



**YOUTH PERCEPTION ON YAHOO-YAHOO (CYBERCRIME): A CASE STUDY OF
ADO-EKITI, EKITI STATE NIGERIA.**

BY

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DECLARATION

I, Tolulope Ojolo, declare that this study is my own work, it has not been submitted for any degree or examination at any other university. The sources that I have used have been fully acknowledged.

This study is submitted in fulfillment for the requirements for the degree of Masters in Criminology and Forensic Studies in the faculty of Humanities, School of Applied Human Sciences, University of KwaZulu Natal, Howard College, Durban, South Africa.

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DEDICATION

I dedicate this study to my beloved mother, Mrs Bosede Yetunde Oluwatayo. Mummy you have been a motivation and source of joy. You will surely partake of the rewards of your labors of love in Jesus Name!

ACKNOWLEDGEMENTS

This research would have been impossible without the grace of God almighty for ensuring my existence and giving me the courage and strength to proceed regardless of all the challenges that surfaced during this study

I am enormously thankful to my parents Professor and Mrs. Oluwatayo for your strong support and imparting in me a brave mindset which helped me in overcoming some of my challenges in South Africa. Also, their financial support in my two years of academic sojourn away from home cannot be underestimated. I cannot find the appropriate words to express how much I am indebted to you during this “arduous” yet profitable pursuit of academic greatness.

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LIST OF ACRONYMS

WWW- World Wide Web

IC3- Internet Crime Complaint Centre

ACH-Automated Cleaning House

US- United States

ICT- Information Communication Technology

EFCC- Economic and Financial Crime Commission

UNESCO- United Nations Educational, Scientific and Cultural Organization

CIA- Central Intelligence Agency

NCWG- Nigerian Cybercrime Working Group

NCC- Nigerian Communication Commission

ATCON- Association of Cyber Cafes and Telecentres

PC- Personal Computer

ISP- Internet Service Provider

FBI- Federal Bureau of Intelligence

NW3C- National White-Collar Crime Centre

IDC- International Data Cooperation

NATO- North Atlantic Treaty Organization

RCT- Rational Choice Theory

EKSU- Ekiti State University

ABUAD- Afe Babalola University Ado

QUOTATION

“The most interesting thing about cybercrime and the whole cyber world is that many of the people that are most proficient in it are young people, really young people (Patricia Arquette is an American actress).”

“The alarm bells sound regularly: cybergeddon; the next Pearl Harbor; one of the greatest existential threats facing the United States. With increasing frequency, these are the grave terms officials invoke about the menace of cybercrime and they’re not understanding the threat (Preetinder Singh Bharara is an American lawyer who served as U.S. Attorney for the Southern District of New York from 2009 to 2017).”

ABSTRACT

The study examines the perception of youth on cybercrime which has been on the increase in recent time as a new nomenclature “yahoo-yahoo”. The breakthrough in technology comes with its attendance consequences which include cybercrime. The study therefore investigates the perceptions of youth on yahoo-yahoo, the factors predisposing youths to participation, gender peculiarities and the ways in which social media attitudes influence the phenomenon.

The theoretical orientations that guided the study were strain theory and Rational Choice Theory. The study was conducted in Ado Ekiti, Ekiti state capital. The study adopted qualitative research method as its empirical approach of inquiry. It purposively sampled the opinion of 20 youth with the aid of a semi-structured interview schedule.

Findings from the study shows that yahoo-yahoo a form of cybercrime is perceived to be something fraudulent and a crime perpetrated with the aid of internet. Factors such as poverty, unemployment, corruption, peer pressure, greediness, and get rich quick syndrome are responsible for why youth engage in yahoo-yahoo. It was also noted that females are also involved in the acts just as their male counterpart. However, the percentage of females involved in yahoo-yahoo is lower compared to the males. It was also discovered that the various social media display has influence youth involvement in yahoo-yahoo.

The study therefore concludes that social factors of unemployment, poverty and corruption are the major precipitators of cybercrime. Hence there is a need for a concerted effort by the government and other stakeholders to work assiduously at solving the various social problems bedeviling the nation and thereby combating the menace of cybercrime.

Key words: Youth, Perception, Cybercrime, Internet, Yahoo boys.

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CHAPTER ONE

1.1. OVERVIEW OF THE STUDY

The focal point for the research is to investigate the perception of youth on yahoo-yahoo, a popularly known form of cybercrime among the youth in Nigeria, Specifically in Ado-Ekiti. The purpose is to harvest opinions of youth about yahoo-yahoo, the factors predisposing youth to participation, gender peculiarities and the numerous ways in which social media attitudes influence the phenomenon.

1.2. INTRODUCTION

Cybercrime is a global issue that has transcended various geographical boundaries, its development as changed forms overtime; it continues to evolve into divergent phases. According to Clough, (2015), dating back to the 60s until present, cybercrime is gradually updating as technology develops. In 1960, cybercrime focused on physical destruction of computer system parts and stored data. In the mid-1960s, the United States criminal abuse focused on databases and the related risks to privacy. In 1970s, traditional ways of committing crimes such as manual stealing was in place, however the innovation of computer modernized ways of stealing. In 1980s, the number of computer systems increased, hence creating more potential targets for Cybercrimes. Yee, (2000) explains that internet access enables cybercriminals perpetrate crimes through the computer without being present at the crime scene. In the 1990s, a graphical interface “World Wide Web (WWW)” was introduced and this led to a tremendous growth in the number of Internet users, and this invention also welcomed new challenges in the cyber world. It means more advanced functions, more perpetrators and more victims were active within the cyber space (Clough, 2015).

Flowing from above the dynamics of cybercrime across the world breaded a new sort in Nigeria popularly known as yahoo-yahoo. At the dawn of the forth era of democratization in Nigeria in 1999, internet access through mobile phones dominated the society with roughly 350 000 users, which increased to approximately 120 million users by 2013 (Doppelmayr, 2013). During this

time, an internet corporation named Yahoo, which provided multiple services such as email and search engines, was the global market leader. Yahoo maintained its dominance as a service provider for years in Nigeria which led to the name being used as slang to refer to the internet (Doppelmayr, 2013).

Globalizing effect of introducing internet to Nigeria did not only advance the state of technology in the country but also birth social vices such as internet fraud popularly known as yahoo-yahoo. Since internet was popularly referred as yahoo at point of introducing the service to Nigeria (See Doppelmayr, 2013), youth that engaged in activities relating to the internet were immediately labelled “yahoo-yahoo” boys, it was referred to as boys because basically boys engaged in various activities connecting to internet usage at this point (See Tade and Aliyu 2011; Tade, 2013; Ribadu and Olugbodi, 2010).

However, cyber-crime in Nigeria in the previous decade has metamorphosed into what is called “yahoo-yahoo”. This nomenclature is prominent among Nigerian youths and involves defrauding foreigners to the tune of millions of dollars annually. For example, they execute this crime by way of using fake identities on dating websites such as elite’ singles, match.com, claiming they are United States Army and intelligent officers on peace making mission to Afghanistan and other countries where war seems to be prevalent. They also disguise themselves by pretending to have goods to sell or an on-going project to be executed (Okeshola and Adeta, 2013); hence they request for financial aid from foreigners and get them cheated of their hard-earned money.

In contextualizing the discussion presented above, it is disheartening that Nigerian youth in recent times have resorted to cyber-crime with a hope of living extravagant lives. However, it is regrettable that these young folks popularly called “yahoo-yahoo boys” have lost interest in searching for white collar jobs, rather they have resorted to this medium of making a living. According to Odo and Odo (2015) the large number of perpetrators in Nigeria falls within the age bracket of 18 to 30 years of age. This situation has led to the undermining of Nigeria’s image both home and abroad (Okeshola and Adeta, 2013).

The issue of crime related to cyber has raised series of fundamental questions among stakeholders in Nigeria, yet this crime continues to be on the increase with little or no effort on the part of the government is reducing its rising influence among Nigerian youth. Interestingly, social media has been added to the pool of tools used by these perpetrators. Many individuals have been victims of this crime and others continue to fall victims. It is conceived that individual youth want to live a very comfortable life without necessarily engaging in physical work; invariably defrauding others through the internet (such as Facebook, email hacking, and online dating) (Ojedokun and Eraye, 2012).

It is within this context that this study seeks to investigate the perception of youth about yahoo-yahoo in Ado-Ekiti, Ekiti State, Nigeria. The social acceptance and intentional display of wealth gathered from this source on different social media platform calls for an investigation of the dominant and popularized attitudes within the society especially among youths about this social phenomenon called yahoo-yahoo. This study seeks to explore the perception of youth about yahoo-yahoo, the factors predisposing youth to adopting it as means of livelihood and the gender discussions surrounding its perpetuation as well as understanding what attitudes are shared on various social media platforms about yahoo-yahoo in Nigeria.

1.3. CONCEPTUAL CLARIFICATION

Youth: The word youth refers to a time when someone is young, or the quality of being young. Within the confines of the Nigerian society, the National Youth Policy in 2009 noted that a youth comprise of all persons within the age bracket of 18 to 35 years (te Lintelo, 2012).

Perception: This denotes one's view on a phenomenon. The way one think about something and their idea of what it is like.

Yahoo-yahoo (Cybercrime): It refers to all forms of criminal acts perpetrated with the aid of internet.

1.4. RESEARCH PROBLEM

The major problem conceived by this study is that, advance in technology which is supposed to be a blessing to all nations of the world is fast becoming an avenue for criminal acts. Individuals now hide under the faceless nature and the ease of access offered by the internet to perpetuate criminal acts. Also, the challenges of unemployment, poverty and corruption are taking its tolls on the Nigerian youth who must struggle to survive. Hence, many of them take solace in cybercrime as a survival strategy. (Okeshola and Adeta, 2013).

Various efforts have been made by the Nigerian government at combating cybercrime but the outcomes leave much to be desired. Rather than cybercrime to be reduced it has continued to be on the increase. It is therefore imperative to address this menace and find lasting solutions to the problems of poverty, unemployment and corruption.

1.5. SIGNIFICANCE OF THE STUDY

The study is significant as it attempts to elicit useful information about the perception of youth on the yahoo-yahoo (cybercrime) phenomenon.

It will further uncover the menace and nefarious act of cybercrime and induce the Nigerian government to be more proactive in combating cybercrime. In addition, the information that was obtained from this study will be useful to security agencies and other stakeholders in preventing the perpetration of cybercrime.

There have been many studies carried out on crime but this study uniquely examined cybercrime (yahoo-yahoo) and identifying it as a core criminal act common among the youths and the need for the youths to be properly engaged in socially accepted activities (Tade and Aliyu, 2011; Ojedokun and Eraye, 2012; Tade, 2013).

Finally, the importance of this study cannot be overemphasized because it offers the opportunity to understand the perception of youths concerning cybercrime and various reasons for engagement.

This will allow useful suggestions that could influence government decisions on how to address the issues of unemployment, poverty and corruption.

1.6. RESEARCH QUESTIONS AND OBJECTIVES

The study was guided by following questions;

1. What are youths' perceptions of yahoo-yahoo in Ado Ekiti?
2. What are the factors predisposing youths to yahoo-yahoo in Ado-Ekiti?
3. What are the gender peculiarities to yahoo-yahoo in Ado-Ekiti?
4. What influences the youths for flamboyant postings on social media?

It was therefore preoccupied with accomplishing the following objectives:

1. To understand the perception of youth about yahoo-yahoo in Ado-Ekiti
2. To understand the factors predisposing youth to engagement in yahoo-yahoo
3. To understand the gender peculiarities in yahoo-yahoo
4. To examine factors influencing flamboyant display on social media by yahoo-yahoo boys

1.7. METHODOLOGY

The study adopted qualitative research approach. For this study, the qualitative research method allowed for exploring and understanding participants' perceptions regarding yahoo-yahoo phenomenon in Nigeria. Similarly, for clear research meaning, issues related to cyber-crime cannot be quantified, rather observing and communicating with participants in a natural setting or obtaining societal perception is instrumental to gaining knowledge. Also, the study adopted a descriptive research design. This approach allows the use of representative sample to gain meaningful knowledge about the research. The researcher's study population was youth within Ado-Ekiti Metropolis, Ekiti State, Nigeria. The prospective population of youth was between ages of 18 years and 30 years. This age range is justified because majority of yahoo-yahoo perpetrators are youth within this age range (Tade and Aliyu 2011). A total of 20 participants were recruited to voluntarily participate in the research; to share their thoughts and opinions about yahoo-yahoo in Ado-Ekiti. The study adopted the purposive sampling method (a variant of the non-probability

sampling). This sampling method is best used when some specific individuals who have fore knowledge and are in the best position to give the required information. Recruitment of appropriate participants was facilitated by ensuring that all participants understand the aims of the study. The participants were given an informed consent form to fill prior to the commencement of the study.

A face-to-face semi-structured interview was conducted to elicit responses from respondents. The interviews were taped sequel to seeking participants' consent and the interview duration lasted for about 45 minutes to 60 minutes for each respondent. A major justification for the adoption of the interview is to broadly understand the dynamics of yahoo-yahoo in Ado-Ekiti, Ekiti State, Nigeria. Thematic analysis was used for data analysis. Audio-taped responses were presented as transcripts and these transcripts were categorized into different themes for easy analysis by identifying recurrent patterns

1.8. RESEARCH ORGANIZATION (CHAPTERIZATION)

The study is structured in the following manner:

- Chapter one provides an introduction into the study, stating its aim and objectives, research questions and the significance of the study to the production of knowledge.
- Chapter two investigate, in-depth literatures that had investigated cybercrime across the globe.
- Chapter three analyses and interpret relevant theories in understanding cybercrime and criminality in general.
- Chapter four provides an overview of the methodology that has been adopted for this study. It provides the detailed report of the field work phase.
- Chapter five present the interpretation and analysis of the data collected during the field work.
- Chapter six provides an overall summary of the research and recommendation for further academic studies.

CHAPTER TWO

LITERATURE REVIEW

2.1. INTRODUCTION

This chapter will journey through literatures to present scholarly contribution on cybercrime from a global perspective to a national level. It is aimed to discuss the extent to which debates and arguments abound on the cybercrime to understand the areas that have been extensively researched as well as the grey areas in this field of study. The segments are thematic and will provide relevant knowledge from various empirical sources about different concerns.

Cyber-crime involves criminal activities, in which a criminal offence is committed with the criminal intention to harm an individual using the contemporary communication systems available in internet services and mobile phones (Wall, 2015). Cybercrime according to McGuire and Dowling (2013) could be cyber-dependent or cyber-enabled. While cyber-enabled crimes use computer and its related activities to carry out its illicit dealings, cyber-dependents rely on computer and its programs to carry out its activities (such as, hacking and malware distribution). In recent years, crime associated with cyber has taken a new dimension internationally, particularly within students in the undergraduate program in Nigeria (Tade and Aliyu, 2011). In 2010, the National White Cyber Crime Centre and the Federal Bureau of Investigation reported that Nigeria was ranked third in the world with the highest rate of cyber-crime, a phenomenon that is popular known as “yahoo-yahoo” (Tade and Aliyu, 2013).

The recent improvement in technology has broadened the scope of communication across nations of the world aided primarily using internet system. According to Okeshola and Adeta (2013), the widespread adoption of the internet has brought about two distinct and separate events across the world; and) First, it has helped in promoting e-business and integrating nations and national economies of the world; Second, it has increased the rate of ill behaviors or inappropriate social behavior, and crime especially among youths. In addition, the usage (if not over use) of internet has exposed many young people to activities related to cyber-crime (for example, yahoo-yahoo),

a modern form of theft. It is within this confines that these segments review relevant literatures to problematize yahoo-yahoo as a distinct form of internet fraud.

2.2. UNDERSTANDING CYBERCRIME FROM A GLOBAL PERSPECTIVE

Globalization has led to rapid development all over the world, it has reduced stress and made activities a lot easier. Despite the advantages brought by globalization, it also paved way for negativity. Internet use is one of the invention introduced by globalization. The sole purpose is to bring the world together and to make gathering of information very easy and fast. The Internet has created unlimited access for both legitimate and illegitimate transactions. Some group of people harness the positive use of the internet and use it for deceit. This gave birth to the phenomenon called *cybercrime*- it has become a significant area of interest as perpetrators, victims, and motives vary greatly in cyber-criminal activities. Dashora (2011), noted that cybercrime has become a challenge in the cyber world. In the same vein, McCusker (2006) believes cybercrime has become almost an everyday lifestyle; victims accept their fate after being dwindled by the perpetrator. The perpetrators of cybercrime are so crafty to the extent that it is difficult to trace them and this is because fake identities are major and core tools for fraudulent activities. However, this is the reason why citizens especially in developing countries resign after being duped. Dalal (2006) observes that information technology is two-sided; it can destroy a strongly built system and in the same vein constructively strengthen cyber security.

Cybercrime is a global phenomenon; the term cybercrime represents offences capable of producing psychological and geopolitical concerns perpetuated with the usage of computer and internet (Suleiman, 2016). Cybercrime is not limited to a country neither is it restricted by geographical boundaries. It has become a global phenomenon, affecting both developed and developing countries. Tanebaum (2001) acknowledges the fact that the function of computer is the same around the globe, the only difference is the brand and model. Computer technology have been in existence for a very long time. According to McLaughlin (1978), dating back to the 60s till present day cybercrime is gradually updating as technology develops. In 1960, cybercrime focused on physical destruction to computer system parts and stored data. In the mid-1960s, the United States criminal abuse focused on databases and the related risks to privacy. In 1970s, traditional ways of

committing crimes such as manual stealing was in place. The computer came into place and modernized ways of stealing. In 1980s, the number of computer systems has increased, hence creating more potential targets for cybercriminals. Yee, (2000) explains that internet access enables cybercriminals perpetrate crimes through the computer without being present at the crime scene.

In the 1990s, a graphical interface ¹World Wide Web (WWW) was introduced, this led to a tremendous growth in the number of internet users, and this invention also welcomed new challenges in the cyber world. It means more advanced functions, more perpetrators and more victims. Another challenge associated with internet access is the investigation of cybercrimes. Information exchange has greatly affected investigation process, this is because most of the cybercriminals communicate with themselves, and this helps them keep clear tracks to avoid being caught. In each preceding decade, there is always a new twist in cybercrime. The perpetrators always find new means after which their previous scheme has been blown open. In the 21st century, offenders can automate attacks with new schemes and train up interested persons which have led to the increase of cybercriminals around the world. Countries around the world including international organizations have responded greatly to the growing challenges caused by cybercrime and have given it utmost priority. This action can be subject to both civil and criminal action depending on the target (Salifu, 2008).

