



THE NORMALIZATION OF FRAUD IN NIGERIA: AN EXCERPT FROM "IN A TIME OF FRAUD: THE UNTOLD STORY OF THE NIGERIAN FRAUDSTER"

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Cite this article:

Davies Ugowe (2022), The Normalization of Fraud in Nigeria: An Excerpt From "In a Time of Fraud: The Untold Story of the Nigerian Fraudster". African Journal of Social Sciences and Humanities Research 5(5), 126-138. DOI: 10.52589/AJSSHR-P2IAQIB1

Manuscript History

Received: 28 May 2022

Accepted: 5 July 2022

Published: 28 Dec 2022

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ABSTRACT: *The proliferation and widespread use of the internet in Nigeria has resulted in the emergence and spread of a wide range of computer- and internet-enabled device-related crimes. Identity theft, fraudulent electronic mail transmission, hacking, spamming, and machine spoofing are just a few examples of internet-facilitated crimes. This paper is an excerpt from the same author's unpublished book, "In a Time of Fraud: The Untold Story of the Nigerian Fraudster." Through participatory observations, surveys, and interviews, it aimed to expose the methods of internet fraudsters in Nigeria, also known as Gboys/Yahoo-boys, who operate in organized crime groups (OCGs), also known as Hustle Kingdoms (HKs). This paper attempts to demonstrate how widespread and interconnected the fraud networks and acts are in Nigeria and throughout Africa, as well as the complicity of the Nigerian police and the belief systems that fuel them.*

KEYWORDS: Cybercrime and Fraudsters, Organized Crime Groups (OGS) and Hustle Kingdoms (Hks), normalization, OCGs, Yahoo boys and Gboys, Yahoo-yahoo.Contents



INTRODUCTION

At a certain point in our collective lives, society had a consensus on what was regarded as moral, immoral, and amoral, especially in regards to some forms of crime. Regardless of one's beliefs, those who swindled another people's hard-earned money, or who were perceived to live beyond their means, were viewed and labelled as deviants. However, in today's world, as rightfully stated by one of the respondents, fraud, especially cybercrime, is a fad; a form of culture; an act perpetrated by a majority of youths between the ages of 19 and 35 years old¹ to sometimes feel part of what is in vogue. It is not necessarily caused by poverty as many youths join in for the fun of it, for the fun of getting more money, competing for the best cars, prettiest girls, or maintaining more than one, obtaining VVIP seats at shows, and lavishly outspending their peers. According to Abbah Sambo, the head of the Economic and Financial Crimes Commission (EFCC) cybercrime section, while speaking at a national seminar, stated that the major reason people give upon arrest for why they are involved in cybercrime is peer influence: "Their friends are into it and they want to run with the guys that drive the best cars and have the best girls in town."² This supports my survey on peer pressure being a strong reason why youths go into fraud. As a result, fraud has become so mainstream in Nigeria that someone who might have a legal paying job, in order to meet up with his financial obligations, could, as a side hustle, with the support of his parents, siblings, friends, and networks, as partners and workers, take on fraud to maintain the standard of living that his salary cannot allow. To these people living in the world's poverty capital, fraud is a means of survival that has become a way of life, a business in itself needed to start and maintain a family of their own.

TERMS YOU SHOULD KNOW

*They are increasingly employing coded languages and temporary contact numbers, making it more difficult to leave traces and, consequently, making enforcement against fraud more challenging.*³

In any given profession, there are some terms and terminologies used and understood by those in that profession, and in the fraud industry, it is no different. Over the years, these men and women, boys and girls, have used a group of certain words in the course of conducting their business. Some could say it is to avoid the "outsiders", including the security agencies at a point, from understanding them, so they will be able to operate their enterprise freely without the fear of being discovered or compromised. Cybercriminals, just like traffickers, avoid using terminologies that can be tracked by law enforcement.⁴

For others, these words were not reached by a deliberate consensus by those in the fraud industry; they are a generic symbolism that simply grew over time as the language the business needed to foster, and as it does, new words enabled by either good or bad experiences are expected to be formed for the community. In one of my group interviews, I asked my respondents to list some terms and their meanings on their own, as well as give me the meaning

