

Narrative of Illicit Money: 'Yahoo' Boy (Format) of Cyber Scams and Governance Challenges in Africa

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ABSTRACT

Mainstream development literature on financial crimes in Africa have focused on the illicit financial flows from institutionalized and transnational organized crime, such as natural resource scams, illegal arts and culture trading, and human, drug and arms trafficking as significant contributors to governance challenges in Africa. Commensurate attention to money flows from individuated scammed sources, and illegal transactions are still largely missing in action. Nevertheless, Illicit funds from personalized sources have permeated and compromised security and governance processes and structures in countries like Nigeria and Ghana where millions of individuals, mainly youth, are engaged in online-induced swindles that threaten to decay the value system further and exacerbate the festering governance and security crises. This paper attempts a discursive reconstruction of the attractions and rationalities peddled by African youth, and the societal conditionalities, in pursuing money and gains from online illicit foreign and domestic scams conceptually called 'Yahoo', and ritual money or other criminal sources called 'Yahoo+'. The paper contributed to extant works on the continued trends in illicit money recognizing that studies in illicit financial flows from non-conventional illicit sources in Africa are rather scanty. The paper presents the narratives of the economic and survival justifications adduced by the perpetrators of online criminals, mostly youth, who in some cases are in the real sense engaged in pure criminal activities or scams outright. The paper found evidence of peer group influences and harsh economic conditions, as well as lack of calculated social engineering for youth bailouts as some of the leading factors influencing Africa's youth's engagement in 'Yahoo' and 'Yahoo+'. Apart from its objectionable effects for increasing crime rates and ritual killings, the paper argues that the proximate consequences of such impropriety from the youth relate significantly to governance and security implications, and economic distortions. While the focus is on Africa, empirical illustrations were surveyed with examples drawn mainly from Nigeria and Ghana.

Keywords: Illicit Financial, Illegal Arts and Culture Trading, Online Criminals, Social Engineering

INTRODUCTION

The perceptive focus of crime by the public rarely remains static in terms of victim and proceeds. Where the object or victim of crime appears to be located in a foreign land or 'enemy' territories, the tendency is rife that the amorality that greets the values allocation to the crime as a social problem might be overlooked. This reflects in the theoretical works of one of Africa's most celebrated political thinkers, [1] in his epic work titled Colonialism and the two publics in Africa: A theoretical Statement, published in 1975. Peter Ekeh's thesis revealed that the agency of crime committed within a single society could be addressed like the two sides of a coin. The writer posited that a crime could be justified and, simultaneously discountenanced, depending on the mode of the commission, the commissioner, and the victim of the crime. In that work, Ekeh

(1975: 91) argues that the colonial experiences in Africa "have led to the emergence of a unique historical configuration in modern postcolonial Africa: the existence of two publics instead of one public...the primordial public...and the civic public". As Ekeh (1975: 110) pointed out, 'corruption' is a crime "regarded as embezzlement from the civic public, from the government... and the solicitation and acceptance of bribes" yet they "carry little moral sanction and may well receive great approbation from members of one's primordial public" (italics supplied). In other words, a single society may be treated to double attributions of an act as constituting a crime or not. Except for the discussion of crime in terms of violent street actions of perverse individuals such as rapists, kidnappers, armed robbers, smugglers, and traffickers of human, drug and arms, there appears to be no unanimity in the findings as to what constitutes a crime [2].

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Nevertheless, crimes break down social order and cyber scams of the wild type among today's young Nigerians and Ghanaian constitute a detachment of criminality perpetuated through the cyberspace, whether jointly or severally [3]. These crimes are orchestrated owing to governance failure in socio-economic service provisioning, socio-cultural value denigration primarily by the imperialist system and promiscuity interests of most African youth. Of worrisome is the question on the religiosity level among individuals in Africa which is expected to have neutralised the illicit 'interests' of individual believer far away from the various crimes. [4] noted that "African man has a relative affiliation with religion" – most of these faiths do not admonish being close or connected to deceit and deception, not to mention committing crimes. It is categorically called a 'sin'.

In contemporary Africa, with Nigeria and Ghana's turbulent and critical political history and the recent economic recession, the local attractions of youth to illicit financial flows from global and domestic sources is hardly strange to imagine. At the turn of the 21st Century, youth in Africa, especially from West-African sub-region axis, took advantage of the ubiquitous availability of internet services provided by mobile communication companies to reach and defraud victims in the global North, through cascading emails and internet posts. The crime has been on the increase due to the availability of the mobile phone internet, which is generally less-secured in comparison to the computer channels that could prove fatal to the fraudsters. Depending on its forms, crime has always been framed alongside its scope. The current illicit money-making via the internet has attracted alias of a common platform, called 'Yahoo' which, at inception, was scandalously used for sending scam contents and receiving undeserving proceeds [5]. Previously, the slogan of a fraudster across public and private sectors is '419'; this is a derivative of Section 419 of Criminal Law Codes in Nigeria. The '419' scams became popular in the 1970s which has bilked thousands of people with western complicity. Specifically, '419' becomes a common epithet with Nigeria as its capital of the World (African News, 2003). The online versions of '419' are locally known as 'yahoo' (Adeniran, 2011; Melvin & Ayotunde, 2010). 'Yahoo' is coined from the dominance of Yahoo emails, apps and instant messaging in perpetrator-victim communications during the mid-2000s [6] when there was an Internet boom in Nigeria. The perpetrators of "yahoo-yahoo" are popularly called 'Yahoo-Boys'. Decoding the term Yahoo-Boys is a critical entry point for understanding the cultural dynamics of cyber-fraud originating in Nigeria. The "Boys" after the term "Yahoo" suggests that the perpetrators of the infamous swindles are, most often than not, a male.