Wall (2007: 45), in his research; *Cybercrime: The Transformation of Crime in The Information Age*, opined that the “first generation of cybercrimes consists of traditional crimes where (stand-alone) computers are merely a tool; these are ‘low end’ cybercrimes. The second generation, from the 1970s onwards, consists of crimes facilitated by local or global computer networks; these are still largely traditional crimes, but they give rise to new globalized opportunities and jurisdictional problems. The third generation are true crimes wholly mediated by technology, constituting a ‘step-change in the transformation of cybercrime.’”

The term cybercrime is interpreted differently if examined from the perspective of the Model Penal Code. In Africa, cybercrime has been almost widely accepted. In Nigeria, cybercrime is also

¹ WWW means world wide web.

known as “²yahoo-yahoo” and the advanced version is “³yahoo plus”. Those involved in yahoo-yahoo are called “⁴yahoo boys” (Adeniran 2008). In Ghana, cybercrime is called “sakawa” and the perpetrators are called “sakawa boys” (See, Oumarou 2007; Boateng et al., 2011). Chawki, (2009), believes in Africa, internet use is very high in South Africa but cybercriminals are higher in Nigeria.

The US-based ⁵Internet Crime Complaints Centre (IC3) operated by the Federal Bureau of Investigation (2006:1) reported that in 2006, internet auction fraud was the most reported offence case, it comprised of: “44.9 percent of crime complaints, cheque fraud recorded 4.9 percent, credit/debit card fraud 4.8 per cent, computer fraud consists of 2.8 percent, financial institutions fraud 1.6 per cent, identify theft 1.6 per cent, investment fraud 1.3 per cent and child pornography 1.0 per cent. From the statistics, it shows that a lot of people suffer lot of loss from cybercrime.” The 2010 Internet Crime Report from the Internet Crime Complaint Centre (IC3) reported that identity theft became the third highest complaint at 9.8% in 2010. From the Internet Crime Report in 2008, it was recorded that Nigeria occupy third position in fraudulent cyber activities with 5.9% and Ghana, sits among the top ten in fraudulent cyber activities in the world (Button, 2017).

Crime has become an integral element of every society in the world, and as much as we try to totally remove crime from our everyday life, it seems almost impossible (Cyber Crime General, 2007). Advance fee Fraud, is a form of cybercrime that has emerged across the world and it is believed to have originated from West Africa, particularly in Nigeria (Grabosky and Smith, 2001). It is a type of Internet fraud that is used to defraud unsuspecting victims, they convince them to willingly succumb to their request after several tempting offers to make quick money (Smith and Grabosky 2001; Cukier et al., 2007).

Nigerian youths especially undergraduates and the unemployed have embraced Information Communication Technology inventions such as mobile telephone, computers, smartphones and

² Yahoo-yahoo is a form of cybercrime and the core emphasis of this study.

³ Yahoo-plus is an advanced form of yahoo-yahoo which is the combination of fraudulent cybercrime and fetish and diabolic powers to control and manipulate victims.

⁴ Yahoo-boys are young adults that are perpetrators of this specific form of cybercrime.

⁵ IC3 means Internet Crime Complaints Centre

many more gadgets that have internet access as a medium to carry out some of these illicit activities. This gave rise to the emergence of yahoo-yahoo among the Nigerian youths, particularly in the cities. Development of the Internet has granted unlimited access for cybercriminals to contact potential victims (Newman and Clarke 2013). The innovations in technology have opened possibilities for creativity and development and deviant career opportunities (Quinn and Forsyth 2005; Nuth 2008).

Adeniran (2006) observed that the Internet has introduced certain alterations in the behavioral patterns of Nigerian youths. In the same vein Achebe (1984), in his write up said Nigeria is one of the most corrupt countries in the world due to political instability and negligence on the part of the leaders. Mabogunje (1998) said the Nigerian youths are prepared to contribute to the development of the nation but the government do not give them appropriate opportunities. Adeniyi (1999) affirms that youths are the foundation for the growth and sustenance of the nation; they are the major key agents to effect social change, economic development and technological innovations. The resultant effects of the gaps mentioned above is that when a system in the society does not play its role effectively, the other system suffers for it. The negligence of the government to provide social and welfare support for the youths led them to the illegal means to make a living.

2.3. CONCEPTUALIZING CYBERCRIME IN THE NIGERIAN CONTEXT

There exists a connection between the degree to which wrongdoings are executed in a nation and the sort of public image the nation will appreciate (Abdul-Rasheed et al., 2016). This is because the image of a country is firmly associated with its household exercises and the sort of relationship it sets up with the outside world. There are such many routes in which a country can extend its notoriety at the worldwide framework; these ways are not detached to how the nation conducts its household exercises (Abdul-Rasheed et al., 2016).

A considerable number of people in Nigeria have grasped the ICT developments, with the end goal that the Internet medium at this point takes bigger piece of their days when contrasted with their other day by day activities. The assortments of application offered by the Net, for example, electronic mailing, "visit" frameworks and Internet Messaging (IM), frequently serve as great

justification for completing corrupt and other tricky exercises by the crooks popularly known as yahoo-yahoo boys (Adeniran, 2008). At the end of the day, "the Internet has opened up another window for the improvement of another criminal segment of misrepresentation.

The difficult part of this kind of new extortion is that culprits can now utilize the unknown preferred standpoint of the Internet to bring about damage" and defraud others (Abdul-Rasheed et al., 2016). The circumstance is so awful now that high school leavers, undergraduates and graduates are discovering cybercrimes (Yahoo-Yahoo) as alternate way to achievement and a short means to elaborate lifestyle (Tade, 2013). This has incredibly influenced the global image of the nation because an average Nigeria youth is suspected and assumed to be cybercrime perpetrator; subsequently, the image of the nation has been severely influenced (Abdul-Rasheed et al., 2016).

2.4. YAHOO-YAHOO (CYBERCRIME) - A REDEMPTIVE PLATFORM FOR COLONIAL EXPERIENCES

To Africans, cybercrime is related to the spiritual and it constitutes an important aspect of social reality. Although it cannot be scientifically proven, the fact that people hold on to it to interpret every social event has made it a necessary component of the African society. This is because western theorization fails to aptly explain social realities in African societies (Akiwowo 1983). Thus, for Akiwowo (1983), the Yoruba world view is like other African peoples and includes the perception of both physical and spiritual phenomena. The belief that cybercrime also known as yahoo-yahoo in Nigeria is progressing to an era whereby targets noted for victimizations becomes hypnotized with fetish powers to conform to instructions from the perpetrators. In same vein, Fadipe (1987) avers that belief in charm among African peoples is still pervasive despite the significant changes ushered in by education and Christianity.

There are charms for achieving life desires and those for harming or hurting people and their interests. Socialized in the environment described "yahoo boy" visiting an herbalist to make success-enhancing charms to boost his chances of having more victims to defraud is rather if not completely a social medium of profiteering in business (Moore, 2005). Warner (2011) found that cyber criminals in Ghana do not see cybercrime as crime but a redemptive project of social justice

against the Western world's colonization of their forefathers. It is rational for them to use charms or spiritual elements since it aids faster fraud returns unlike pure Internet surfing which rely on employment of deception strategies which may not work with all potential victims.

2.5. TYPOLOGIES OF CYBERCRIME

To understand cybercrime, it is very important to distinguish them appropriately, since the motive and mode of operation by perpetrators differ according to the various types of cybercrime. Koops (2011), noted that cybercrime has become a trending topic, it stressed the fact that the invention of computer has raised new questions for criminal law and policy. Focus has shifted from computer-related crime to the victim. Cybercrimes have risen to a high percentage in recent years becoming more organized and networked. Cybercrime is two-sided: the first side deals with the infections of computer with various viruses and malwares while the other side has employed cyber tool as a medium for deceit and fraud (examples: Cyber stalking, Fraud and identity theft, Information warfare Phishing scams) (Taylor et al., 2014).

Cybercrime consist a broad range of different offences and this makes it difficult to develop a specific type or classify cybercrime in a single manner (McCusker, 2006). Koops (2011), poses that the internet plays a huge role in the perpetuation and sustenance of cybercrime. The internet has fully transformed the way in which cybercrime is being perpetuated. Cybercrime evolves into new forms and with different patterns every year.

(Cornish et al., 2010) identified three major categories of cybercrime. These include:

- Individual: This type of cybercrime is in form of cyber stalking and distributing pornography. Security and Law enforcement agencies have taken this category very seriously. In Nigeria, several people stalk your social media accounts, upload pornography on your page to portray you as a bad person, some of these perpetrators use it to blackmail their victims to get money from them.
- Property: In this case, cybercriminals steal a person's bank details including the details on the credit card and withdraw almost or all the money and misuse the credit card to make

several purchases online. They also run scams by selling invincible products that will capture the attention of their victims with promise to deliver the goods after payment. Some place sales advert on various social media with tempting offers to draw attention of unsuspecting victims to make them part away with their hard-earned money. In Nigeria, some perpetrators send text messages, claiming that their potential victims Credit Card have been blocked and they can help them unblock it. Many have fallen victim to this game and have lost their hard-earned money.

- **Government:** This category is not very common as other categories; crime against the government is referred to as “Cyber Terrorism”. This category wreaks havoc and cause panic amongst the citizens. In this category, cybercriminals hack into government websites using malicious software. These perpetrators are mostly unfriendly governments of other nations.

The Jones (2006) also identified three major types of offences relating to cybercrime: Offences against the confidentiality, integrity and availability of computer data and systems (hacking, viruses and possessing hacker software); Computer-related offences (forgery and fraud); Content-related offences (copyright and patent offences).

Other prominent forms of cybercrime are discussed below:

2.5.1. Tax-refund fraud

According to Yurcan, (2011), the prevalence of tax-refund fraud alarming recently. The abuse of the tax-refund program is escalated and damaging to the financial return scheme. Journal of Accountancy in October reported that culprits were charged with over 5,000 false tax returns in a single law suit which they carried out by falsifying the identities and social security numbers of dead tax payers to make claims to about \$14 million.

The strategy is to access the essential documentations needed for processing tax refunds from someone who will not be filing for refund but most preferably using details from a diseased person. Various illicit computer mechanisms are adopted as avenue and quick platforms to obtain this information. While phishing and social engineering are leveraged upon, a black market of illicit

sale of compiled documentations for such unscrupulous act is also operated. Social security numbers, address, date of birth of various person are traded in this black market. It has been discovered that marketers are persons who are insiders in various institutions and have access to vital information, for example, workers in hospitals, doctor's offices and people who capture information for newly purchased vehicles (Anderson et l., 2013).

2.5.2. Corporate account takeover

Singleton and Ursillo (2010), opined that an emerging form of cybercrime christened Cooperate Account Takeover became popular in the summer of 2008. Its impact is devastating and ruins institutions into debts worth millions. The attack requires a sophisticated knowledge of hacking and computer manipulation because perpetrators obtain essential complain details and hack one of its computers to loot the company of thousands of dollars. While its most witnessed form has been via electronic cash transfers, it is important to note that it could be in form of Automated Clearing House (ACH) or wire transfer that is explained in three phases.

The first step is, illicitly acquiring login credentials. These details are systematically derived by sending bulk email messages or advertorial links to people without any legitimate intent but to defraud. The messages are sent with malicious intent and have been wired with programs such as Trojans to sniff out essential information from the computers of the recipient.

After the essential details have been gotten illegally, the next step involves gaining unauthorised access to the victim's computer to avoid flagging off red signals (Anderson et l., 2013). To avoid raising alarm, they hijack a computer from the company and use this trusted source to avoid the security check of the bank login finger print from unrecognised sources. This approach allows them carry out their activities without any grave danger of being interrupted in the process.

The final phase is to transfer funds from the hacked account to the victims account before they move it out to other incorporated private accounts from which the money might be distributed systemically across the globe to avoid easy traces.

2.5.3. Identity theft

Cybercriminals usually illegally steal a person's vital information to perpetuate fraudulent acts, when this occurs it is usually classified as identity theft. It is usually considered unprofitable unless the information stolen is used to make financial rewards. It is therefore a process that allows other forms of cyber offences that defraud- tax-refund, credit-card theft, loan fraud and other crimes.

This type of cybercrime does not benefit unless there is a financial reward for the effort or some type of damage that can be done with the data.

2.5.4. Theft of sensitive data

Vital information is very attractive to cybercriminals because these information are very essential tools for their illegal escapade. They include; personally, identifiable information, trade secrets, source code, customer information and record of employees. These type of cybercrime is very linked to the previous discussed and they often require multiple phases that interlock all the mentioned types to be successful in their operation. However, the financial, economic, social and psychological impact of cybercrime is enormous and disastrous. As reported in 2012 that cybercriminals hacked the South Carolina Department of Revenue and stole that cybercriminals hacked and stole 3.6 million social security numbers and 387,000 credit/debit card numbers. This is possible because of their knowledge of modern technology and their ability to manipulate the usage of computer and internet to their advantage (Bonner, 2012).

2.5.5. Theft of intellectual property

This type of activities includes the theft of commercial, copyrighted materials like movies, music and books. The perpetrators are varying and various agents within the social context of society have been listed as promoters of such intellectual theft (Moore et al., 2011). The goal is to illegally possess the intellectual property and use it in an unauthorised manner to profit themselves.

Other forms and types of cybercrime includes; Consumer/economic fraud, computer-related fraud, traditional fraud, hacking and child pornography. Consumer fraud is a form of cybercrime that

involves intentionally deceiving victims with the promise to deliver non-existing goods and services (Titus 2001). Consumer fraud comes in different patterns and forms. Cybercriminals involved in consumer fraud are increasing due to internet access, they are all over the social media, stalking accounts of certain suitable targets for their schemes (Newman and Clarke 2013; Wall 2005, Wilson et al. 2006; Yar 2006).

Hacking is a popular form of cybercrime; cybercriminals break into a person's computer to access certain personal or sensitive information. Some organization make use of hacking to test the strength of their internet security, this act is known as Ethical Hacking. Hackers make use of several means to gain access into a person's personal account without being present in the crime scene. They make use of virus to also access this information (Yar, 2013).

2.5.6. Internet fraud as a distinct type of cybercrime

Without Internet access, there will be limited cases of cybercrime. Hence, it is appropriate to say that the Internet is the major tool for perpetrating cybercrime. Koops (2011) explained that the Internet started existing in 1960s, but it became popular and captured the attention of the government security and law enforcement agencies in the mid-1990s. The internet has changed the nature of crime as he described in his seminar work titled "Cybercrime – The Transformation of Crime in the Information Age" Wall (2007), opined that because of the special feature the internet possesses, it provides special opportunities to commit crimes, which are usually called cybercrimes. The Federal Bureau of Investigation (2001) defines Internet fraud as any scheme that is fraudulent and used for deceit with the use of the Internet, such as web sites, chat rooms, and e-mail. The internet assists the perpetrators of cybercrime to play a very possessive role, they offer non-existent goods or services to consumers, or transfer victims fund to their personal accounts.

Alubo (2011) believes the internet launched a platform for cybercriminals to engage in advance-fee-fraud by sending spam e-mails; he calls this act "419", and those involved are regarded as yahoo boys in Nigeria. They usually create several free e-mail accounts to gain access to their potential victims (Dyrud 2005). Adomi and Igun (2008) poses that this act has been made possible because of the presence of e-mail extractors. It has become a common trend to buy email addresses

and followers on social media. This also makes it easy for cybercriminals to perpetrate crime. Yang et al., (2010), said that ⁶Information and Communication Technologies (ICTs) are present in every country around the globe which has made digitization trending and it keeps expanding.

Ponzi scheme can also be related to internet fraud; these schemes have become so popular in developing countries especially in Nigeria. Founders of this scheme, launch website and then come up with enticing programs to make people register and participate in the program. The people that benefit from this scheme are the early members after a while the scheme folds up. Ponzi scheme is related to internet fraud because they make use of website. Members also gain access to this scheme through the internet. Ponzi scheme originated from network marketing which is believed to be a legal business. Some individuals decided to come up with something similar and rip people off. Many have already lost interest in several Ponzi schemes, it's no doubt that very soon another means of exploiting certain individuals will be created again (Drew and Moore, 2014).

2.7. ORIGIN AND GROWTH OF CYBERCRIME (YAHOO-YAHOO)

Cybercrime is described as crimes committed gaining access to the internet and making use of the computer to carry out such act. Adeniran (2008) defines Cybercrime as an unlawful act where the computer is used a tool to carry out the criminal activities. Tade and Aliyu (2011), they both claim that the emergence of yahoo boys in Nigeria came because of failure on the part of the political leaders and corrupt practices. In the same vein the Nigerian youth, especially the undergraduates and the unemployed have embraced the ICT inventions wholeheartedly, some of these inventions include: mobile telephone, smartphones, tablets, pads and so on. The internet now constitutes a larger part of their time when compared to their other daily activities. Many prefer to toy with their phones and chat than to read their books even when they have an upcoming exam. The embrace of internet and electronic gadgets gave birth to the emergence of yahoo boys, particularly in the cities.

Nigerian youth are known to be idealistic, creative, adventurous, resourceful, inquisitive and proactive (Adalemo, 1999). With proper support and backing, Nigerian youths are ready to

⁶ ICT means Information Communication Technology

contribute positively to the development of the country (Mabogunje, 1998). Adeniyi (1999) sees the youths as the foundation for the growth and sustainable development of the nation, they are one of the key agents for social change; the inability of the leaders at the three levels of government in Nigeria to promote positive values for the youths has translated into having menace in the society. Every society has laid down norms that define acceptable behavior, and agents of socialization that transmit such norms. Adeniyi (1999) also asked a question “What happens when there is a discrepancy between what is taught and what is observed?” With this it is impossible to say that the youths can forgo fraud when they can see that fraudulent individuals have great affluence and society accords great respect to them instead of despising them for their questionable wealth. Ninalowo (2004) opines that in societies such as Nigeria where there is a huge display of structural inequalities, a weak sanctioning system and there is a wide gap between the rich and the poor, there is a huge tendency for the deprived to reject the norms and embrace illegal means of achieving success.

Nigerian youth’s involvement in cybercrime cannot be separated from the way the society places utmost importance on accumulating wealth. Nigeria Society accords lot of respect to the rich, without finding out the actual source of the wealth. On so many accounts, operatives of the Economic and Financial Crime Commission (EFCC) have made arrest of youths involved in cybercrime. Some of the youths who have been arrested and detained for fraudulent practices have confessed to be unemployed and accepted the fact they got money through the Internet.