¹ Trend Micro and INTERPOL, 2017

² TheMomentNg, 2021

³ ENACT – INTERPOL (2020, p.13)

⁴ Ibid



of some terms that I came across during my research. For the purpose of this excerpt, I have listed a few below:

S/N	TERM	MEANING
1.	Aza-man	<ul style="list-style-type: none"> • The Aza-man is a money laundering mule who is contacted to help remove money from the client's country to the fraudster's. • He is responsible for creating an online bank that houses the account where stolen money can be deposited. • He recruits other money laundering mules in their respective countries, who either willingly, unknowingly, or forcefully, through blackmail or other tactics, offer their bank accounts for money laundering.
2.	Format	A body of socially engineered texts containing outlines of step-by-step guides on how to successfully converse with a client, to closing a deal, which usually lasts for 25 days. ⁵
3.	Bombing	The constant and consistent chatting and searching for clients via social media.
4.	Update	Recent formats that have proven to successfully work on clients.
5.	Kill account	When a G-boy's social media account has been deactivated by the operators for suspicious activities, e.g., "Mark has killed my Facebook account."
6.	Aza die	A situation where either the authorities or the client stops the transaction from going on due to the discovery of fraudulent activities. Some Aza-men, or chairmen, sometimes use this as a way of keeping the money to themselves while telling the owners that the transaction has been blocked.
7.	Billing	This is the process of asking the client to pay a certain amount of money for services to be rendered or for any other given purpose.
8.	Continuous Billing	When a client has been made to pay once, the act of making him or her pay again is called continuous billing.
9.	Office	In recent times, HKs have been referred to as an "office", which is a place where the fraudster conducts his activities.
10.	Hustle Kingdom (HKs)	These are apartments either rented or owned by the Chairman to accommodate a group of young men and women, with a constant supply of electricity and internet to conduct their business.
11.	Chairman	He or she is the person responsible for housing and teaching his or her boys. For his HK or office to be successful, the chairman provides feeding, internet, security, and updates.
12.	Senior boy	He is usually the first person admitted into HK by the chairman. He is the second in command and is in charge of delegating tasks to other housemates.

⁵ Agari, 2018, p.5



13.	Boy	He or she is a fraudster who works or learns from a chairman but does not necessarily have to live in HK.
14.	MAGA/MUGU	A client that has been successfully defrauded. ⁶
15.	Pick/picker	A fraudster whose work is to assist another fraudster in collecting or providing channels for payment. He is also known as an Aza-man.
16.	Press	It goes with the analogy of pressing one's computer to chat with a client. Besides pressing one's computers, the term has everything to do with the hard work put into securing a client and defrauding them.

THE YAHOO-YAHOO AND GOOGLE BOY PHENOMENON EXPLAINED

Before the advent of Google mail and Hangout in the late 2000s, people relied on Yahoo mail to communicate within and across borders. The internet fraudsters who utilized this system to defraud people became known as the "Yahoo Boys"⁷ and the business of defrauding people, "Yahoo-Yahoo." With the advent of Google mail, which later displaced Yahoo mail, these fraudsters migrated to this service and hence, they became known once again as "G-Boys." Despite the heavy reliance on the use of social media like Facebook, Instagram, Twitter, Badoo, Wechat, and the likes, internet fraudsters prefer to communicate with their clients through the email addresses obtained from these media. The reason for this is that if they are locked out of their social media accounts due to suspicious activity, they will not lose their existing clients. Since they can go on to conduct their business via mail, currently, Gmail accounts are mostly used by fraudsters.⁸ It is a common occurrence to find internet fraudsters complaining heavily about the difficulty of creating new accounts on social media platforms and not being detected by the providers who go on to "kill their accounts."

THE NORMALIZATION OF FRAUD

According to one of my favorite African adages, when a child who is sent to the stream to fetch water returns home with more water pots than he had taken to the stream, he is either asked to return the pots, or he is made to use up the water therein all by himself. There were socially agreed standards which negated certain behaviors, like, for example, any wealth or sudden riches that could not be explained to our parents and elders was seen as ill-gotten and the acquirer, a criminal, socially banished to go spend his or her money alone.