In the same current trend, 'Yahoo' refers to the illicit activities of young men and women who jointly or severally conceive and execute plans to defraud an unsuspecting victim by luring him, usually a foreigner, into an easy deal where he pays a small upfront for promised money rewards or articles of more significant values. In some cases, the lure of emotional attachment to the victim could also be explored to blur his/her thinking faculty, by claiming to be victims of the civil crisis in Africa [7], impersonating top government officials in contract dealings [8], or relative of late African leaders seeking for laundering of looted funds into a trustworthy person's account (Ojolo) all with the intent of parting with a certain sum of (huge) cash. Over the years, the situation degenerated from ordinary swindling of gullible individuals, mostly Westerners, with imaginary spectacles of fake emotions, to a more advanced one in which the so-called 'Yahoo' boys are involved in ritual killings to hypnotise the victim into uncritical stance or actual crimes of

armed robbery, kidnapping, human or drug or arms trafficking, and other criminal activities. More linked to the 'Yahoo' boys are sending of counterfeit cheques abroad to their so-called 'clients' who are emotionally convinced persons requesting them to cash the stated amount on the cheque from banks [9]. The boys have technologically advanced by preying on banks and individual accounts via the Internet, taking advantage of the porosity and information leakages inherent in banking technology. Recently, [10] argued correctly that the cybercrime involves a sophisticated setting with the active connivance of bankers and powerful elites in Nigerian society. By so doing, they possess the deployment of expertise that the law enforcement agencies are scampering about to comprehend, albeit with commendable success. The 'Yahoo' boys, in the words of [11], wield power to "set up websites that resemble legitimate banking sites". A sensational moment could be cited of the hosting of false South Africa's Central Bank website through which a businessman from the UK was duped of £130,000 [11].

The online crime, ab initio, began via the moniker Yahoo, one of the biggest web-based email platforms. This may be connected with the fact that Yahoo provided the initial platform for creating an email account in Nigeria and other West African states. However, while Yahoo still appears to be the dominant medium for communication between the scammers and the victims, there are currently other platforms providing more facilities that could aid the 'Yahoo' ventures. For instance, there are communication mediums such as Whatsapp, and Blackberry (BB) messenger, which permits geographically identifiable phone numbers that could expose the location of a possible victim apart from exposing his state of mind from the Display Pictures (known as DP) and profile statements. The Facebook exposes the victim to a more pointed targeting: with specific locations and pictures of events loaded online by account owners; apart from the facility that allows the scammers to create fictitious accounts that are coined like true identities. Buzz Ghana has reported that hybridisation of 'Yahoo' dealing has emerged and called 'Sakawa' boys. 'Sakawa' is a combination of highly sophisticated cyber-based fraudulent practices combining "wits, persuasion, subtlety, expertise and intelligence... and traditional religious" ritualization [12]. Relative instances have been observed in South Africa through the influx of supposed kingpins of Internet frauds [13].

Generally, the scenario presents two psychic difficulties that implicate the governance and security challenges of the State. The first is one in which the cyber felon, known generally as a 'scammer', justifies his mission with the pervasive economic conditions that make the crime of cyber fraud a tranquil escape from the poverty attributable to recession. The second is one in which the society, at the onset, finds no ground to describe cybercrimes as moral laxity because the victims are foreigners who deserve to be defrauded for the 'sins' slave trade and colonisation earlier committed by the Europeans in Africa. Until recently when the criminality appears to hit at local populace in Nigeria and Ghana directly, 'Yahoo' proceeds were somewhat attractive, accessible, and convenient perception of wealth creation that showcased the ingenuity of material paybacks on the European sources of the victims. As it will later manifest, however, the mentalities of economic security from and the rationalities of societal payback are least justified when conflated with the extent to which 'Yahoo' or 'Yahoo+' undermines the development of enduring governance structures and personal safety of individuals. In grasping with the new realities that are shaping current circumstances of youth in Africa, this article

engages a renewed discourse on the mentalities and rationalities to advance a discursive template for showcasing the link between the illicit money generated from 'Yahoo' and 'Yahoo+' and security of lives and property in Nigeria and Ghana. What agitations are fundamental to economic self-empowerment? How have the moral firmaments of the society condoned or approbated the crime against the European invaders? What manifest realities are the unintended consequences of the clash of the rationalized discontent and local crime condition? To a large extent and from extant literature, that governance challenges induce insecurity and undermines good governance appears indubitable [14-18]. In what ways have the strategies and institutions of discontent shaped governance and security challenges of the state? How do the rationalities of 'Yahoo' and 'Yahoo+' create pressure for political change in Africa? Conventional works on African development and governance challenges hardly considered hazards posed by the illicit proceeds beyond subverting the economic prosperity of the states. The focus is mainly on the illicit financial flows from institutionalized and transnational organized crime, such as natural resource scams, illegal arts and culture trading, and drugs and human trafficking as significant contributors to governance challenges in Africa without commensurate attention allotted to money flows from individuated scammed sources and illegal transactions. 'Yahoo' proceeds are mainly individually swindled money that could escape the radar of governance linkages. Somehow, the illicit funds from personalized sources have permeated and compromised security and governance processes and structures in countries like Nigeria and Ghana where millions of individuals, mainly youth, are engaged in online-induced swindles that threaten to decay the value system further and exacerbate the festering governance and security crises. This paper attempts a discursive reconstruction of the attractions and rationalities peddled by African youth, and the societal conditionalities, in pursuing money and gains from online illicit foreign and domestic scams conceptually called 'Yahoo', and ritual money or other criminal sources called 'Yahoo+'. The paper contributed to the corpus of extant works on the continued trends in illicit money recognizing that studies in illicit financial flows from non-conventional illicit sources in Africa are rather scanty. Using a systematic review of literature, with rigorous a priori frameworks, the paper presents the narratives of the economic and survival justifications adduced by the perpetrators of online criminals, mostly youth, who in some cases are in the real sense engaged in pure criminal activities or scams outright. The paper anchors on "Risk Society" theory propounded by Ulrich Beck to explain how the emergence of social (media) engineering in the 20th Century and its alarming advancement in the 21st Century constitute pooled risk factors that can be engaged by perverted individuals or syndicate of individuals to destabilise the mobilization capacity of (weak) states and supranational bodies to deliver sufficient safety of lives and property. This theory synched with Peter Ekeh's single society but "Two Public" and variable morality theory to explain the duality of amorality syndrome that sustained the platitude of cybercrime such as 'Yahoo' initiated to defraud foreign colonial descents and propped to fester into advanced 'Yahoo+' that directly target domestic victims in rituals killings and criminal attacks.

