

Are Nigerian Banks Committing Crimes Against Humanity?

by Ahmed 'Alatenumo' Sule and Three Anonymous Bankers

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"All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood."

Article 1 - The Universal Declaration Of Human Rights

"Like a boil that can never be cured as long as it is covered up, but must be opened with all its pus-flowing ugliness to the natural medicines of air and light, injustice must likewise be exposed, with all of the tension its exposing creates, to the light of human conscience and the air of national opinion before it can be cured."

Martin Luther King Jr.

"I think the injustice in the banking sector has to stop. We are dying like chickens, unfortunately, the authorities are turning a blind eye."

A Nigerian Banker

To:

Fellow Nigerians,
President Goodluck Jonathan,
Secretary General Ban Ki-moon,
Governor Sanusi Lamido Sanusi,
Attorney General Mohammed Adoke,
Minister Ngozi Okonjo-Iweala,
Inspector General of Police
Civil Society,

INTRODUCTION

Between 1942 and 1944, over three million people were put on trains and transported to various camps in Poland and Germany. While in these camps, they were made to work under very hard and inhumane conditions. They were kept in very small cells and were beaten, tortured, and eventually gassed to death. The victims were Jews residing in various European countries. They were ill-treated because of their heritage. Between the mid-nineteenth century and 1964, millions of people in the United States of America were oppressed, repressed and compressed. These people were made to sit at the back of buses, some were lynched and they were regarded and treated as non-human beings. The victims were black men, women and children living in the USA. They were ill-treated because of the color of their skin. Between 1948 and 1994, millions of people in the Southern tip of Africa were subjected to humiliating conditions. They were forced to live in shantytowns, some were killed and

many others were stripped of all forms of dignity. The victims were non-whites residing in South Africa. They were ill-treated because of the color of their skin.

In 2012, a number of intelligent and hardworking people are facing inhumane working conditions. They have been stripped of all forms of dignity and they are crying inwardly for help. The victims are some of the bankers working in a number of Nigerian banks. They are being ill-treated because they happen to be working in banks.

Some may ask what connects these people in Poland, the USA, South Africa and Nigeria? What do they all have in common? In response, we say that they are all victims of crimes against humanity and human rights abuse. You may then say: *“I understand that the Holocaust, Jim Crow laws and Apartheid are crimes against humanity, but not the ill-treatment of a number of people working in the Nigerian banking sector; especially when one considers the importance and the contribution of the Nigerian banking sector to the country and its citizens.”* In response we say **LEND US YOUR EARS.**

Admittedly, the Nigerian banking sector has been a force for good in many respects. After all, one cannot ignore the role the sector has played in the Nigerian economy. The banking sector is one of the largest employers of labor in Nigeria. By providing employment opportunities to many Nigerians, the sector has played a significant role in the development of a new middle class. Many Nigerian banks have been engaged in a number of corporate social responsibility initiatives such as youth empowerment and the funding of education, arts and sports, in addition to contributing to a number of healthcare projects. The sector has provided strategic advice and funding to many aspects of the economy including infrastructural development, telecommunication, oil and gas. The banking sector has brought pride to the country, as the sector has received rave reviews from a number of leading international finance and economic journals and magazines. Many Nigerian banks and bankers have been nominated for, or won, a number of international awards such as the FT Sustainable Banking Awards, Banker of the Year, and African Bank of the Year. Moreover, a number of senior bankers have offered their service to the country by taking up ministerial and other committee positions, thereby enabling the country to tap into the vast knowledge depository generated within the sector. So far, so good.

RATIONALE FOR THIS LETTER

However, despite all the good done by our banks, there has been a disturbing trend within the sector for a while. The banking sector can be externally compared to what Jesus once called a whitewashed tomb, which looks beautiful on the outside, but internally is full of the rotteness, bones and maggots of injustice, tears and sorrow.

There are several reasons for writing this paper. The first reason is to call for the restructuring of the soul of the banking sector. Yes, the Nigerian

banking sector has gained the world, but to rephrase the Scriptures: *“For what would it profit a bank to gain the whole world and lose its soul?”* The second rationale is because of the upcoming generation of bank workers. As will be explained later, many bankers are experiencing various forms of injustices and it would be a pity if these crimes against humanity currently inflicted on this generation of bankers were to continue with the next generation of Nigerian bankers. We were compelled to speak out so as to prevent this from happening.

The third rationale for writing this paper is to expand the debate on crimes against humanity. Usually, people associate crimes against humanity with war, murder and genocide, which are perpetrated by governments or military personnel; but as we will show, the scope expands beyond this interpretation. The fourth reason is to encourage those bystanders working in banks to intervene and speak out rather than keep silent when these crimes are committed. After all, the bystander’s silence is a tacit approval for the perpetrator. The final reason is to expose the injustices committed in the name of banking to the court of human opinion. As Martin Luther King said: *“Like a boil that can never be cured as long as it is covered up, but must be opened with all its pus-flowing ugliness to the natural medicines of air and light, injustice must likewise be exposed, with all of the tension its exposing creates, to the light of human conscience and the air of national opinion before it can be cured”*.

We would also like to clarify from the onset what this article is NOT about. It is not a deliberate assault on the Nigerian financial sector. We are focusing on a particular segment within the financial sector, i.e. banking, as these crimes against humanity are not prevalent in other segments of the financial sector. Furthermore, we would like state this is not a leftwing, communist or anti-capitalist rant. We are aware that there are many corporate bodies both within and without Nigeria that are maximizing shareholder value without committing human rights abuses and crimes against humanity. Moreover, this article has not been written by a bunch of disgruntled and frustrated bankers – in fact, one of the authors of this letter is not even a banker.

This letter is addressed to several audiences. We have addressed this letter to the President of Nigeria because as Head of State, he needs to be aware of what is going on in the sector. We have copied it to the Secretary General of the United Nations because according to the UN Charter, the UN shall promote *“universal respect for, and observance of, human rights and fundamental freedoms for all without distinction as to race, sex, language, or religion”*. The Governor of the Central Bank of Nigeria has been copied in because as Governor, he has supervisory authority over the banking sector and needs to be informed of the widespread and systematic nature of these crimes against humanity. The Attorney General of the Federation, as the chief law officer of the country, needs to be informed of these crimes so that he can review the relevant legal framework to see if a) the laws of the land have been contravened, or b) the laws need to be tightened to cover these crimes.

We are also writing to fellow Nigerians so as to keep them abreast with events within the banking sector from the human rights perspective and to discourage them from making sweeping generalizations against bankers, especially those involved in the marketing of banking products. Some members of the civil society (including many human rights organizations and activists) within and outside have been copied in so that they can help with the eradication of these crimes. We have sent copies of this paper to the Minister of Finance, bank managing directors, bank board chairmen, bank auditors, some selected bank senior managers, the Chartered Institute of Bankers of Nigeria (CIBN) and the International Labor Organization. Appendix one of this letter contains the list of some of the people and organizations to whom we have sent copies of this letter.

HUMAN RIGHTS, CRIME AGAINST HUMANITY & THE NIGERIAN LEGAL FRAMEWORK

In this section, we shall cover the concepts of human rights, crime against humanity and some aspects of the Nigerian legal framework as it relates to the issues that will be discussed in this letter. According to the dictionary, human beings are defined as *“any individual of the genus Homo, especially a member of the species Homo sapiens”*. As human beings, we are entitled to be treated with dignity. Since man sometimes has the tendency to treat his fellow humans as non-humans, a number of organizations, countries and individuals have set up structures over time to ensure that human beings are given certain rights. The United Nations has set up a number of international laws, treaties and declarations to ensure their protection. According to Articles 3 & 4 of the UN Charter, the UN is to encourage *“respect for human rights and for fundamental freedoms for all without distinction as to race, sex, language, or religion; and to be a center for harmonizing the actions of nations in the attainment of these common ends”*.