Times, however, have greatly changed because, in today's society, those standards no longer hold sway. One's parents, significant others, and dependents have become the first to push their kids into depression. They compare them with their seemingly successful mates with rhetorical questions like, "Can't you see your mates?" or "Can't you be a man for once and do what it takes to provide for your family, or did they come down from heaven with two heads?" I watched as a friend felt this pressure, as he eventually packed his bags for Ghana, not

⁶ Joseph, 2011, p.2

⁷ Trend Micro and INTERPOL, 2017, p.7

⁸ Agari, 2019, p.5



necessarily from his family but from the already established societal expectations. He was concerned that one day, he too might be asked these questions as to why, at the age of 27, he had not made it. These standards and impressions, created by individual families, are being expressed in society, as parents encourage their children to venture into fraud. As narrated by a respondent. These individual standards and impressions, like cancer, are spreading through every facet of society, where even religious organizations are not spared. So many have been pressured into fraud, prostitution, and all manner of crimes, a departure from the culture we once knew. So, crime, especially cyber fraud, has become the new normal in part because people either pretend to be ignorant by thinking that no one gets hurt in the process of committing the crime and also by claiming retribution for the social and cultural wrongs done to their ancestors by Western slave traders; others, have come to accept it as a means of survival.

WHAT THEY SEE AND WHAT IS REAL

The widespread support that most Nigerians enjoy from engaging in fraud initially stems from the belief that Africans were once taken away in chains into slavery and had to undergo inhumane treatments whereby a lot of them died. As sad and ugly as this was, slavery was not solely restricted to a given race or continent, as we all had our fair share of what it offered. According to Sowell, an African American who wrote at length on the history of slavery in his book *Wealth, Poverty, and Politics*, he was able to establish that slavery was an almost universal institution for thousands of years.⁹ It was universal in the sense that it was not only peculiar to Africa or Nigeria. Europeans were so widely enslaved by fellow Europeans (and others) for centuries before Africans began to be brought in chains to the Western Hemisphere.¹⁰ Some of my respondents cited cruel and exploitative slavery as one of the reasons why people had gone into fraud and why they would support anyone who chose to take that lane because, for them, the colonialists and slave captors, have yet to fully "pay us" for the over "500 years of slavery and colonialism that destroyed the African societal structures and undermined the psychological self-assurance of Africans."¹¹ Despite attempts to depict slavery as a localized evil inflicted on one race by another, it was a vastly larger evil inflicted on people around the world.¹² This is contrary to the widely-shared belief held by many Africans, some of whom think slavery was unique to us as a people, hence the need to "collect" payment for the services offered by our forbearers. Although this stance is more of an excuse for the justification of cyber fraud than an actual belief, it is, thankfully, a belief that is fast dwindling away.

It would be good to know that the Europeans themselves were once slaves, as we were at a point in our collective history. Why, then, are they not defrauding their captors in their righteous quest for justice? According to Sowell, "the slow pace of political consolidation in much of sub-Saharan Africa left many small and vulnerable societies there whose people were raided and enslaved, largely by other Africans from more geographically favoured settings—

⁹ Sowell (2017, p.233)

¹⁰ *ibid*, 233

¹¹ Terreblanche, 2011, p.1

¹² Sowell, 2017, p.236



coastal peoples enslaving less advanced and less consolidated inland peoples."¹³ This is to show that slavery would not have been possible in Africa if the same Africans had not sold out their kindred to the slave traders. Paradoxically, we condemn those who bought the slaves but not those who sold them.

Then there is the belief that colonists could only develop their countries by exploiting our natural resources,¹⁴ without which they wouldn't have been able to attain development. And we (Africa) would have been more developed and prosperous as a nation. Another reason we defraud them is the repatriation of the money owed to us from the resources that were exploited. Their exploitation over 500 years ago cannot be solely claimed to be the cause of our underdevelopment. Decades after, we still pass on the blame as to why our country is backwards despite being blessed with an abundance of natural resources that were not and could not be evacuated when they handed us our independence. As Martin Meredith states in his book *The State of Africa: A History of 50 Years of Independence*,

