

**AN ASSESSMENT OF INTERNET FRAUD AMONG FEMALE
UNDERGRADUATES IN FEDERAL UNIVERSITY OYE-EKITI**

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BY

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MATRIC NO: SOC/14/2061

**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF SOCIOLOGY,
FACULTY OF SOCIAL SCIENCES, FEDERAL UNIVERSITY OYE-EKITI**

**IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
BACHELOR OF SCIENCE IN SOCIOLOGY**

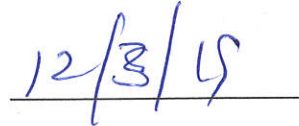
2018

CERTIFICATION

I hereby certify that **BAMGBOSE OLUWASEUN STEPHEN** with the Matric Number: **SOC/14/2061** carried out this project in the Department of Sociology, Faculty of the Social Sciences; Federal University Oye-Ekiti, Ekiti. In partial fulfillment of the requirements for the award of Bachelor of Science in Sociology (B.sc Sociology)

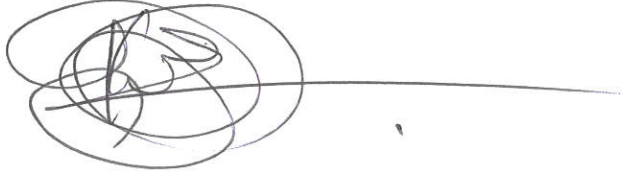


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DEDICATION

I dedicate this research work to Almighty God who has seen me through the course of this project work in all the hard times I experienced in the course of carrying out this research work. I also dedicate this project to my Grandmother Chief Mrs C.B Omirin (J.P) and my entire family.

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ABSTRACT

Internet fraud has been a major problem for social analysts, security agencies and internet service providers that have been looking into this problem for quite a long time now. The main objective of this study was to assess internet fraud among female undergraduates in Federal University Oye-Ekiti. A combination of qualitative methods (in-depth interview) with (14) female students from seven (7) faculties in Federal university Oye-Ekiti and quantitative methods with 210 copies of questionnaire were administered to selected female students. Snowball sampling technique was adopted in selecting respondents to aid easy accessibility. Quantitative data (questionnaire) was manually edited and analyzed using statistical package for social sciences IBM (SPSS) version 20. In the result of this study, on the social interaction between internet fraudsters and female students, 83.4% of the respondents said yes there is an interaction between internet fraudsters and female students. Majority of the respondents also agreed that female undergraduates in Federal university Oye-Ekiti participate in internet fraud. On the rate of participation of female students in internet fraud, not less than 50.7% of the respondents agreed that a lot of female students participate in Internet fraud. On the role of female students in internet fraud, majority of the students 57.4% of respondents agree that female students engage in Internet fraud, In relation to risk female students are exposed to in internet fraud, respondents agreed that the semen of female students are used to sustain ill gotten money. Also as regard the findings; it was observed that internet fraudsters make use of diabolical means to sustain their wealth. In conclusion, internet fraud is practiced mostly by undergraduates in higher institutions, young or old but now the percentage of females involved in internet fraud is on the increase day by day.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Over the years, our youths have been caught in the web of devising means to survive and remaining afloat in a capitalist society like ours. With the earth-to-heaven disparity between the rich and the poor, thriving in such a society, at least to a point of meeting basic necessities and acquiring basic ingredients that dignify humanity becomes a herculean task, exclusively reserved for men (women) with big hearts. This now lead Nigerian youths into shady and illicit all manner of financial crime which include cyber criminals, in Nigeria the name “Yahoo Yahoo” is the most familiar informal usage that is employed to speak of people who perpetrate scams online.

Discussing the genesis of cyber fraud in Nigeria, Devine (2011) argues that the now-worldwide Nigerian scam started off as a small, local frauds, in which the con artist would mail out letters informing the victim, or remark, that a prince was looking to deposit a large amount of money in the mark's bank accounts, and would reward him for helping to get the money out of the country. But mailing out letters was expensive and time-consuming, and didn't see the rapid influx of cash to make it anything more than a cottage industry. In giving account on why Nigeria's fraud profile assumes current magnitude, Devine has this to say: 'what truly made the Nigerian version of this age-old trick such a huge industry was the advent of the internet. Modern telecommunications technology and inexpensive internet harvesting software made the Nigerian fraud-mongers able to inexpensively mass-email potential victims. Even if only a small percentage of these people took the bait, the amount of money made could be staggering. And it was. In the past fifteen years, the Nigerian scam went from being a small, local fraud scheme which was essentially a cottage industry, to

being one of Nigeria's biggest industries, copied all over the world.'