In sum, the paper attempts to provide new insights into some of the nagging questions that advanced the horizon of knowledge in African development literature, especially in so far as illicit inflow of dirty money is very much concerned. To what extent does the flow of illicit money from cyber-fraud network emasculate democratic governance and security in Africa? How much

influence do the present economic recession and societal values exert on the emergence, characterisation and intractability of 'Yahoo' and 'Yahoo+' as cyberspace, and progressively, actual crime? What options, if any, are open to the criminal justice system of the states for effective ways to curb the influence of illicit money from 'Yahoo' on democratic governance and, by extension, security in Africa? What strategies of counter social engineering like social movements, can be evolved and built around the youth in helping to curb the influence of illicit financial flows on democratic governance and security in Africa? By instituting effective methodologies that curb illicit flow, are there side effects that could act as counter-productive bounce-backs? The paper found evidence of peer group influences and harsh economic conditions, as well as lack of calculated social engineering for youth bailouts as some of the leading factors influencing Africa's youth's engagement in illicit flows from 'Yahoo' and 'Yahoo+'. Apart from its deleterious effects for increasing crime rates and ritual killings, the paper argues that the proximate consequences of such anomalous youth practices relate to governance and security implications, and economic distortions. While the focus is on Africa, empirical illustrations were surveyed with examples drawn mainly from Nigeria and Ghana.

THEORETICAL SUPPOSITIONS

This paper anchors on the theoretical underpinnings of German Sociologist, Ulrich Beck's "risk society theory". The theory submits that every social structure with development desirability and evolutionary take-off from traditional values to advanced, sophisticated and industrialized ethos would eventually move towards a new modern "risk society". In the "risk society", communal bonds are lost to innovations and replaced by individuated, global and instinctive self-aggression (reflexive), which requires scientific panacea to untie the attendant governance and security vulnerabilities. As Beck argued, the risks in the advanced society replicate as science and humanistic tendencies improve. [19-23] argued in line with Nick, George and Bell [20], that rapid modernization as branded in enhanced productive and high-tech-trading also invents production and adaptation of risks to the society. [24] posited that online crimes tend to be 'socially organized and highly networked' and could break all barriers, including rendering the legal system comatose. This may be due to the lacunas in most of the law, in which and punishment falls far from the gravity of the offence, or the laws are merely archaic to modern occurrences. More remarkably, communal values suffer great denigration, in which family celebrates scam proceeds with their members, parades their connections with the 'lucky' scammers as an affiliate of wealthy and influential persons in the society, enjoys undue respects and recognitions from the traditional rulership institutions, instils unsubstantiated statements into their 'brains' that the scammers are retrieving back what the colonial westerners had taken away from their great grandfathers, and provides covering supports during prosecutions by government agencies [25] [7]. Explicitly, online crimes herein referred to as 'Yahoo' is an advancement from the traditional take-off of 419 which has not only infringed upon moral values of African culture but also put the legal architecture in great jeopardy, thus posing challenges to governance systems in Africa.

Nevertheless, where the 1960 law is not out-dated as [26] advanced. Whereas, crimes have undergone series of metamorphosis in terms of formats, techniques, victims' targets, European complicity, among other unreported criminal inventions. Thus, most of the recent criminal act slips away from the purview of law [27].

For instance, any individual with no legitimate public or private workplace or business enterprise possessing a massive amount of foreign currencies should be a subject of legal questioning in the current face of criminality. By so doing, the legal framework will be circumstantially updated to addressing new realities. [28] further explicated that cybercriminals have over the years devised the means to escape justice through their attorneys who simply capitalize on the lacuna in the law thereby increasing the risk of online attacks in Ghana. The promulgation of several laws like the Economic and Financial Crime Commission (EFCC) Act and the Independent Corrupt Practices Commission (ICPC) Act in Nigeria and the Electronic Transactions Act (Act 772) in Ghana, coupled with Nigeria's Criminal Codes Act (Section 419) and Ghana's Criminal Code Act 29/60 (Section 131) hardly provides the shield as online vulnerabilities of the societies have not abated.

EVOLUTION OF 'YAHOO' AND 'YAHOO+' IN AFRICAN SOCIAL STRUCTURE

'Yahoo', in this context, can be regarded as a construct to illustrate defrauding activities that are being performed by cybercriminals all over the World. This is, however, against the rationale behind the creation of the Yahoo internet platform, as it is incessantly utilized for illicit moneymaking. No starting point could be accredited to this illicit act; while it is one of the earliest cybercrimes discovered which, since then, has raised grave concern for internet security. The high rate of perpetration of this illicit act in Africa appears unarguably astronomic because it is a vast continent and home to various type of people, either descent or nascent. The usage of the Yahoo electronic mail platform remains a notable act of criminalization of new technologies by 'those' African youth with corrupt instincts and criminal minds. The categorization of people in this continent cannot be generalised. Instead, the emphasis could be placed on the social structure in Africa vis-a-vis the economic reality and the quest for survival of these 'young minds' in the face of societal inadequacies.