This is just a reflection of the kind of youths the society would be breeding if moral decadence, such as taking advantage of the Internet platform to deceive and exploit others continues in the country. It will result to having creative youths making use of their creativity to exploit. To achieve success as a yahoo boy, it is expected that one must be smart and very intelligent to hit big. yahoo-yahoo, emerged because of the Nigerian Government inability to cater for the social welfare of young adult. One of the major reason why yahoo-yahoo is common is Unemployment. Many graduates’ roam around the street in each of legal jobs, all to no avail. The Politicians make use of them of them during election, they use them to rally for votes and to carry out activities that they cannot be found doing. After the election, they are discarded and left to source for other sources to earn a living. Addressing unemployment by reducing the number of unemployed graduate and employable population will surely reduce the rate of illegal businesses in Nigeria.

Nigeria youth have taken yahoo-yahoo to a spiritual level. “A research conducted by Tade (2013) titled,” explained the concept ‘Cyber spiritualism’. In his research, he said that “Cyber spiritualism involves the procurement and use of mystical, spiritual and supernatural powers by yahoo boys to cast a spell on their victims. Through this method, victims become hypnotized and, without objection, offer their treasures (products and money) to the fraudsters. Although empirically unverifiable, yahoo boys derive some psychological impetus which enhances their adoption of the strategy. The ‘plus’ in yahoo plus implies the addition of spiritual ingredients to yahoo-yahoo. Within the yahoo-yahoo family, a line is drawn between those who surf the internet and defraud plainly (yahoo boys) and those who surf the internet and employ spiritual assistance for increased defrauding (yahoo plus). The different approaches employed are esoteric to those involved in cybercrime while the larger society refers to both groups as yahoo boys. The objective of the paper is two-fold: which clearly investigate factors leading to the adoption of spiritual elements in cybercrime and, also carefully explored the techniques/strategies employed in cyber spiritualism.” This implies that cybercrime in Nigeria is transforming, involving fetish elements and other diabolic medium as avenue to recruit and defraud victims.

2.8. THE USE OF INTERNET: A VERITABLE PLATFORM FOR CYBERCRIME (YAHOO-Y AHOO)

Cyber criminals which usually takes the form of “Yahoo-Yahoo” have been on a rapid increase. These so called “Yahoo boys” are believed to be causing damages to millions of individuals all over the world to the tune of billions of U.S dollars (Doppelmayr, 2013). When examined in line with many years in the past, Information Communication Technology (ICT) incorporation and has gained wide acceptance in Africa (ITU, 2008). Even though crude entrance to the internet and other online platforms in many countries of sub-Saharan Africa still relies on the use of the public internet to gain entrance countries like Nigeria, Cameroun, and Ghana presently make use of mobile internet access via satellite connections and fiber optic cables. This increase incorporation of ICT, most especially along the West African coast, has brought about a development in ICT-based businesses and services including electronic government, electronic commerce, tele democracy, telemedicine and electronic banking services (Boateng et al. 2010). Unfortunately, this

level of globalization that is being enhanced by ICTs has at the same time increased the eye of another criminal activity out to take advantage of them. The internet has turned to a two side of a coin giving advantages for individuals and organizations and bringing with it an increased information security challenge (Boateng, 2010). Depending on whose side the pendulum swings, ICT facilities may be to the benefit of people or a disservice, they often leave sorrowful tastes on their victims (Aragba-Akpore, 2005).

The internet offers countless commercial, social, educational, political benefits and other activities. However, the comfort that comes along with IT and indeed the internet is now being used to serve a criminal purpose (Ayantokun, 2006). In spite of its importance as a major indicator of civilization, and, as a catalyst for economic progress, the internet also functions as a powerful global destabilizing force for it enhances subversion (Papacharissi, 2009). The use of Internet in Nigeria has enhanced the rise of the unpopular ‘yahoo boys’ (cybercrime) sub-culture among the youths.

The rise of yahoo boys is strongly interrelated with the introduction of the internet. The first internet connection in Nigeria was installed in 1995 through the UNESCO-sponsored Regional Informatics Networks for Africa (Adomi, 2005). After the transition to democracy in 1999, Internet and cellular phone technology became more prevalent in Nigeria society (Smith, 2007). In 2002, an estimated 350,000 Nigerians had access to mobile phones (Falola and Heaton, 2008, p. 236). By June 2013, there were approximately 120 million active mobile phones subscribers in the country (Baro, 2013).

The use of Internet gained prominence during the 90s and early 2000. As at that time, Yahoo- an American multinational Internet corporation known for its search engine, web portal and email service- was the global market (Doppelmayer, 2013). Due to Yahoo Being the main internet service provider in Nigeria for years “Yahoo” became a Nigerian slang word for the Internet.

Although no comprehensive studies on the origin of Nigerian Yahoo boys, some previous research works have been conducted. Aransiola and Asindemade (2011) carried out interviews with forty yahoo boys in Ile-Ife, Southwest Nigerian, they found that 50% of the respondents were between the age 22 and 25, while another 40% were between 26 and 29. Ninety-five of the respondents

were undergraduate university students and 95% were men. It should be noted, however, that this study is not statistically representative. Further, the respondents were approached by undergraduate research assistants who knew which of their classmates were yahoo boys. This has arguably affected the percentage of students among the respondents (Doppelmayr, 2013).

Aghatise (2006) reported that 80% of Internet fraud perpetrators were students in higher educational institutions; however, no source or method of acquiring this number was provided. (Doppelmayr, 2013) argued that most yahoo boys are between the age of 18 and 30 and that they either enrolled in a university or about to be admitted to the university. Smith (2007) also noted that "...most of (the yahoo boys) have some secondary school or university education..." Adeniran (2008) did not provide any specific numbers, but reported that "out-of-school students (due to distortions in school calendar) and unemployed youths constitute a considerable percentage of the yahoo boys in Nigeria".

The emergence, development and use of information and communication technologies (ICTs) have been followed by an increase in fraudulent acts (Chawki, 2008). The faceless nature of cyber space allows faceless people to hack emails and fake websites that are manipulated as an instrument and avenue for unscrupulous acts by cyber criminals. "While various government and pro-internet advocates are often prompt at showcasing the positive impacts of the application of the internet medium in both the private and public realms, there have been conspicuous evidence revealing the ills accruable to various societies, courtesy of the internet" (Huang,2010:270). It is, therefore, to be noted that cybercrime is as a result of an increase in internet technology (Karofi and Mwanza, 2006). Also, consumer fraud scams which are a form of financial fraud is also on the increase, offenders of consumer fraud scams are increasingly using the internet to enticed unsuspecting and gullible individuals (Grabowsky and Smith 1998; Newman and Clarke 2013; Wall 2005, 2007a; Wilson et al., 2006; Yar 2006). The introduction and increased use of the internet have given perpetrators a wide range of time to establish links with them would there be a target (Newman and Clarke 2013; Wall 2007a; Yar 2006).

The Federal Bureau of Investigation defines internet fraud as: "any fraudulent scheme in which one or more components of the internet, such as web sites, chat rooms, and e-mail play a significant

role in offering non-existent goods or services to consumers, communication false or fraudulent representation about the schemes to consumers, or transmitting victims' funds, access devices, or other items of value to the control of the schemes perpetrators". (Chua et al., 2010:309). Administrative and media reports suggests that victim reports of cyber fraud are on the increase still, the rise of online activities has been on a monumental increase, and people presently carry out a lot their day-to-day transactions via the internet (for example, banking, communication and shopping (Salifu,2008)

Flowing from the above, these factors are responsible for youths' involvement in yahoo-yahoo in Nigeria.

2.9. FACTORS PROMULGATING YOUTHS' INVOLVEMENT IN YAHOO-YAHOO IN NIGERIA

The promulgating factors for youths' involvement in yahoo-yahoo in Nigeria can be explained by two major categories: The first is the combination of unemployment and poverty; the second factor is peer group influence. Other factors are believed to be: Nigeria's political, cultural and economic history; the relative acceptance of yahoo-yahoo in Nigeria society; the anonymity and distance from the victims the internet provided; the minor chances of being arrested by the police; easy access to online platforms; the presence of e-mail extractor software/ on the website; and, lack of knowledge of the grave consequences of internet crime (See, Olayemi, 2014; Falola and Heaton, 2008; Smith, 2007; Tade and Aliyu, 2011; Adomi and Igun, 2008; Glickman, 2005).

2.9.1. Unemployment and Poverty

Between 1960 and 2004, the poverty rate in Nigeria increased from 15% to 54.4% (Tade and Aliyu, 2011). By 2010, it was estimated that 70% of the population lived below the poverty line (Oshewolo, 2010). Unemployment rate stood at 23.9% in 2011 (ibid), but increase to over 50% if youth only are counted (Oshewolo, 2010). The fear of unemployment was mentioned as a crucial factor leading to the growth of yahoo-yahoo (Adeniran, 2008; Adomi and Igun, 2008; Tade and Aliyu, 2011). Due to the prevailing economic hardship bedeviling the country, many youths take

solace in yahoo-yahoo as it is regarded as a way of keeping body and soul together just like any other economic endeavor (Balancing Act New Update, 2003). Yahoo-yahoo may not be separated from prevailing kleptomania problem that characterized Nigeria system (Ojedokun and Eraye, 2012). As noted by (Awe, 2004), even though criminal activities cannot be justified for any reason, however, with the prevailing economic conditions individuals may be forced to find alternatives in yahoo-yahoo.

2.9.2. Peer group influence

The phrases “my friend has this; I want to get it as well”, “My friend is doing this; I want to do it as well”, “My friend has achieved this, I want to do it as well” represent a desire “to want to belong” often expressed among youths; this resonates with Tade and Aliyu (2011) research. Commanding respects from their peers, attracting the opposite sex and extravagant lifestyle seem to be the major goals for many Yahoo boys. Looking at the age bracket, this behavior is perhaps not surprising when other aspects of their lives and the society around them are considering (Doppelmayr, 2013). He further posited that even if a young person is not already in a group of yahoo-yahoo boys, the youths’ culture around him could be of influence.

2.9.3. The social environment breeding Yahoo-Yahoo in Nigeria

Decades of corruption, poverty, and unemployment has created a farce acceptance of the practice of yahoo as a viable source of remuneration amongst some Nigerian youths, hence, wealth is glorified and questions of how it was gotten are often not asked (Tade and Aliyu, 2011). In some cases, yahoo boys are perceived as legitimate business persons and/or persons who can pay a premium for goods and services (Nhan, Kinkade 2009).

2.9.4. Faceless Nature of the Internet and its impact on the growth of yahoo-yahoo

The internet is majorly characterized by facelessness (Adomi, 2008). This ensures the total possibilities of having unhindered access to information communication without government or internet service provider (ISP) privacy interference. It allows users to cover their own privacy and

ignore spams including unsolicited messages. The faceless nature of the internet allows free exchange of crucial, infamous views or criminal information and activities without attacks from government or employees (Adomi, 2008). In views of Cooper (2002), there are three major features of the internet which combine to turbo charge, that is, accelerate and intensify online fraud. These are; access, affordability, and anonymity. They are jointly referred to as the “Triple A Engine”. The internet is reputed as the world’s largest computer network with an estimate of 1.1 billion users (Cooper 2002). Today, virtually anyone can access the internet with a telephone line, a computer, and a modem. As such, internet technology has created a new form of criminality, that is, ‘cybercrime’ (Adeniran, 2008). It is very much easy for individuals to have access to a computer without leaving home, that is telecommuting, and to engage in hacking and related electronic frauds without leaving a trace. Yahoo boys mostly capitalize on the anonymity offered by the internet to carry out their nefarious activities.

2.9.5. Inadequate Law Enforcement

The regulating enactment against cyber offences is not sufficient in itself without proper measures of enactment and implementation; this represent the chronicle of the Nigerian society in regulating cyber offences (Adomi 2008). This situation normally encourages criminals to perpetrate illicit acts (Ojekodun and Eraye, 2012). Studies report that yahoo boys are generally not worried about the police because they can bribe their way out when arrested (Nhan et al., 2009; Smith, 2007; Tade and Aliyu, 2011). The deficiencies in the implementation of regulating acts continues to serve as a bane to the progress recorded in the fight against cybercrime in Nigeria.

2.9.6. Ease of Access to the Internet

The easy access to the internet and technology provided by internet and hypertext afford users with fast links to individuals (Zittrian, 2008). “The ease and convenience associated with IT and the Internet is now being exploited to serve criminal purposes” (Adomi 2008 p 719). The internet is fast turning to a household thing for Nigerians (Adomi, 2005). This ease of access to the internet is now being utilized to carry out criminal activities (Adomi, 2008).

2.9.7. Ignorance of the gravity of breaking Internet law

Roberts (2007) opined that so many people underscore the severity of cyber offences, with a false though that it is not as grievous as offences committed in the “physical space”, however its normality deviation is the same and its impact could be far reaching in most cases. Also, the distance between the perpetrators and the victims means that they often are ignorant of the consequences of their crimes and tend to underestimate its impact (Grabosky, 2004; Nhan et al., 2009).

2.10. SOCIETAL DECADENCE AND ITS IMPACT ON NIGERIAN YOUTHS’ INVOLVEMENT IN YAHOO-YAHOO

Nigeria as a nation is a well gifted country, considering her human and natural resources among the nations of the world. Unfortunately, the country is ranked among the underdeveloped nations of the world with declining human conditions over the years (Adeniran, 2008). “Unemployment, lack of social support and worsening extent of general deprivation has affected the youths in the country. The political, economic, education and other social institutions, reflect varying degrees of decadence caused by fraudulent acts in Nigeria” (Bammeke, 2005). As opined by Achebe (1984), Nigeria was regarded as one of the most corrupt places in the world due to political recklessness. Years after this, this opinion is still being reemphasized by the yearly Corruption Perception Index of the Transparency International in which Nigeria has been occupying one of the lowest positions in Africa and in the world. As it is, Nigeria has been noted to be in a state of normlessness’, where anything goes; there is a breakdown of law and order and people no longer feel remorse for evil committed, shameful acts are celebrated and success is given a new definition, as wealth becomes more important than the means of obtaining it (Tade and Olaitan, 2015). Sudden wealth is normally celebrated among Nigerians populace regardless of its source; In fact, it is mostly associated with cleverness and no punishment is melted out where necessary (Adeniran, 2008).

Indeed, ours is a society that glorifies wealth. This attitude of glorifying wealth by the Nigerian society is further buttressed by the lifestyles of the so called ‘celebrities’. Popular Nigerian hip-

hop songs such as “Maga don Pay” and “Operation” all glorify the Yahoo boys’ lifestyle (Zulu, 2008). Also, music videos produced by artists such as Olu Maintain and Kelly Handsome show them driving exotic cars, drinking champagne, partying with young women and displaying large amounts of money amassed by conducting internet fraud. The general themes in both the lyrics and the music videos are the positive benefits which serve as inducements into being a yahoo boy (Doppelmayr, 2013:19).

In Nigeria, kleptomania acts are not characteristics of only the ruling class but of leadership at all levels, in this kind of situation, values of integrity and honesty are scorned, as there is lack of compliance to laid down procedures and non-conformist is more of a surprise (Bammeke, 2005). “For instance, at both household and community levels in Nigeria, respective agents of socialization taught the young ones to value hard work and integrity, but most often it is at variance with what they observe” (Adeniran 2008:371). Technological advances, especially in information and communication technology, however, have brought major alteration to our cultures, our patterns of socialization, our social institutions, and our day-to-day social interactions. Such technological innovations are, in fact, being accepted with remarkable speed by the Nigerian youths, hitherto grossly unengaged at both social and economic spheres. As noted by Adeniran (2006), the internet has brought an astounding alteration in the behavioral patterns of Nigerian Youths. Indeed, Yahoo boys sub-culture has emerged from the consensual acceptance of the internet technology, especially among youths in the country. Though, criminality among youths in Nigeria could be traced to the prevalent corrupt practices in the country, the ‘modernization of criminality’ through the electronic superhighway has been serving as the platform for the emergence and sustenance of Yahoo boys sub-culture in Nigeria (Adeniran, 2008).

Ordinarily, the Nigerian Youths are noted for being idealistic, adventurous, resourceful, inquisitive and proactive (Adalemo, 1999). In the face of proper motivation, the Nigerian youth is prepared to contribute to the development of the nation (Mabogunje, 1998). According to Adeniyi (1999), since the youths are taken as the foundation for the future growth and sustainable development of a nation, they are the key agents for social change, economic development and technological innovation. Hence, the failure of leadership at all levels in Nigeria to promote positive values for the youths has often translated into social incongruence. Every society has norms that define

acceptable behavior, and agents of socialization socially transmit such norms; but it becomes an issue when there is a discrepancy between what is taught and what is being observed. How do we expect the Nigerian youths to eschew fraud when all they see around them is fraudulent individuals wielding so much affluence and still command high respect from the society that is supposed to question the source of their wealth? Ninalowo (2004), argues that in society such as Nigeria with gross structural inequalities, weak sanctioning system and wide gap between the “haves” and the “have-nots”, there is a tendency for the deprived to reject and embrace illegal means of achieving culturally prescribed goals. The involvement of the Nigerian Youths, therefore, in online fraudulent practices such as yahoo-yahoo cannot be divorced from the value that the society places on wealth accumulation (Adeniran, 2008).

2.11. EFFORTS AIMED AT CURBING YAHOO-YAHOO IN NIGERIA

Various efforts have been made by successive government and other stakeholders in Nigeria to curb the spate of the yahoo-yahoo phenomenon in Nigeria. However, one thing is certain- no nation can survive or grow with a high incidence of criminal activities. This is because crime is a bane to nations’ development. According Ninalowo (2004), criminal activities always leave their negative trails of social, economic and political consequences. It has also been argued that organized crime weakens the foundation of democracy, as there can be no good governance without rule of law (Chawki, 2009). Nigerian government has therefore, mapped out policies and strategies to deal decisively with crime that are transnational in nature and scope. These efforts include;

2.11.1. Creation of central agency to enforce crime laws.

The federal government instituted a presidential committee on Cybercrime to examine the problems of cybercrime in Nigeria and what could be done to tackle this problem. The committee came up with a report that recommended the creation of a legal and institutional framework for cybercrime laws in the country; this led to the creation of Nigerian Cybercrime Working Group [NCWG] (Ayantokun, 2006).

The NCWG is an inter-agency body made up of all key law enforcement security, intelligence and ICT agencies including the Economic and Financial Crimes Commission (EFCC), Nigeria Police Force, the National Security Adviser, the Nigerian Communication Commission (NCC), Department of State Services, National Intelligence Agency, Nigeria Computer Society, Nigeria Internet Group, Internet Service Providers Association of Nigeria, National Information Technology Development, and Citizens representing public interest. The duties of the Working group include: Engaging in public enlightenment programs; Building institutional consensus amongst existing agencies; Providing technical assistance to the National Assembly on Cybercrime and in the drafting of the cybercrime act; Laying the groundwork for cybercrime agency that will eventually emerge to take charge of fighting cybercrime in Nigeria; and Working with global cybercrime enforcement agencies in the USA, the UK and other countries who are at the forefront of fighting cybercrime (Ayantokun, 2006).