"Having expended so much effort on acquiring African empires, Europe's colonial powers then lost much of their earlier interest in them." Few parts of Africa offered the prospect of immediate wealth. Colonial governments were most concerned with making their territories financially self-sufficient."¹⁵

First of all, Britain, our colonial masters, was already more advanced before they conquered Nigeria, as the ancient Romans were before they conquered Britain,¹⁶ and even if this was not true, the prosperity of the West is not tied to our underdevelopment, as "the economic effects of imperialism have varied too greatly to be reduced to a single pattern or formula, despite many attempts to say that the conquest and exploitation of other people's explain the prosperity of the West and the poverty of many non-Western peoples."¹⁷ Although there are quite a number of authors who would disagree with Sowell, like Terreblanche, among others, who are calling for not only "distributive justice" but also "reparative or restoration justice"¹⁸ for Africa. Irrespective of their stance on this issue of slavery and colonialism, we must start taking responsibility and reassess our culture and generally our society that has permeated a kind of living that fosters unscrupulous practices, which, of course, includes the normalization of fraud, be it when we celebrate erring and corrupt politicians or when our sons and daughters swindle others of their money under false pretenses.

Besides slavery being a failed justification of fraud, some have turned to religion for help. By making reference to the Bible, they argue that Jacob is the first fraudster (Yahoo guy) aided by his mother, who together with him stole his elder brother's (Esau's) birth right by impersonating him (Genesis 27). If Jacob could successfully pull this out and still go on to be blessed by God, it shows, as they argue, that God also supports them and "picking" is simply a sign to prove just that, and if not, His mercies can always be counted on.

The world is filled with people of all religious denominations who could justify whatever action or stance they choose to take, whether good or bad, in their religious books. There are people

¹³ *ibid*, p.236

¹⁴ Terreblanche, 2011, p.3

¹⁵ Martin Meredith (2006, p.5)

¹⁶ Sowell, 2017, p.243

¹⁷ *ibid*, p.243

¹⁸ Terreblanche, 2011, p.6



who could kill because they see and believe that their religious tenets would allow them to. There are others who would steal for the same reason. And within the same religion, others would argue and act otherwise.

For instance, to joke over the rate at which people migrate from Nigeria to parts of Europe for greener pastures, there is a wide and famous notion that every household in Benin City in particular, and in Nigeria as a whole, has someone who is either a direct sibling or very close relative, living in Europe, as this joke goes on to establish how often Nigerians travel overseas, either as legal migrants or illegal migrants. We are beginning to hold another notion to be truer, which is that there is a higher possibility that every living adult in Nigeria could know or have someone who either has been defrauded, or is a fraudster, or both.

THE EXODUS

When asked why Nigerians travel to Ghana, Senegal, Sierra Leone and a host of other African countries, and also when they can, travel to the West to join up OCGs, start up their HKs or become Aza-men, my respondents argued that it is because of the friendly environment enjoyed by the scheme that Nigeria cannot offer. According to a respondent, "the authorities in Ghana, unlike Nigeria, place no restrictions on accounts receiving huge amounts of money from abroad and will sometimes assist in clearing these payments, provided you sort them out at the end of the day." Sorting them out financially for their services rendered is not compulsory; however, it is obligatory so that you can get the same or better assistance when you next have to deal with them. On the other hand, the banks and the police in Nigeria are believed to often connive together to rip off the G-boy of his money for themselves. While one nation, in their normalization of fraud, allows it to freely breathe through a gentlemanly agreement, allowing more people to flock in their numbers to join the scheme over there, the other suffocates it, not only by wanting the egg but also by killing the goose that lays it in order to get more from it. In both instances, they are accomplices.