African social structure is, of course, wide. However, anthropological efforts have been put forth over the years to provide cultural classifications among the ethnic groups in Africa. These classifications include community marriage, status hierarchy, and occupation inheritances [29-30]. However, each of these classes has a traditional occupation. A careful examination of traditional African occupations is unbearable to the current economic reality and development pace in recent time, thus making the economic survival in this continent to be turbulent. More worsen, the political history of the African nation-states seems unfavorable; and the current economic recession has further aggravated the economic survivability of individuals, groups and business entities in the continent.

In place of this economic reality, Africans and continents in this type of economic depression tend to be more cruel and nascent in their economic and political approaches, with or without clear-cut and feasible restructuring agenda across all sectors. Youth, most of whom constitutes about 70% of the African population found themselves in the circuit of unemployment, as well as the absence of technological wherewithal to drive and survive in their traditional sectors of the economy [31]. This, in a way, represents one of the unsubstantive reasons for the indulgent of Africans into seeking alternative and illicit means of economic survival on all scores, but most predominantly on the internet platforms. This defrauding act has become rampant in the 21st Century across

the shores of Africa. Yahoo thus becomes a notorious name in Nigeria and Ghana, as forerunner countries of the notorious cybercriminals in the continent of Africa. Narratives of these Yahoo activities have attracted the attention of media and anti-crime agencies locally and internationally. Series of reports on the swindled victims are televised across Europe and the United States, providing information on tricks of the scammers, how they can be identified through the initiating email scams, scopes of getting the attention of their 'clients' and conviction of the victims, as well as how the various scandalous attempts could be blocked and combatted [32-33]. The Yahoo scammers have successfully used many advances over the years, which made their nefarious acts well-pronounced across Europe and America. The public notice in the western world made some of those criminal advances by the scammers to be less booming.

Another dimension to this cyber-crime evolved when Yahoo's fortunes are no longer forthcoming on the internet platforms. The re-defined dimension of Yahoo was then giving a slogan of Yahoo+. The Yahoo+ goes far beyond defrauding activities for businesses and internet platforms. It is about the reincarnation of past anomie of illicit moneymaking and traditional habit in a ritualist-like manner as per Okeshola & Adeta. The attraction of youths to this advanced illicit act could be said to have been occasioned by the revived traditional ritualism, which would have withered away if successive governments have socially engineered the paths of development in Africa through economic sustainability in critical sectors of the economy, especially agriculture as one of its viabilities. Also, the reliable contact of the modern youths with history and approach is a causal factor of Yahoo+ as sloganized in most African communities. This paper, therefore, provides briefing into the historical past of youth anomie and illicit moneymaking habit.

EDUCATION, NATIONALISMS, WHITECOLLAR JOBS, AND 'YAHOO' CRIMES

The present and desperate tendency of today's youth in Africa to acquire education by hook or crook appear to gather its root in the course of colonization when a new bourgeois class of educated African graduates emerged in Africa. The new elite comprised Africans who travelled to bag degrees from universities in the West, often at the auspices of colonisers and the missionary. During the struggle for political independence, many Africans were sponsored abroad to acquire western education and upon returning were given plum jobs that immediately catapulted them to great heights. This strategy was adopted to placate Africans or dissuade the emerging force of Africanists from abandoning their struggle for a better life upon acquiring western education. Thus acquiring western education was regarded as a guarantee of success. [1] argued that African bourgeois class has curiously subverted this need for educated elites and thereby tarnishing the ubiquitous need and the enlightenment inherent therein, as applicable in all transition societies. The author stated that contrary to what obtains in many human societies where attaining an educational standard is treated as an avenue to success, "in post-colonial Africa, attaining the requisite educational standard, usually phrased in terms of high-sounding university degrees, is deemed a guarantee of success".

Regarding education as an avenue to automatic success invited today's syndrome of 'Chicago-gate' and 'Toronto' certificate racketeering as well as immoral examination sharp practices because the benefactor of the educational system earns his success by

treating his educational achievement as a baseline for advancement. In recent times, millions of young Africans have acquired the supposedly 'glorified' certificates but without plum jobs as it was in the 60s and 70s. Thus, they still could not find decent jobs owing to inadequate socio-economic service provisioning, and their idle hands, therefore, become the devil's workshops [34].

Thus, Africa's very high rates of deviance and crime, compared to other societies, using Merton's analysis, can be understood, first, as a result of the tabs on success goals more than the emphasis on approved means for achieving those goals. Similarly, unbridled emphasis on the same kind of success for everyone even while the race, ethnic, and class stratification of the society limits the opportunities for success by those in the less privileged groups. In such societies as African states have thus become, the emphasis on paper qualification leads to what [35] tagged 'prestige-bearing success', which 'tends to eliminate the effective social constraint over means employed to this end'. In the end, the prevailing doctrine then becomes 'The-end-justifies-the-means' as 'a guiding tenet for action when the cultural structure unduly exalts the end' notwithstanding the means.

Over time, a new set of adaptation has seemingly emerged. One is to take advantage of the situation, whether it conforms to the norms or not. Having been economically and politically undermined, the youth have resulted in cyberspace empowerment and thereby constituting a network of invisible, if not invincible, criminals. Social networking services, scientific advancement in cyberspace communication, have certainly changed the way information is disseminated in radical, explosive ways than even their inventors might have envisaged. Entities and individuals who could access the internet have come to depend very much on the opportunities offered by social network platforms like Facebook, Twitter, Instagram, yahoo messenger, window live messenger, mspace, google+, Badoo and blackberry messenger to mention but few popular ones. As the most active people and the most pressured to innovate, and with the demographic strength on their side, it was not difficult for African youth not only to be mainly influenced by the global ICT revolution but also to make their impact felt. In their inevitable drive for self-actualization and with decades of cutthroat competition unleashed by joblessness, political and economic hardship, the global communication system especially in the social networks thus quickly provided an excellent opportunity for them to transform themselves into productive citizens.