However, the general goal of the NCWG is to develop and appropriate legal and institutional framework for securing computer systems and networks in Nigeria.

2.11.2. Enactment of Cyber law

The National Assembly (legislature) of Nigeria recently promulgated the “Anti-terrorism economic and financial crimes and allied matters” law. The law provides for the establishment of a standing commission known as the “Anti-terrorism, Economic and Financial Commission” whose primary responsibility is to confront this hydra-headed malaise of terrorism, financial crimes which of course include 419 scams and other cybercrimes. The law makes provisions for stringent punishment for convicted offenders. Such provisions include confiscation of properties and passport of convicted offenders as well as long jail terms (Olayemi, 2014).

2.11.3. Regulation of Cyber cafes

Cyber cafe also known as internet café is a place where internet public services are provided by entrepreneurs for a fee at the most popular places for people to access the internet in Nigeria (Adomi; 2007b, 2005; Adomi et al., 2003). While in the USA and Western Europe, the term cyber café often refers to true cafes offering both internet access and beverages; in Nigeria and other

parts of Africa, cyber café can refer to places offering public access internet service (Adomi, 2007). Cyber cafes in Nigeria render overnight browsing which a special internet service is offered by cyber cafes from 10:00 p.m to 6:00 a.m. This service allows users who have a lot to obtain from the internet at a minimal cost (Adomi, 2007a, 2005). According to Aragba-Akpore (2006b), some Nigerian fraudsters have perfected the act of using the internet via cyber cafes as their criminal platform to dupe unsuspecting citizens across the globe; this is the reason for the ban of overnight browsing in cyber cafes by the EFCC and the Association of Cyber cafes and Telecentres Owner (ATCON). The ban came alongside EFCC several attempts to arrest the ugly trend through raids, arrests, and precautions of cyber cafes and cyber criminals because of the constant embarrassment posed to the Nigerian Federal Government by their nefarious activities (Chawki, 2009). This ban on night browsing has had an adverse negative effect on clients who use the internet for academic purpose and other positive purposes in night browsing sessions. The ban on night browsing was in adherence to the Telecommunication Act 2006 endorsed by the then President Olusegun Obasanjo on 5th June 2006. The act transfers the policing of cybercrimes to telecom operators and empowers the EFCC to enforce its provisions (Adomi 2008).

Other decisions of EFCC and ATCON reached to combat cybercrime include: That each sector of the telecom industry, namely the global system for mobile communication operators, private telecom operators, and cyber cafes should come up with a due care document that would be a standard guide and proffer measures for the effective policing of cybercrime in Nigeria: That all cyber cafes must register with the Corporate Affairs Commission, NCC and EFCC; That cyber cafe will now be run on membership basis instead of pay-as-you-go; All cyber café must install acceptable hardware surveillance; The architecture of cyber cafes must be done such that all computers are exposed; Each cybercafé is expected to be a watchdog to others, as they have been detailed to have direct access to EFCC (Chawki, 2009).

2.11.4. Government Partnership with Microsoft

“The Nigerian government has signed a unique memorandum of understanding with Microsoft with the aim of identifying and prosecuting cyber criminals, creating a safe legal environment and restore hundreds of millions of dollars in cost investment (EFCC, 2006). The agreement defines a

framework for cooperation between Microsoft and Nigeria that will give the EFCC access to Microsoft technical expertise information for successful enforcement. Microsoft sponsors seminars, and training sessions specially designed for law enforcement officers and representatives. Microsoft, for example, is expected to provide knowledge on so-called “botnet” technology that enables hackers to control tens of thousands of PCs and to use those PCs to spread spam or to inundate websites with so much traffic that the sites crash in denial of service attacks. Microsoft is expected to instruct Nigerian investigators on techniques of extracting useful information from Personal Computers (PCs) compromised by botnet attacks, how to monitor the complex network to detect such attacks, and how to identify the people behind them. Microsoft will also provide leads on spam emanating from Nigeria, enabling the authorities to pursue investigations more quickly and successfully. Microsoft is known for conducting a worldwide analysis of spam sent to e-mail accounts that it establishes and monitors for this purpose. This agreement between Microsoft and Nigeria Government is the culmination of several months of informal cooperation between the two. Over the 2006 summer, for example, Microsoft provided information that Nigerian officials used to identify two ISPs associated with large amounts of spam in Nigeria. The EFCC launched an investigation against the companies, made arrests and prosecuted. The agreement is the first formal one of its type between Microsoft and a national government but it builds on informal relationships company cooperates with Interpol and with countries in Europe, the Middle East, Asia and North America” (Adomi et al 2008 p. 371-376).

2.12. EFCC AND IT REGULATORY RESPONSIBILITIES ON CYBERCRIMINALS IN NIGERIA

The Economic and Financial Crimes Commission was established in 2002. However, the bill for its establishment that is, Advance Fee Fraud Act was signed into law in June 2006. The agency is saddled with the responsibility of dealing with all forms of financial misappropriation and theft. It was not surprising that the EFCC followed up immediately by visiting cyber cafes in Lagos. Notorious hideouts of online criminals such as Ikeja, Lagos Mainland, Festac Town, and Lagos Island were not spared (Adomi et al., 2008). Several cybercrime suspects aged between 18 and 25 years were caught in the act sending scam emails to Europe, America, among others. Arrested alongside with them were the owners of the cyber cafes landlords of the buildings in which they

were located. A total of seventy-four computers were also confiscated during the raids (Adomi et al., 2008).

This crackdown effort by the operatives of EFCC is generally believed to be a good avenue for redeeming the battered image of the country among the global community. Nevertheless, the utilization of the agency as a tool of political persecution especially toward the building up of general elections in Nigeria has whittled down the influence of the agency and has made it to a loose considerable measure of acceptability (Adeniran, 2008). However, the jailing for 6 years of popular Lagos fraudster- Ade Bendel by a Lagos court on 13th December 2007 was a clear indication that the fight against yahoo boyism is attaining a remarkable success in the country” (Adeniran, 2008, p. 372).

2.13. IMPACT OF INTERNET FRAUD ON THE NIGERIAN SOCIETY

Cybercrime is both common to both developed and developing countries. It appears to be worse in developing countries where technology and law enforcement expertise is inadequate (Boateng et al., 2010). According to the 2007 Internet Crime Report prepared by the National White-Collar Crime and the FBI, Nigeria currently ranks third in the world with 5.7 per cent of perpetrators of cybercrime (2007 Internet Crime Report). Though the perpetrator percentage of 5.7 from Nigeria appears low, it is rather high considering that less than 10 percent of the 150 million population of Nigeria uses the internet (Delta State University Report). The Internet Crime Complaint Center (IC3) is a partnership between the Federal Bureau of Investigation (FBI) and the National White-Collar Crime Center (NW3C) (Finklea 2012). According to the Internet Crime Complaint Center (2010), in 2010, the IC3 received 303 809 complaints about internet crime, of these, over 50% were connected to schemes the yahoo boys employ, such as advance fee fraud, non-delivery payment/merchandise, auction fraud, and credit card fraud (ibid. p.9). The top three countries perpetrators originated from US (65,9%), UK (10,4%) and Nigeria (5,8%) (ibid.). In Africa, though internet use is higher in South Africa, cybercrime perpetrators percentage is higher for Nigeria than South Africa as it is mentioned in the report.

Cybercrime has a negative impact on Nigeria. It can be explained in the terms of the following statistics: Annual global loss of \$1.5 billion in 2002; 6% of global internet spam in 2004; 15.5% of total reported FBI fraud in 2001; Highest median loss of all FBI internet fraud of \$5,575; VeriSign, Inc., ranked Nigeria 3rd in total number of Internet fraud transactions, accounting for 4.81% of global internet fraud; American National Fraud Information Centre reported Nigerian money offers as the fastest growing money online scam, up 900% in 2001; Nigerian ISPs and email providers are already being black-listed in email blocking blacklist systems across the internet; Some companies are blocking entire internet network segment and traffic originate from Nigeria; Newer and more sophisticated technologies are emerging that will make it easier to discriminate and isolate Nigerian email traffic; Key national infrastructure and information security assets are likely to be damaged by hostile and fraudulent unauthorized use (See, Chawki 2009).

Accordingly, cybercrime has created a nightmare image for Nigeria. When one comes across phrases like ‘Nigerian scam’, the assumption that crosses one’s mind is that all (or conservatively most) scam e-mails originate from Nigerian or Nigerians- though this is not the case (Adomi, 2008:720). Advance fee fraud has brought disrepute to Nigeria from all over the world; essentially, Nigerians are treated with suspicion in business dealings and most Nigerians suffer as a result (Adomi, 2008:720). Also. The flourishing synergy between organized crimes and the internet (McCusker, 2006) has increased the insecurity of the digital world. According to, the market research firm, International Data Cooperation (IDC), 39% of fortune 500 companies suffered a security breach in 2003 and 40% of global IT managers have rated security as their number one priority. Hackers have attacked computer networks of the Pentagon and the White House, NATO’s military websites and have stolen secret codes of Microsoft and credit card numbers from several U.S. banks (Kshetri, 2005). Cybercrime and cyberterrorism have become the FBI’s No. 3 priority-behind counterterrorism and counterintelligence (Kshetri, 2005). Furthermore, Nigeria as a country has been adjudged as corrupt. Many people have already tagged Nigeria a “financial terrorists” nation, due to financial crimes that emanating from Nigeria (Ribadu, 2006). Not only financial crimes but other cyber-related crimes emanating from Nigeria (Adomi, 2007).

2.14. CONCLUSION

Carefully thought out and planned crime shakes the foundation of democracy which leads to bad governance without rule (Sieber, 2000 ;). In Nigerian, the quest for material possessions has been identified in literatures as core component influencing youths to innovate illegal ways of achieving success, without following the laid-down societal approved means to achieve success. Cybercrime originated from greed- it is the insatiable quest to achieve what is beyond one's capabilities, luxuries- exotic cars, smart phones, club membership and possessing a bevy of ladies. This has become a measure of class among youths in Nigeria. Yahoo boys thirst for an array of needs which leads to constant hunger to defraud victims of more money. There is also a culture of flaunting this wealth acquired illicitly on various social media platforms of the society as accomplished individuals. However, to most cybercriminals in Ghana, cybercrime is a vengeance mission against years of colonial exploitation that has impoverished Africa.

CHAPTER THREE

THEORETICAL FRAMEWORK

3.1. INTRODUCTION

This chapter seeks to provide sound theoretical platform to contextualize the entire study within the lens of scholarly debate. With attention on the aim, objectives and nature of the research, Robert Merton Strain Theory and Rational Choice Theory are drawn upon to provide theoretical basis for this study.

Strain and Rational choice theories view delinquency as a product of individual agency, following a process of conscious thoughts and decision. These theories therefore bring on board rich scholarly arguments to examine youth attitudinal patterns and predisposing factors to deviance within societies. These theoretical perspectives examine delinquency among youth from an individual as well as a societal point of view.

3.2. RATIONAL CHOICE THEORY

The diversity in the explanations offered in⁷Rational choice theory (RCT) have made this theoretical perspective to be used in different disciplines such as economics, sociology, political science, and criminology and sometimes within different contexts (McShane, 2013). RCT assumes a practical certainty that man is a cognitive player whose calculation of costs and benefits in any given situation, helps in making rational choices. However, the study adopting the intentional, conscious and calculative tenets of the theory to the understanding of cybercrime implies that yahoo-yahoo is a choice behavior in which individuals make a conscious decision of risk, cost and advantage to meet the commonplace needs for things such as money, status, sex, excitement (Cornish and Clarke, 2014). According to Cornish and Clarke (2008), RCT is grounded on numerous assumptions but most specifically is the individualistic nature of man. The individual committing the crime understands himself/herself as an individual, the second assumptions is that

⁷ RCT- refers to Rational Choice Theory

individuals have targets in their agendas and missions, and the last assumption is that individuals are self-interested (Matsueda, Kreager, and Huizinga, 2006). Hence, individuals committing crime think about themselves and how to advance in their enterprise to maximize profit.

Fundamental arguments of the rational choice theory as pronounced by Gul (2009) explains that:

- The human being is a rational player.
- Rationality involves end/means calculations.
- People (freely) choose behavior, both conforming and deviant, based on their rational calculations.
- The central element of calculation involves a cost benefit analysis: Pleasure versus pain or hedonistic calculus.
- Choice, with all other conditions equal, will be directed towards the maximization of individual pleasure.
- Choice can be controlled through the perception and understanding of the potential pain or punishment that will follow an act judged to be in violation of the social good, the social contract.
- The state is responsible for maintaining order and preserving the common good through a system of laws
- The swiftness, severity, and certainty of punishment are the key elements in understanding a law's ability to control human behavior.

Early theories of crime, viewed the individual to have free will, and can guide his own destiny (Cornish and Clarke, 2008). These assumptions of free will and rationality have remained central to the field of criminology since its beginnings, and are direct precursors of the modern Rational Choice Theory. The application of RCT to criminology has been an influential approach, being particularly popular during the 1980s and 1990s when much work was undertaken to examine how rational decisions are made, and if this could be applied to criminal behavior in individuals (See, Akers, 2013). Early iterations of the approach stated that potential offenders would avoid offending for fear of potential punishment. The assumption is that individuals act under free will, and in

doing so will seek to avoid costs, and that the rewards of an action or behavior will be weighed against those costs (Akers 2013).

As an approach used by social scientists to understand human behavior, this approach has long been the dominant paradigm in economics, but in recent decades it has become more widely used in other disciplines such as Sociology, Political Science, Anthropology, and Criminology (Kroneberg and Kalter, 2012). RCT takes the position that offenders are not compelled to commit crime because of some extraordinary motivation; Offenders do not have different personalities than nonoffenders; neither were they socialized into a criminal belief or cultural system whose norms require crime (Cornish and Clarke, 2014). Conformists and nonconformists willingly choose their own behaviors, and both choose those behaviors based on a rational consideration of the costs and benefits of the intended action. The rational choice offender, is rational and self-interested and chooses to commit crime because of his assessment that it will be rewarding or profitable or satisfy some need better than a noncriminal behavior.

However, this approach has been criticized on the assumption of the normative and autonomous status ascribed to the individual in decision making. Cornish and Clarke (2014) suggest that individuals are unlikely to go through such a deliberate, calculating mental process and 'intuit' the values and costs of an action, being unable to process information to the level assumed by this normative model. Instead, offenders operate under a 'bounded rationality' in which offenders are making a weighted decision, but in a more 'rudimentary and cursory way' than advocated by the classical economic approach to decision making. It is also recognized that while an individual can make a measured decision based on expected utility of various outcomes, their range of actions may be limited by circumstances (Cornish and Clarke, 2014).

Dowding (2010), opined that RCT revolves around an individual's decision to commit a crime based on cost – benefit proportion. Rationality means that an individual balances cost and benefit to arrive at action that maximizes personal benefit. Cyber offenders commit a crime after weighing the prospective rewards against the potential risk. The unique thing about yahoo-yahoo is that, the internet allows the offender to exploit victims from a relatively distanced location. However, the offence inflicts the same type of fear and harassment as in the case of victims who are in direct

face-to-face situation with cyber stalkers. Cyber criminals are very talented and well educated, not necessarily in formal manner but they have an ability to think rationally, Cornish and Clarke (2008) further explained that criminals attack the victims whom they believe would give them the greatest amount of financial gain with least chance of getting caught and the high-tech cybercriminals are hardly caught because of the skill to cover their tracks and move through proxy servers so that they are undetected. They commit large fraudulent schemes and remain undetected.

RCT's approach to cybercrime is self-possessive and centered around the offending individuals' rational thought. Cybercrime behavior is the result of evil thought and planning, to choose cybercrime after seeing their personal deprivation for money, need for revenge, thrills, entertainment- and situational factors (Siegel, 2008). According to Siegel (2008), burglars choose targets based on their value, freshness and resale potential. These thieves will also specifically choose locations which are close to where they live in order to make a quick escape and to assure they know the area; this is a fine example of how premeditated crimes are products of rational decision making.

The rational choice theory states that criminals possess certain characteristics that help calculate the potential success of committing crime; select their targets based on risk assessment; and will choose not to commit a crime if the disadvantages, such as getting caught and punished, outweigh the benefits, such as making a lot of money (Siegel, 2008). However, despite the efforts to punish cybercrime criminals, to serve as deterrence for others, there is no convincing evidence that the fear of apprehension and punishment has ameliorated the unabated surge of the menace in Nigeria (Well, 2010). The Nigerian society provides every avenue to reduce the escalating rate of cybercrime in the country- an example is the exploit of ⁸EFCC in apprehending internet fraudsters. Obviously, opportunity for cybercrime to exist are due to many factors inherent in Nigeria's economic environment, so also is the prevalence of corruption ridden practices.

The auxiliary precipitator is immovably situated in the present economy emergency influencing most youth associated with cybercrime (Simpson, 2000). The mix of precipitators can be

⁸ The Economic and Financial Crimes Commission is a Nigerian law enforcement agency that investigates financial crimes such as advance fee fraud and money laundering.

connected to Nigeria's financial condition which comprises of inconceivable monetary vulnerabilities in the virtual vanishing of survivable atmosphere for clear larger part of Nigerians on one hand and on another hand the rising practices of corruption among Nigerian political office holders (Jegade and Olowookere, 2014).

Essentially, the environment likewise incorporates human ways of life, intentions, needs and attractable inducers pushing objective interest and accomplishments inside which criminal indulgent in this setting turns into an acceptable option (Jegade, 2014). This is evident in the gradual acceptance of deviating acts such as yahoo-yahoo as an alternative to making ends meet within the country. Utilizing 'one's head' to get one's objective accomplished goals turns into the obligation of a normal Nigerian. This does not prohibit the utilization of all shades of unlawful techniques to get what is relevant to the survival of people. The abated surge in the promotion of alternative deviant routes to the accomplishment of success is disturbing and detrimental to the nation (Jegade and Olowookere, 2014; Jegede, 2014). In such manner, "young people are frequently at a cross road on whether to keep on hoping for a better future yet being gone up against with financial difficulties intrinsic in Nigeria's awful administration and society brimming with debasement.

Moreover, this expected activity of cybercrime offenders recommends that, choice to carry out cybercrime include normal, definite arranging and basic decision intended to defraud potential victims. Choices to get occupation in cybercrime as a contrasting option to normative occupations within societies are products of a dilapidated socio-economic structure characterized by hunger and want (Well, 2010). Taking part in cybercrime from the domain of this theory is a result of leaving on decision that is consciously and rationally arrived as more beneficial and less likely to produce negative outcomes because of the secrecy provided by the internet.

