#### Currency substitution: Evidence from NIGERIA

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#### Abstract

This paper investigates whether currency depreciation in Nigeria has resulted in currency substitution away from the Nigerian Naira N (NGN). By conducting cointegration test we have tested for a long-run relationship between M1, real income, nominal interest rate and nominal effective exchange rate over the period 1980 to 2013. Empirical results suggest that depreciation of the Naira has resulted in a decline in holding of M1 indicating the presence of currency substitution in Nigeria.

JEL Code: E41, F31, C22
Keywords: Currency substitution, Cointegration, Nigeria.

#### 1. Introduction

Advanced and emerging countries currency substitution is a phenomenon extensively observed and showing a change from national currency to foreign currencies. The concept of currency substitution is important especially for developing countries because of the extent of currency substitution is highly related with underdeveloped financial markets and high and volatile inflation rates. For the country periods of high and variable inflation, currency substitution is understood as safety prudence and its extent is decided by the level of financial development.

Currency substitution has important association with the financing government deficit, macroeconomic performance of country, determining an convenient foreign exchange regime and guide the monetary policy. Currency substitution, forcing to the decline in domestic money demand, could cause an economic depression and hence worsen the economic crisis (Bahmani-Oskooce and Techaratanachai, 2001). Afterward currency substitution, an increase in the size of foreign currency deposits conducts to a decrease in the amount of credits in

**Iliana Zloch-Christy** 

Proceedings of a Conference on Currency Substitution and Currency Boards Nissan Liviatan, 1993-01-01 Eighteen well known policymakers and economists discuss the rising use of currency substitution in Latin America They examine the effects of currency boards on substitute currencies and on national stabilization programs Latin American countries including Argentina Bolivia Peru and Uruguay increasingly use dollars as a substitute for domestic currency The experts debate whether the region should encourage or resist this trend Topics include the effects of substitution on inflation liquidity and exchange rates The discussions on Argentina Peru and Brazil focus on the ways in which currency boards have affected stabilization in these countries They consider whether such boards can strengthen fiscal discipline and speed economic adjustment A currency board issues money that is converted into a foreign reserve currency at a fixed exchange rate This independent institution takes over the central bank s role as the sole issuer of base money It also manages the exchange rate to keep the currency stable and convertible Currency Boards and External Shocks Guillermo Perry, Guillermo A. Calvo, 1997-01-01 Currency boards are institutions that replace central banks and ensure that a country's currency can be purchased at a given price or exchange rate upon demand thus imposing a fixed exchange rate on international transactions These systems have their advantages they prohibit the use of liberal monetary policies that lead to high inflation but they can also limit the ability of an economy to react to changes in international economic conditions if foreign currency reserves are depleted Such threats to the stability of the financial sector may stem from economic events that originate outside the national economy external shocks such as the fallout from the Mexican peso devaluation in late 1994 This paper presents the proceedings of a World Bank roundtable discussion held in 1996 to examine the impact of external shocks and to address the challenges countries face when operating under a currency board system of currency exchange with a particular emphasis on how certain costs can be minimized while maximizing the gains Special attention is given to the currency board systems in Argentina and Hong Kong Currency Board Arrangements Mr. Charles Enoch, Mr. Tomás J. T. Baliño, 1997-09-05 This paper provides a comprehensive analysis of the attractions and disadvantages of currency board arrangements in their various institutional configurations It asks what defines a currency board arrangement what are their strengths and weaknesses and what constraints they place on macroeconomic policies It also reviews country experiences with these Currency Substitution and Currency Boards: Proceedings of a Conference N. Liviatan, 1992 arrangements

Getting Global Monetary Policy on Track Michael D. Bordo, John B. Taylor, John H. Cochrane, 2025-03-01 Based on the 2024 Monetary Policy Conference held at the Hoover Institution at Stanford University Getting Global Monetary Policy on Track reviews recent global inflation asking how central banks could have better responded and how they can improve their forecasting and policy strategies to avoid inflationary bursts in the future Discussions delve into the interactions of fiscal and monetary policies digital currency and how the European Central Bank has become more dovish preferring to keep interest