The youths in every society is of great importance and concern to that society because they are looked upon as the leaders of tomorrow. Olaide and Adewole (2004), observed that a size-able number of criminals in Nigeria fall within the youthful age. The youths at present have discovered different ways of using the internet in doing different types of criminal activities and these age brackets are usually found in tertiary institutions in Nigeria. These internet crimes being committed by youths in Nigeria is currently on the increase as more youths in Nigeria are becoming aware of the various activities that can be done on the internet.

Furthermore, Agba (2012) noted that youths in Nigeria are faced with so many economic challenges such as poverty, corruption, unemployment e.t.c which further prompt them to participate in various internet crimes. According to Sesan (2010), a 2007 internet crime report listed Nigeria third in terms of online crime activity and the prevalence of young Nigerians. Although MC Connel (2000), argued that cyber crimes differ from most terrestrial crimes in four ways which are; they are easy to learn, they require few resources relative to the potential damage caused, they can be committed in a jurisdiction without being physically present and they are often not clearing illegal. As such, internet crime has become one of the major security issues for law enforcement agencies and the world in general. Obada obieh also asserts that Nigeria's prevailing socio-economic environment where a few rich opportunists gets richer at the expense of the poor masses, delinquency among youths (university undergraduates) is bound to soar higher and higher by the day. This is clearly evident when evaluated from the angle of socio-economic predicament continually experienced by her citizenry and the state of hopelessness that such predicament generates among Nigerian youths (university undergraduates).With the high level of unemployment and unbridgeable gap between the impoverished masses and the few stingingly rich elites.

The stage is set for a variety of experimentation with criminal activities by Nigerian youths.

Internet fraud is perpetrated when the environment stifles social capital and the material environment remains economically bad. Apart, the youths environment must be supportive of negative innovations in which the ability of cyberspace and technology plays an important role (Rogers,1983). Additionally, there is the existence of willing undergraduates who possess the skills of internet manipulations and ready to stake their liberty or risk arrest in order to gain choice materials. Crime activism in this context becomes more enticing when the outcome (yield) outweighs the consequence (punishment) of participation.

It is based on this that this research is looking forward to assess internet fraud among female undergraduate students in federal university Oye-Ekiti. The opinion of the female students will be sought on this subject matter.

1.2 Statement of the problem

The issue of internet fraud is a serious social phenomena and its changing phase all the time. Also, the rapid increase of youths practicing yahoo yahoo or becoming internet fraudster is very worrisome. Internet fraud also is now seen to be a problem in the society and the surprise of it all, is that it's the ladies, the girls that are more involved now than the guys. One of the issue or reasons behind this is that we see how yahoo guys are spending money on the females, taking them out for fun, buying expensive things for them, more than what they expect. In the ordinary sense about internet fraud the male counterparts are the ones who get involved in internet fraud but nowadays, the females too get involved with internet fraud. When a lady opens an account using herself on a dating site (interracial dating site), she could meet a guy online and dupe him; then she deletes the account and enjoy her money all by herself which she didn't involve any guy. In this concept, guys are the ones more associated with this issue. So now females tend to be more involved due to the expensive life

they enjoy, they now chat with those that they scam, they upload pictures and also receive calls using their voice to lie and collect things from their clients abroad. As far as guys are doing internet fraud most girls of nowadays also do it because their personality and physical attributes would make them get what they want. The females also play an important role in helping the guys involved in internet fraud in sense that, when a call comes from the client, the guy uses the lady's voice with an accent in order to deceive the client and to money from them. In this case, the promises the female a share out of the money he is expecting. As a matter of fact, most people they scam always fall for their deceit and send money to them based on the fact that they think the person is real having seen the face and also received calls from them. Moreover, ladies involved in internet fraud could source traditional means by using guys for rituals and to increase their wealth from internet fraud. The females involved are now seen to be a terror and menace in the society at large.

Therefore, this study is primarily to seek the opinion of female undergraduate students in federal university Oye-Ekiti on the effects of internet fraud on the female counterparts. The study will also find out whether female participate in yahoo yahoo practice and what actually is the percentage of female participation in internet fraud (yahoo yahoo).

1.3 Research Questions

The following are the mind boiling research questions that this study will answer. The research questions are very germane to this study. They will expose a lot of facts in this study. They are as follows:

1. Is there any form of social interaction that exist between Internet fraudsters and the female undergraduates students in Federal University Oye-Ekiti?
2. Do female undergraduate students in FUYOYE participate in internet fraud?

