

JOURNAL OF CONTEMPORARY ISSUES IN NIGERIAN ECONOMY

VOL 2, December 2023

ISSN : 1597-1937

Publications / Research Committee
i/c Centre for General Nigerian Studies
Lagos State University, Ojo, Nigeria.
P.M.B. 1087, Apapa
Lagos.

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ISSN : 1597-1937

A publication of
Lagos State University
P.M.B 0001, LASU Post Office
Ojo, Lagos

Printed by: Lagos State University Press
08033843793

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EDITORIAL DESK

The Journal of Contemporary Issues in Nigerian Economy stands as a beacon of scholarly excellence, drawing upon a diverse spectrum of researchers hailing from the expansive West African region and beyond. This volume showcases 14 meticulously researched articles curated from contributors in Nigeria and the United States of America. The genesis of these scholarly endives can be traced back to the auspicious conference convened at the Lagos State University Makanjuola Lecture Hall, held in December, 2023.

These articles, characterized by their depth and precision, underwent rigorous scrutiny during the conference, with over 90 participants actively engaging in critique. Subsequent to this extensive quality assurance regimen and plagiarism checks, only 14 articles successfully met the standards set forth by the esteemed guild of the editorial team, in strict adherence to international best practices.

It is with great pleasure that the Board of Editors announces the second edition of the publication schedule of the journal. Our heartfelt congratulations extend to the authors whose papers demonstrated exceptional merit and successfully navigated the rigorous selection criteria. To future researchers, we extend our encouragement to strive for greater heights in their scholarly pursuits.

The Board of Editors appreciates the Vice Chancellor, Prof. Ibiyemi Ibilola Olatunji Bello, mni NPOM for providing the enabling environment for the conference and her directives to the editorial team for strong quality assurance measures. We believe in your leadership and concerted efforts at ensuring high standards for the journal publication.

Prof. M. O. B. Mohammed, FNAEAP
Editor in Chief

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FINANCIAL INSTITUTIONS ROLES IN MODERN SLAVERY: THE CASE OF NIGERIA

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Abstract

This paper looks into the role financial institutions play in Nigeria's ongoing practice of modern slavery. It addresses the various ways in which financial institutions, directly and indirectly, contribute to the persistence of slavery, as well as the steps that must be taken by these businesses to mitigate and combat the issue. The research approach used to develop this work included a review of the literature on the contribution of financial institutions to contemporary slavery, data collection from existing studies, and findings analysis. This paper does so by highlighting the necessity for financial institutions to understand their roles in combating modern slavery in Nigeria and the value of education and training to equip their staff with these skills. For their efforts to be successful, it also requires financial institutions to cooperate with the relevant governmental and non-governmental organisations. Data gathered from this research indicates that there is a considerable role for financial institutions to play in modern slavery, as financial institutions provide much of the resources and infrastructure that are essential for modern slavery to persist. It is through their commitment to reduce and ultimately stop modern slavery in Nigeria that a brighter future can be achieved for all.

Keywords: Contemporary slavery, Education, Financial institutions, Modern slavery, and Non-government organisations.

Introduction

The problem of modern slavery still causes suffering in every nation on Earth. The phrase refers to a variety of practices, such as financial bondage, forced labour, and human trafficking. These issues affect millions of men, women, and children globally. Financial data is an essential tool in the battle against modern slavery. Large sums of money are made by modern slavery networks, partly from the labour that the captives perform. These funds, which total annual illicit income in the billions of US dollars, are the proceeds of crime. Without financial institutions, modern slavery would not exist despite its immense income. For the past few decades, financial institutions have closely monitored the proceeds of criminal activity. Banks have put policies and measures in place to prevent money laundering and terrorism financing. They have to monitor transactions, identify the customers they serve and the money laundering risks, and disclose any suspicions to law enforcement. Many banks are concerned that regulating regulatory risk rather than stopping and avoiding criminal behaviour would be a better use of the substantial time and resources spent on these protections (Balarezo, 2013).