In any case, involving in cybercrime within the current standard of degenerate corrupt practices that characterizes the Nigerian political sphere and an appalling socio-economic condition are

young adults who have not found solace in the opportunities provided in the internet to seek solace to poverty. In addition, impacts of activities of youth in cybercrime have on worldwide adverse financial impact and it has negatively tainted the image of Nigeria within the committee of nations (Vatshla, 2014).

RCT usually starts with consideration of the choice behavior of one or more individual decision-making. The rational choice theorists often presume that the individual decision-making part in question is typical or representative of larger group such as buyers and sellers in a market or society as in this case. Once individual behavior is established, the analysis generally moves on to examine how individual choices interact to produce outcomes. The main creation of the rational choice theory was to aid and give focus to situational cybercrime prevention (Siegel, 2008). Situational cybercrime prevention contains opportunity to directly reduce youths from specific forms of cybercrime, management of the immediate environment systematically and permanently to make cybercrime more difficult, risky and less rewarding in a wide range for youths (Wall, 2007).

3.3. ROBERT MERTON STRAIN THEORY

Merton strain theory is built on Emile Durkheim's theorization of Anomie. Robert Merton developed Strain theory to explain individual's varying patterns of deviation resulting from gaps within societies (Spiegel, 2006). Merton opined that normative breakdown and other deviant behaviors within societies are products of disjoints between culturally approved expectations or goals and socially structured or legitimized avenues to achieve success (Murphy and Robison, 2008). According to Merton the structural imbalance between goal and approved means explains nonconformist behaviors not only at societal levels but also at individual levels (Spiegel, 2006). Marwah and Deflem (2006) noted that after Merton explained anomie in relation to peculiar groups in the cultural structure of the United States, he further analyzed, how individuals adjust to the patterns of goals and means in one of the five different ways and this structure by Merton is generally referred to as adjustment patterns to anomic conditions.

Spiegel (2006), opines that the gap between approved goals and the means creates strain. In contemporary society, success is primarily measured in terms of material achievements and social

standing. In a mixed shape of economy such as Nigeria, individuals must choose their own path and work hard to earn a living. This leads to competitive nature of careers and employment. Merton used anomie theory, applied specifically to deviant behavior in the American society and this could be inferred in other societies. Strain theory proposes that those individuals, who are underprivileged within societies, may end up taking honest and socially acceptable path to meet financial success and yet not end up as successful, as those who are not in the same social strata, however, this type of phenomenon would make them question why they should take societally approved path to success when they could be more successful through deviant behavior (Spiegel, 2006).

Merton explained further that normative breakdown and other deviant behaviors within societies are products of disjoints between culturally approved expectations or goals and socially structured or legitimized avenues to achieve success (Marwah and Deflem, 2006). According to Merton the structural gap or imbalance between goal and approved means explains nonconformist behaviors not only at societal levels but also at individual levels. Spiegel (2006) noted that after Merton explained anomie in relation to peculiar groups in the cultural structure of the United States, he further analyzed how individuals adjust to the patterns of goals and means in one of five different ways. This structure by Merton is generally referred to as adjustment patterns to anomic conditions.

In a balanced society, an equal emphasis is placed upon both cultural goals and institutionalized means, and members of such societies are satisfied with both. But in an unbalanced society such as America, as well as Nigeria today, great importance is attached to the success goals while relatively little importance is attached to the accepted ways of achieving these goals (Haralambos, Holborn, and Herald, 2008). The situation now becomes like a game of cards in which winning becomes so important that the rules are abandoned by some of the players. By the same token, when rules cease to operate, a situation of normlessness or anomie results. In this situation of “anything goes”, norms no longer direct behavior and deviance is encouraged. However, individuals will respond to a situation of anomie in five different ways and their response pattern will be shaped by their position in the social structure according to Merton.

3.3.1 A Typology of Modes of Individual Adaptation

Modes of Adaptation	Cultural Goals	Institutionalized Means
1. Conformity	+	+
2. Innovation	+	-
3. Ritualism	-	+
4. Retreatism	-	-
5. Rebellion	+/-	+/-

Conformity: This is the response shown by members of society in which members accept both the success goals and the normative means of reaching them. To Merton, conformity is the most common adaptation to anomie and it forms the basis for stability and order in society. Members are conformists and law-abiding citizens, who strive for success by means of accepted channels.

Innovation: This is the second response shown by members of society in which members accept the success goals but reject the legitimate means of achieving them and turns to deviant means crime. Merton argues that members of society that are most likely to select this route to success include: people with low social strata, people with low educational qualifications, and people whose jobs have little opportunity for advancement. In Merton's words, they have "little access to the legitimate and conventional means for becoming successful". Since their way is blocked, they innovate turning to crime, which promises greater rewards than legitimate means.

Ritualism: This is the third possible response in which members of society accepts the normative means but reject the success goals. Ritualists are deviants because they reject the success goals held by members of society. Members of this group include the religious fanatics, who believe treasures are in heaven rather than on earth, herbalist, priest etc.

Retreatism: This is the fourth and the least common response in which members of society reject both the success goals and legitimate means with total resignation to their failure. Retreatism subculture is socially and culturally detached from the lifestyle and everyday pre-occupations of the conventional world. The extensive use of drugs for fun and pleasure is encouraged and

expected within the subculture. Members include psychotics, autists, vagabond, tramps, chronic drunkards, outcast, drug addicts.

Rebellion: This is the fifth and final response in which members of society reject both the success goals and institutionalized means but vow to establish a new social order (replace with different goals and means). These are practically members of the rising class called Rebels (Haralambos, Holborn, and Herald, 2008).

Hence, cyber perpetrators (yahoo-yahoo boys) in this context can be classified as innovationist. By accepting societal institutionalized goal to attain success they have rejected the means or considered the route approved by society as strenuous and therefore in the bid to fast track success innovated a new route to societal goal of wealth and achievement which is yahoo-yahoo (cybercrime). However, Merton explained “innovation” as a process where members of a society accept success goals but reject the legitimate means of achieving them. Merton argues that members of society that are most likely to select this route to success include: people with low social strata, people with low educational qualifications, and people whose jobs have little opportunity for advancement. In Merton’s words, they have “little access to the legitimate and conventional means for becoming successful” (Merton, 1938:86). Since their way is blocked, they innovate turning to crime, which promises greater rewards than legitimate means.

Conclusively, Merton’s explanation is that people can result to deviance in a bid to attain societally approved goals. Strain theory is important in explaining yahoo-yahoo phenomenon in Nigeria as several authors have argued that societal gaps such as unemployment, poverty and the desire to be wealthy are important factors that drive youths to adopt deviating means to attaining success (Hassan, Lass and Makinde, 2012; Adomi and Igun, 2008).

3.4. CONCLUSION

Giddens (1991) opines that, youth may see how they put a lot of hard work into their studies and development of skills and yet realize that it is unlikely that they could achieve the financial success they so desire. Moreover, they may see crime as an avenue to achieve huge financial wealth. Many

individuals would believe and see cybercrime as a tool to make large sums of illegitimate money without so much risk. However, modernity recognizes the advantages of technology and sees risk as its inevitable feature and the point is how this risk can be prevented, minimized or controlled (Giddens, 1991)

Cybercrime is no doubt borderless and it occurs in abstraction, without any face-to-face interaction, it has brought together governments of various countries on a common front to enact laws to fight against cybercrimes. Rational society is based on social actions which rationally pursued a calculated end, where the end, the means, and the secondary results are rationally considered and weighed. Cyber offenders are aware that it is easier for them to commit 'e-fraud' in comparison to committing fraud in physical space and they have calculated ends and means. Trust is very significant in contemporary securities liberated by conceptual systems, online trust on individual with whom one is transacting a relationship plays a significant role but because of lack of physical closeness, it becomes easier for an individual to break the relationship at his own will and at any time because he or she is not answerable to anyone. Cyber experts are limited in number because of the technical skills required in this field which are complicated and difficult to learn. Besides this, cybercrime is conducted from any part of the globe at any time by anyone.

In ideal and organized society, an equal emphasis is placed upon both cultural goals and institutionalized means, and members of societies are satisfied with both. But in an unbalanced society such as America, as well as Nigeria today, great importance is attached to the success goals while relatively little importance is attached to the acceptable ways of achieving the success). Cybercrime among youths has now becomes like a game of cards in which winning becomes so important that, the rules are abandoned by some of the players and when rules cease to operate, a situation of normlessness or anomie take place. In this situation of "anything goes", standards no longer influence behavior and deviance is encouraged.

However, on a theoretical note, RCT assumes that individuals have preferences ranging from selfishness, opportunism, egoism, and linked-utility to solidarity. A selfishness assumption, for example, implies an individual will readily break rules to maximize his or her benefits. In most

RCTs, individuals are regarded as self-interested agents with the ability to make judgments about achieving subjectively defined goals (Akers, 2013).

Merton's explanation is that people can result to deviance in a bid to attain societally approved goals. The theoretical perspective allows the researcher to conceptualize further that, societal discomfort, infrastructural inadequacies, economic lacunae and inability to sufficiently meet needs create a strain condition that predisposes individuals to seeking redress and comfort in deviant activities. Yahoo-yahoo perpetrators in this context are however individuals within society that have faced strained conditions and are seeking out new opportunities and avenues to make ends meet even though it is illegal. Robert Merton believed that most people have similar ambitions, but they never have the same opportunities. When people fail to achieve society's expectations through approved means such as hard work and delayed gratification, they may attempt to achieve success through cybercrime and other forms of crime from the internet.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1. INTRODUCTION

This section explains the methodology adopted in the study. It looks at the whole framework and justifies why certain methods were used in the whole research process. According to Gray (2013), the worth of all scientific findings depends heavily on the way data were collected and analyzed. Methodology helps to inform the reader how the study was conducted, and if detailed enough, it permits an experienced researcher to replicate the study if need be. This section will also enable the reader to evaluate the appropriateness of the methods used and reliability of the findings. Research design, study location, study population and size, sampling technique, research instrument, and method of data collection, method of data analysis, ethical consideration and limitations of the study are further explained in this chapter.

4.2. RESEARCH DESIGN

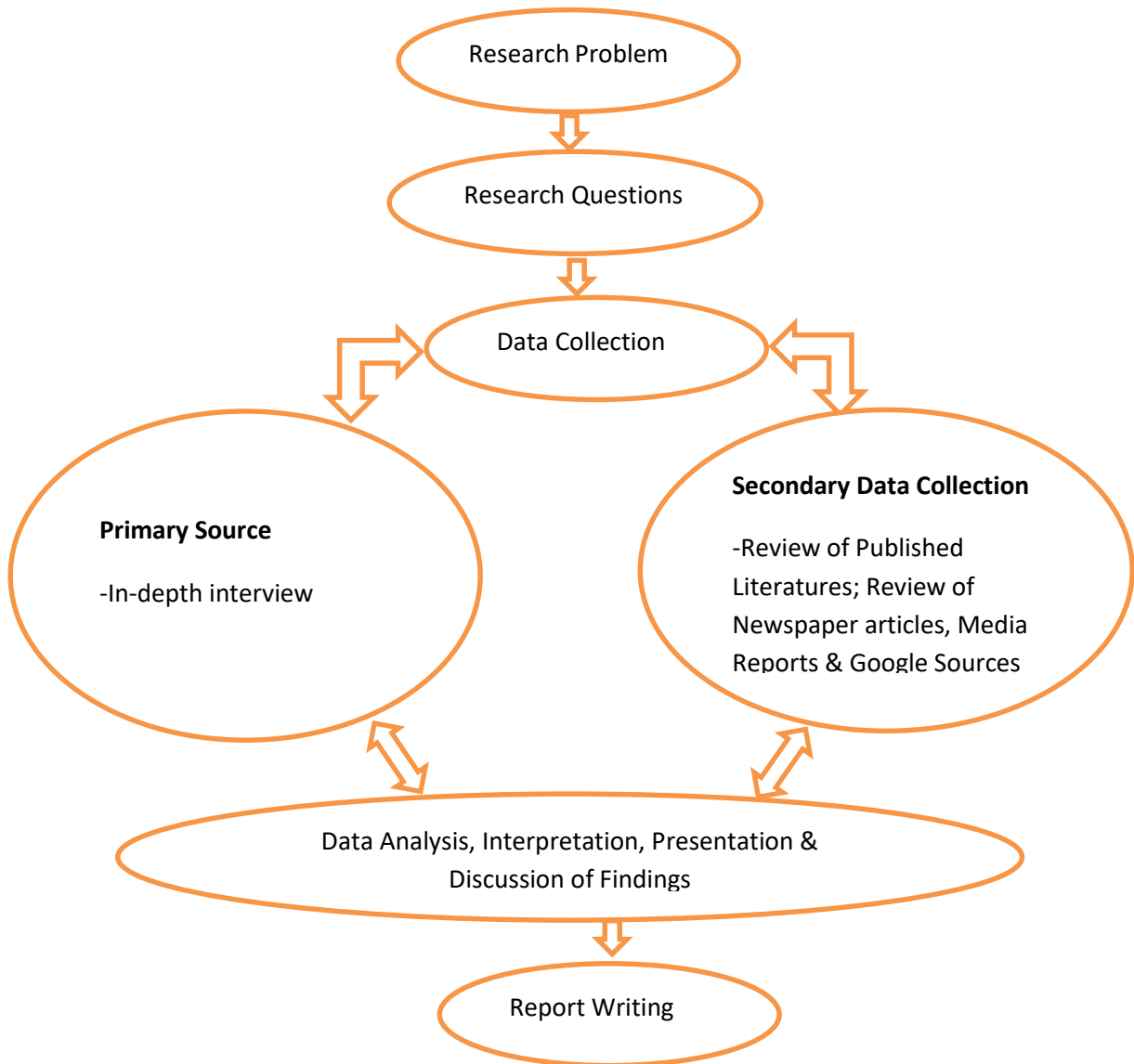
Research design gives the research the strategy of how to integrate the different components and phases of the research in a coherent and logical manner to address identified research problem. Hence, it guides the collection, measurement and analysis of data (Creswell 2013)

This study adopted explorative research design to allow researcher to investigate dominant perception about a phenomenon within society to generate thick description of thoughts and perceptions (Creswell, 2013). In addition, qualitative research method was used to explore the dominant perception of youth about cybercrime in Ado-Ekiti, Ekiti State, Nigeria. According to Patton (2005), qualitative research employs a naturalistic method in understanding a social phenomenon in real world settings, where the researcher cannot manipulate the variables of interest. Similarly, Cobin et al., (2014) defined qualitative research as any form of research in which the findings are not arrived from statistical procedures, rather findings are arrived from real-

world settings. Thus, qualitative research allows for the exploration and understanding of meanings attached to social problems (Creswell, 2013).

Qualitative research method allowed for exploring and understanding participants' perceptions regarding the phenomenon of yahoo-yahoo in Nigeria. Similarly, for clear research meanings, issues related to cyber-crime cannot be quantified, rather observing and communicating with participants in a natural setting or obtaining societal perception is instrumental to gaining knowledge.

Figure 4.1: Flow Chart showing research design



4.3. LOCATION OF THE STUDY

The study was carried out in Ado Ekiti, the capital of Ekiti State, Nigeria. Ekiti State is located the South-western part of Nigeria. Just like any other part of the country, the city of Ado Ekiti is highly populated by youth this informed the choice of the study location. A large percentage of the people

in Ado Ekiti are youth who have migrated from the other parts of the state which are mostly rural and largely agrarian to the state capital in search of a better life. Also, the presence of some tertiary institutions which are mainly located in the state capital precipitated the choice of location, these higher institutions are: Ekiti State University (EKSU); Federal Polytechnic, Ado Ekiti and a Privately-owned institution, Afe Babalola University (ABUAD). Most importantly, the researchers' limited time and funds made Ado Ekiti the best choice of location since there is easy accessibility of respondents in the area. Since youth found in Ado Ekiti were likely to have common features with youths in other cities within the country and the phenomenon of yahoo-yahoo being common among youths irrespective of their location or ethnic affiliation, Ado-Ekiti provided an insight into the perception of yahoo-yahoo among youth.

Figure 4.2: Showing the Map of Ekiti State



Source: www.google.co.za/search?q=ekiti+state+map&source

4.4. SAMPLE POPULATION AND SIZE

The study population consists of all conceivable elements, subjects or observations relating to a phenomenon of interest to the research (Ritchie et al., 2013). It means the totality of respondents

from which samples were drawn. The population for this study are youth residing in Ado-Ekiti Metropolis, Ekiti State, Nigeria, ranging from 18 years old to 30 years old. This range of age is justified because majority of yahoo-yahoo perpetrators are youth within this age range (See, Tade and Aliyu, 2011). A subset or portion of the entire population was selected for this study. A correct sample size is dependent upon the nature of the population and the purpose of the study. Hence, the sample size used in this study was largely derived from the population of youth in Ado Ekiti, Ekiti state.

Also, important social media sources (Facebook, twitter and Instagram) were explored to capture the thoughts shared by people since these mediums are avenues through which perpetrators of yahoo-yahoo flaunt their wealth. It is important to sample the opinions expressed on social media because it is an institution that reinforces and shapes societal perception of social phenomenon and debates. It also provides an opportunity to triangulate data from youths and social media representations. A total of 20 participants were recruited to voluntarily participate in the research. The recruitment of 20 participants was not a random decision but with due consideration of data saturation and avoidance of redundancy. At this point in data collection, the research findings had reached saturation and information was being repeated, hence, 20 participants became an ideal number to capture the perception within the chosen milieu.

4.5. SAMPLING TECHNIQUE

The non-probability sampling technique was adopted for this study. The non-probability sampling is a method in which some elements of the population do not have equal chance of selection as a sample (Creswell, 2013). The obvious advantage of non-probability sampling is that it is much less complicated, much less expensive, and may be done at a spur-of-the-moment. This helps the researcher to take advantage of available and perhaps unanticipated respondents without the statistical complexity of a probability sample. However, for this study, the purposive sampling method (a variant of the non-probability sampling) was adopted. According to Cobin et al., (2013), in purposive or judgmental sampling, the researcher does not necessarily have a quota to fill from within various strata, as in quota sampling, but neither does he or she just pick the nearest warm bodies, as in convenience sampling. Rather, the researcher used his own judgment about the

respondents to choose, and pick only those who best meet the purposes of the study. This sampling method is best used when some specific individuals who have fore knowledge and are in the best position to give such information are recruited. For this, selected youths in Ado-Ekiti who are familiar with the use of internet facilities were approached about their perceptions of yahoo-yahoo.