Against the backdrop of being utilized as veritable agent for subtle political changes and the large-scale attendant unemployment and lack of economic might and right that further accentuates the marginalization and exclusion of youth from strategic governance structures in Africa where decisions affecting them are made without consultation, there is a growing restiveness of the youth that promises to shake the gains of democracy to its very foundation. This partly lent credence to the insurgencies, such as Boko Haram, ISWAP across West African States [36-37]. Apart from the increased involvements of the youths in political violence and manipulations and as 'foot soldiers' of ethnic militias and terrorist groups that foment conflicts, disorder and increased social problems in West Africa, it is now commonplace that youths are the more available as agents of online scams, cyber-stalking or harassment, paedophiles and aggravated risk of security failure in both personal and business contexts. More so, this youth disengagement in most African States remains not only an inducing factor for cybercrimes but also an impeding factor to the security architecture of the continent [38-

39]. Just as the youth constituted a large reservoir for struggles against political tyranny and despotism, and helped to entrench democracy and the rule of law in the late 1980s and 1990s, decades of political exclusion and neglect to deal with growing youth needs of employment decisively, infrastructure and other social demands have resulted in a flurry of youth counter-innovations to constitute themselves as organized movements utilizing the unique opportunity offered by information super-highway revolution to create 'jobs' for themselves, culminating in dangers lurking in cyberspace, primarily through social networking websites.

Thus, two critical social structures—cyberspace and youth -- have played out to define the emergence and character of the threat to the nascent democracies and social transformation in contemporary Africa. In responding to the reality of low wages, high unemployment, and poor governance, the deviance of African youth has been part and parcel of history only that the generation's increasing interconnectedness brought by social media and technology has further raised the bars of explosive social decadence.

COLONIAL BASIS OF CORRUPT PRACTICES AND 'YAHOO' BOYS EMERGENCE

Corruption is not, and cannot be, peculiar to Africa. However, the colonial experiences persuade us to tinker with the belief that perhaps its current pervasiveness could have been averted considering the primordial modes of governance and accountability existing before colonization. [40] recorded how companies owned by colonial masters were ripping money away illegally using the crooked method of over-invoicing. No one has argued more vociferously to establish the colonial root of African corruption than [1] in his epic paper titled "Colonialism and the Two Publics in Africa: A Theoretical Statement". He drew a remarkable distinction between the civic public and the primordial public. [1] pointed out that there are two public realms in postcolonial Africa. At one, the level is the primordial public, which has its root in the communal settings of pre-colonial Africa. According to him, the primordial public is moral and operates on the same moral imperatives as the private realm and is closely identified with primordial groupings, sentiments, and activities, which nevertheless impinge on the public interest, influence and determine the individual's public behaviour.

On the other hand, is a public realm, called civic public, which is historically associated with the colonial administration and which has become identified with modern politics in post-colonial Africa. It rests on civil structures such as the military, the civil service, and the police. The civic public, according to him, is amoral and lacks the generalized moral imperatives operative in the private realm and the primordial public.

In the author's opinion, the primordial public is entirely devoid of corrupt practices even when the most educated elite in government service operates in two simultaneously. Thus, he submitted that corrupt practices in the civic public come in two ways. The first is what he regarded as embezzlement and misappropriation of funds from the civic public, i.e. from the government. The second is the solicitation, obliging and acceptance of bribes for services rendered by authorities of the civic public. Both carry little moral sanction and may well receive tacit consent from members of one's primordial public.

On the contrary, these forms of corruption are absent in the primordial public. It is, therefore, strange that bribes are offered

or solicited from individuals or who engages in embezzlement in the performance of his duties to his primordial public. Strangely, however, the primordial elements encourage the same individual to carry out the corrupt practices in the civic realm and "he may risk serious sanctions from members of his primordial public if he seeks to extend the honesty and integrity with which he performs his duties in the primordial public to his duties in the civic public by employing universalistic criteria of impartiality".

[41] contrasts the integrity with which Nigerians handled matters of primordial ethnic character with 'the dragging footsteps and exiguous achievements of the local [government] authorities.' He noted that, while the local government authorities, with their civic structure, have 'a sad record of muddle, corruption and strife', the 'ethnic unions are handling sums of money compared to those of many local authorities; that they are spending it constructively, and that they are handling it honestly' (italics in original). As [41] rightly emphasized, "to put your fingers in the till of the local authority will not unduly burden your conscience, and people may well think you are a smart fellow and envy you your opportunities. To steal the funds of the union would offend the public conscience and ostracize you from society" [41]. The constitutive effect of this is that modern African societies pass on to her generations a culture of graft in the civic realm. As can be expected, the private realms, in which the primordial public operates, are no longer spared.

Corruption is a problem for which the anomie of African youth, and ditto the governance crisis could be explained. There can be no doubt the fact that corruption and lack of accountability pervade African public and private institutions, and the corrupt practices have taken an adverse toll on the governance of the nation. We, however, argue that corruption in Africa is more of a product of modern governance system established and continually fanned by the embers of colonial, aristocratic heritage, whereby the rulers live large at the expense of the people. For instance, the colonial Governor 'enjoyed to the full the outward trappings of power, living in an imposing palace, driven in large limousines flying the flag, deferred to by all, and on ceremonial occasions dressed in cocked hat and plumes and a quasi-military uniform' [42]. The colonial masters separately resided in clean and often protected environments that were observably distinct and separated from the slums inhabited by the wretched Africans. The poor slum dwellers had to work for the rich in order to eke a living. The colonization of Africa introduced the dependence, underdevelopment, continuous subordination and a massive loss of selfness and lack of direction amongst the African people, of which youth were the worst hit.