To uncover the criminal networks that sustain modern slavery, financial institutions, law enforcement, and specialists from non-governmental organisations (NGOs) are working together more closely. While new, creative, and productive alliances are being formed, there are still obstacles to overcome before banks as a whole are unable to fully participate in the battle. The banking sector's connections to other industries make it essential to the global effort to combat modern slavery, both in Nigeria and elsewhere (Ngwe & Elechi, 2012). When tackling modern slavery from a rights-based perspective, "risks to people" must be at the center of your strategy (Akor, 2011). We hope that the industry will be motivated by these guidelines to collaborate to

come up with creative solutions to deal with this urgent human rights issue. The potential risk of human injury is most closely associated with the financial services sector. Investments, assets, insurance, and even the supply networks for the industry all have significant negotiating power, particularly when groups of businesses band together to demand greater standards (Okpalaobi, 2016). The term "modern slavery" describes several grave human rights abuses that are illegal in Nigeria. The phrase refers to circumstances in which people are exploited and deprived of their freedom through pressure, threats, or deceit. The worst kinds of child labour, forced marriage, forced labour, slavery, servitude, debt bondage, and fraudulent recruiting for labour or services are all considered examples of modern slavery (Akor, 2011).

Nigeria is better positioned than its neighbors to handle the threat of modern slavery in the nation (Okpalaobi, 2016). Nigeria responded to modern slavery the best in Africa, with robust criminal justice systems, actions to support survivors, attention to risk factors, and coordination of the response, which included the introduction of a new national action plan (Balarezo, 2013). However, the government's response still has gaps that offer opportunities for further action, such as establishing a minimum marriage age of 18 without any exceptions. Nigeria is among the most susceptible countries on the continent, with the fifth-highest rate of modern slavery in all of Africa (Akor, 2011).

According to Ahmed (2017), the 2023 Global Slavery Index predicts that in 2021, 1.6 million Nigerians—or 7.8 cases for every 1,000 people in the country—will be subjected to modern slavery daily. It's interesting to note that the number of teenagers who are purportedly recruited into armed conflicts in Nigeria by non-state armed groups such as Boko Haram is not included in this estimation is advisable to think of this number as the basis for the population of Nigerians enslaved in modern times (Ahmed, 2017).

Nonetheless, banks have been important in resolving a wide range of specialized problems; combating modern slavery is one such area in which they have proven to be highly beneficial. Here, the paper addresses both present and potential remedies to the problem of modern slavery, which has been openly declared by numerous sizable global financial institutions.

Follow according to the Money

Banks possess information that law enforcement can greatly benefit from. Financial institutions' due diligence and transactional data, which they gather as part of their anti-money laundering ("AML") and other compliance requirements, put them in a unique position to uncover the criminal networks that support and enable modern slavery. This financial intelligence can reveal ties between networks and highlight significant connections related to the flow of funds.

Modern slavery victims may be reluctant to assist law enforcement for several reasons, such as possible trauma they experienced, social rejection for actions related to their exploitation, personal connections to questionable bank accounts used by their handlers, a potential lack of legal documentation, language barriers, and cultural perceptions of law enforcement.

The availability of reliable financial information on those engaged in modern slavery relieves victim pressure and increases the likelihood that wrongdoers will be held accountable. Financial intelligence has limitations despite its strength and dependability. Interpreting transactional data can be highly challenging.

Technology: The Answer?

Financial organisations gather enormous quantities of data and information about their clients and the transactions they conduct. The problem these institutions are dealing with is that most of this data is being recorded by processes that are subject to regulations and may be intended to

identify transactions that satisfy particular standards regarding quantity, frequency, or destination (Falola, 2016). Financial organisations may find it more challenging to spot trends and indicators of modern slavery as a result of this strict approach. This stringent approach may make it more difficult for financial institutions to identify patterns and symptoms of modern slavery (Balarezo, 2013).

These cutting-edge technology solutions are currently accessible. These technologies are being used by early adopters to help them recognize the unmistakable signs of modern slavery. For instance, identifying warning signs related to problems like human trafficking and prostitution could necessitate a thorough examination of transactional data and due diligence records kept by banks, in addition to information from outside sources like the internet, social media, and negative media outlets (Falola, 2016). Modern technology can analyze all available data, spot trends in cash or wire transfers at specific times, in or near locations linked to human trafficking or "red light districts," and concurrently look for any connections between account holders and payment recipients as well as any claims that they may have been involved in crimes related to modern slavery. In addition to increasing the likelihood of seeing new and developing modern slavery red flags, utilizing cutting-edge technologies also greatly lessens the operational strain financial institutions bear when handling large numbers of false-positive transaction monitoring alerts (Akor, 2011).