The Universal Declaration of Human Rights (UDHR), which was adopted by the UN General Assembly in 1948, lays out the rights that human beings are entitled to. Many countries, including Nigeria, have adopted the UDHR. Article 1 of the UDHR states: *“All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood”*; while Article 5 of the UDHR states: *“No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment”*. Furthermore, the Nigerian Constitution makes provision for the fundamental rights of Nigerians. Chapter IV Section 34 of the Constitution states: *“Every individual is entitled to respect for the dignity of his person, and accordingly -- no person shall be subject to torture or to inhuman or degrading treatment.”* The Constitution also makes provision for freedom from discrimination regardless of gender, age, religion, social class or ethnic affiliation.

The African Charter on Human Rights, which has been ratified by the Nigerian Government, states in Article 4: *“Human beings are inviolable. Every human being shall be entitled to respect for his life and the integrity of his person. No one may be arbitrarily deprived of this right”*; and in

Article 5: *“Every individual shall have the right to the respect of the dignity inherent in a human being and to the recognition of his legal status. All forms of exploitation and degradation of man particularly slavery, slave trade, torture, cruel, inhuman or degrading punishment and treatment shall be prohibited.”*

Human rights abuse is said to occur when a person is deprived of the above-mentioned rights. Crime against humanity is a form of human rights abuse, which has been given a lot of attention, especially since the end of World War II. The Rome Statute of the International Criminal Court, which has been ratified by Nigeria, states in Article 7 (1): *“Crime against humanity’ means any of the following acts when committed as part of a widespread or systematic attack directed against any civilian population, with knowledge of the attack . . . (f) Torture; (k) Other inhumane acts of a similar character intentionally causing great suffering, or serious injury to body or to mental or physical health.”* The Statute also states: *“Crimes against humanity are particularly odious offenses in that they constitute a serious attack on human dignity or grave humiliation or a degradation of one or more human beings.”* A key indicator in determining if a human rights abuse is a crime against humanity is if the inhumane act committed against the victims is widespread or systematic. Widespread means that the act is committed on a large scale rather than on an isolated basis, while systematic suggests that the act is done in a methodical or planned manner. Crimes against humanity are not only restricted to war and genocide, as they can occur in peacetime and without the victim being killed.

The Nigerian legal framework makes provisions for the rights of workers. The framework is based on the English Common Law, which makes provision for the concept of an employer’s duty of care. Employers are legally mandated to ensure the safety and well-being of their employees and are required to take reasonable steps to ensure that this is achieved. Safety is not only restricted to the physical well-being of employees, but also includes their mental well-being.

In the next couple of pages, we shall demonstrate that the Nigerian banking sector has been in breach of many of the issues discussed above. We will show that there is a widespread and systematic abuse of a number of bank employees within the sector. We will show that people are discriminated against on the basis of their gender and marital status. We shall highlight cases where people have been degraded, humiliated and mentally tortured. We will discuss how bank employees’ physical and mental health have been jeopardized because of the inhuman acts of others. We shall establish that a number of employers within the sector have failed in their duty of care to their employees. We will showcase how the right to the respect of the dignity inherent in a human being has been stripped from the modern-day Nigerian banker. We will explain in detail the odious offenses that constitute a serious attack on the human dignity of the modern-day Nigerian banker.

Selah.

HUMAN RIGHTS VIOLATION AND CRIMES AGAINST HUMANITY IN THE NIGERIAN BANKING SECTOR

In committing crimes against humanity, the Nigerian banks use a plethora of techniques such as bullying, shouting, threats, “divide and rule”, psychological torture, and “setting up to fail”. The objective of using these tactics is to create an environment of fear so that the employees will comply with any instruction issued. Just as Pharaoh used the whip to keep the Israelites enslaved in Egypt, the banks commit these crimes against humanity and other human rights violations to keep the bank employees in check. To create this atmosphere of fear, a number of senior officials in our Nigerian banks turn themselves into demigods. Unfortunately, these leaders either fail or choose to ignore the impact of their horrific attitudes on their staff. The perpetrators of these crimes against humanity in the sector, like other gross human rights violators such as Adolf Hitler, Joseph Goebbels, Slobodan Milosevic, Idi Amin, Radovan Karadzic and Charles Taylor, are narcissistic, egocentric megalomaniacs. These bank executives find inflicting pain on their employees to be an aphrodisiac. Because of their attitudes, working in a Nigerian bank has become so terrible that some employees may even prefer working in a sweatshop rather than a Nigerian bank, because these narcissistic leaders have changed the banks into “blood shops”.

There are various forms in which the rights of bank employees have been trampled upon in our Nigerian banks. The human rights violations can be classified into the following five categories:

- Unrealistic, Unreasonable and Unattainable Targets
- Degradation of Employees’ Dignity
- Discriminatory Practices Against Women
- Exploitative Working Hours
- Vicious Dismissal Policies

Unrealistic, Unreasonable and Unattainable Targets

In the aftermath of the consolidation and the recapitalization exercise, which was promulgated by the Central Bank of Nigeria, the competitive landscape in the banking sector has become extremely competitive. In order to gain a competitive advantage over rivals, banks are involved in a race to increase their deposits so that they can put the funds to productive use and generate returns in excess on the interest paid on these deposits. According to Augusto & Co, the rating agency, at the end of 2011 the combined deposits of the top five Nigerian banks amounted to N5.6 trillion. Many banks aspire to break into this league, as it enhances their reputation and profitability. In order to increase deposits, Nigerian banks have embarked on an aggressive marketing drive. At the forefront of this deposit-gathering campaign are the customer relationship managers, i.e. the marketers. These employees are saddled with the responsibility of looking for customers to deposit their excess funds with the banks. In order

to increase deposits, the marketers are given targets, and their performance is tied to these targets.

However, when one critically looks at the targets given to employees, one finds that they are not only unrealistic, unreasonable and unattainable, but they are also irrational, illogical and impetuous. Employees are mandated to bring in deposits ranging from hundreds of millions of Naira to billions of Naira within a timeframe of two to six months. Besides the unreasonable deposit targets, the time frame to achieve these targets is equally unrealistic. One male banker told us: *“The targets set for staff are unrealistic and can never be met. We are given unrealistic targets for account opening, deposits, loan, E-products and collections.”*

The targets are not only restricted to marketing personnel, but are also extended to employees throughout the corporate ladder, ranging from the managing director down to junior officers in the operations department and other back office departments.

According to the Nigerian Pilot

(<http://nigerianpilot.com/index.php/component/content/article/39-africa/5670-n1-trillion-target-access-bank-keeps-mum-over-death-of-staff>), there was an instance where a team in a branch of a top-tier bank was given a target of N1 trillion (\$64billion) to achieve within a timeframe of six months. Should this be true, then it is a sad reflection of what is going on in our banks. If Augusto & Co reveals that the top five Nigerian banks achieved a total deposit of N5.6 trillion in 2011, how can a bank expect a team in a branch to achieve within six months one-fifth of the deposits of what five large banks attained at the end of the year? Also, if the bank where the team works reported a total deposit of N1.1 trillion at year-end, how can a branch of the same bank expect to raise N1 trillion within six months?

According to a study titled “Sales Target and Ethical Behavior of Marketing Executives in the Nigerian Banking Industry” conducted by Cletus Akenbor and Shiley Imade, which was published in the March 2011 edition of the African Research Review, *“The sales targets for marketing officials in the Nigerian banks are realistically unattainable.”*

A carrot-and-stick approach is used to ensure that employees achieve these targets. The carrot comes in various forms, including positive appraisal for meeting the targets, official cars, and bonuses. This approach is normal and in line with global practice. It is the stick aspect where the issue lies. The monthly pay for some of the marketers is structured in such a way that a sizeable chunk of it is tied to meeting these unreasonable, unrealistic and unattainable deposit targets. When these targets are not achieved, the staff get a pay cut and go home with a fraction of their monthly pay. An investigation conducted by the Guardian newspaper revealed that in some banks, 20 to 50 percent of the monthly pay of some marketing staff was variable in nature, thus implying that these employees go home with 50 to 80 percent of their rightful monthly pay.