However, the nationalists who eventually inherited power did not also help the matter. Even though Fanon was referring to Africa as a whole, his narrative bespoke the circumstances surrounding the nationalism in Nigeria, more than elsewhere [43]. Fanon quoted and argued vehemently against bourgeois anti-colonial nationalism whose goal he saw as 'quite simply... [to] transfer into native hands... those unfair advantages which are the legacies of colonialism.' Their mission, according to him, 'has nothing to do with transforming the nation; it consists, prosaically, of being the transmission line between the nation and a capitalism, rampant though camouflaged, which today puts on the mask of neo-colonialism.' Pierre Mille, a renowned writer on colonial affairs, underscored the colonial roots to corruption in West Africa when he described Senegal as a 'rotten borough' where sacks of rice and five-franc pieces were used by the Europeans to buy African votes [44]. Also, [45] argued that immediately after independence, though political institutions

replaced colonial institutions as governing entities in many African countries, "yet, the resulting political practices were only a shadow of these inherited institutions." The author stated that, much like their departed European colonialists, any forms of opposition were often inundated with the same vehemence, if not more. Internal checks and balances or devolution of powers were frowned at by the new African leaders in order "to maintain the centrality of the executive branch of government." In that regard, the activities of the executive to act in her self-interest could hardly be questioned, let alone controlled. He instructively concluded that regrettably, the interests of the new leaders were most often than not self-motivated and hardly in tandem with that of the general populace.

It would, therefore, be appropriate to argue that lack of accountability for public fund resulting in such affluent lifestyle on the part of European officers coupled with lack, or annihilations, of the proper institution for necessary checks that made such impunity impossible in the home countries of the colonial masters, and which the hurried circumstances of the independences disallowed in the new states are a relevant factor for the entrenchments and pervasiveness of corruption in the sub-region. This trajectory represents the initiation process of corrupt practices into the governance space in Africa with the expansive effect on the youths who carry on the business of cyber scams as though they have no significant stake in the governance process. Moreover, these young people became political fronts for hooliganism and gangsterism, predominantly for unleashing terrors on political opponents [46]. However, the youth scheme is, until now, failed to seek for redirecting the engagement of youth in the political vices. [47] traced the root of African economic woe from the colonial time to successive and current governments who imbibed the colonially bestowed spirit of corrupt practices. He argued correctly that:

"With its legacy of slave resettlement, colonialism, and post-independence governance that served mainly to enrich a kleptocratic urban elite, Sierra Leone was integrated into the world system in a way that ruined its economic potential, marginalized and impoverished the vast proportion of its mainly rural population, and generated extensive antagonism against those who dominated the country's increasingly fragile "shadow" state" [47].

HISTORICAL PAST OF YOUTH ANOMIE AND ILLICIT MONEYSMAKING HABIT

In the African traditional societies, the base of belief system during this era has its roots in the existentialism of oracle, gods and goddesses. To every act, individuals always seek guidance from the traditional kingpins who are representatives of the deities. In that context, myths and rituals are significant in African traditional belief systems. Rites of passage, seasonal ceremonies, and religious celebrations are all a big part of community life, whether people are nominally Christians, Muslims, or traditionalists [48]. Even sophisticated urbanites maintain the beliefs of their ancestors in many ways, mainly on their socio-economic activities. For instance, in the past, the predominant occupations were farming and hunting. On these two main occupations, an average Africans tend to go beyond what nature brings forth to them as proceeds. Spiritual prosperity and fortunes were instead sought from the gods and goddess through rituals and concoctions. This extensive act, beyond nature, seems to be illicit because it tends to have some inherent repercussions, and whatever proceeds derive from the act remain adverse.

This traditional mentality has a historical trend on diverse stages of the individual occupational span across borders in Africa [49]. Illicit moneymaking has little or no notable trace across the caste systems of the broad ethnic groups in Africa. The caste systems share the same elements, including economic, ritual, spiritual and elements of pollution. The pollution elements, in recent times, are more pronounced owing to exposure and imitation of the western world. In the Eastern part of Africa, the Amhara and Borana people had their occupation at depressed strata [50]. This inarguably makes them susceptible to getting indulged in illicit acts for moneymaking and economic survivability. Also, among the Oromo people, the two working groups in their caste systems fell in the despised strata, thus constituting them to be a threat to the noble ones; and they tend to be willing to do anything to be like the nobles.

In the Northern part of Africa, the Muslim Moors found their root in early Islam. The slave caste of this group constituted the artisans, most of whom were forced to accept the Islamic doctrines on businesses and commercial activities [51]. Still, the tendencies of illicit performance could not be downplayed, all with the intent of making money and for the betterment of their individual life(s). Also, the Tuareg people had a definite caste system, with the noble ones constituting the majority. They were pastoralists; their engagements became an epitome of anomie because the noble ones had the monopoly on carrying arms; they were warriors of the region, and they achieved their social status by subjugating other castes, such as the artisans, artisans and clerics illicitly for harnessing their wealth [29] [52].

In the Western Part of Africa, evidence of anomie in connection to illicit moneymaking could be inscribed in economic activities of the Fula people, among whom the noble ones were at the upper caste; and the source of their nobility could be described as a ride on the economic skills and strengths of the blacksmith [53]. Speaking more pointedly, they did not work like the artisans. Instead, they harness their wealth by their exploitative positions. Besides, the Osu tradition, mostly practised in Easter Nigeria and Southern Cameroon, considered specific individuals as the property of the deities; thus, the individuals became 'living sacrifice', an outcast, and sub-humankind [54]. These Osu people are nothing, but human beings like those artisans, traders and farmers who were worshipping them, rather tradition only provided such illicit means for them to make money from other caste members in the society.