Recruitment of appropriate participants was facilitated by ensuring participants all understand the aims of the study. The participants were given an informed consent form to fill prior to the commencement of the study. The researcher spent quality time with the participants so that they can fully express their thoughts and perception about the investigated phenomenon. However, the Ado-Ekiti Local Government was contacted before the study commenced and they served as the researchers' contact at the location. The local government played a pivotal role to the recruitment of participants by introducing the researcher to various youth organization from which participants were randomly selected during their events.

4.6. RESEARCH INSTRUMENT

Face-to-face semi-structured interviews were conducted to elicit qualitative responses from respondents. The interviews were tailored towards exploring the views of respondents on yahoo-yahoo. In addition, an interview schedule-containing list of interview questions was used in ensuring that uniform questions were asked from the respondents. This does not however limit the extent of questions to ask when there was a need to gain more insight in some circumstance. However, the collection strategy was to audio tape after seeking the consents of participants for this purpose.

The duration time allotted was between 45 minutes to 60 minutes for each respondent. A major justification for the adoption of the interview is that it provides a good understanding of the dynamics of yahoo-yahoo in Ado-Ekiti, Ekiti State, Nigeria. In the process of interviewing the participants, questions were also open-ended thereby providing flexibility and allowing for unanticipated responses. The semi structured interviews were tailored to probe avenues of exploration that seem to be yielding relevant information for their perception on the phenomenon of yahoo-yahoo.

4.7. METHOD OF DATA COLLECTION

4.7.1. Describing in-depth interview

Gray (2013), described in-depth interviews as one of the most reliable qualitative approach that gives the human voice to a research. It also provides a mutually beneficial experience for both researcher and participant to engage and ponder on the issue of concern. While the participants are provided opportunities to express themselves and tell their stores, the research can gain an insider experience into social reality (Ritchie et al., 2013).

Several people consider it very funny and an emotional tack to talk about their experience and have someone listen to them. So, it means, interviewers engaging in in-depth interviews have total strangers entrusting their lives and stories into their professional care. This approach is designed to capture the experiences of participants in a deeply informed manner. In the process, the participant is regarded as the expert who is informing the interviewer referred as student in this scenario.

The researcher's approach to inquiry is motivated by a need to gain insight and learn as much as possible from the participant wealth of knowledge on the research topic. Questions are asked in no directional manner and the interviewer listens attentively and might follow up with further probing questions to unravel concerns. The interviewer is also very conscious of his/her attitudes not to lead participants on by providing approval or disapproval for what they say. It is usually conducted face to face and when safety is an issue they can have the presence of another person as an observer. It is also important to note that phone conversations and interviews also qualify for this category however, for this study only the face to face in-depth interview was adopted (Gray, 2013).

In-depth interviews are very important approaches of gaining insight into a person's perception of any given concern. It is an effective qualitative tool that opens discussion around thoughts, ideological perceptions, feelings, opinions and experiences between the participant and researcher. It is therefore very essential approach to understand how people perceive and interpret the social world. It is accomplished by starting a casual conversation between participant and researcher and

listening attentively to how they narrate their experience, express perception and asking probing question to see how they link their thoughts with contemporary social phenomenons. Finally, interviews are essential for addressing sensitive issues that participant might not be comfortable talking about in groups.

4.8. METHOD OF DATA ANALYSIS

Thematic content analysis was adopted for analyzing the data collected in the interview process. According to (Vaismoradi et al, 2013), thematic analysis is a systematic way of making sense of themes emerging from a research data. Content analysis can be defined as a research technique for the objective, systematic, and quantitative description of the manifest content of communication. Also, content analysis is any research technique for making references by systematically and objectively interpreting text (Smith, 2015).

In this study, audiotaped responses were presented as transcripts and these transcripts were categorized into different themes for easy analysis by identifying recurrent patterns. This however aids the researcher to identify the major and emerging themes from the content of the interviews. The contents of the audio taped response were carefully transcribed in line with the research questions. Furthermore, identification of themes was discussed in relation to the research objectives and questions.

4.9. ETHICAL CONSIDERATION

According to Mounton (2001) there are various definitions of ethical consideration. Amongst many, ethical consideration can be defined as the way of protection that present-day research establishment provide to research participants. This protection may be in a form of accumulation of values and principles that address questions of what is good or bad in human affairs. Ethics searches for reasons for acting or refraining from acting; for approving or not approving conduct; for believing or denying something about virtuous or vicious conduct or good or evil rules (Mounton, 2001).

Informed consent, which is mostly common in social research was adopted in this study to carefully highlight the ethical issues considered and addressed in the research. Informed consent essentially entails making the subject fully aware of the purpose of the study, its possible dangers, and the credentials of the researchers (Ritchie et al., 2013). This document also reaffirms the researchers' commitment to maintain anonymity and ensure confidentiality of all information provided.

Before the commencement of the study, participants were addressed in regard to the nature and purpose of the research and ensured the protection of their identity. Similarly, participants were informed that their participation is not under any compulsion as they can freely withdraw from the study even if it is ongoing. A document containing the study details and description was given to all participant before the interviews commenced for them to append their signatures.

The researcher at the preparatory stage for the study had applied to the University of KwaZulu-Natal Ethics Committee to obtain ethical clearance to embark on the study. The Committee after considering the ethical issues and the recommendations made by the researcher to address them issued a go ahead. Part of the steps taken by the researcher was to obtain a gatekeeper's letter from Ado-Ekiti Local Government which served as the liaison between the researcher and the youth in the community.

4.10. LIMITATIONS OF THE STUDY

Some of the limitations encountered during this study were that the sample size for this study was not adequate for the entire population of Nigeria; hence the extent to which the study can be generalized to explain youth perception of cybercrime in Nigeria is minimal. The reason for this however is not unconnected with the limited time, accessibility of respondents and available finance budgeted for the study. It is also important to note that the entire fieldwork work was capital intensive as the researcher had to travel across the length and breadth of the state capital to recruit participants that most of them ended up cancelling and rescheduling appointments. Because of the nature of cybercrime in the country, the researcher was most of the times harassed and intimidated because he was initially perceived as a security agent that might want to robe

youths. It took a lot of persuasion, clarification of identity and explanation on the purpose of the study for some to cooperate. Also, challenging is lack of interest in attending to a researcher by some respondents. Some perceive researchers as an intruder who has come to poke nose into their private life hence decline to participate in the interview. However, despite these challenges. The findings of this study remain valid, objective, precise, and not biased.

4.11. CONCLUSION

This chapter explains the methodology adopted for this study. It explains the overall framework on which the approach of inquiry was developed and executed. The research design adopted allowed the research to gain qualitative understanding of the yahoo-yahoo phenomenon. The in-depth interview method was adopted to elicit information from respondents on their view about yahoo-yahoo phenomenon in Ado Ekiti, the capital of Ekiti state. Finally, content analysis was used in analyzing the data for a more holistic and comprehensive clarity of the subject matter.

CHAPTER FIVE

DATA ANALYSIS AND INTERPRETATION

5.1. INTRODUCTION

Understanding the numerous responses related by participants is usually a rigorous process that involves thematic development from recurrent patterns and concepts in any qualitative research endeavor. The narratives brought to fore in this research are deemed helpful in understanding the perception of youth regarding yahoo-yahoo in Nigeria. This chapter will provide a critical and engaging analysis of the data collected through the field work of this study.

The responses generated in this study were analyzed using thematic content analysis. The study seeks to unravel the perception of youths on yahoo-yahoo in Ado- Ekiti, Ekiti State, Nigeria.

5.2. RESEARCH DESIGN

The research design was a descriptive qualitative design. This is important because of the nature of the study which seeks to understand behavioral phenomenon among a group of people, and such phenomenon is not directly observable, hence, the need for a qualitative descriptive approach. The approach allows for the use of representative sample to gain meaningful knowledge about the research. For this study, the entire youth of Ado-Ekiti cannot be studied hence a part of the youths in the chosen locality of Ado-Ekiti was interviewed to elicit response.

The interview was structured to capture the research questions and elicit response from respondents; what are youths' perceptions of yahoo-yahoo in Ado Ekiti? What are the factors predisposing youths to yahoo-yahoo in Ado-Ekiti? What are the gender peculiarities to yahoo-yahoo in Ado-Ekiti? Are youths influenced by flamboyant postings related to yahoo-yahoo on social media posts?

5.3. THEMES FOR DATA ANALYSIS

The findings of this study are summed and discussed under the following conceptual headings:

- a. Perception of Respondents on cybercrime
- b. The role of technology on the prevalence of cybercrime in Nigeria
- c. The role of social media on Cybercrime in Nigeria
- d. Factors predisposing youths to yahoo-yahoo in Ado-Ekiti
- e. Gender Issues in Yahoo-Yahoo
- f. Influence of social media on the prevalence of cybercrime

5.4. RESPONDENTS PROFILE

The tables presented below provide the demographic distribution of the respondents of this research and presented their opinions on the prevalence of yahoo-yahoo in the city of Ado-Ekiti and Nigeria in general.

Table 1.1: Showing Respondents Socio-economic Attributes

Sex of respondents	Frequency (20)	Percentage
Male	14	70
Female	6	30
Total	20	100
Age		
20=2	12	60
2=30	2	10
31=3	6	30
Occupation		
Civil servant	2	10
Traders	2	10
Students	13	65
Artisans	2	10
Unemployed	1	5
Marital status		
Single	15	75
Married	5	25

Source: Researcher's compilation 2017

From the above table, it was found that 70% of the respondents are males while 30% are females. The number of male respondents who participated in the study outweighs the female respondents because of the perception of many that the yahoo-yahoo phenomenon is a male issue. Sixty percent of the respondents are within the age of twenty to twenty-five, only ten percent are within twenty-six to thirty while the remaining thirty percent are within the age of thirty-one to thirty-five. This shows that most of the respondents are young and majority of the respondents are single. Seventy-five percent of them are single while only twenty-five percent married. This is not surprising bearing in mind that the study was conducted among the youth population in Ado Ekiti who are mostly students in the various tertiary institutions within the metropolis.

Table 1.2: Showing Respondent’s Perception of Yahoo-yahoo

No	Pseudo Name	Gender	Age	Perception on the prevalence of yahoo-yahoo in Ado-Ekiti
<i>1</i>	<i>Kenny</i>	<i>Male</i>	<i>23</i>	<i>It is very common. I will like to give it 85% prevalence in Ekiti State, do you want to tell me you don’t know is very common within our society? The Amazing thing is that some of the perpetrators of yahoo-yahoo are being celebrated by our celebrities, you hear them mentioning their names in their songs, making songs that preach yahoo-yahoo, taking pictures with them and posting on social media platforms. So, I really do not think is something strange within our society, it is obvious that we have accepted it as a way of life.</i>

2	Ty Godson	Male	23	<i>It is very common in Nigeria not only Ekiti state I think the major reason why it's common in Ekiti state is because of the higher institutions located here the likes of EKSU, FEDERAL POLY etc, you see that most of this guys doing yahoo-yahoo in Ekiti state are people from Lagos, Abuja, Osun etc. who came to study here because our state is fountain of knowledge unfortunately most of them have influenced people because of their flashy lifestyle so this has really made yahoo-yahoo prevalent in Ekiti state. I think it's being celebrated in our society these days. It's a way of life basically. Even Some parent encourages their children to be part of the institution. Yahoo-Yahoo is like an institution or let me say caucus and this has really encouraged its prevalence. Therefore, you see them always moving in groups and spreading their networks they even have connection outside the country e.g. Malaysia, South Africa</i>
3	Tosco	Male	3	<i>Ha, it is very common especially among undergraduates. You see most of these guys that came from Lagos and well-developed cities where yahoo-yahoo is very prevalent came to Ekiti State for study purpose and youths in Ekiti state has been influenced so I think this why is common.</i>
4	Olugold	Male	24	<i>In fact, most guys in Ekiti are involved in it.</i>
	T black	Male	24	<i>I will say is more than prevalent because about 90% students/youth are yahoo guys, and to be fair I think it has reduced Armed Robbery within our society</i>

	Kenny	Female	21	<i>and it has helped in reducing cultism in almost all the Nigerian universities because most of these cult guys are now engaged in yahoo-yahoo. They see it as a better way of life than killing and terrorizing people on campus. So at least our society is safe from Armed robbery, I'm sure you will notice high way robbery has reduced drastically. Yes, very common among the students and most of them are partaking in yahoo-yahoo</i>
7	Sted	Male	3	<i>Of course, it is prevalent in Ekiti state. If you move around, you will see these yahoo boys flaunting their wealth. You see a young boy who has no job or a secondary school students who should be studying chasing girls or going to club.</i>
8	Taye Potential	Male	34	<i>It is very common and it seems to be a social phenomenon that is trending among the youths of Ekiti State and it is quite prevalent.</i>
9	Shark	Male	2	<i>It is common among the students in Ekiti State. In terms of percentage, I will say 90% because everybody (students) wants to spend money.</i>
10	Oluko	Male	33	<i>It is prevalent because I did a study on cybercrime titled "an assessment of law enforcement agency in controlling cybercrime among students in tertiary institutions in Ekiti State, Nigeria". I discover that there were many cases of cybercrime among student and as a result.</i>
11	Royalty	Female	20	<i>Yes, it is very common. Everywhere you go like tertiary institutions. Also, in some areas like Ikere-Ekiti, it is very rampant there even down to the part where they go diabolic in their quest for money.</i>

12	Sagacity	Male	2	<i>I believe it is rampant in Ekiti State University environment. It is also paramount in Ekiti State.</i>
13	Korede Bella	Male	2	<i>Yes, from what we see every day based on the inflation, it is very rampant in all hooks and cranny of Ekiti State.</i>
14	Lollybabe	Female	2	<i>It is prevalent in Ekiti State</i>
15	Bumex	Female	20	<i>Yes, it is rampant and it is like 90% rampant in Ekiti State.</i>
16	Kenny	Male	20	<i>Yes, It is rampant in Ekiti State</i>
17	Desbank	Male	32	<i>Wow! In Ekit State, to be frank, yahoo has become a legitimate business because I see these guys glorifying themselves and not being ashamed. It is like legalizing an illegality. I have seen banks designating a weekend to pay these guys. So is as good as legal business. Our society.</i>
18	Kenny	Female	2	<i>It is very common among guys. Virtually every one of them are involved</i>
19	Clipza	Male	3	<i>It is rampant, it is very common in Ekiti State.</i>
20	Brown Sugar	Male	34	<i>Of course, you can see them everywhere in our institutions. Even those in secondary school venture into cybercrime because they have lost confidence and hope in furthering their education. You see them after secondary school handling phones, walking up and down the street just to fend for themselves. Majorly, it is prevalent among the youths</i>

Source: Researcher's compilation 2017

The findings presented above clearly shows that yahoo-yahoo is very prevalent among youth in Ado-Ekiti. It has emerged over the years as an alternative to the lacunae created by poverty, want, lack and unemployment and it is gradually permeating the membrane of the society as an

acceptable way of survival. Perpetuators are no longer widely perceived as deviants but young individuals who are working very hard enduring sleepless night on the internet to make ends meet. It is important to understand that from the findings of this study, the prevalence of yahoo-yahoo is considered a Nigerian phenomenon that overlap between states and regions. While men are the major perpetrators, women are identified as accomplice who make sure the entire escapade is a success. Some of these young girls are recruited and trained with polished accents to speak to male victims that are about to be defrauded. The phenomenon is rampant and the rate at which it has spread within the youth populace of most communities in Nigeria is very alarming.

5.5. PERCEPTION OF RESPONDENTS ON CYBERCRIME

This section examines the perception of youth on cybercrime. It seeks to explain people's opinions and their understanding on cybercrime. On the perceptions of youth concerning yahoo-yahoo in Ado-Ekiti, many of the informants believe it as a fraudulent and dubious act in which Nigerian youths get undue advantage over the white men with the aid of the internet.

When youth in Ado Ekiti were asked about their understanding of the yahoo-yahoo, without mincing word, they all in separate interview described it as a fraudulent act. Their responses are hereby presented below: Some of the respondents: Kenny, Ty Godson, Tosco and T black shared the following views:

“Cybercrime It is an internet fraud. The way I understand it is that, they talk or chat with people online in which they bargain on a particular amount of money and so on (Kenny).”

“It is an internet fraud and it's done though internet connection with laptops and phones using fake identity or using other people's identification and other models to engage in conversation (Ty Godson).”

“These are set of people who do not like to work but engage in cybercrime. They do this through internet and some also add fetish or diabolic things to get money from their victims (Tosco).”

“Cybercrime is a daily activity for students like us who sees it as an income. Though is a crime, even the law enforcement agency is into it. Instead of apprehending, they collect bribe from them. Most students don’t come to school. A student in sociology in my class recently collected \$25000 how do you expect such student to come to school again, I think he is sorted because in his head he will be like what is the point of going to school again while I can make money and establish myself with this (T black).”

From the above, most of the youth agreed that cybercrime is a fraudulent act and should be highly condemned in the society. Advancement in technology also have a debilitating effect on its increase.

Hence, the perception of youth in Ado Ekiti on yahoo-yahoo is unanimous. They all see it as a fraudulent and criminal act, even though they all have several reasons for its prevalent. While some condemned it out rightly, it has been embraced as a coping strategy for Nigerian youth who are unemployed.

5.6. THE ROLE OF TECHNOLOGY ON THE PREVALENCE OF CYBERCRIME IN NIGERIA

It is very important to note that cybercrime is being aided by the advent of internet and the technological advancement in recent time. Majority of the perpetrators take the advantage of the faceless nature the internet offers and the easy access to the internet to commit cybercrime.

As noted earlier in the review of literature, cyber-crime in Nigeria in the last one decade has metamorphosed into what is called “Yahoo-Yahoo (Ribadu, 2013). This nomenclature is prominent among Nigerian youths and involves defrauding foreigners to the tune of millions of

dollars annually. For example, they execute this crime by way of using fake identity on dating websites such as elite' singles, match.com, claiming they are United States Army and intelligent officers on peacemaking mission to Afghanistan and other countries where war seems to be prevalent (Tade and Aliyu, 2011). They also disguise themselves by pretending to have goods to sell or an on-going project to be executed (Okeshola and Adeta, 2013). Hence, they request for financial aid from foreigners and get them cheated of their hard-earned money. The responses below further show that the internet or technology remains a veritable platform for perpetrating cybercrime. According to respondents Kenny and Shark, cybercrime *“Is a crime and some called it fraud. It is done through internet (Kenny).”* and *“Is all about internet fraud using modern technology (Shark).”* Sted and Taye Potential further buttressed this point thus:

“The word yahoo-yahoo is coined from the use of internet and it particularly associated with those defrauding people using the modern technologies such as mobile phones and computers (Sted).”

“In a very simple sentence, is a fraudulent act perpetrated through the internet with the help of modern technologies such as computer, phones and internet services (Taye Potential).”