Employees unable to achieve these unrealistic targets, at the very best forfeit the chance to be promoted, and at the very worst are sacked. Those who remain despite not achieving the targets are psychologically subjugated to the bank, as they will feel in their subconscious that the bank is doing them a favor by retaining them when the actual fact is that the targets were unreasonable in the first place.

With the global recession in its fifth year, it is inconceivable to expect employees to attain the atrocious targets fixed by many banks. A critical review of the marketing practices of the Nigerian banks leads one to assume that the quest for deposits is the root of all evil in the sector.

Degradation of Employees' Dignity

As explained earlier, the Nigerian Constitution stipulates: *"Every individual is entitled to respect for the dignity of his person, and accordingly -- no person shall be subject to torture or to inhuman or degrading treatment."* However, in many Nigerian banks, employees have been dehumanized. Many of the bank employees have been *"thingified"*, *"objectified"* and *"figurefied"*, as they have been stripped of all form of human dignity. Failure to achieve the unrealistic targets mentioned earlier gives the egocentric executives of these banks the ammunition to treat their fellow humans as things, objects and figures. In this segment, we will explore some cases of these despicable behaviors.

The account meetings often serve as the colosseum where the hapless employees who have failed to meet their deposit targets are fed to the hungry lions: the narcissistic, egocentric megalomaniac senior managers who are waiting to consume their prey. When the time comes for rendering account, the marketers are put on the spot and asked to explain why they have failed to achieve their targets. After explaining, the marketers are subjected to verbal abuse in the presence of other members of the department. In one particular instance, a general manager (GM) wanted an answer from a deputy general manager (DGM) and so as to embarrass the DGM, he said: *"Since you can't answer my question, let me test your intelligence to see whether you are more intelligent than my ten-year-old daughter."* We would like to point out that this ridiculous statement was made in the presence of many people, including those who reported directly to the victim. In another instance, a senior manager shouted at his staff, saying: *"Are you mad? I will slap you"*; and to another staff he said: *"I will throw my shoes at you"*. These kinds of statements are prevalent throughout the sector. A banker told us on condition of anonymity about an instance where a bank zonal head humiliated a marketer in the presence of six other bankers. According to him: *"Because the marketer failed to meet her target, the zonal head asked her to kneel down, close her eyes, raise her hand up and face the wall. The girl had no choice but to obey."*

There was also a case where a male marketer in a meeting was singled out for not wearing a nice pair of shoes. In front of everyone, he was asked to stand up and was questioned for wearing the shoes. He was then asked to leave the meeting and warned that he should buy a new pair of shoes

before the next meeting. At the next meeting, the banker was called into the middle of the meeting room and all the other people in the meeting were asked to look at his new pair of shoes and analyze them. The employee was highly embarrassed, but he could not do anything.

For many bank employees who attend meetings, instead of entering the meeting room expecting to discuss business issues, they end up attending their own naming ceremonies where they are renamed by their supervisors. Their first name becomes “fool”, their middle name becomes “moron” and their surname becomes “stupid”.

Discriminatory Practices Against Women

The Nigerian banking sector is comprised of both men and women. Nigerian women have made remarkable progress in many of our banks and now occupy a number of high-profile positions. They are given opportunities to advance in their careers. The glass ceiling that was prevalent a generation ago in the sector has been broken, thereby enabling women to fulfill their potentials.

However, in spite of the strides made by women in the sector, many women are still discriminated against because of their gender and marital status. Article 2 of the African Charter on Human and Peoples' Rights states: *“Every individual shall be entitled to the enjoyment of the rights and freedoms recognized and guaranteed in the present Charter without distinction of any kind such as race, ethnic group, color, sex, language, religion, political or any other opinion, national and social origin, fortune, birth or other status.”* The rights of women in the Nigerian banking sector have been trampled upon in many respects.

First, married women face a lot of discrimination in our banks. In some banks, female employees are discouraged from getting married. In other instances, married women are explicitly warned not to get pregnant. One of the married female bankers that we interviewed told us that she attended an interview at a bank and she was told that she would be employed on the condition that she not have a baby until a couple of years after joining the bank. The lady, who was already pregnant, declined the offer. In some banks, female marketers are warned that before they can have any children, they must get the approval of the senior management.

Another disturbing trend that occurs in our banks is the denial of full maternity leave entitlement to women. According to Nigerian labor laws, a woman who gives birth is entitled to three months' maternity leave. In some banks, women are given two weeks' maternity leave. There is a case where a woman who worked in a bank went on leave to deliver her baby, but unfortunately the baby died during delivery. In a show of unbelievable cruelty, she was called while at home mourning the loss of her child and was asked by her manager to resume work the following week since she was no longer entitled to maternity leave due to the loss of her child. A banker told us: *“Nigerian banks use all manner of rules to discourage women from getting pregnant. This could range from forfeiture of salaries,*

specified time range for pregnancy, and even sacking women who get pregnant.”

Second, many banks resort to corporate prostitution by explicitly or implicitly encouraging their staff to engage in unethical behavior in order to attract deposits. We would, however, like to state that not all women in banks are involved in unethical behavior. What we are saying is that some women are encouraged directly or indirectly by their employers to compromise. Because of the pressure to meet the unrealistic targets, some people have been tempted to engage in sexual activities with prospective customers. In other instances, the prospective customer makes sexual advances and the female marketer then has to make a choice between yielding to the customer's demands or looking for another job. In other cases, the ladies are encouraged to get deposits “by any means necessary”. Some papers have even reported that some ladies are given condoms before they go on assignments. However, we can't confirm the authenticity of the claim about the distribution of condoms.

We would like to point out that men also face discrimination. Some male marketers find themselves having to choose between sleeping with their prospective customers (who could be male or female) in order to achieve their targets, and looking for another job. Some feel aggrieved that they are not successful in meeting their targets compared to their colleagues.

A case, which highlights this trend, is that of Mrs. Ekwunife Akabogu, who filed a N1billion sexual exploitation suit (Suit No. E/386/09 in the High Court of Enugu State of Nigeria) against her former employer Skye Bank. According to the suit, Ekwunife was asked by her boss to solicit for the account of a high-profile politician with any means necessary. When she was unable to get the account, she was demoted. Her boss then asked her to market the bank's products at a hotel where rich and influential people often visit. She stated in the suit that her boss asked her to “*wear pricey perfume and short skirts in order to flaunt her legs, and also suggested that she should not hesitate to take prospective depositors to the hotel if the occasion called for it*”. According to Ekwunife, she was filing the suit against the bank to highlight the plight of female banking staff “*who are forced to sell their soul to the devil by prostituting on behalf of the banks*”.

Third, another concern which is not frequently discussed is the sexual harassment of some female bankers, which often goes unreported. Although we cannot confirm if this is pervasive throughout the sector, we are aware of some isolated incidents.

A paper written by Adenugba and Ilupeju (*JORIND 10 (2), June, 2012. ISSN 1596 – 8308*), which was published in the June 2012 edition of the Journal of Research in National Development, provides some insight into the discriminatory practices taking place in our banks. In the article titled “Working Conditions Of Female Marketers In Selected New Generation Banks In Ibadan, Nigeria”, the authors argue, “*Employment of single and educated young ladies as marketers is a deliberate strategy to use these*

ladies to attract customers to their various banks.” The study revealed that 80.8 percent of the respondents surveyed felt sexual harassment was a major risk they faced in the course of their work. One of the respondents in the study stated: *“The issue of meeting irrational people is common. They play all sorts of pranks on us ladies and it requires a lot of tact and diplomacy on our part to overcome this challenge . . . There is no beating about the bush; work in the field could be frustrating especially with those rich men who are not willing to bring them money without conditions attached.”*

Exploitative Working Hours

We acknowledge that banking is a highly demanding task everywhere in the world and that bankers often find themselves working long hours. However in Nigeria, the hours spent working sometimes appear harsh. Those living and working in Lagos very often find themselves leaving the house as early as 4am in order to avoid the traffic. Once they get to the office, some of them sleep in their cars until 7am, when they wake up and enter the office. Admittedly, this routine could be attributed to the Lagos traffic rather than bank management; however, sometimes it is the fear of what the bank management would do if employees got to work a bit late that compels them to carry out this routine.