In the Central Part of Africa, the Mandara people developed a socially stratified system, with Sultan in the position of royalty, under which farmers, horse breeders, artisans, ironworkers and blacksmiths are constituting the endogamous occupation-inheriting castes [29]. None of the subordinates can get the prestige of the Sultan. They remain subservient to the centralised authority. This social terrain does not command even or co-equal economic survivability. Moreover, the Zaghawa society has been socially stratified. The upper strata have been of nobles and warriors, below them have been traders and merchants, while below are artisans. These two strata are precipitated upon by nobles and warriors; they make money from and use them as cheap labours [55]. The unequal social strata in this region could be said to have enabled lawlessness and perpetration of illegalities in individual economic life.

In the Southern part of Africa, examples relating to the historical past of noble youth anomie and illicit moneymaking abound in Merina people of Madagascar. In the past, the noble ones in the society engaged in selling slaves on their coast and buying the Mozambique-sourced slaves for their plantation [56]. This, even

in Africa at large, represents the illicit nature of money-making. Moreso, social relations between people in upper strata and lower strata were taboos. In summary, evidence of cultism and gangsterism, theft of farm produce as well as youth hooliganism abounds in the traditional socio-economic and political terrains of people in respective African ethnic groups. Also, most ethnic group in Africa lack liberal or well-related social strata. There is a disengagement among the caste members, thus making them see each and other strata as threats and parasitic for economic survival and fortunes' making. This, however, is not far-fetched from modern deployed means of illicit money-making by youths on the shores of Africa. Surprisingly, one still could not pinpoint the logical economic and survival justifications for 'Yahoo' and 'Yahoo+' different from other social crimes in Africa.

ECONOMIC AND SURVIVAL JUSTIFICATIONS FOR 'YAHOO' AND 'YAHOO PLUS.'

In this section, an attempt was made to analyse the possible justification or the motivating factors for the involvement of individuals in cybercrime. Existing studies revealed that numerous justifications had been outlined on several factors such as money/financial gain, recognition/fame, low rate of conviction or even being caught, easy to perpetrate, intellectual pursuit, frustration, revenge, display of wealth by corrupt politicians and Yahoo boys, laziness, dissatisfaction from income, lack of good moral upbringing from parents and guardians [57-58].

Another justifying factor is the tremendous success rate of the Yahoo Boys from their illegal acts and the seeming inability of the law enforcement agencies to bring them to book. Other motivating factors include excitement to succeed, get-rich syndrome, vengeance and sometimes sabotage [59]. From the above, it can be deduced that the quest for quick luxurious comfort, easy to perpetrate, low chance of cybercriminals being caught and even lower chances of been convicted by law enforcement agencies, vengeance, sabotage, reinforcement of criminal behaviour by family members, lack of resources to purchase original software, gain reputation among peer groups, pleasure and inadequate legislation are the motivating factors for the engagement of individuals in cybercrime.

More recently, the activities of Yahoo boys have been made to be more exciting and perhaps more alluring through the lyrics of African hip-hop artistes. [8] depicted the Yahoo boys and music hip-hop artistes as "birds of the same feathers flock together". D'banj's song "Mobolowowon," (I escaped their antics), which came out in 2004, was the first song with a cyber-fraud-theme in hip-hop music. One might still question whether singers and Yahoo Boys are real "birds of a feather that flock together," it is worth considering the following: First, according to the Daily Post, many singers do not only benefit directly from the cyber-fraud, but they are also ex-con men (see also University of Wisconsin-Madison). For example, "9ice," a singer of repute among the youth, sang about some five popular Yahoo-Boys, allegedly his associates, in his recent song "Living Things" as per Punch. Like "9ice," other singers (DJ Sidez featuring Slimecase and Masta T) also mentioned names of well-known Yahoo-Boys in their recent song, "Oshozondi" [8]. However, not all singers share a similar viewpoint of Computer World. Second, beyond the above loose link between Yahoo-Boys and singers, Nigerian hip-hop star Dammy Krane was arrested on cyber fraud charges before boarding a private jet in Miami according Neal. Additionally, while Sauce Kid, a Nigerian rapper, was jailed in America for cyberfraud, another prominent figure in

the Nigerian music industry, Special Ed, had been arrested in the USA for First Degree Forgery (Information Nigeria). Third, apart from these direct connections between cyber-fraud and singers, it was also noted that some of these Yahoo boys are sponsors of music records and labels [10].

ILLICIT FINANCIAL FLOWS AND AFRICA'S NASCENT DEMOCRACY

Africa lost up to \$1.4 trillion in illicit financial flows in 1980-2009, far exceeding money coming in over the same period and severely undermining the continent's development (according to UNECA). Illicit financial flows involve the transfer of money earned through corruption, bribes, tax evasion, criminal activities and transactions involving contraband goods. Raymond Baker asserted that.

"The traditional thinking has always been that the West is pouring money into Africa through foreign aid and other private-sector flows, without receiving much in return. Our report turns that logic upside down – Africa has been a net creditor to the rest of the world for decades" (2010:35).

Even the estimates of illicit financial flows – significant as they are – are likely to understate the problem, as they do not capture money lost through drug trafficking and smuggling. However, the large financial transfers out of Africa – dwarfing money coming into the continent – deprive Africa of resources for development [60]. Three African regions – west and central Africa (\$494bn), North Africa (\$415bn) and Southern Africa (\$370bn) – accounted for 95% of total cumulative outflows over the 30 years. In the west and central Africa, outflows were primarily driven by Nigeria, Congo-Brazzaville and Ivory Coast. Egypt, Algeria and Libya saw the most substantial illicit financial flows in North Africa, while South Africa, Mauritius and Angola lost most in southern Africa [51] [54] [50]. African states have failed to look into these abnormalities. Some governments in Africa never saw this to be a nascent impulse from the West. While some individuals maintained a sectional view on the illicit financial flows as a means of reaping back from what the imperialists had illegally exploited from the continent of Africa, above all, what appears worrisome here is that neither the African Union nor the regional unions have fashioned out modalities for addressing illicit financial flows affecting most democracies in Africa. At the level of each state, most of the criminal laws have not captured some of the most dynamics of cybercrimes [27]. However, diverse recommendations have been put forward to the effect that African countries should join transparency initiatives such as the open budget initiative, the collaborative Africa budget reform initiative and the extractive industries transparency initiative, to which the UK and France have recently signed up. More importantly, the establishment of a framework for cyber-crime security should constitute a central action channelled towards the control of illicit financial flows ravaging the economic standard of African nation-states.