3. What is the percentage of female participating in internet fraud in Federal University Oye-Ekiti?
4. What are the roles of female undergraduates' students at FUYOYE in internet fraud?
5. What are the risks involved in internet fraud among female undergraduates students in Federal University Oye-Ekiti?
6. Is there anything internet fraudsters do to sustain the flow of this ill gotten wealth?

1.4 Objectives of the Study

The main objective of this very study is primarily to investigate the assessment of internet fraud among female undergraduates in Federal University Oye-Ekiti via their social interaction and the issue of ritual activities.

The specific objectives of this very study or research are simply stated below as follows:

1. To establish the social interaction that exist between Internet fraudsters and the female undergraduates students in Federal University Oye-Ekiti;
2. To know if female undergraduates students in Federal University Oye-Ekiti; participate in internet fraud;
3. To investigate the rate or the percentage of female participating in internet fraud in Federal University Oye-Ekiti;
4. To examine the roles of female undergraduates take in internet fraud in Federal university Oye-Ekiti
5. To identify the risk involved in internet fraud among female undergraduates students in Federal University Oye-Ekiti;
6. To know what the internet fraudsters do to sustain the flow of this ill gotten wealth.

1.5 Significance of the Study

Internet fraud is fast becoming a serious social phenomenon especially in developing nations like Nigeria. Everybody wants to get rich without really passing through the societal or culturally laid down path of making money or they do not want to go through legal processes or procedures of getting rich. It is at this level that this study first and foremost adds extensively to the existing literatures on the subject matter.

It will also enrich the theoretical and methodological paradigms of social researches through this study. The findings of this study will also unravel that whether or not female participate in the get rich money syndrome not only that, the percentage of female participating in this yahoo yahoo practice will be known through this study.

Furthermore, the type and nature of social interaction that exist between yahoo yahoo guys and their female counterparts will be known and the role of female in this act will also be revealed. Finally, the effects of internet fraud (yahoo yahoo) on female counterparts will be exposed through this study. The above listed significance of this study will in a greater dimension add to existing level of knowledge on the get rich syndrome especially by collecting data from undergraduate students with reference to female students of federal university Oye-Ekiti.

1.6 Hypotheses of the Study

This study comes up with the following hypotheses where relationship between some variables will be tested in this study. They are:

- i. There is a strong significant relationship between social interaction that exist between internet fraudsters and the closeness that exist among them.
- ii. There is a strong relationship between the volume of money gotten through internet fraud and the participation of female in internet fraud.

iii. There is a strong relationship between internet fraud practice and the risk female undergo from the internet fraudsters among undergraduates students in Federal University Oye-Ekiti;

1.7 Definition of Terms

Yahoo yahoo: This is also known as internet fraud. It is a practice among youths by trying to brain wash people in the western world. Mostly, the male will pose themselves as lovers of those women in the western world and be sending money to the constantly.

Yahoo Plus: This is a practice of getting rich quickly by going diabolical using different means. Here, some use the diabolical means to work on their western fake lover and be getting money even when it was not requested for.

Internet: a global computer network providing a variety of information and communication facilities, consisting of interconnected networks using standardized communication protocols.
"the guide is also available on the Internet"

Fraud: a person or thing intended to deceive others, typically by unjustifiably claiming or being credited with accomplishments or qualities

Internet Fraud: Internet fraud is a type of fraud which makes use of the Internet. According to the **FBI's** 2017 Internet Crime Report, the Internet Crime Complaint Center (IC3) received about 300,000 complaints victims lost over \$1.4 billion in online fraud in 2017

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview of the Concept of Cybercrime

Cybercrime is a term used to broadly describe criminal activity in which computers or computer networks are a tool, a target, or a place of criminal activity and include everything from electronic cracking to denial of service attacks. It is also used to include traditional crimes in which computers or networks are used to enable the illicit activity. The Cyber crime can halt any railway where it is, it may misguide the planes on its flight by misguiding with wrong signals, it may cause any important military data to fall in the hands of foreign countries, and it may halt e-media and every system can collapse within a fraction of seconds.

Cybercrime is a new trend that is gradually growing as the internet continues to penetrate every sector of our society and no one can predict its future. The crime usually requires a hectic task to trace. Generally, cybercrime may be divided into one of two types of categories:

- i. Crimes that affects computer networks and devices direct-ly. Examples are malicious code, computing viruses, mal-ware etc.
- ii. Crimes facilitated by computer networks or devices, the primary target of which is independent of the computer networks or device. Examples include Cyber Stalking, Fraud and identity theft, phishing scams and information warfare.