rates low The publication shares the presentations from economic experts around the globe who contribute analysis of monetary policy and strategy from Asia Europe Latin America and the United States in large economies and in emerging markets It also reproduces the lively and informative discussions at the conference Essays on financial regulation examine asset value and equity levels in the US banking system Treasury market turmoil Federal Reserve independence the 2023 UK pension fund meltdown and regulatory expansion Additional topics include labor market responses to the surge in remote work how Israel handled financial shocks following the 2023 Hamas attack and continued fallout from the COVID 19 pandemic the supply fiscal and relative demand shocks of the pandemic and how central banks handled postpandemic **Exchange Rate Parity for Trade and Development** Pan A. Yotopoulos, 1996 This book extends recent theories of incomplete markets to investigate empirically the appropriate balance between the market and the state in the trade relations between developed and developing countries The conclusion is that in an ideal world government intervention in foreign exchange and trade is necessary in developing countries in the early stages and inevitably decreases as development occurs Rationing of foreign exchange prevents a soft currency distortion that commonly afflicts developing countries and can turn comparative advantage trade into competitive devaluation trade with severe losses of income and welfare Yotopoulos finds that the level of underdevelopment narrowly circumscribes and conditions the extent to which free market free trade laissez faire can be beneficial contrary to the mainstream policy paradigm as currently applied. The analysis and tests draw on empirical research from seventy countries and four extended country studies to confirm the usefulness and validity of the theoretical framework The Geography of Money Benjamin J. Cohen, 2018-10-18 The traditional assumption holds that the territory of money coincides precisely with the political frontiers of each nation state France has the franc the United Kingdom has the pound the United States has the dollar But the disparity between that simple mental landscape and the actual organization of currency spaces has grown in recent years as territorial boundaries of individual states limit currency circulation less and less Many currencies are used outside their home country for transactions either between nations or within foreign states In this book Benjamin J Cohen asks what this new geography of money reveals about financial and political power Cohen shows how recent changes in the geography of money challenge state sovereignty He examines the role of money and the scope of cross border currency competition in today s world Drawing on new work in geography and network theory to explain the new spatial organization of monetary relations Cohen suggests that international relations political as well as economic are being dramatically reshaped by the increasing interpenetration of national monetary spaces This process he explains generates tensions and insecurities as well as opportunities for cooperation Political Economy of *Transition* Jozef M. van Brabant, 2012-11-12 This book addresses the policy questions surrounding the challenge of transforming eastern European economies from their planned administrative past to vibrant market based entities Jozef van Brabant considers in turn the wider set of challenges facing these economies stabilization privatization liberalization

institution building and developing and maintaining the sociopolitical consensus before examining the evolving role of the state Using concrete examples from the eastern European countries throughout including the Czech Republic and Bulgaria this work systematically examines in a society wide context the initial conditions of transformation the policy tasks ahead and the manner in which policies have been pursued Governing the World's Money David M. Andrews, C. Randall Henning, Louis W. Pauly, 2018-10-18 The effective governance of global money and finance is under enormous stress Deep changes over the last decade in capital markets exchange rate systems and government finances suggest dramatic shifts in the contours of monetary power with tensions rising between the functional logic of international economics and the geographic logic of state centered politics Governing the World's Money assesses those tensions and the prospects for their peaceful resolution Governing the World's Money surveys the frontiers of the global monetary system in ten original essays Leading scholars of international relations and economics explore the evolution of the instruments available to policy officials for monetary governance As they analyze the contemporary reordering of political authority in a market oriented global economy they open new pathways for the study of regional monetary integration and international institutional reform Α **History of Monetary Unions** John F Chown, 2003-02-27 In this comprehensive historical overview the author writes about monetary unions with an admirable completeness and covers such themes as The Gold Standard Monetary Unions in Countries and Areas from Latin America to The British Empire to Japan and Korea with many in between EMU and its Policy Ramifications the CFA Franc Zone in the former Frenc Regional Aspects of Monetary Policy in Europe Jürgen von Hagen, Christopher J. Waller, 2013-04-17 Monetary union has dawned in Europe Now that the common currency is a reality questions concerning the practical conduct of monetary policy in the European Monetary Union EMU are moving to the forefront of the policy debate Among these one of the most critical is how the new monetary union will cope with the large heterogeneity of its member economies Given the large differences in economic and financial structures among the EMU member states monetary policy is likely to affect different member economies in different ways Regional Aspects of Monetary Policy in Europe collects the proceedings of an international conference held at the Center for European Integration Studies of the University of Bonn dedicated to this issue The contributions to this conference fall into two parts The first part consists of empirical and theoretical studies of the regional effects of monetary policy in heterogeneous monetary unions The second part consists of papers analyzing the political economy of monetary policy in a monetary union of heterogeneous regions or member states The papers all support the conclusion that regional differences in the responses to a common monetary policy will make European monetary policy especially difficult in the years to come Such differences arise from a variety of sources and they cannot be expected to be mere teething troubles that will disappear after a while Even if they were ignored in the run up to the EMU Europe s central bankers and economic policy makers will have to learn how to cope with such differences in the future **Economic Policy in Eastern Europe** Iliana Zloch-Christy, 2000-08-30 In 1989 the post