Collaborating: Public-Private Alliances

The government's strategy recognizes that the current AML framework, which mostly depends on financial institutions, needs to be improved. The idea of public-private partnerships has been put out as a possible remedy for this issue. Law enforcement, financial institutions, and non-governmental groups collaborate in these partnerships to exchange and evaluate information about potential hazards, including money laundering.

The public-private partnership concept is spreading around the world. Concerning modern slavery, this was first demonstrated in the US in 2013. As part of an initiative to address modern slavery that was supported by the Thomson Reuters Foundation and the Manhattan District Attorney's Office, the Human Trafficking Pro Bono Legal Center, the US Immigration and Customs Enforcement agency, and several financial institutions met to discuss cross-border strategies to combat modern slavery, exchange financial and technological expertise, and assist the financial institutions in identifying transactions that may have been made by suspected traffickers (Ahmed, 2017). UK banks have been in contact with law enforcement on matters about human trafficking since at least 2014.

Slavery in Nigeria

Slavery has always existed in Nigeria, although some of its most notable manifestations occurred during the Atlantic and Trans-Saharan slave trades (Akor, 2011). Today, slavery is prohibited both abroad and in Nigeria (Sarich, Olivier, & Bales, 2016). However because diverse pre-existing cultural traditions have differing perspectives on particular activities, legality is frequently disregarded (Akor, 2011). According to Nigerian law, both culture and religion are to blame for "the inevitable overlap between cultural, traditional, and religious practices as well as national legislation in many African states."

This has allowed the government to exercise extralegal control over a great number of lives, culminating in modern-day slavery (Sarich, Olivier, & Bales, 2016). The two most prevalent types of contemporary slavery in Nigeria are child labour and human trafficking (Akor, 2011). Despite international and national efforts, it has proven challenging to eradicate modern slavery because it is a tough practice to identify (Akor, 2011).

Nigeria's Contemporary Slavery Practices

Human Trafficking

Human trafficking is described as an "act and attempted act of recruitment and transportation of human beings (both male and female) within or across borders" (Akor, 2011). The particular kind of slavery that has been growing the fastest is human trafficking (Falola, Toyin, & Akinyemi, 2016). Most people who are forced into human trafficking are compelled to go into forced labour or the commercial sex trade (Falola, Toyin, & Akinyemi, 2016). In Nigeria, human trafficking has negative social and economic repercussions (Balarezo, 2013). In Nigeria, there are various types of human trafficking (Balarezo, 2013). Nigeria has experienced an upsurge in both domestic and international human trafficking (Balarezo, 2013). Furthermore, traffickers now utilize Nigeria as a hub to send their victims to other countries (Balarezo, 2013).

Causes of Human Trafficking

Although its exact beginnings are unknown, human trafficking did begin to expand in Nigeria in the early 1990s as drug trafficking and advanced fee fraud (419) rose (Akor, 2011). Significant variations exist in the degree of knowledge about human trafficking as well as in the ways that various ethnic groups in Nigeria view the practice (Balarezo, 2013). Due to the differences in perceptions of this practice, the Nigerian government has had difficulty "coordinating resources to eradicate the menace in the country" (Balarezo, 2013). It is also really hard to identify victims because there are many different types of human trafficking and there is a dearth of training in victim identification (Falola, Toyin, & Akinyemi, 2016).

i. External Trafficking

People are trafficked across "national, continental, and international borders for sex work, child labour, and domestic service in exchange for monetary reward," which is also known as "international" or "external" trafficking (Akor, 2011). Every year, between 800,000 to 4,000,000 individuals fall victim to international human trafficking; most of these victims are women and children (Ahmed, 2017). The majority of trafficked women and children from Nigeria end up being transported outside of the country, to Italy (Ngwe & Elechi, 2012). Every year, between 800,000 and 4,000,000 individuals fall victim to international human trafficking; most of these victims are women and children (Ahmed, 2017). Human trafficking sometimes involves the trafficking of Nigerian children, either within the country or through neighboring African states (Ahmed, 2017). Significant international crime, human trafficking, is compared to the modern slave trade (Ahmed, 2017).