ILLICIT MONEY AND INSECURITY IN NIGERIA

According to Omoyibo and Akpomera, security is a concept that is before the state, and the state exists in order to provide that concept. Security is the prime responsibility of the state as per Thomas. The 1999 Constitution of the Federal Republic of Nigeria states explicitly that "The security and welfare of the people shall be the primary purpose of government". Unfortunately, the

government on this constitutional responsibility has failed to provide a secured and safe environment for lives, properties and the conduct of business and economic activities. The alarming level of insecurity in Nigeria has fuelled the crime rate and terrorist attacks in different parts of the country, leaving unpalatable consequences for the nation's economy and its growth. Currently, insecurity has bred another source of illicit money-making when examining the political economy of Boko Haram insurgency in Northeast Nigeria. [61] discussed the corruption in the procurement funds of military arms and ammunitions through the connivance of both serving and retired military officers as well as political elites, which precipitated the persistent revolt of the Boko Haram insurgency. This form of illicit money-making was claimed, according to them, as a rationale behind the continuous reign of terror owing to the secretive benefits associated with military expenditure enjoyable by both the political and military cabals in Nigeria, thereby entrenching the insecurity in Northeastern part of the country. Also, due to the porosity in Nigeria security architecture, kidnapping is now a significant crime through which the criminally minded youth individuals are making illicit money. The case of Evans, the kidnapper with the most intimidating profile in Nigeria criminal justice history, immediately comes to mind; amidst other notorious ones on Kaduna-Abuja highways. The criminality appears to be a by-product of insecurity that has emboldened the criminals to demand millions of naira (or sometimes millions of dollars or both) as a ransom for the release of the kidnapped victims [62]. As rampant as the crime is, less of it has been met with stiff resistance by the security outfits; while the majority has claimed to be successful by the kingpins, thus underscoring the level of insecurity and viability of illicit money-making in Nigeria. For [37], corruption has infiltrated into the security network of Nigeria to undermine the efficacy of responses to security challenges.

However, in the informal realm, the act of illicit moneymaking has further posed more insecurity challenges in Nigeria. Illicit moneymaking constitutes one of the reasons for the high rate of kidnapping across African communities. Every nook and cranny of most communities appears unsafe for human habitation and business exhibitions. Also, incessant ritual killings have become a daily occurrence in this part of the World, all in the name of illicit moneymaking activities [63, 64]. This is a broad insecurity trend, which is mostly unreported in the public space, except a few of these ritual killings that got exposed during the evil process [36]. To address the threat to national security and combat the increasing waves of crime, the federal government in the 2013 budget made a considerable allocation to security, all to no avail.

Despite these efforts, the level of insecurity in the country is still high, and a confirmation of this is the low ranking of Nigeria in the Global Peace Index 2012. More recently, the insecurity network has become more diversified into banditry, illegal mining, cultism, among other occultic economic activities [39]. Despite the plethora of security measures taken to address the daunting challenges of insecurity in Nigeria, government efforts have not produced the desired positive result. This has compelled the Nigerian government in recent time to request for foreign assistance from countries such as the USA, Israel, and EU countries to combat the rising waves of terrorism and insecurity in all ramifications. More notably, also is the localization of the security architecture across the remote areas in the country to gather intelligence for the operation of formal security outfits [13]. Nevertheless, the criminalities still pervade in the face of local and foreign security supports. However, at the periphery, there is a strong traditional belief in nemesis as a 'fast-

tracker' for consequences, which always catch up with individuals or groups, indulged in any form of illicit moneymaking acts.

CONCLUSION: UNDERSTANDING ILLICIT ('YAHOO') MONEY, GOVERNANCE AND SECURITY ISSUES IN AFRICA

Towards understanding the vulnerabilities of African societies in the face of rationalities of illicit money generated online, a few points are enumerated below:

1. Development and democracy

It appears that the startling wide gap in the development and democratic practices between the North and the South are a constant source of trepidation to the youth of Africa. The stage may not be the issue, but the societal apprehension that the development and democracy dividends may elude them and the generation next. Thus, the youth appears to have bonded into a clique to amass as much wealth as possible, using the vulnerabilities of science and technology.

2. Colonialism, imperialism, and globalization

The historical past and its extension to the modern time have been engaged continuously as a possible motive for 'Yahoo' money. The prevailing idea is that the West never was, and perhaps never will be, fair to Africa by constantly devising institutional mechanisms that leave Africa behind and prey on her weaknesses. Such thinking appears to have blunted the edges of morality that could stem the tide of criminality that Yahoo money-making undoubtedly represents.

3. Illicit financial flows and democracy in the global South

The constant flows of illicit monies from Africa to the West, aided by market-supporting institutions such as multinational corporations, financial regulatory institutions and institutions for macroeconomic stabilization, have tended to emphasise the interminable challenges that African states experience against stiff and competitive economic circumstances occasioned by free enterprise. This spurs the motive to recoup by the youth and the acquiescence by the society through 'Yahoo', which later metamorphosed into pure criminality.

4. Youth and social movements

Having been economically and politically undermined, the youth have resulted in cyberspace empowerment and thereby constituting a network of invisible, if not invincible, criminals.

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