Initially, the exodus to countries like Ghana, South Africa, Egypt and the like was a way for them to allegedly avoid the harassment they consistently face from the Nigerian police, especially through the now disbanded Special Anti-Robbery Squad (SARS) that has caused the deaths of hundreds of youths and is alleged to have stolen the lives of many more. Besides police harassment being the reason for the exodus of Nigerians to other African and Western countries, cultural acceptance has also been a major factor. This cultural mindset is said to be most prevalent in Ghana,¹⁹ a favorite destination for would-be fraudsters as well as a haven for successful and established ones. Take the 'Sakawa ritual' in Ghana, for instance, where the ritualized practice of online fraud is carried out, where a supreme being is believed to bless criminals with protection and good fortune, which encourages these cybercriminals to defraud victims (typically Westerners) online as a means to escape poverty. It even serves as a means to justify ends, taking out the unethical element in victimizing the unwitting.²⁰

According to Joseph, in his anthropological research on occult rituals and cyber fraud in Ghana, despite the massive circulation of sakawa narratives in Accra, Swedru, Kumasi, and Cape Coast, at least in 2008, these stories did not feature as an issue of social concern in both the official Ghanaian media and government discussions.²¹ When they did, starting from May

¹⁹ Darko, 2015 cited in Trend Micro, and INTERPOL, 2017 p.5

²⁰ Trend Micro and INTERPOL, 2017, p.5

²¹ Joseph pp.5-6



2009, according to Joseph,²² much emphasis was placed on it being an alien negative practice sneaked into the Ghanaian culture,²³ and its acceptance is due to the laziness and greed of its youth,²⁴ which, however, was largely dispelled by Joseph, for a number of reasons, including the unemployment situation in the country, "there are more graduates than jobs in the country," with people longing to just survive,²⁵ which has not only led to the high involvement in the sakawa practice but also in the prevailing rate of armed robbery cases.²⁶ While some countries explicitly show support and promote "yahoo-yahoo," others implicitly do the same through the acceptance of bribes to help facilitate the process, and their people, while accepting it as a norm, are also starting to create a tradition around it, like allegedly setting up Associations for the Mothers of Yahoo Boys, setting up yearly awards for fraudsters, establishing an academy²⁷ where people could be trained to become fraudsters, and many more.

POLICE PERSECUTION AND SUPPORT FOR FRAUDSTERS

When Nigerians started their exodus to Ghana, Turkey, Togo, Senegal, Malaysia, and other supposedly friendlier countries in search of HKs with constant updates, the right motivation, and the commitment to work hard, it was due to constant and consistent harassment by the security agencies, chief of which was youth profiling. In a global economy of technology, crypto currency, and forex, it is easy for the police, while using their armchair tactics in fighting internet fraud, to victimize every single technology-savvy Nigerian, even those into legal businesses, by profiling them based on their appearance or the kind of gadgets they use. This cat and mouse relationship between the police and fraudsters was not necessarily to combat crime but to get their fair share of what is seen as the "white man's money."

This silent but ongoing war, has, in most cases, tilted public opinion in support of the G-boys and against the Nigerian security agencies. A respondent narrated how a police bus abruptly stopped in front of their taxi vehicle along Airport Road, Benin City, in a James Bond-like manner, demanding all the passengers on board the vehicle get off, except for the ladies, women, and men. They proceeded to check their phones one after the other until they came to the turn of a guy, in designer clothes, with an expensive look, and well-kept dreadlocks, who flatly refused the violation of his human rights and the unconstitutional action of the police to search his private belongings without a warrant from a court of law. It is good to know that in Nigeria, the average police officer detests you acting or proving you are smart and aware of your rights. They dragged him to their truck and hit him with the butt of their gun. He started bleeding profusely from his forehead where the butt of the gun had landed, and as they were about to take him away, the passengers and passers-by came to his rescue. As he puts it:

"It was a victory for every young Nigerian that day when the police stylishly left in shame – one after the other, boarding their vehicle. Respect our women, who, despite having little or no political power, have the ability to change the course of history. Like a mother hen would guard her chicks, so these women, who didn't even know this young man, rushed out to his

²² Ibid, p.6

²³ Ibid, pp.9-11

²⁴ Ibid, pp.10-11

²⁵ Ibid, p.11

²⁶ Ibid, p.12

²⁷ EFCC, 2019



defense and safety. But that victory came at a cost, and that cost was the brutality faced by that guy who stood up to the bullies."

It is a normal and common practice in our country today for police to extort, brutalize, threaten, and kill innocent and unarmed citizens,²⁸ but not on that day, not until those passengers and concerned citizens came to his rescue.