In Nigeria, Edo State has the largest reported proportion of victims who were trafficked abroad (Balarezo, 2013). The regions of Edo (20.4%), Rivers (8.6%), Cross River (7.1%), Anambra (6.8%), Delta (6.4%), Bayelsa (5.7%), Ebonyi (5.4%), and Imo (3.2%) have the highest rates of external human trafficking for exploitative purposes (Balarezo, 2013). The states of Borno (5.0%) and the Federal Capital Territory (5.7%) (Balarezo, 2013)

ii. Internal Trafficking

The definition of internal trafficking, also known as domestic trafficking, is "the recruitment and transportation of persons within the borders of a country, either from rural to urban areas or from one state to another, for purposes of sex work, child labour, or domestic services" (Ahmed, 2017). According to Balarezo (2013), Benue (16.4%), Akwa Ibom (13.2%), Kogi (9.5%), Kano (4.1%), Jigawa (4.1%), Borno (3.6%), Edo (3.6%), Kaduna (3.6%), Kwara (3.6%), and Niger (3.6%) have the highest rates of internal human trafficking for labour.

iii. Trafficking of Women

The primary reason Nigerian women are trafficked is for sexual exploitation (Ngwe & Elechi,

2012). Most of them are trafficked outside (Ngwe & Elechi, 2012). Nigeria has one of the highest rates of human trafficking victims in Western Europe (Ngwe & Elechi, 2012).

Causes of Trafficking of Women

Nigeria's trafficking epidemic is a result of socioeconomic causes (Ngwe & Elechi, 2012). Religion has also been a major factor in violence and poverty throughout Nigeria, with a majority of Muslims in the North and Christians in the South (Ngwe & Elechi, 2012).

i. Juju

Christianity, Islam, and Juju coexist in Nigeria (Ngwe & Elechi, 2012). Juju affects human trafficking in Nigeria since it is widely believed that "a priest connected to a voodoo shrine has the power to manipulate outcomes in people's lives (Ngwe & Elechi, 2012). The juju ritual has a great deal of sway over women (Ngwe & Elechi, 2012). In Nigeria, clergymen frequently work with criminal groups, and many of them are even compensated by the criminals (Ngwe & Elechi, 2012). The mafia will threaten the girls and their families if they decline to participate, further entrenching its control over women (Ngwe & Elechi, 2012). After the Nigerian mafia "manages the travel documents and transportation to Europe," the madams buy the ladies to use for their purposes (Baarda, 2016).

ii. Role of Madams

The majority of female human trafficking is run by other females (Siddharth, 2017). The victims come from the "madams," who are essentially ex-prostitutes who serve as female pimps (Siddharth, 2017). Until their debts are paid off, these madams own these ladies (Ngwe & Elechi, 2012). The madams are paying for the girl they are recruiting to be transported (Ngwe & Elechi, 2012). The possibility of earning money as a madam in the future serves as an incentive for these girls, creating a vicious cycle of abuse (Ngwe & Elechi, 2012). In Nigeria nowadays, this is a very common practice; one-third of women report having been approached by a madam before (Baarda, 2016).

iii. Boko Haram

Because Boko Haram abducts girls and sells them into slavery, it is a major contributor to the trafficking of women in Nigeria (Quirk, Joel, & Darshan, 2013). UNICEF reports that since 2013, Boko Haram has abducted over a thousand Nigerian children (Stephanie, 2018). During one of the most well-known kidnappings, the Chibok schoolgirl kidnapping in Borno State, Abubakar Shekau issued a video in which he declared he "would sell 276 Nigerian girls into slavery" (Stephanie, 2020).

iv. Child Slavery

The two most common forms of child slavery in Nigeria are forced labour and commercial sexual exploitation (Falola, Toyin, & Akinyemi, 2016). Because work, labour, and household tasks are often confused in Nigeria, it is difficult to recognize child enslavement there (Stephanie, 2018).

v. Forced Labour

Apart from engaging in "domestic servitude, carpet making, jewelry making, clothing making, camel jockeying, and war (as child soldiers)," children in Nigeria are also forced to labour in the agricultural sector (Falola, Toyin, & Akinyemi) (2016). Additionally, young Nigerians are forced to work as miners, a hazardous occupation due to the long hours required (Stephanie, 2020).

vi. Sexual Exploitation

"Childhood sexual abuse and child prostitution in Nigeria" appear to be closely related (Falola,

Toyin, & Akinyemi, 2016). "Prostitution, pornography, sex tourism, sex rings, nude dancing or modeling, and sexual exploitation of child domestic servants" are examples of this kind of child slavery (Falola, Toyin, & Akinyemi, 2016).