The responses above show that the internet plays a crucial role in cybercrime. The impact is alarming and it is fast becoming a major source of remuneration for most youth within the shores of the country. The positive nature of cross bordering and breaking down national boundaries provided via various internet platform have been leveraged upon by this category of people to perpetuate deviating acts.

5.7. THE ROLE OF SOCIAL MEDIA ON CYBERCRIME IN NIGERIA

A crucial factor influencing the prevalence of cybercrime in Nigeria is the effect of social media platforms like Facebook, dating websites such as Elites singles, Singles to meet among several others. These are avenues whereby cybercriminals meet their potential victims using fake identities who most times are desperate and gullible enough to be deceived. As the respondents continue to

bear their mind on their perception of cybercrime, one recurring theme is the fact that social media remains the major avenue whereby cybercrime produced and reproduced. According to *Sagacity*, Bumex and Korede Bella these social platforms are investment platforms for deceit and fraud:

I think the social media has been the major instrument for yahoo boys I think it plays a significant role in carrying out their activities on their victims. Facebook for example is a social media platform where you can talk to anybody. There are social media outlets like KIK that yahoo boys use to carry out their activities and not like the Facebook of those days. But it makes it easier

“Social media has been as avenue for the perpetrators of cybercrime to exploit people especially white people overseas using fake identities to reap them off (Sagacity).”

“Social media is just like a vessel moving cybercrime forward. Because without social media, they cannot operate. (Korede Bella)”

“Social media is an important tool for cybercrime activities for yahoo-yahoo boys because they meet their Maga or client (victim) on this social network (Bumex)”

Cyber-crime according to Shinder (2002), is defined as a criminal activity done via the use of internet. Cybercrime in the opinion of Okeshola and Adeta (2013) are criminal activities committed by fraudsters with the sole aim of defrauding their victims. Ribadu (2007) and Olugbodi (2010) in the same light reiterated that the common techniques/types of cyber-crime in Nigeria includes cloning of websites, false representation through online dating websites, email-hijacking, and other e-business related fraud. All these scholarly reports emphasize the need for technology for yahoo-yahoo to thrive. It depends on the opportunities that are provided and enhanced through modern technical expertise.

5.8. FACTORS PREDISPOSING YOUTHS TO YAHOO-YAHOO IN ADO-EKITI

This led us to the second research question which states that; what factors predisposes youth to yahoo-yahoo in Ado Ekiti. Youth were asked on what they think is/are the reasons for people perpetrating yahoo-yahoo. However, opinions were divided on this question as some of the respondents attribute the reasons to the systemic failure of the Nigerian society. Issues like poverty, unemployment, bad economy, corruption, breakdown of law and order became very prevalent as influencing factors. According to *Ty Godson* the life of a youth who has subscribed to yahoo-yahoo is not far-fetched from what he expressed below:

“Hmm, in my opinion I will say its poverty and the poor economic situation of our country. Because if the government provides jobs, basic amenities for her citizen I don’t think yahoo-yahoo will be this rampant. Most of the youths have given up on the country and our leaders there is no hope for the youths. I think everyone are trying to secure their future one way or the other. Ok for example a family where they are financially epileptic sees the child of another family within their neighborhood doing yahoo-yahoo and his always bringing money home regularly taking good care of his family, my brother the child from the poor family might be tempted to venture into this activity not considering the risk and consequences. Because he’s willing to sacrifice and take his family from the poor state in which they are. So, I think poverty is the major reason why people engaged in this criminal activity. Another thing is that the law enforcement agencies are even encouraging some of these guys, because when they burst them at home or on the road they always bribe their way out. I know a police man that is friends to some of these yahoo boys, they meet at beer parlor, clubs and they spend the yahoo money together. Don’t be surprised that some of these police officers are even yahoo boys themselves. I think these are some of the reasons why people are confident enough to do yahoo-yahoo (Ty Godson).”

“There are lots of reasons why people engage in yahoo. Because they are youth, it could be peer group influence; it could be the rate of poverty. Also, unemployment is a reason because some graduate and there is no job. Besides, it could be because there is no much punishment or penalty (Sted)”

The above statements on the lackadaisical nature of law enforcement agencies corroborates the Adomi’s (2008:720) view that, *“it is not so much of lack of Cyber laws or deficiencies in them but the total neglect to enforce them that have been the bane of Nigerian as a nation”*. This situation normally encourages criminals to perpetrate their acts without fear since they are aware that the chances of being caught and persecuted is minimal. Although some arrests have been made and progress is become evident in the punishment of this kind of offenders but more needs to be done (Ojekodun and Eraye, 2012). However, the police generally are not a concern to the yahoo boys (Nhan et al., 2009; Smith, 2007; Tade and Aliyu, 2011).

The responses presented below clearly buttresses that poverty, corruption, political instability and unemployment are the major factors predisposing Nigerian youths to yahoo-yahoo;

According to T black:

“The major reason is poverty and corruption. Corruption has taken over the country. It is poverty because the rich are not ready to help the poor. It’s just like the bourgeoisie and the proletariat (T black).”

Kenny also shared the same opinion:

“Poverty and unemployment is the cause. I think poverty is the major cause of it because everybody wants to make money (Kenny).”

Sted believes that:

“There are lots of reasons why people engage in yahoo-yahoo. Because they are youths, it could be peer group influence; it could be the rate of poverty. Also, unemployment is a reason because some graduate and there is no job. Besides, it could be because there is no much punishment or penalty (Sted).”

Taye potential described this holistically:

*“To be honest with you there are lot of factors that I think has led to the engagement of youths in cybercrime. Firstly, our political instability is the major reason why the youths of nowadays engage in cyber fraud. There is no hope of the youths of this generation. Look at the number of unemployment that we have in the country now, a lot of faithful and dedicate young graduates are roaming about with no Jobs. Listen my brother in a society where the future of a ‘YAHOO BOY is BRIGHTER THAN THAT OF A GRADUATE” what do you expect the undergraduate to do, they want to quickly secure their future before it too late, so I think that is the more reason why most undergraduates are involved in yahoo-yahoo. Another reason why I think why people are comfortable doing this yahoo-yahoo is because the law enforcement agencies are not adequate in dealing with yahoo boys. When Yahoo boys are arrested they usually find a way to bribe their way out of the police custody. You know why? Because the whole system is corrupt. Not only that if a yahoo boy is arrest you see people on social media ranting leave him alone is it your father’s money? Go and arrest the politicians looting our money **LEAVE YAHOO BOYS ALONE**. If you are familiar with the social media very well especially Instagram, you will see that most when most of this yahoo boys comes back from overseas doing festive period they are being celebrated and some even higher police or soldiers as body guards so what are we talking about.it is something that has gone beyond measures with the society, Yahoo boys are being celebrated in our music they take pictures with celebrities whom are supposed to be role model for the younger ones. For instance, 9ice whom contested as a representative of Assembly celebrating yahoo boys in his songs and saying thing like “**ole sun, komo google**” So it is society that if you are not a yahoo boy, you are either not hardworking or irrelevant (Taye Potential).”*

⁹ A subtle Yoruba expression for affirming youth participation for yahoo-yahoo. This is part of the lyrics of a song aired by most media platforms in Nigeria. There are various ongoing debates about the influence of the song content on the moral integrity of the country.

Korede Bella emphasized that a contributing factor is a dire desire for retribution on the historical conditions of exploitation perceived to be perpetuated by the white:

“I was talking to a person about it sometimes ago. He said it for revenge on what the whites have done to them in the past. Also, poverty, peer influence, unemployment or avoiding stealing (Korede Bella).”

From the responses above, it can be deduced that the Nigerian society has not done much in combating cybercrime despite its anti-corruption fight. Massive unemployment, endemic poverty and prominent level of corruption are what characterize the system. Hence, youths’ welfare is neglected leaving them with little or no chances to survive, little wonder some take this inglorious path as a survival means. As noted by Tade and Aliyu (2011:869), ‘‘between 1960 and 2004, the poverty rate of Nigeria increased from 15% to 54.4%.’’ By 2010, an estimated 70% of the population lived below the poverty line (CIA, 2012). The rate of unemployment remains at 23.9% in 2011 (ibid), it however increases to over 50% if youths only are counted (RISE Networks, 2013). Fear of unemployment as a crucial factor leading to the growth of yahoo-yahoo (Adeniran, 2008; Adami and Igun, 2008; Tade and Aliyu, 2011).

Moreover, with the precipitating factors described above coupled with the prevailing economic hardship bedeviling the country. Many youths take solace in yahoo-yahoo as it is regarded as a way of keeping body and soul together just like any other economic endeavor (Oshelowo 2010). Yahoo-yahoo may not be separated from prevailing kleptomania problem that characterized Nigerian system. The environment is not conducive for businesses to thrive, increased in the number of unemployed graduate, total breakdown of law and order and lack of openness and probity in governance. As noted by (Awe, 2004), even though criminal activities cannot be justified for any reason, however, with the prevailing economic conditions individuals may be forced to find alternatives in yahoo-yahoo.

While others blame the perpetrators themselves, they accused cybercriminals of greediness, covetousness, laziness, get rich quick syndrome and the desire for an ostentatious style of life. That

is, perpetrators of cybercrime are being driven by factors that are personal and not contingent largely on the social circumstances but for selfish purposes.

To substantiate this stand, the following responses becomes very relevant:

“Maybe because of poverty and some people love the use of expensive things and as a result, engage in it (Kenny).”

“I do not see any reason but people claimed that are coming from poor families and am counting it as zero. For example, I started life with nothing but today, I can say am somebody without doing yahoo. Therefore, it is not poverty or harsh economic. If you work hard, you will get something (Tosco).”

“The reason is because it’s a faster and easier way of making money. As a barber, I can’t make the money they get in a week for some months (Olugold).”

“Judging from my study, I interviewed some cybercriminals, what they claimed was that they want to pay their school fees because their parents were unable to. Some also claim that they want to meet up with their needs; some said it is due to economic hardship or government not doing the needful. But I concluded that they engage in it because of covetousness (Oluko).”

“Like I said earlier, they want to make fast money. They don’t believe in patience or working for money (Royalty).”

“A lot of reason can be alluded to it. According to Thomas Hobbes, “he said men are naturally greedy”. Even if we are millionaire, we have this innate desire to want more money. So, I think that is the main reason, others can be poverty, social influence, and so on (Sagacity).”

The above clearly blames individual perpetrators for greediness, covetousness, laziness and the desire to get rich quick. Another important feature or reason why people engage in cybercrime is peer pressure. People engage in it to measure up to some standard with their peers. This is clearly expressed by some of the respondents.

“I think is this get quick syndrome. Peer group influence is crucial because many tend to copy their friends’ lifestyle (Lollybabe).”

Bumex, Kenny and Cpliza mentioned that a desire to live the kind of materialistic life most of the perpetrators enjoy to push their friends into the act:

“It is because people are looking for money. Peer influence also. This is because when they see their friends buying things, they tend to meet up with them (Bumex).”

“To earn money, feel among; survive due to bad economic and to have a good life. Besides, it is because it’s a trend and they also see their friends doing it (Kenny).”

“Some people actually go into it for different reasons. In the part of the youths, some wants to measure up with their peers that also want to live an extravagant life. They want to acquire expensive things. Some wants to feel among (Cpliza).”

As noted by Tade and Aliyu (2011), the prime motive why yahoo-yahoo perpetrators engage in such activity ranges from the desire to gain respect among peer groups, living extravagant lifestyle and several other socio-economic and financially induced motivations. The phrases *“my friend has this, I want to get it as well”*, *my friend is doing this, I want to do it as well*. *My friend as achieved this, I want to do it as well*” represents a desire *“to want to belong”* often expressed among the youths, this resonates with Tade and Aliyu (2011) findings. Commanding respects from their peers, attracting the opposite sex and extravagant lifestyle seem to be the major goals for many yahoo boys. Looking at the age bracket, this behavior is perhaps not surprising when other aspects of their lives and the society around them are considered (Doppelmayr, 2013). He further posited that even if a young person is not already in a group of yahoo-yahoo, the youths’ culture around him could be of influence.

5.9. GENDER ISSUES IN YAHOO-YAHOO

On the gender peculiarities to yahoo-yahoo in Ado Ekiti, many of the respondents believe male generally are the perpetrators, and in situation when a female is involved, they are introduced to it by their boyfriends. However, the rate of women perpetrating cybercrime is increasing in recent time. Some of the responses reveal that there are females who participate and are doing well.

“Females are also involved. I have female friend who is a yahoo girl and she is fine with her engagement. I think her boyfriend introduced her to it. Because she told me she makes phone calls for her boyfriend when he need to speak to his Maga (Kenny).”

“I think when internet fraud started yahoo was the only search engine at that time and most of the boys going to the cyber café to use the internet at that time were quickly labelled yahoo boys, I think the name emanated from there and it became something very popular. Yes, I think with the way the society is right women are also involved. (Taye Potential).”

“That is the normal slogan they call them instead of cybercriminals. I think Females are involved say 20% from the 80% prevalence (Ty Godson).”

“It is based on their lifestyle that makes people tag them as yahoo boys. (Tosco).”

“I think they are called yahoo boys because boys are the most involved and some girls are trying to be part of the culture now (Kenny).”

“Well, females are involved, they usually call them yahoo boys because the male counterparts are the largest perpetrators of this act. And they are named yahoo boys because it was coined from the internet usage. I think females are involved nowadays (Sted).”

“Females are actually involved in yahoo-yahoo. On the issue, why they are called yahoo boys, it started with the yahoo messenger, so yahoo boys are a label from yahoo messenger. Besides, you can’t call them cybercriminals or cyber fraudster (Oluko).”

“I think the name was originated from the use of www.yahoo.com. When you hear of yahoo boys which is a common thing, your mind tells you is the act of 419. Females are involved but they do not play the major because guys use female pictures and they help guys talk to their client (victims) (Lollybabe).”

“They called them yahoo boys because it is an internet fraud. The origin of that is the advent of yahoo mail and I also learnt that females are involved and they called them G-MAMAS (Desbank).”

“I think instead of calling themselves yahoo fraudsters, they choose to hail themselves as yahoo boys. It is just a cover up for their crime. Of course, the females are involved. I can vividly say females started it because when yahoo-yahoo came on board as regarding dating, it is females’ pictures that will be presented to the client (victim) to get the white’s man attention and these guys girlfriend or lover will be the one to talk to the client. Later, the females took it up saying its cool and these guys should teach them about it. I think it is not too prevalent because I hardly see them in it. They only go to bank and assist these guys cash the money (Brown Sugar).”

From above, the percentage of female engaged in yahoo-yahoo is relatively small compare to the male counterpart. Men are the main perpetrators hence, the name yahoo boys. This shows the gender peculiarity to the yahoo-yahoo phenomenon. It is more or less a male affair and where females are involved, it is in collaboration with their male counterparts. But women play a crucial role in this cyber activity, in situation where it involves dating and romance fraud, the male yahoo

boys often employs some of these girls to come help talk to their victims often called ‘¹⁰maga’. So, even if the female is not the main perpetrator, they are useful tool for the men, hence, they act as accomplice. But in recent times female involvement in yahoo-yahoo have also been on the increase.

5.10. FLAMBOYANT DISPLAY OF WEALTH ON SOCIAL MEDIA AND IT INFLUENCE ON YOUTH PERCEPTION OF YAHOO-YAHOO

On whether youth are influenced by flamboyant postings related to yahoo-yahoo on social media posts. This is very important because the role that the social media play in shaping individual’s behavior cannot be overemphasized. People especially the youth who are the main user of these various social media are largely influenced by the happenings on this platform. A lot of things are shared and passed to one another via the social media and by implication, the social media has been a main platform for these yahoo-yahoo perpetrators to flaunt and show off their wealth and fame, some so called celebrities even help them in this act. Majority of the respondents in this study attest to this claim. Their responses are hereby presented below;

According to Kenny, the influence spreads through social media to contact and personal relations when you have some persons involved in the act within your social cycle:

“They (yahoo boys) use it to oppress people by lavishing their wealth. They are always on Instagram posting expensive dresses, cars and private jets. So, I think it influences some people negatively, because it’s possible for you to see someone that you attended the same school together and you see him or her posting in a private jet for example you will want to copy him too, everybody likes good thing (Kenny).”

“Yes, the environment has talked much about them. For example, in my class, we have female students putting on latest outfits with labels such as Gucci. And I do not have the capacity unlike others who are not focus will do anything to meet up.

¹⁰ This is a potential victim.

Also for the males' counterparts, people join them in doing the same thing because of peer- group pressure (Kenny)."

Ty Godson believes that why the lavish display might be prevalent, people should not be carried away because the source of the wealth is illegitimate:

"Personally, I don't place judgment on people especially when I don't know their source of income. In Ekiti State, most guys that flaunt their wealth are yahoo boys but there are legitimate ones. It's just like the saying, "things you don't work hard for are spent lavishly (Ty Godson)."

There is a need to make some clarifications here, while there are many of these cyber criminals who use the social media to flaunt their ill-gotten wealth, it must be noted that there are some who though also flaunt their wealth on the social media but who got their wealth through legitimate means of hard work and other societal approved means of wealth generation. This is important so as not to categorize all that is seen in the social media as a product of criminal acts. There are also legitimate people who just want to show off also but rather than the youths emulating the positive aspect of what they see on the social media they prefer to choose the negative path which they consider as easy and quick. Some respondents further expressed how they feel about wealth display on social media and the prevalence of yahoo-yahoo:

"Yes, it is creating big problem among our youths. Imagine a boy who is suffering or lacking and he is seeing his peers spending, he may choose to join them in perpetrating cybercrime (Tosco)."

"It has influence because if the guy in my area tells me he collected money from a Maga; I feel like joining him but only choose to stay focused because I know my future will be bright (Olugold)."

"Yahoo guys see flaunting of wealth as competition and a way of oppressing others, however include politicians. Imagine a guy saw his peers with a jeep and he has no

car but have the resources like computer, he will be pressured to start doing yahoo-yahoo too so it basically challenges others to engage in it (T black)."

"The way these yahoo guys flaunt their wealth truly influence the perception of youths because they are mainly involved in this act and it's as a result of peer group influence. Imagine a secondary school leaver having cars, going to clubs instead of pursuing his academics. So, it is really influencing their perception and encourages more people to embrace this yahoo-yahoo culture (Sted)."

"It has influence on people. I choose my topic because a yahoo boy has oppressed me and it's because I have no money. Thus, if I do not have self-control, I may choose to be like him. Also, some may give in because they don't want to suffer and seeing their peers doing it, he would like to do the same (Oluko)."

"It has influence in the sense that the society supports them because they are likely to be bread winner in their family. It got a time; I and my peers were like wishing to join them because of the poverty in the country (Sagacity)."