One of the regional banks came up with a policy that employees must begin work before 7am. To enforce the policy, they introduced a clocking-in system and instructed all employees to clock in. The employees were warned that if they did this a second after 7am, it would negatively impact their performance appraisal.

Bankers also work until very late at night, sometimes as late as midnight on a regular basis. Very often, the reason for these late hours is not because they have a lot of work to do, but because their boss is also working very late. The bankers seem to obey one of the most important commandments in Nigerian banking: *“Thou shalt not leave the office until thy boss has left the office”*. They fear that if they leave earlier than their boss, it could negatively affect their appraisal. Furthermore, many bankers work on weekends; in short, many work at least twelve hours on weekdays and eight hours each on Saturdays and Sundays. According to one banker, *“The hours of banking in Nigeria are beyond comprehension, and it is worrisome to think that the major culprits are the CEOs or top management of some of these banks who pride themselves on their insane ability to drive themselves and their staff through the long hours.”* Consequently, many bankers have no time for family and other personal commitments.

Furthermore, armed robbers who often parade down the roads late at night sometimes lay ambushes, which coincide with the time that these bankers are driving home after leaving the office. The late hours also give bankers little time to rest. A typical week for some bankers could go like this: they wake up at 3am on Monday morning, get the family ready, leave home at 4am, get to work at 6am, and sleep in their car until 7am. Then they enter the office, work until midnight, leave work, get home at 1:30am and then

continue the same cycle until the weekend. On Saturday they get to work at 8am and work until 5pm; the same pattern is repeated on Sunday; then they start the whole cycle again. Because of this, many bankers hardly get enough time to go on vacation, and they are not adequately rewarded for working late or on weekends.

In addition, bankers are sometimes instructed to attend meetings, which can go on for a considerable length of time. We acknowledge that in other parts of the world, investment bankers -- especially those involved in mergers and acquisitions -- could have meetings until very late at night when working on a deal. However, a) the workers are adequately compensated; b) these meetings are strategic; c) the employees are not staying late because of their bosses; and d) they have time to go on vacation. In Nigeria, the situation differs because very often these meetings are routine meetings such as monthly performance meetings, account meetings or a town hall meeting involving the MD. These meetings could go on for over twelve hours and finish late at night. In one of the banks, the managing director called for a meeting to address his staff. As the meeting started shortly after 3pm, the managing director stood up and announced to the staff: "*Nobody will leave this meeting earlier than midnight*". When he said this, most people thought that this would not happen. However, the MD made good his threat. In fact, the last person left the meeting at 6am the following morning -- fifteen hours after the meeting started -- only to resume work two hours later at 8 am. One banker told us: "*Meetings can be scheduled for as early as 8am on Sundays with no regard given to the privilege of weekends or regard to employees' faith.*"

Employees are also fined if they get to work late or are late for a meeting. People who get to work late could end up having money deducted from their salaries. In one particular case, a woman was on her way to work and unfortunately had an accident. However, to avoid getting to work late, she decided to continue her journey. When she arrived at work, she was ten minutes late. Despite pleading with her boss that she was late to work because of an accident, her boss still insisted that she should be fined.

Vicious Dismissal Policies

In the corporate world both within and without Nigeria, employees are often dismissed for many reasons including but not limited to insubordination, under-performance, restructuring, mergers and bankruptcy. So ideally, dismissal in the Nigerian banking sector should be nothing out of the ordinary. However, this is not the case because of the vicious manner in which it is done.

In some instances, employees are dismissed electronically by email or by text. In a particular case, employees of a bank were first informed of their dismissal on their mobile phones when they received a text message. The text message, which was written in "text speak", read: "*Dear All, Following d current restructuring, we regret 2 inform u dt ur service is no longer required. Pls note dt ur letter will be sent 2u soon.*"

Another vicious dismissal tactic used by many banks is the exam trap. One banker who works for a regional bank narrated his experience to us. According to him, he and his colleagues were working in their office when a senior manager came in. With a stern and loud voice he announced, *“All of you are to go for a two-week course on credit management. At the end of the course, you will sit for a test, which will be based on what you have learnt. The cut-off mark for the exam is 65 percent and if your score is below the cut-off mark, you should consider yourself unemployed.”* The banker who experienced this ordeal said: *“We were all afraid and we felt helpless.”* He also explained that bankers are sometimes dismissed if they fail to attain a certain position within the organizational hierarchy by a certain age, or if they studied in a state university or polytechnic.

A number of bank employees are dismissed spontaneously and verbally. For instance in one of the largest banks in Nigeria, a high-ranking Deputy General Manager was sacked on the spot during a Saturday meeting. What was his crime? He came to the meeting late because he had overslept due to a very serious migraine condition the previous night. In another instance, an employee was sacked because the wife of the bank MD asked her husband to sack him because he had given a contrary opinion to hers during a business transaction that transpired between her and the bank.

The unpredictable nature of sacking in the sector is so extreme that bankers go to work not knowing whether that day will be their last day at work, thereby putting them at the mercy of their employers.

Besides “e-sacking”, “exam sacking” and “verbal sacking”, a number of banks disengage staff without giving them the full pay that they are due. As a consequence, there have been a number of protests by disengaged employees about the non-payment of their entitlements; for example, that of Mainstreet Bank as reported in The Leadership Newspaper in July 2012 (www.leadership.ng/nga/articles/30667/2012/07/24/sacked_bank_workers_protest_over_nonpayment_entitlements.html). According to the Leadership, one of the protesters said: *“Some people had worked for about 30 years and the bank terminated their job without any reason . . . The management of the bank said they will pay only N30, 000 (\$191) as benefit which is not acceptable.”* PM News reported that disengaged employees of Oceanic Bank barricaded the bank’s headquarters in protest about the severance package paid to them. According to the newspaper: *“It was gathered that the bank wanted to pay the disengaged staff N40, 000 (\$254) per annum across board . . . What this means is that workers who have spent eight years working for the former Oceanic Bank will take home a paltry N320, 000 (\$2,034) for all the years spent working for the bank.”*

Selah.

IMPACT OF CRIMES AGAINST HUMANITY OCCURRING IN THE BANKING SECTOR

Having described the various manners in which crimes against humanity and other human rights abuses occur in the Nigerian banking sector, one may want to know: What is the impact of these crimes on the victims? Are there any physical and mental health implications as a consequence of these crimes against humanity? Are there any economic implications? What are the reputational issues that the victims must confront? Is there any impact on the future generation?

The impact of the human rights abuse occurring in the Nigerian banking sector can be classified into the following categories:

- Impact on health
- Impact on the family
- Impact on the victim's reputation
- Impact on the future generation
- Economic impact
- Forced Association impact

Health Impact: One of the major areas where bank employees have been significantly affected by the crimes against humanity is their health. There is a limit to the suffering a human being can endure; and once this limit has been reached, their health begins to be affected. As bankers continue to endure verbal abuse, humiliation, unreasonable working hours, bullying, psychological torture, threats, unrealistic marketing targets, discrimination, pay reduction and sacking, their health begins to suffer.

Many Nigerian bankers suffer from stress, as they are under enormous pressure at work. As a consequence, many bankers find it difficult to sleep, difficult to concentrate and difficult to eat. In a study carried out by Oreoluwa and Oludele titled "*Occupational Stress and the Nigerian Banking Industry*" published in the Journal of Economics and Engineering, they revealed that about 84 percent of the bank employees surveyed had experienced one or more significant symptoms of stress, while 83 percent of the bankers were of the opinion that stress had a negative impact on their health. Another banker that we interviewed said that in her bank, six employees collapsed in the office within a timeframe of four months. The stress experienced by bank employees often acts a Trojan horse, as it brings along other health issues.