Efforts to Combat Modern Slavery

Fighting human trafficking is challenging since it is not always obvious (Falola, Toyin, & Akinyemi, 2016). Nonetheless, initiatives to stop contemporary slavery have been made (Okpalaobi, 2016).

i. Domestic Efforts

"The crime of trafficking in persons poses a major threat to Nigeria's development and stability, and it poses a major threat to its values and national economy," the Nigerian government acknowledges (Ahmed, 2017). As a result, many attempts have been made to solve this issue. The National Agency for the Prohibition of Trafficking in Persons (NAPTIP) was founded in 2003 to combat human trafficking (Ahmed, 2017). This organisation deals with prosecuting human traffickers, looking into police misconduct, and helping victims reintegrate into society (Ahmed, 2017). The United Nations Convention Against Transnational Crime, the Protocol to Prevent, Suppress, and Punish Trafficking in Persons, the Protocol Against the Illegal Manufacturing of and Trafficking in Firearms, and the Protocol against the Smuggling of Migrants by Land, Sea, and Air are just a few of the international treaties to which Nigeria is a party (Ahmed, 2017).

ii. International Efforts

International attempts have been made to address Nigeria's modern slavery issues (Okpalaobi, 2016). In an attempt to address the problems women confront, 70 queens and the spouses of heads of state, together with numerous other significant world leaders, attended a meeting in Geneva, Switzerland, focused on the situation of rural women in Third World countries (Okpalaobi, 2016). Because certain African nations, like Nigeria, have high levels of debt, and modern slavery may arise (Woods, 2007). The Bush administration attempted to address this by waiving the debts of eighteen nations, including Nigeria (Woods, 2007). Additionally, the Jubilee movement eliminated the debt of at least fifty nations, including Nigeria (Woods, 2007).

The Role of Financial Institutions in Combating Modern Slavery in Nigeria

Given its ability to identify questionable activity, the financial services industry has a significant advantage in the fight against modern slavery. This industry may help reduce the risk to their own company from illicit and dishonest firms by detecting emerging money laundering tendencies that may be connected to slavery with the correct training and resources (Ahmed, 2017).

In addition, government legislation like the UK Modern Slavery Act is pressuring FIs and company boards to think carefully about what they do and to confront the problem of modern slavery (Sarich, et al.,). The financial services industry is employing the following nine tactics to safeguard itself against the risk of money laundering associated with modern slavery:

- **Applying typologies to comprehend criminal activity:** This means breaking down recent incidents into their parts to identify "red flags, which act as trustworthy criteria or indicators (Infobase, 2020). With the use of this method, trends and patterns related to money laundering in the context of modern slavery can be found.
- **Identifying criminal activity through forensic accounting:** To uncover possible criminal activity, forensic accountants use investigative methods in addition to traditional accounting procedures. They scrutinize every aspect of a company's or individual's financial operations, scouring through financial records and other information to find anomalous spending patterns or questionable transactions (Akor, 2011).

- **Collaborating on data collection with nongovernmental organisations (NGOs):** To find more sources of information about modern slavery, the banking industry is starting to collaborate more closely with nongovernmental organisations. Banks can use their regular interaction with NGOs handling cases of modern slavery to spot trends and warning signs in their financial systems (Balarezo, 2013). NGOs are another resource for this kind of training.
- **Establishing alliances with law enforcement:** Creating alliances with law enforcement organisations and cooperating to examine data and pinpoint patterns is a crucial step in comprehending the connection between money laundering and modern slavery (Siddhardth, 2017). By working together, threats are better understood and recognised, which may help catch and prosecute offenders.
- **Recognising and applying "red flag" indicators:** A few indicators that may point to instances of modern slavery are identified by the Economic and Financial Crime Commission. These include foreign money transfers that conflict with the account holder's stated business goals, transactions that occur outside of regular business hours, and an unusually high number of separate accounts that are formed and closed simultaneously (Stephanie, 2018). Many institutions are using these types of indicators in their compliance programs.
- **Formulating and applying filters for large data:** Following the identification of red flag signs, banks can employ big data filters to monitor unusual transaction patterns. To counteract modern slavery, these filters are already in the development stage (Woods, 2007).
- **Sifting potential clients through criminal databases:** Two databases that can be utilized to obtain essential information to identify people or organisations involved in modern slavery are World-Check and World Compliance (Stephanie, 2018). This enables the banking sector to screen both present and new customers.
- **Staff training across the board:** To make sure that every employee is knowledgeable about contemporary slavery and capable of spotting possible hazards, several banks are offering thorough training on the subject (Okpalaobi, 2016).
- **Upholding internal regulations and guidelines:** To address the issue of modern slavery, several banks are revising their internal policies and processes. Furthermore, provisions are being added to client agreements to give specifics about company practices regarding this matter (Woods, 2007).