From my hypothetical stance, although not proven in the course of writing this book, I believe the police's full transition to a relationship of cooperation between them and the fraudster, from a cat and mouse relationship to a wolf and foxlike relationship, was as a result of their losing chances both economically and publicly. The relationship is maintained as long as it is profitable for them (police) or until a scapegoat is needed when the powers that be need some media action to show how hard they are waging and winning the war against crime. Sometimes, these scapegoats could be innocent citizens, newly recruited and upcoming G-boys, or fraudsters' who set up by their rivals by servicing corrupt police officers to have them arrested, according to Temitope et al. (2020), who on several occasions are paraded unlawfully in front of the media to gain more recognition or promotion in service.²⁹

Besides the shortcomings of their public perception, the Nigerian police force is judged to be the most corrupt institution in the country³⁰ if not the world. Corruption is institutionalized among and between members of the police force³¹ and this, based on evidence, is due to some socio-economic factors like improper remuneration, low salary system or incentives, poor orientation and training, the influence of superiors on subordinates, and many others.³² They are so accustomed to demanding monetary bribes that even if an individual at the time of arrest does not have money to pay, his family members would have to negotiate payment for their release³³ and the G-boy provides a steady flow of such monetary bribes.

Why make an enemy of a friend? The Nigeria police are believed to have changed their strategies into two major patterns, which involved collecting direct payment from G-boys as a form of hush fee or non-disturbance fee, and protection from harassment and disruption of business as we know it, thus taking a more accommodating relationship with them.

With the assured protection of the police, HKs started to grow in their numbers as G-boys returned back home en masse from other neighboring countries, mostly Ghana. One of the respondents stated that he had been away for too long and that he missed home. "With unsuccessful deals, you could still be living comfortably at home, but this is not possible elsewhere." Another said that since they now know what the police are after, it is just to give them what they want and go on to live their lives and do their business in peace. "Since I have made my deals and have been successful, it is to give what belongs to Caesar to Caesar." This is not always as simple as they believe; Caesar may want far more than what he is given, and even if Caesar has gathered, he may wish to feed you to the wolves when it comes time to

²⁸ Richard & John, p.252

²⁹ Temitope et al. 2020 p.51

³⁰ Ibrahim, 2016, p.37 and Ahmed, 2019, p.1, SERAP, 2021

³¹ Ibid, 2016, p.37

³² Ibrahim 2015, Bello and Anigbogu 2018, as cited in Nnadozie, 2021 p.13

³³ Human Rights Watch, 2010, pp.3-32



defend his throne. Besides collecting this non-disturbance fee, policemen do, from time to time, stop these "suspicious" youths in the streets or go after those without police protection.

The second strategy, and the most controversial, is that some policemen have gone as far as investing in their own HKs with the help of those they are protecting as part of the protection deal. One would beg an answer to the question, "is the Nigeria Police a constitutional and legal criminal itself?" History has proven this question to be logical as history itself has given us an answer once before in the case of Anini, one of Nigeria's most notorious armed robbers in the 1980's, who once enjoyed the support of some Nigerian police officers to operate in the then Bendel State, and later was betrayed by them, resulting in him becoming more violent and ruthless, not only towards the citizens of the then Bendel State but especially towards the Nigerian Police Force. Some of them, he said, betrayed his trust. And Hushpuppi's scandalous relationship with one of Nigeria's self-acclaimed supercops, Abba Kyari, who is currently under investigation for accepting bribes to help facilitate his Hushpuppi's fraudulent businesses,^{34,35,36} is another example.

The Speaker of the Nigerian 9th House of Representatives, Femi Gbajabamila, stated at the resumption of the House that; "In many parts of our country, people are more afraid of encounters with the police than they are of criminals."³⁷ For example, from January to October 4th, 2020, there were over 122 cases of extrajudicial killings as a result of extortion and harassment by the Special Anti-Robbery Squad (SARS),³⁸ a unit created to combat armed robbery, which suddenly turned its interest on young Nigerians for profit, and failure for these boys to comply resulted in a shocking number of wanton killings. This resulted in the #ENDSARS protest that was first launched in 2017 but escalated in October of 2020. ENDSARS was a social media campaign used by Nigerians to document abuses by SARS officers and demand the end of impunity for those human rights violations,³⁹ which were as a result of the government's insensitivity towards the cries of its citizens.