Because of the gross violation of their human rights while at work, bankers are increasingly beginning to suffer from depression, with symptoms such as long bouts of sadness, tiredness, and aches and pains. Many bankers have a feeling of hopelessness and they have lost the will to live; in other instances, a few of them have become suicidal. Many bankers also suffer from exhaustion. This should be expected, especially as they have to leave their homes as early as 4am in order to beat the early traffic, and leave work very late at night. In addition, the mental torture they undergo from some of their bosses contributes to mental fatigue. Consequently, they

begin to exhibit symptoms of exhaustion, beginning with tiredness and lethargy. If not managed properly, these can develop into more serious symptoms like muscle pains, somnolence, and blood disorders.

Many bankers live in constant fear and anxiety. Because they are given unrealistic targets, they know that they are just one moment from being sacked. When they go to work, they are not sure if they will leave the office still employed. Over time, many develop various forms of anxiety disorders such as shortness of breath, tension headaches, high blood pressure, panic attacks and difficulty concentrating. Some bankers develop a self-esteem disorder as the constant humiliation and ridicule at work begins to take its toll on the victim's self-worth. They begin to have a low opinion of themselves. This could eventually lead to lack of confidence, eating disorders and self-abuse. A number of bankers also develop psychological trauma. The continuous abuse committed against bankers eventually overwhelms them. The traumatic experience often results in insomnia, anger and muscle tension, and even alcohol abuse.

A female banker told us: *"Due to the excessive and extremely demanding nature of the banking work, bankers are neglecting their health not because they choose to, but because their managers or supervisors will not believe them or allow them to take time out for medical check ups."* She further explained: *"Sometimes, flimsy remarks such as 'headaches don't kill people' or 'the work has to be done' are made when the employees ask for permission to take time out for health purposes or vacation."*

The gross violation of human rights, and crimes against humanity, occurring in the banking sector have contributed to the deaths of a number of bankers in recent years. When we interviewed a banker about events in the sector, she said: *"I think the injustice in the banking sector has to stop. We are dying like chickens. Unfortunately, the authorities are turning a blind eye."* When probed further, she explained that many people in her office had developed hypertension due to the insane working environment. To corroborate what she said, several newspapers reported the case of a top-tier Nigerian bank in which 60 percent of the employees are reported to be suffering from hypertension.

Two of the most tragic stories that have occurred in recent weeks are the cases of Solabomi Olugbemi and Caleb Ogbonnaya, two banking employees who died within the span of a week from what has been reported in the media as work-induced factors. According to a report in the Nigerian Pilot

<http://nigerianpilot.com/index.php/component/content/article/39-africa/5670-n1-trillion-target-access-bank-keeps-mum-over-death-of-staff>), Solabomi, a marketer, *"was said to have confided in some friends who visited her in the hospital that she had been under a lot of stress because of Deposit Mobilisation Mandate, OJC, operations."* The newspaper stated that Solabomi's stress *"emanated following her failure with the marketing team of the branch which she heads to meet the target of N1trillion (USD6.4billion), being the half-year Jan–July 2012 target for the*

department.” However, the newspaper reports that the bank’s Head of Communication stated that Solabomi did not die because of the targets. Caleb Ogbonnaya was reported to have collapsed in his office very late in the night and he died before he reached the office. He was said to have died of hypertension.

A banker that we interviewed told us: *“A colleague slumped and died in the office as he was unable to visit the doctor because ‘the work had to be done’.”* Another banker who has recently resigned explained: *“A lot of people are dying in silence and it is evident from the physical deaths occurring at some of the banks lately. There is so much fear embedded in people’s hearts that they cannot cry for fear of losing their job or because there is no one to help out.”*

It is not only junior and middle-ranking bank employees who are dying unexpectedly. In the last fifteen months, the Nigerian banking sector has also lost two well-loved managing directors. Besides death from hypertension, stress and other heart diseases, the level of suicide among bankers is also on the ascendant.

Impact on the family: The family unit can be significantly impacted by bank employees’ working conditions. What happens in the workplace often spills over into life at home. First, the long hours often create family tensions, as the spouse who works in a bank is hardly around to meet the needs of the other party. Also the late hours, especially late-night meetings, could create in the other partner suspicions that their partner is using midnight meetings as an excuse to engage in extramarital affairs. Second, the bankers may take their frustrations out on their spouses due to work pressure, and in some cases this has resulted in domestic violence. Furthermore, the unrealistic deposit targets have often resulted in many instances whereby some married bankers have had to break their marital vows by engaging in illicit relationships with prospective customers, all in the name of attracting deposits. This eventually creates room for suspicion as the unfaithful partners begin to resent their unfaithful partners.

These crimes against bank employees also have an impact on their children; the unreasonable working hours make it difficult for the parent to have time to nurture them. In situations where the husband and wife are bankers, there have been reported cases where the care for the children has been outsourced to the house help and other relatives. During the formative years of a child, it is critical that the parents are around to give the child support and love.

In a study conducted by Chima Mordi titled *“Work-Life Balance Practices In The Banking Sector: Insights From Nigeria”* published in *“Ife Psychologia”*, he notes that many families struggle to balance family and work commitments. He states that 80 percent of the bankers surveyed *“could not balance their work and life, and could not reach their personal and career goals satisfactorily”*; and 88 percent of the bankers acknowledged that *“personal and work demands were overwhelming”*.

As a result of the above, many bankers are put in a position where they have to choose between their careers and their families. During a meeting in one of the top-tier Nigerian banks, the MD, while addressing his staff, told them: *“If you want to remain in this bank, you have to forget about your family; you have to choose between the bank or your family.”*

Reputational Impact: There was once a time when working in a bank was regarded as a prestigious job in our society. The Bank Manager was treated with reverence and once a person stood up to say that he or she was a banker, non-bankers looked on with awe and envy. Today, this reverence for bankers is gradually diminishing, no thanks to the insane quest for deposits and the “obtain deposits by any means necessary” instructions directed to the marketers. As a consequence, the general public has stereotyped female bankers as women of easy virtues who are willing to sleep with any man just to gain deposits. Some assume that female bankers are high-class prostitutes. If a female banker is not married, it is often assumed that it is because her suitors are wary of marrying a woman who sleeps around to get deposits. People use derogatory terms such as “*aristo*”, “*ashi*” and “*useless woman*” to describe them. They are accused of living a fake lifestyle all in the name of trying to look attractive to get deposits. Besides the virtue of many of our female bankers being questioned, their intelligence can also be in doubt. Many people have the perception that any young female banker has been employed on the basis of her looks rather than intellect.

Nigerian bankers are also stereotyped as greedy. With all the crimes against humanity occurring in the banking sector, many people can't understand why affected bankers opt to remain in the sector rather than resign, so they assume that it is greed that motivates the bankers to remain.

Impact on the future generation: For the banks to continue as a going concern in the future, it is important that they are able to attract the next generation of bankers. With the human rights violations that are currently being committed, there is the possibility that over time banks could become less attractive as employers for those who are perhaps still in secondary schools and university. The unrealistic targets, verbal insults, psychological torture and other outrages occurring in the sector are discouraging the future generation from wanting to become bankers. It should therefore be no surprise that an opinion poll conducted by youthng.com, an online youth portal, revealed that banking was one of the five jobs that Nigerians no longer want. According to youthng.com: *“Working as a banker is time-consuming and most bankers really don't have the time for their families and self-development”*; *“Banks have resorted to numerous unethical practices. In a desperate bid to remain in business, they set unrealistic targets for their female staff, insisting that they either live up to expectations or lose their jobs.”*

Economic Impact: The ongoing atrocities committed within the banking sector have the potential to adversely affect shareholders. The gross violation of human rights in the banking sector could one day result in a

class action suit against some banks, which in turn could result in a substantial penalty that would decrease the value of their shares. It is therefore in the shareholders' interest to ensure that the banks desist from their continuous crimes against humanity. The banks could also be economically impacted due to loss of staff productivity resulting from staff sickness and employees taking time off work.