Conclusion

Banks must realise that by tackling the problem of modern slavery, they are contributing to the redress of one of the greatest injustices of our day, in addition to safeguarding their interests. Their actions will be genuinely heroic since a great number of people will be set free from slavery as a result. Financial institutions can benefit commercially from offering financial services to good actors who would not have been within their risk appetite by identifying and excluding specific bad actors instead of blacklisting entire industries or countries. This approach not only manages legal and reputational risk but also allows financial institutions to assess human trafficking risk in clients and drive business interests. Since there are numerous parties involved in the forced labour value chain, each with varied degrees of understanding of their position, it can be challenging to identify human trafficking for forced labour. It is reasonable to assume that a large number of financial institutions do not know where they fit within this value chain. Financial institutions must acknowledge their agency in addressing the issue, in addition to the scope and depth of human misery brought on by human trafficking. When viewed through the lens of a financial organisation, coerced labour value chains don not seem all that different from legitimate business practices. For those who fall prey to forced labour and human trafficking, there are notable distinctions.

Because human trafficking is tough to eradicate due to its financial impact, financial institutions cannot ignore it. They have to take the initiative and integrate it into their operations. If financial institutions (FIs) accomplished this, they would be able to fully comprehend the risk to which they are exposed, steer clear of high-risk clients, and counsel them to take precautionary action. To close the gaps in data availability and the applicability of regulatory norms, they will have to collaborate with other financial institutions, law enforcement, governments, and non-governmental organisations. The financial institution would need to include a human trafficking lens in all of its risk-related processes to adequately address the breadth and gravity of the danger. The price of the suffering caused by forced labour and human trafficking is too great for any organisation with the authority to take action to remain silent.

Recommendations

To guarantee that staff training and investigative techniques represent professional expertise and guidance, financial institutions must consistently seek knowledge from law enforcement and targeted NGOs:

- a. The evolving character of human trafficking, including typologies (allowing, for instance, a more equitable emphasis between the exploitation of labour and sexual relations; the former presently receives an excessive amount of attention),
- b. Trends in financial crime, like the rising use of prepaid cards and online payments, as well as a rise in the use of trafficking victims for purposes other than exploitation for sex or labour, like theft, benefit fraud, organised property crime, and drug manufacturing,
- c. The dynamic character of trafficking business models, which adapt to new "markets," disruptions, and laws.

2. Working with non-governmental organisations that support victims of human trafficking can generally provide insightful viewpoints from the victim's perspective as well as knowledge of the strategies used by traffickers. This will aid in the development of more accurate profiles and warning signs for financial transactions connected to human trafficking.
3. Working with non-governmental organisations that support victims of human trafficking can generally provide insightful viewpoints from the victim's perspective as well as knowledge of the strategies used by traffickers. This will aid in the development of more accurate profiles and warning signs for financial transactions connected to trafficking.
4. When interpreting instructions from law enforcement, non-governmental organisations, and other sources, financial institutions should make sure that they are appropriate and relevant for branch staff as well as internal financial intelligence and investigative teams. All staff training about financial crime should specifically address human trafficking. Mandatory tests should also be included to guarantee that front-line and investigative staff members are sufficiently aware of the issue and knowledgeable about how to spot it.
5. The development and maintenance of cooperative, supportive relationships between financial institutions and law enforcement organisations is essential for the sharing of data and typologies. Forums for public-private partnerships should serve as hubs and distributors of signs and intelligence linked to human trafficking that are obtained from court cases and convictions.
6. In these public-private sector forums, law enforcement authorities, and legislators should make sure that non-governmental organisations (NGOs) with particular knowledge or practical experience fighting human trafficking regularly participate.
7. To increase the efficacy of financial institutions' automated transaction and client screening, more money should be invested in gathering negative media content related to

human trafficking, such as that supplied to Thomson Reuters by Liberty Asia. This is because financial institutions rely heavily on private-sector compliance tools.

8. Financial institutions should ensure that their Know Your Customer (KYC) and ongoing due diligence processes take into consideration the extent to which their clients are susceptible to human trafficking in their supplier chains or business activities.

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