Almost all of the respondents surveyed or interviewed have either been arrested, held or detained by the police or know someone who has been, with some of them paying up to a hundred thousand naira for their release, which is in support of the 2017 National Corruption Survey, where over 46 per cent of Nigerians have had "bribery contact" with police officers.⁴⁰ As stated in early chapters of this book, there are factors used by the Nigerian Police to identify typical Yahoo Boys, and these factors could vary based on the regions they are in. For instance, in Southern Nigeria, it is common for the police to suspect someone of being a fraudster based on their style of dressing, the kind of car they drive, even the area they reside in and, of course, their gender.

Their first act is to trample on your freedom by demanding access to your phone and laptop, especially if it is an Apple product. Failure to comply usually results in beatings, arrests, and sometimes killings. On gaining access to your phones, they go straight to your WhatsApp

³⁴ Vanguard Newspaper, July 30, 2021

³⁵ Channelstv.com July 29, 2021

³⁶ Sahara Reporters, July 29, 2021

³⁷ Seye, 2020

³⁸ Akinsanmi, 2020

³⁹ Amnesty International, 2021

⁴⁰ Khalid et al. 2020, p.320



contents and gallery for any exhibit of either a white man's picture or the content of your messages.

While I was on my way to work on a particular day around the government reservation areas (GRA) in Benin City, my taxi was stopped by the cops. I was held, and as usual, the driver was told to continue on his journey while I was taken for interrogation, but first, my phone. I was asked for the login details of my phone, and my refusal to comply led them to take me to their station, where the fear of being detained and probably being lied on made me give in to their demand, because it is a common practice by police officers, as stated by Okeshola, to plant, modify, or add to evidence on innocent citizens to convict them⁴¹ and I did not want to make this justifiably easy for them.

They went through my email, bank transaction history, and WhatsApp chats and failed to see the things they sought out, but were probably angry at me for making them spend their fuel and energy expended in bundling me down to their station and enlightening them on my fundamental human rights as a citizen of the republic. You do not, under any circumstances, educate a police officer about your fundamental rights. That would infuriate them to their very core, as I had just discovered for myself. After getting slapped on the face a couple of times, I had to forego those rights for a while to save my head. At the station, I was made to sit down as one of the officers carefully went through my account details. I felt ashamed and undressed, and I'm still traumatized to this day. On seeing how little my cash flow and balance were, I could see the disappointment on his face as he passed me back my phone with a hiss and cautioned me never to argue with an officer again, and by argue, he meant never to educate them about their job.

CONCLUSION AND RECOMMENDATIONS

The acceptance and normalization of internet fraud is not unique to Nigeria or Africa, but celebrating fraud or those who engage in it could be unique to the continent, where the political will to fight crime is often lacking. Internet fraud has spread and become deeply ingrained in our society. It has found admiration among a large group of Nigerians and Africans in general, across demographical, religious, socio-cultural, and economic classes.

Besides poverty being one of the reasons youths engage in fraud, peer influence has also been found to be a major reason why most Nigerians get involved in it. People seek it as a means of survival, not because they are poor or because their country is one of the poorest in the world; instead, it is partly as a result of the status they gain by identifying as fraudsters, and this becomes even more important if they are successful at it.

When people develop habits that see money as a component of a reward system and not as a reward in and of itself, they place a higher value on the process than the outcome. Ultimately, a society that has demonstrated a greater interest in collecting personal fortune than in contributing constructively to its collective prosperity will find its way into the individual lives of its citizens, who will then have less value to and for their country and those who live within it. Consequently, a family devoid of moral virtue would raise children who are just concerned with accumulating personal money rather than those who are willing to work together to

⁴¹ Okeshola, 2008 (cited in Richard & John p.229)



contribute positively to the progress of their respective communities. Given that what we believe and how we are raised have a lot to do with what we think is moral, amoral, and immoral, it is important to teach people to be civically aware and morally good. This way, even if they have a lot of desires, are under a lot of pressure from their peers, or are poor, the right social forces can control and influence their decisions.

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