Also, the high variable pay element tied to marketing targets often makes it difficult for bank employees to plan. As these targets are unrealistic and difficult to attain, some bankers end up having to endure cuts to the tune of 20 to 50 percent of their salaries, which makes it difficult for them to make ends meet and provide for their families.

Forced Association: Due to pressure to meet deposit targets, many bankers have been forced to engage with people with whom they would not normally associate, such as relatives who ideally they would have wanted to avoid. As a result, they can't live normal lives. When they go to a party, rather than relax, some marketers will have to use the opportunity to look for the wealthy people at the party and engage them in conversation, hoping that they will be able to win a mandate for their employers. The same applies when going to places of worship. Rather than revering the fellowship with God, some marketers will have to be on the lookout for the wealthy members of the church or mosque, praying that they open an account with their bank.

Selah.

Some may ask, why do bankers still remain on the job if they are going through all these torments? Or why have they not spoken out about these crimes against humanity?

There are several reasons why there has not been a fight back by the victims of these human rights violations. Before we address these reasons, we would like to state that not every bank employee is experiencing these conditions. There are many people within the sector who are happy with their jobs and they have no complaint whatsoever. However, just because these people are okay with their jobs, this does not negate the reality that many are suffering human rights violations. In any society where there is injustice, there are people who experience the unjust acts and there are those who do not experience them. For instance, while some people experienced the Holocaust, some other people did not experience the Holocaust; while some people experienced Apartheid, some other people did not experience Apartheid; while some people experienced slavery, some other people did not experience slavery.

Employees are unable to fight back or walk away because of the fear of the unknown. The unemployment situation in Nigeria is very dire and the chances of getting a job are very slim. As a result, people opt to bear the pain by adopting the "*a bird in hand is worth two in the bush*" philosophy. Another reason is worth considering: employees are molded to accept the

harsh conditions in the sector as normal. Since crimes against humanity are prevalent throughout the sector, it is assumed that this is the standard.

THE BANKS' DEFENSE

Some of the issues raised in this letter have been brought up in the past, and we would like to devote this section to the various defenses used by bank management. On the issue of unrealistic targets given to marketers, the bank management often argue that setting up of targets is a universal phenomenon and that people are given targets all across the corporate ladder, not just the marketers. They also state that employers have the right to set targets for employees and that employees have to meet these targets. On the issue of corporate prostitution in banks, they argue that the issue of prostitution has no place in the banking halls. At a hearing by the House Committee on Women's Affairs and Social Development, a senior bank official explained: *"There are various factors that could influence an individual's decision to engage in illegal and immoral acts which could include, but are not limited to, prostitution at the work place."* The official also argued that: *"The generation of minimum revenue amounts is expected and reasonable given the level of remuneration paid to the individual employees irrespective of gender."*

During a House of Representatives Committee on Banking and Currency hearing last year, some of these issues were raised, but the bank chiefs defended their banks' policies. According to the MD of Mainstreet Bank, Mrs. Faith Tuedor-Matthew, *"The kind of targets given is not meant to enslave workers but to measure performance. You have to have a way of measuring your performance whether you are male or female."* She also argued that the issue of unethical practice in the marketing of bank products raised by the public is false, and that the rumors have been spread by people who *"want to discredit the sector"*. Other bank chiefs heaped the blame on the employees, arguing that *"decaying morals among the youths in the society brought about by desperation to achieve success at all costs"* caused the unethical practice.

WHERE DO WE GO FROM HERE?

Taking into consideration the human rights framework, the trends in the Nigerian banking sector in relation to human rights, the impact of these trends and the banks' defense, how does one answer the question which is the title of this letter: **Are Nigerian Banks Committing Crimes Against Humanity?** We leave that for the readers of this letter to decide.

As we have explained earlier, this letter has not been written by a group of disgruntled bankers. What is written is based on personal experience, interviews with bankers, reviews of newspapers and court files, reviews of academic journals, surveys, opinion polls and other information in the public domain. The authors who penned this letter are a fairly diverse group (including one non-banker and three bankers, male and female), so as to give a 360-degree perspective of what is going on in the sector.

Having exposed the boil of injustice that has been transpiring in our banks to the air and natural light of human conscience and national opinion, we are conscious of the tension that its exposure will create. We also know that some people may not be happy with what we have revealed. However, as Martin Luther King said, this exposure is necessary before the boil of injustice can be cured.

So the next question is: ***Where Do We Go From Here?***

Going forward, the banks, the Federal Government of Nigeria, the United Nations and its agencies, the Central Bank of Nigeria and the general public all have a role to play in making crimes against humanity a thing of the past in the Nigerian banking sector.

The Banks

As the saying goes, charity begins at home. Before crimes against humanity can become history in the Nigerian banking sector, the banks have to act first. To do this, the banks may have to do what Jesus told Nicodemus to do two thousand years ago: they must be born again. Banks have to change their philosophy, in which they see employees as animals or machines employed to be oppressed, repressed and compressed. The senior management in our banks need to do some soul-searching. They need to see that their employees are also human, like themselves. They need to see that their employees' blood is red like theirs, that their employees' bones are white like theirs, and that their employees have emotions like themselves.

The Human Resources Departments in many of the Nigerian banks also need to do some soul-searching. HR's current engagement with the senior management is similar to Joseph Goebbels' engagement with Adolf Hitler; they not only act as the propaganda machine of senior management, but they also justify and carry out many of the crimes against humanity committed by the banks. HR should act as in-house consultants on matters regarding human resources. One of the functions of an effective HR department is to ensure compliance with employment laws, rather than to play a role in breaking those laws. HR should also consider adopting global best practice in respect to developing robust anti-bullying HR procedures. HR should also consider introducing a 360-degree appraisal system so that bankers can get feedback from not only their supervisors, but also from the people who report to them. The practice of sacking by email and text needs to be stopped.

The colleagues of those who have been victimized should realize that being a bystander in the face of injustice is immoral. Very often when a banker's human rights is violated, colleagues either keep silent or participate in the humiliation of their colleagues. Martin Luther King once said: "*A time comes when silence is betrayal.*" By remaining silent in the face of injustice, you are actually betraying your colleagues. Furthermore, a trip through the annals of time reveals that evil occurs when men and

women of goodwill remain silent in times of great moral conflicts. So it is time to speak up for your colleagues.

The Board of Directors of many of the banks needs to respond to these crimes against humanity. One of the roles of the Board is to deal with issues relating to corporate ethics, governance and social responsibility. As representatives of shareholders, the Board should ensure that the banks act in the interest of those shareholders. By committing crimes against humanity, the bank is exposing shareholders to serious financial losses, as aggrieved employees could one day bring a class action suit against the banks. The Board could, should, and must hold the bank management accountable for any crimes against humanity. The Board should also request periodic reports from the bank management on the treatment of staff. If the Board has concerns about the independence of such a report, it could consider appointing an external consultant such as a law firm or a firm of accountants to investigate the state of employee relations and the human resources processes.

Shareholders should take an active stand on these crimes against humanity; after all, they have invested in these banks and it would be a shame to see their investments depleted because of human rights violations. Shareholders need to speak out against human rights violations in the banks not only because it is economically imperative for them to do so, but also because it is also morally expedient.

Finally, where crimes have been committed against humanity, the senior management of the bank could consider apologizing for the deeds.

The Federal Government of Nigeria

The President of Nigeria should consider making a bold statement on the issue of crimes against humanity taking place in our banks. By taking a stand and condemning these crimes against humanity, the whole nation would know that the government is serious about addressing human rights violations in the country.