Communist countries of Eastern Europe opened their economies by establishing more open exchange rate policies and exchange controls and eliminating prohibitive tariffs and quotas Now trying to join the integrated world economy they are facing the challenge of finding strategic alliances and attracting foreign capital This book analyzes economic policy in Eastern Europe with a focus on the financial arrangement of currency boards It examines the main challenges facing East European countries their economic policy strategies the main challenges to the economies that adopted currency boards and whether currency boards were a solution The book is organized into two parts Part I addresses the challenges to economic The ^ADollarization Debate policy in Eastern Europe and Part II turns to the discussion of currency board arrangements Dominick Salvatore, James W. Dean, Thomas Willett, 2003-03-27 This book takes a global approach with an emphasis on North and Latin America respectfully by discussing one of today s most controversial topics in business Dollarization With the collapse of the former Soviet Union and the formation of the Euro in Europe many countries and debating whether or not a common currency is in their best interest. This intriguing volume brings together the leading participants in the current dollarization debates Many advocate the notion of a common currency while others feel that in doing so will create financial costs for all that take part with the severity varying from country to country EMU, Financial Markets and the World Economy Thomas Moser, Bernd Schips, 2013-04-17 This book is based on the conference EMU and the Outside World held at the Swiss Federal Institute of Technology ETH December 11 1998 The conference was organized by the Swiss Institute for Business Cycle Research KOF which is supported jointly by the ETH and the Swiss Society for Business Cycle Research SGK an organization comprising representatives from private industry the Swiss National Bank and public authorities On the eve of the final stage of European Economic and Mone tary Union EMU Zurich seemed to be a particularly appropriate place for such a conference On the one hand given its location and economic and financial links with the euro area Switzerland is one of the outside coun tries most affected by EMU On the other hand it was nowhere else than in Zurich where the vision of a United States of Europe was expressed for the first time by Winston Churchill in his speech on September 19 1946 For many EMU is a step in that direction whether welcome or not Most of the papers appearing in this volume were presented at the con ference and have been revised and updated Three contributions chapter 11 13 were commissioned specially for this publication Besides the authors of the chapters special thanks are due to Guido Boller Robert McCauley Umberto Schwarz and Charles Wyplosz Financial Sector Reform in Jamaica During 1985-1992, Possible Lessons for the Caribbean Mr.Dewitt Marston, 1995-09-01 This paper reviews the Jamaican experience with indirect instruments and contrasts this with the currency board type arrangements of the common currency area governed by the Eastern Caribbean Central Bank ECCB Reforms in Jamaica improved intermediation and banking efficiency but a weak fiscal position and interest rate caps undermined the effectiveness of indirect instruments in attaining monetary control The apparent stability amongst members of the currency union may mask fiscal pressures In most Caribbean countries problems of quasi fiscal pressures on money

supply and disintermediation due to some regulation are evident Resolving these issues are necessary to facilitate the reforms being pursued <u>Distributional Conflict and Inflation</u> R. Burdekin, P. Burkett, 1996-08-28 There has been relatively little work applying the conflict inflation approach in different theoretical and historical settings This book remedies this gap by treating private sector distributional conflicts as well as government budgetary pressures on the money supply and the price level Attention is drawn to the costs of non accommodative policies in a conflict setting and to the additional difficulties of non accommodation likely associated with the use of exchange rate pegging as a disinflation device Monetary Stability Act of 2000 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2000 Achieving Growth and Prosperity Through Freedom United States. Congress. Joint Economic Committee, 2000 **European Economic Integration and South-East Europe** Klaus Liebscher, 2005-01-01 Offers a collection of contributions combining authoritative views of central bank officials and policymakers topical empirical evidence from academia and refreshing practical insights from companies doing business in the area This book will be useful to economists as well as those generally interested in the future of the EU The Making of National Money Eric Helleiner, 2018-07-05 Why should each country have its own exclusive currency Eric Helleiner offers a fascinating and unique perspective on this question in his accessible history of the origins of national money Our contemporary understandings of national currency are Helleiner shows surprisingly recent Based on standardized technologies of production and extraction territorially exclusive national currencies emerged for the first time only during the nineteenth century. This major change involved a narrow definition of legal tender and the exclusion of tokens of value issued outside the national territory Territorial currencies rapidly became bound up with the rise of national markets and money reflected basic questions of national identity and self presentation In what way should money be managed to serve national goals Whose pictures should go on the banknotes Helleiner draws out the potent implications of this largely unknown history for today s context Territorial currencies face challenges from many monetary innovations the creation of the euro dollarization the spread of local currencies and the prospect of privately issued electronic currencies While these challenges are dramatic the author argues that their significance should not be overstated Even in their short historical life territorial currencies have never been as dominant as conventional wisdom suggests The future of this kind of currency Helleiner contends depends on political struggles across the globe struggles that echo those at the birth of national money

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