will ensure effective protection against those dangers that may be threat to Nigerian democratic society. This strategy will encourage the level of awareness on Money Laundering Act, 2004 and its implications to the society. The findings seem to be in line with the submission of Moguluwa (2016), which noted that executing campaign involves presenting behaviour changing messages to the target group or audience in such a way that they would be sufficiently convinced to adopt them as intended new behaviour.

On the other hand, majority of the residents agreed that the nature of perception of Agbani residents on radio campaign on Money Laundering Act, 2004 were unfavourable. This result supports the findings of Sinatra & Mason (2012), which observed that perception is the interpretation of sensory information.

Conclusion
This study has clearly demonstrated that the level of awareness and perception of radio campaign on Money Laundering Act, 2004 among Agbani residents were low. The observations drawn from empirical data revealed that the majority of the Agbani residents indicated that the level of awareness was low. This is in tandem with the rampant offences bordering on money laundering which have led to deficiencies in infrastructure facilities across the country.

Recommendations
Based on the findings, the following recommendations were made:
1. The radio campaign programme should be well packaged and presented for optimum result. This should also, involve when to schedule a programme in consonance with target audience convenience and in a language they will easily understand (preferably in Igbo Language).
2. Also, the promoter of the Money Laundering Act, 2004 campaign should ensure stage by stage measurement of its effect on target listeners. There are two methods for measuring campaign effectiveness. These methods include pretest and post test methods.
3. Additionally, the radio programme producers should ascertain the listeners' profile. This offers vivid information about the demographic and psychographic characteristics of the listeners. The import is that the analysis of those characteristics will aid favourable perception of the listeners on a given campaign messages.

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Charles Makata is of the Department of Mass Communication, Renaissance University, Ugbawka, Enugu State, Nigeria.

Nkiruka Okeke (PhD) is of the Department of Mass Communication, Renaissance University, Ugbawka, Enugu State, Nigeria.