The government should set up an enquiry to investigate these crimes against humanity occurring in our banks. It should consider collecting evidence from bank senior management and also employees. Those guilty of committing crimes against humanity could be prosecuted. The government could also consider setting up a Truth Commission structured after the South African model. If the government adopts the Truth Commission approach, amnesty could be given to bankers who confess and own up to committing crimes against humanity. We recommend this approach, as it would bring about healing for both the oppressor and the oppressed. The oppressing banker gets healing by owning up and apologizing for the crime, while the oppressed banker receives healing by getting closure and forgiving the oppressing banker. The House of Assembly could also consider summoning the bank chiefs to inform them of the ongoing crimes against humanity in the sector.

The government should consider assisting traumatized bankers who are victims of these crimes against humanity by asking the Ministry of Health to set up a program to help the victims. This could be done in conjunction with the relevant non-government organizations in Nigeria.

The Attorney General should consider reviewing the labor laws to ensure that any legal loophole, which could enable organizations to commit crimes against humanity against its employees, is closed. Furthermore, we understand that the government has adopted the Crimes against Humanity, War Crimes, Genocide and Related Offences Bill 2012. We implore the Attorney General to review this law to ensure that any legal loophole, which could enable organizations to commit crimes against humanity against its employees, is closed.

United Nations and Its Agencies

The UN plays a key role in the promotion of human rights around the world. The United Human Rights Council has a mandate to investigate the violation of human rights and report directly to the General Assembly. We urge the UN to investigate these crimes against humanity occurring in the Nigerian banks and report their findings to the General Assembly. If any party is guilty of committing crimes against humanity, the UN could consider the case of prosecuting the guilty party for these crimes at the International Criminal Court. The UN should also liaise with the Nigerian government regarding the issue of human rights violations in the banking sector. A case for the reparation for crimes against humanity could be considered.

The Central Bank of Nigeria (CBN)

As chief regulator of the banking sector, the CBN has a critical role to play in ending the crimes against humanity taking place in our banks. The CBN should implement a whistle-blowing program that will enable victims of crimes against humanity in the banks to report these violations directly to the CBN. An email account and confidential hotline should be set up. On a periodic basis, a responsible officer in the CBN should prepare a report, which should be forwarded to the CBN Governor. Where gross violations take place, the perpetrators should be invited to the CBN to explain their actions.

The CBN could consider drawing up a code of good behavior to be signed by the bank chiefs. The code should include a clause that the CEOs shall ensure that instances of crimes against humanity are appropriately dealt with and discouraged. A time frame could be imposed on the banks to eradicate human rights violations. In addition, the scope of the CBN's inspection could be expanded to include a review of human rights.

The Public

The public needs to be more sympathetic to the plight of the bankers. The stereotyping of bankers, especially female bankers, is morally wrong and unjust. The public needs to understand that bankers are going through a lot. They work late hours, they are under pressure to deliver unreasonable targets, and they are also exposed to armed robbers in the course of their work. Since a number of them are in a state of hopelessness, helplessness and all the other “lessnesses”, the public should answer the Macedonian call by responding to the banker’s cries.

Those involved in human rights advocacy, and other members of civil society, should come out and help to make crimes against humanity in the banking sector history.

Some may say, *“Why should I be bothered about human rights violations in the banking sector? After all, I am not a banker, and they don’t share their money with me.”* In response, we say that it may be the bankers today who are having their human rights violated, but tomorrow it may be you if nothing is done. Martin Luther King was right when he said: *“Injustice anywhere is a threat to justice everywhere”*. Pastor Martin Niemoeller was right when, in response to the German’s apathy to the rise of the Nazis, he said: *“First they came for the socialists, and I didn’t speak out because I wasn’t a socialist. Then they came for the trade unionists, and I didn’t speak out because I wasn’t a trade unionist. Then they came for the Jews, and I didn’t speak out because I wasn’t a Jew. Then they came for me, and there was no one left to speak for me.”* Jesus Christ was right when he said: *“Whatever you did for one of the least of these brothers and sisters of mine, you did for me”*.

CONCLUSION

Many thanks for bearing with us this far. One may wonder why this letter has to be this long, or why we can’t refrain from making so much noise about the crimes against humanity taking place in the Nigerian banking sector. But when one sees people driven to despair because of irrational, illogical and impetuous marketing targets; when one sees women face discrimination because of their gender and marital status; when one sees adults asked to sit on the floor or kneel down because they failed to meet their marketing targets; when one sees people sacked by text or email; when one sees men and women leaving home so early and getting home so late that they do not get to see their little sons and daughters; when one sees a society call a lady a prostitute because she works in a bank; when one sees a woman sacked because she is pregnant; when one sees a grieving mother asked to resume work a week after her baby died; when one sees a lady sexually assaulted by a senior manager because she had to repair his office computer; when one sees a bank manager commit suicide because of the pressure of work; when one sees a man slump and die in the office because he was not given permission to go on vacation or

see his doctor; when one sees a mother of three young children die of hypertension caused by her inability to meet an unreasonable marketing target– then one will understand why this letter has to be this long and why we cannot refrain from making so much noise about the crimes against humanity taking place in the Nigerian banking sector.

Selah.

With every good wish,

Yours sincerely,

Ahmed Sule, CFA
Anonymous Banker #1
Anonymous Banker #2
Anonymous Banker #3

October 2012

The views stated in this article are personal to the writers and do not represent the view or opinions of any company or organisation with which the authors are or were associated.

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Appendix One: List of People and Organizations copied

Advisory Group on Human Rights
Africa Faith and Justice Network
African Centre for Democracy and Human Rights Studies
African Commission on Human and Peoples' Rights
African Court on Human and People's Rights
African Democracy Forum
African Union
Alhaji (Dr) S. A. Adegunwa, OFR
Alhaji Ado Yakubu Wanka
Alhaji Falalu Bello
Alhaji Nu'uman Barau Danbatta, OON
Amnesty International
Archbishop Peter Akinola
Association for the Prevention of Torture
Association of Professional Women Bankers of Nigeria
Attorney General Mohammed Adoke
BAOBAB for Women's Human Rights
Campaign for Democracy
Centre for Democracy and Development
Change Agents of Nigeria
Chartered Institute of Bankers of Nigeria
Chibundu Onuzo
Chief C. S. Sankey
Chief Christopher Ezeh, MFR
Chief Samuel O. Bolarinde
Chief Sonny F. Kuku

Chimana Adichie
Civil Liberties Organisation
Civil Resource Development and Documentation Centre
Cletus Akenbor
Clinton Foundation
Coalition for an Effective African Court on Human and Peoples Rights
Coalition for an International Criminal Court
Committee for the Defence of Human Rights
Committee on the Elimination of Discrimination against Women
Commonwealth Human Rights Initiative
Deloitte-Nigeria
Dr Chima Mordi
Dr. Adebimpe A. Adenugba
Dr. Alex Otti
Jiti Ogunye
Journalists for Human Rights
Justice Africa
Justice Development and Peace Commission
Kayode Ogundamisi
Ken Saro-Wiwa Jr
Knot Centre Focus on Women
KPMG-Nigeria

Dr. C.O.Ilupeju
Dr. Chika Ezeanya

Dr. Joe Okei-Odumakin

Dr. Jonathan A. D. Long
Dr. Malcolm Fabiyi
Engr. Buba Galadima
Ernst & Young- Nigeria
Femi Kuti
Festus Keyamo
Financial Services Authority
Freedom House
Funmi Iyanda
Gbenga Sesan
Gendercide Watch

Global Rights
Global Youth Connect
Governor Babatunde Fashola
Governor Sanusi Lamido Sanusi
Hajia Najatu Mohammed
House Committee on Ethics and Privilege
House Committee on Finance
HRM Igwe Nnaemeka U. Achebe
Human Rights Action Center
Human Rights Africa
Human Rights Discussion List
Human Rights First
Human Rights Organizations' Coalition Of Nigeria
Human Rights Watch