"I saw my friend with a big car and he gave me a lift in it, immediately I dropped, I told myself I want to buy this car and I know he is a yahoo boy. Therefore, it has influenced me but as a student, I know my future is bright (Korede Bella)."

"It has influence because many students in this citadel of learning (Ekiti State University) were able to sponsor themselves and feed their people. In fact, am happy that yahoo-yahoo is in existence (Kenny)."

This is also a new dimension to the study; the above responses show how bad the situation has gone that people are now supporting criminal activities for survival means in the society. The circumstance is so awful now that high school leavers, undergraduates and graduates are discovering cybercrimes (Yahoo-Yahoo) as an alternate way to achievement and a short means to

elaborate lifestyle (Tade, 2013). While the thought becomes alarming the perceptions are also becoming popular within the society. The following respondents noted:

... For example, am a civil servant, I know what I make at the end of the month. But yahoo boys who sit at home and do some stuffs on internet and at the end, get about \$20,000, what is expected from such an individual is to spend the money lavishly because he either wants to intimidate or impress his peer group (Desbank)."

"It has an influence on the youths because when guys see the way their peer's lifestyle is displayed on social media; it will definitely have a significant influence on them as they envy their peers (Kenny)."

As it is, Nigeria has been noted as being in a state of normlessness', where anything goes. There is a breakdown of law and order and people no longer show remorse for evil committed. Shameful acts are celebrated and success is given a new definition, as wealth becomes more important than the means of obtaining it (Tade and Olaitan, 2015). Sudden wealth is normally celebrated among Nigerians populace regardless of its source. In fact, it is mostly associated with cleverness and no punishment is melted out where necessary (Adeniran, 2008). Indeed, ours is a society that glorifies wealth. This glorifying wealth attitude of the Nigerian society is further buttressed by the lifestyles of the 'celebrities'. Popular Nigerian hip-hop songs such as "¹¹Maga don Pay" and "Operation" all glorify the Yahoo boys' lifestyle (Aransiola and Asindemade, 2011). Music videos produced by artists such as Olu Maintain and Kelly Handsome show them driving exotic cars, drinking champagne, partying with young women and displaying large amounts of money amassed by conducting internet fraud. The general themes in both the lyrics and the music videos are the positive benefits which serve as inducements into being a yahoo boy (Doppelmayr, 2013:19).

¹¹ This is an expression used when victims have finally made financial commitment by making payment.

5.10. CONCLUSION

The aim of the study was to investigate a form of cybercrime which is yahoo-yahoo and this form of crime is common among youths in Nigeria. The purpose was to harvest opinions of youths about yahoo-yahoo, the factors predisposing youths to participation, gender peculiarities and the various ways in which social media attitudes influence the phenomenon.

Based on the study aim and objectives, research questions were formulated and the interview was structured in such a way as to provide answer from respondents to this question.

Question 1, focused on youths' perceptions of yahoo-yahoo in Ado Ekiti, from the responses given, it was clear that majority of the youths in Ado Ekiti perceived yahoo-yahoo as a criminal act perpetrated by mostly the youths. It is highly prevalent and is denting to the nation's image. Hence, there is need to curtail it.

Question 2 examined the factors predisposing youths to yahoo-yahoo in Ado Ekiti, opinions were sharply divided on this question as some attributes the reason to systemic factors like poverty, unemployment, corruption and insufficient security. Others attribute it to individual factors like greediness, covetousness, peer influence, and the get rich quick syndrome among the youths.

On questions about the gender peculiarities to yahoo-yahoo, from the responses it is obvious that the males are the main perpetrators hence, the name yahoo boys. Although, females also play a crucial role in this act, especially in cases of dating and romance fraud, men need them to speak to their potential victims (Maga). However, in recent time there has been increasing number of women involve in yahoo-yahoo because of its lucrative nature. From the researcher's perspectives, it can be deduced that male counterparts dominate the perpetration of the concerned study phenomenon.

On whether youths are influenced by flamboyant postings related to yahoo-yahoo on social media posts, majority of the respondents said that they have been greatly influenced by the flamboyant display of wealth especially on the social media. They have been greatly influenced by what they

see and many desire to be part of this act. This shows the extent that the social media has been a platform for socializing Nigerian youths to yahoo-yahoo. We live in a society that glorifies wealth even when the source is not clear; youths internalize every day and want to be like most of these 'celebrities' who they see on social media. The society does not encourage hard work rather promote mediocrity. As noted by Robert K, Merton, there are goals but the approved means of realizing these goals is not open to everyone. So the youths take solace in this act which they consider as innovative to achieve their goal which is to survive or become rich.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATION

6.1. INTRODUCTION

This section is the concluding part of the study. It aims to summarize the major findings of the study, conclusion and recommendation.

6.2. SUMMARY OF MAJOR FINDINGS

The aim of the study was to investigate a form of cybercrime which is yahoo-yahoo and this form of crime is common among youth in Nigeria. The purpose was to harvest opinions of youth about yahoo-yahoo, the factors predisposing youth to participation, gender peculiarities and the several ways in which social media attitudes influence the growth and prevalence of the phenomenon.

Based on the study aim and objectives, research questions were formulated and the interviews were structured in such a way as to provide answer to these questions from respondents. Below are the research questions:

1. What are youths' perceptions of yahoo-yahoo in Ado Ekiti?
2. What are the factors predisposing youths to yahoo-yahoo in Ado-Ekiti?
3. What are the gender peculiarities to yahoo-yahoo in Ado-Ekiti?
4. Are youths influenced by flamboyant postings related to yahoo-yahoo on social media?

Question 1, focused on youths' perceptions of yahoo-yahoo in Ado Ekiti, from the responses given, it was clear that majority of the youths in Ado Ekiti perceived yahoo-yahoo as a criminal act perpetrated mostly by youths. It is highly prevalent and is denting to the nation's image, hence, there is need to curtail its unabated growth. Also, the role of social media and technology as factors contributing to the prevalence of cybercrime in Nigeria was well noted. This corroborated the reviewed literature which sees the internet as a veritable platform for cybercrime. Theoretically

cybercrime is an innovative act deployed by Nigerian youths to achieve societal goal (wealth) as a result of strained institutional means. This is in line with the Robert Merton strain theory.

Question 2 examined the factors predisposing youths to yahoo-yahoo in Ado Ekiti, opinions were sharply divided on this question as some attributes the reason to systemic factors like poverty, unemployment, corruption and insufficient security. Others attribute its prevalence to individual factors like greediness, covetousness, peer influence, and the get rich quick syndrome among youths. Basically, both the blame the system and blame the perpetrator idea is relevant here. Issues of poverty, unemployment, corruption and bad leadership represent a systemic failure that gives the youths no other option but to engage in this heinous act. In a situation where people are not employed despite their educational qualifications they will do whatever they can to survive. Also, by observing what the leaders (the political class especially) are doing, all manner of looting and corruption with a high level of impunity, it is not far-fetched why the youth might settle for an illegitimate source of wealth. All these can make one to lose his sense of patriotism and engage in criminal acts.

On questions about the gender peculiarities to yahoo-yahoo, from the responses males are the main perpetrators hence, the name yahoo boys. Although, females also play a crucial role in this act, especially in cases of dating and romance fraud, men need them to speak to their potential victims (Maga). However, in recent times there has been an increasing number of women involved in yahoo-yahoo because of its lucrative nature. But as it is now, the males still dominate the scene.

On whether youths are influenced by flamboyant postings related to yahoo-yahoo on social media, majority of the respondents said that they have been greatly influenced by the flamboyant display of wealth especially on the social media by these yahoo boys. They have been influenced greatly by what they see and many desire to be part of this act since it is very lucrative and it is becoming a norm within society. This shows the extent to which social media has been a platform for socializing Nigerian youths to yahoo-yahoo. We live in a society that glorifies wealth even when the source is not clear; Youth internalize every day and want to be like most of these so-called 'celebrities' who they see on social media. As it is, there is no much reward for hard work. The society does not encourage hard work rather promote mediocrity and unexplainable display of

financial prosperity. As noted by Robert K, Merton, there are goals but the approved means of realizing these goals are not open to everyone, so youth take solace in this act which they consider as innovative to achieve their goal which is to survive or become rich.

6.3. THEORETICAL CONCLUSION

Theories are sets of ideas postulated to explain a social phenomenon. The study adopted Robert Merton Strain theory (1938) and Rational choice theory to understand the attitudinal patterns and behavioral manifestations of yahoo-yahoo in Nigeria. These theoretical perspectives examined delinquency among youths from an individual as well as societal point of view. Both Strain and Rational choice theories view delinquency as a product of individual agency, following a process of conscious thoughts and decision. These theories therefore bring on board rich scholarly arguments to examine youths' attitudinal patterns and predisposing factors to deviance within societies.

In Robert Merton strain theory, crime is a product of disjoints between cultural goals and the means of achieving them. That is, there are societal expectations and at the same time the society has specified the means of achieving these goals. Therefore, anytime there is a breakdown between goals and means, individuals may deploy their own means to circumvent the approved means. This theory was very useful to the study because it practically explains the prevalence of cybercrime in Nigeria. The societal goal of achieving wealth, living flamboyantly is commonly achieved in Nigeria via the crooked means as against the legitimate means of hard work, educational attainment and pursuit of legitimate business. Overtime people doing these legitimate endeavors are often short changed in the schemes of things and regarded as conformist or ritualist. The Nigeria society glorifies wealth more than good virtues and name that is why people will do anything to get money. Corruption and another criminal act therefore becomes an option.

The second theory of rational choice theory is also applicable to this study in that it complements for the individual aspects of why people commits crime. That is, while Robert Merton strain theory exclusively focus on the society, breakdown of law and order as reason why people commits crime RCT focus essentially on individual as a rational being. That is people have volition they calculate

what they stand to gain or lose before embarking on any adventure and not necessarily because of any social circumstance. In this context, cybercrime perpetrators (yahoo-yahoo) are perceived as thoughtful individuals who are rational in their decision making and despite the consequences of deviance, they believe that the benefits of defrauding people outweigh the punishment.

This explains factors that were mentioned in the study like greediness, peer influence, covetousness and the get rich quick syndrome. That is why certain people view hard work as a very tall order to success therefore they turn to the easy way out. So instead of blaming the society the individual should also be blamed. That is why there is no tenable excuse for committing crime before the law.

6.4. RECOMMENDATIONS

There are many ways to tackle or combat the phenomenon of yahoo-yahoo. Cybercrime is mostly associated with the youths who are supposed to be the productive force of the nation. But unfortunately, systemic failure characterized with poverty, unemployment and corruption is very prevalent. This has severe consequences on the integrity and international reputation of the country. It is therefore imperative to have a total over hauling of the system. Corruption and unemployment should be addressed and poverty needs to be ameliorated.

As noted in the study, societal discomforts, infrastructural inadequacies, economic lacunae and inability to sufficiently meet needs, create a strain condition that predisposes individuals to seeking redress and comfort in deviant activities. To reduce deviant behavior therefore, there is need for government to be more responsive to the needs of the teeming youth population.

Government should invest more on youths' empowerment programmes, wealth creation and value reorientation. The power program of the Buhari led administration for the unemployed youth in Nigeria is laudable, however much needs to be done as the number of unemployed youths is increasing on daily basis. There is need for infrastructural development to keep the youth engaged.

Also, Nigerian leaders should lead by examples, what the youths are hearing and reading daily in newspapers and other media platforms are appalling. Many cases of looting and stealing of public funds with high level of impunity. This give the youth justification to also look for ways to survive. There is need to put more effort in the anti-corruption fight of the government.

Nigerian youths have immense potentials that if well harnessed will bring about prosperity to the nation. The energy and talents which have hitherto being used negatively can be channeled into something more meaningful that will be for the betterment of all.

Tackling issues such as poverty, corruption and government mismanagement is therefore believed to be the most effective way of combating yahoo-yahoo in Nigeria. The yahoo boys' creativity and knowledge of the Internet would make them prime candidates for a number of jobs in for example the IT, security or advertising sectors. If yahoo boys expand their skills into programming, they could even venture into the rapidly growing market of smartphone application development (Perez, 2013). This could bring further benefit of allowing the yahoo boys to work in their existing COPs, where creativity and innovation is perceived to flourish. However, while a lot of potential is found among yahoo boys, providing opportunities for them and resolving Nigeria's challenges is likely to be a prolonged process.

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APPENDIX A: ETHICAL CLEARANCE



03 May 2017

Mr Tolulope Lembola Ojolo (215080532)
School of Applied Human Sciences – Criminology & Forensic Studies
Howard College Campus

Dear Mr Ojolo,

Protocol reference number: HSS/0318/017M

Project title: Youth perception of yahoo-yahoo (Cybercrime): A case study of Ado-Ekiti, Ekiti State, Nigeria

Approval Notification – Expedited Application

In response to your application received on 06 April 2017, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

.....
Dr Shenuka Singh (Chair)

/ms

Cc Supervisor: Dr Sazelo Mkhize
Cc Academic Leader Research: Dr Jean Steyn
Cc School Administrator: Ms Ayanda Ntuli

Humanities & Social Sciences Research Ethics Committee

Dr Shenuka Singh (Chair)

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APPENDIX B: INTERVIEW SCHEDULE



INTERVIEW SCHEDULE:

“Youth Perception on yahoo-yahoo (Cybercrime): A Case Study of Ado-Ekiti, Ekiti State Nigeria.”

BIOGRAPHICAL INFORMATION

1. Name?
2. Recommended pseudo name?
3. Age?
4. Gender?
5. Occupation?
6. Marital status?

PERCEPTION ABOUTH YAHOO-YAHOO

- 7 What do you understand by yahoo-yahoo?
- 8 Do you have an idea of how it started in Nigeria?
- 9 Do you think it is prevalent in Ekiti State and its environs?
- 10 In your understanding who do you think are the perpetrators of yahoo-yahoo?
- 11 Why are they called “yahoo-boys”, are females not involved?
- 12 What will you say is/are the reasons why people engage in yahoo-yahoo?
- 13 Is yahoo-yahoo a social problem in Nigeria?
- 14 What are the impacts of yahoo-yahoo activities on the image of Nigerians home and abroad?

SOCIAL MEDIA AND YAHOO-YAHOO

- 15 What roles do social media play in the perpetuation of yahoo-yahoo?
- 16 Considering the flamboyant display of wealth by some young Nigerians, how does it influence the perception of youth within the society?

17 Do you have idea of how it started in Nigeria?

THANK YOU

APPENDIX C: INFORMED CONSENT



School of Applied Human Sciences,

University of KwaZulu-Natal,

Howard College Campus,

Dear Participant

Protocol Reference Number: **HSS/0318/017M**

INFORMED CONSENT LETTER

My name is Mr Tolulope Lembola Ojolo. I am a Masters candidate studying at the University of KwaZulu-Natal, Howard College campus, South Africa. I am currently conducting a research study titled: ***“Youth Perception on yahoo-yahoo (Cybercrime): A Case Study of Ado-Ekiti, Ekiti State Nigeria.”*** This study examines the dominant perception about yahoo-yahoo in Nigeria by engaging the youth of Ado-Ekiti, Ekiti State, Nigeria. The aim of the study is to interview and engage with twenty youth on their perception of yahoo-yahoo in Nigeria. To gather the information, I am interested in asking you some questions.

Please note that:

- Your confidentiality is guaranteed as your inputs will not be attributed to you in person, but reported only as a population member opinion.
- The interview may last for about 1 hour and may be split depending on your preference.
- Any information given by you cannot be used against you, and the collected data will be used for purposes of this research only.
- Data will be stored in secure storage and destroyed after 5 years.
- You have a choice to participate, not participate or stop participating in the research. You will not be penalized for taking such an action.

- Your involvement is purely for academic purposes only, and there are no financial benefits involved.
- If you are willing to be interviewed, please indicate (by ticking as applicable) whether or not you are willing to allow the interview to be recorded by the following equipment:

	Willing	Not willing
Audio equipment		
Photographic equipment		
Video equipment		

I can be contacted at:

Email: ojolotolulope@yahoo.com

Cell: +27631379699

My supervisor is Dr. S Mkhize who is located at the School of Applied Human Sciences, Criminology Department, Howard College campus of the University of KwaZulu-Natal.

Contact details: email: mkhizes1@ukzn.ac.za Phone number: 0312601773.

You may also contact the Research Office through:

P. Mohun

HSSREC Research Office,

Tel: 031 260 4557 E-mail: mohunp@ukzn.ac.za

Thank you for your contribution to this research.

APPENDIX D: GATEKEEPERS LETTER



ADO LOCAL GOVERNMENT

Odo Ado Ijaw Road Ado Ekiti Ekiti Nigeria
OFFICE OF THE PUBLIC RELATION OFFICER

30th March, 2017

Mr Ojolo Tolulope Lembola (SN-216080532)
School of Applied Human Sciences,
College of Humanities,
Howard Campus,
University of KwaZulu-Natal,
Durban, South Africa.
Email: ojolotolulope@yahoo.com, -mkhizes1@ukzn.ac.za

Dear Mr Ojolo,

RE: PERMISSION TO CONDUCT RESEARCH

Gatekeeper's permission is hereby granted for you to conduct research among youth of Ado Local Government, Ekiti State, towards your master's studies, provided Ethical clearance and required conditions for field work has been obtained from your institution.

Please note that Ado Local Government will not contact participants on your behalf. You will be required to recruit participants yourself who have shown interest to participate without any form of inducement. We note the title of your research project is:

"Youth perception on yahoo-yahoo (Cybercrime): A case study of Ado-Ekiti, Ekiti State, Nigeria."

It is noted that you will be constituting your sample by performing interviews with interested youth in the local government that are fully aware of purpose of the study.

Kindly ensure that data collected must be treated with due confidentiality and anonymity.

We wish you the best in your program and we look forward to receiving you.

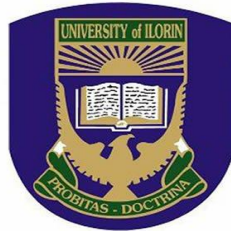
Yours sincerely

SIGN: Public Relation Officer

for Ado Local Government.

APPENDIX E: EDITOR'S LETTER

University Of Ilorin



6th January 2018

This is to confirm that this dissertation entitled: “YOUTH PERCEPTION ON YAHOO-YAHOO (CYBERCRIME): A CASE STUDY OF ADO-EKITI, EKITI STATE NIGERIA.

BY: MR TOLULOPE OJOLO

Has been language edited by:

Dr O.A. Fawole

Senior Lecturer,

Department of Sociology,

University of Ilorin, Ilorin Kwara State

fawole.oa@unilorin.edu.ng

Sincerely,

O.A. Fawole

O.A. Fawole