Human Rights Without Frontiers
Inspector General Mohammed Abubakar
InterAction

International Alliance of Women
International Criminal Court
International Federation for Human Rights
International Federation of Women Lawyers- Nigeria
International Human Rights Association
International Initiative for Peace
International Labour Organization
International League of Human Rights
International Service for Human Rights
Mrs Faith Tuedor-Matthews
Mrs Funke Osibodu
Mrs. Bola Adesola
Mrs. Hafsat Abiola-Costello
Mrs. Moronkeji Onasanya
Mrs. Ngozi Okonjo-Iwela
Mrs. Sola David-Borha
Mrs. Suzanne Iroche

Kudirat Institute for Nigerian Democracy
Lagos State House of Assembly
London Stock Exchange
Malam Ahmed Kuru
Mallam Salihu Lukman
Minister of Health (Professor Onyebuchi
Chukwu)
Mo Ibrahim Foundation

Mosunmola Abudu
Mr Aigboje Aig-imoukhuede
Mr Gbenga Oyebode, MFR
Mr Godwin Emefiele
Mr Ladi Balogun
Mr Segun Oloketuyi
Mr. Atedo Peterside

Mr. Bisi Onasanya
Mr. Bode Augusto
Mr. Emeka Emuwa

Mr. Emeka Onwuka
Mr. Femi Awoyemi
Mr. Femi Falana
Mr. Isreal O. Ogbue
Mr. Jacobs Moyo Ajekigbe
Mr. Jibril John Aku
Mr. Joseph Oladele Sanusi, CON
Mr. Kehinde Durosimi-Etti
Mr. Musa Gella Yakubu
Mr. Olusegun Agbaje
Mr. Oluwole Oduyemi
Mr. Oti Ikomi
Mr. Philips Oduoza
Mr. Reginald Ihejiahi
Mr. Yemi Adeola
Progressive Shareholders Association of Nigeria
Proshare
Pwc Nigeria
REDRESS
Save Nigeria Group
Secretary General Ban Ki-moon
Security Exchange Commission
SEN. EFFIONG DICKSON BOB
SEN. EME UFOT EKAETTE
Sen. Helen Udoakaha Esuene
SEN. IKE EKWEREMADU
SEN. IKECHUKWU JOHN OBIORAH
Sen. Prince Bassey Otu
Senator Abdul Ahmed Ningi
Senator Abdul Yandomi
Senator Abdullahi Adamu
Senator Abdullahi Ibrahim Gobir
Senator Abu Ibrahim
Senator Abubakar Atiku Bagudu
Senator Abubakar Umar Tutare
Senator Adamu Gumba

Ms Annkio Brigg
Ms. Ayo Obe
Ms. Linda Ikeji
Ms. Molara Ogundipe
Ms. Yemisi Ransome-Kuti

National Human Rights Commission
National Institute for Advanced Legal Studies
National Union of Banks, Insurance and
Financial Institution
Nigeria Shareholders Solidarity Association
Nigerian Bar Association
Nigerian Civil Right Movement
Nigerian Labour Congress
Nigerian Stock Exchange
Noo Saro-Wiwa
Office of the United Nations High
Commissioner for Human Rights
Olisa Agbakoba
Omotola Jalade-Ekeinde
Open Society Institute and Soros
Foundations Network
Osanakpo Chike Theo
Oxfam International
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Pastor Tunde Bakare
Pastor Wale Adefarasin
Physicians for Human Rights
President Barack Obama
President Goodluck Jonathan
Prime Minister David Cameron
Prince Ajibola Afonja
Proactive Shareholders Association of Nigeria
Professor Chinua Achebe
Professor Patrick Utomi
Professor Wole Soyinka
Senator Bassey Otu
Senator Bello Hayatu Gwarzo
Senator Bello Mohammed Tukur
Senator Benedict Ayade
Senator Bindo Jibrilla Aloysius Akpan Etok
Senator Boluwaji Kunlere
Senator Bukar Ibrahim
Senator Bukola Saraki
Senator Chris Anyanwu
Senator Chris Ngige
Senator Christopher Nwankwo
Senator Christopher Omoworare Babajide
Senator Clever Ikisikpo
Senator Dahiru Awaisu Kuta
Senator Danladi Abdullahi Sankara
Senator David Mark
Senator David Mark
Senator Domingo Alaba Obende
Senator Ehigie Edobor Uzamere
Senator Emmanuel Dangana Ocheja
Senator Emmanuel G. Bwacha

Senator Ahmad Rufai Sani
 Senator Ahmed Hassan Barata
 Senator Ahmed Ibrahim Lawan
 Senator Ahmed Muhammad Maccido
 Senator Ahmed Sani Stores
 Senator Ahmed Zanna
 Senator Aisha Jummai
 Senator Akin Babalola Kamar Odunsi
 Senator Akinyelure Patrick Ayo
 Senator Akpor Pius Ewherido
 Senator Alkali Abdulkadir Jajere
 Senator Anthony Adeniyi
 Senator Arthur Okowa Ifeanyi
 Senator Ayoade Ademola Adeseun
 Senator Ayogu Eze
 Senator Babafemi Ojudu
 Senator Babayo Garba Gamawa
 Senator Barnabas Andyar Gemade
 Senator Basheer Garba Mohammed
 Senator Joshua M. Lidani
 Senator Kabir Garba Marafa
 Senator Kabiru Ibrahim Gaya
 Senator Magnus Ngei Abe
 Senator Maina Maaji Lawan
 Senator Matthew Ifeanyi Nwagwu
 Senator Mohammed Ali Ndume
 Senator Mohammed Danjuma Goje
 Senator Mohammed Magoro
 Senator Mohammed Saleh
 Senator Mohammed Shaaba Lafiagi

 Senator Mudasiru Oyetunde Hussein
 Senator NAbdulaziz Usman
 Senator Nenadi Usman
 Senator NIta Enang
 Senator Nkechi Justina Nwaogu
 Senator Nurudeen Abatemi Usman
 Senator Odion Ugbesia
 Senator Olubunmi Adetunbi

 Senator Olufemi Lanlehin
 Senator Olugbenga Onaolapo Obadara
 Senator Oluremi Tinubu
 Senator Olusola Adeyeye
 Senator Paulinus Igwe Nwagu
 Senator Philips Tanimu Aduda
 Senator Robert Ajayi Boroffice
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 Senator Sahabi Alhaji Yaú
 Senator Sefiu Adegbenga Kaka
 Senator Simon Ajibola
 Senator Smart Adeyemi
 Senator Sonni Ogbuoji
 Senator Suleiman Asonya Adokwe

Senator Emmanuel Nnamdi Uba
 Senator Emmanuel Paulker
 Senator Enyinnaya Abaribe Harcourt
 Senator Ganiyu Solomon
 Senator Gbenga Bareehu Ashafa
 Senator George Akume
 Senator George Thompson Sekibo
 Senator Gilbert E. Nnaji
 Senator Grace Folashade Bent
 Senator Heineken Lokpobiri
 Senator Helen Esuene
 Senator Hope Uzodinma
 Senator Hosea Ayoola Agbola
 Senator Ibrahim Musa
 Senator Ike Ekweremadu
 Senator Isa Muhammed Galaudu
 Senator James Manager
 Senator John Okechukwuemeka
 Senator Joshua Dariye
 Senator Yusuf Musa Nagogo
 Senator Zainab Abdulkadir Kure
 Shiley Imade
 Sir Steve Omojafor
 The Human Rights Law Service (Lagos)
 Transparency International
 UN General Assembly
 UN Security Council
 United Nations Human Rights Council
 United Nations Population Fund
 United Nations Security Council
 Women Advancement and Youth Research
 Foundation
 Women Aid Collective
 Women for Women's Human Rights
 Women In Action
 Women's Consortium of Nigeria
 World Council of Churches
 World Organisation Against Torture
 Yinka Odumakin
 Young Women's Christian Association of
 Nigeria

 Senator Uche Chukwumerije
 Senator Umaru Dahiru
 Senator Victor Lar
 Senator Victor Ndoma-Egba
 Senator Wilson Asinobi Ake
 Senator Yusuf Datti Baba-Ahmed