Cyber-crime by definition is any harmful act committed from or against a computer or network, it differs according to McConnell International, "from most terrestrial crimes in four ways: they; are easy to learn how to commit, they require few resources relative to the potential damages caused, they can be committed in a jurisdiction without being physically present in it and fourthly, they are often not clearly illegal."Another definition given by the Director of Computer Crime Research Centre (CCRC) during an interview on the 27th April,

2004, is that, cyber-crime ('computer crime') is any illegal behaviour directed by means of electronic operations that targets the security of computer systems and the data processed by them." In essence, cyber-crime is crime committed in a virtual space and a virtual space is fashioned in a way that information about persons, objects, facts, events, phenomena or processes are represented in mathematical, symbol or any other way and transferred through local and global networks.

From the above, we can deduce that cyber crime has to do with wrecking of havoc on computer data or networks through interception, interference or destruction of such data or systems. It involves committing crime against computer systems or the use of the computer in committing crimes. This is a broad term that describes everything from electronic cracking to denial of service attacks that cause electronic commerce sites to lose money. ". Mr. Pavan Duggal, who is the President of www.cyberlaws.net and consultant, in a report has clearly defined the various categories and types of cybercrimes. Cybercrimes can be basically divided into 3 major categories

i. Cybercrimes against persons.

ii. Cybercrimes against property.

iii. Cybercrimes against government.

2.1.1 Cybercrimes against persons: Cybercrimes committed against persons include various crimes like transmission of child pornography, harassment of any one with the use of a computer such as e-mail. The trafficking, distribution, posting, and dissemination of obscene material including pornography and indecent exposure, constitutes one of the most important Cybercrimes known today. The potential harm of such a crime to humanity can

hardly be amplified. This is one Cybercrime which threatens to undermine the growth of the younger generation as also leave irreparable scars and injury on the younger generation, if not controlled. A minor girl in Ahmedabad was lured to a private place through cyber chat by a man, who, along with his friends, attempted to gang rape her. As some passersby heard her cry, she was rescued. Another example wherein the damage was not done to a person but to the masses is the case of the Melissa virus. The Melissa virus first appeared on the internet in March of 1999. It spread rapidly throughout computer systems in the United States and Europe. It is estimated that the virus caused 80 million dollars in damages to computers worldwide.

In the United States alone, the virus made its way through 1.2 million computers in one-fifth of the country's largest businesses. David Smith pleaded guilty on Dec. 9, 1999 to state and federal charges associated with his creation of the Melissa virus.

Cyber harassment is a distinct Cybercrime. Various kinds of harassment can and do occur in cyberspace, or through the use of cyberspace. Harassment can be sexual, racial, religious, or other. Persons perpetuating such harassment are also guilty of cybercrimes. Cyber harassment as a crime also brings us to another related area of violation of privacy of citizens. Violation of privacy of online citizens is a Cybercrime of a grave nature. No one likes any other person invading the invaluable and extremely touchy area of his or her own privacy which the medium of internet grants to the citizen.

2.1.2 Cybercrimes against property: The second category of Cyber-crimes is that of Cybercrimes against all forms of property. These crimes include computer vandalism (destruction of others' property), transmission of harmful programs.

2.1.3 Cybercrimes against government: The third category of Cyber-crimes relate to Cybercrimes against Government. Cyber terrorism is one distinct kind of crime in this

category. The growth of internet has shown that the medium of Cyberspace is being used by individuals and groups to threaten the international governments as also to terrorize the citizens of a country. This crime manifests itself into terrorism when an individual "cracks" into a government or military maintained website.

In a report of expressindia.com, it was said that internet was becoming a boon for the terrorist organizations. According to Mr. A.K. Gupta, Deputy Director (Co-ordination), CBI, terrorist outfits are increasingly using internet to communicate and move funds. "Lashker-e-Toiba is collecting contributions online from its sympathizers all over the world. During the investigation of the Red Fort shootout in Dec. 2000, the accused Ashfaq Ahmed of this terrorist group revealed that the militants are making extensive use of the internet to communicate with the operatives and the sympathizers and also using the medium for intra-bank transfer of funds".

Cracking is amongst the gravest Cybercrimes known till date. It is a dreadful feeling to know that a stranger has broken into your computer systems without your knowledge and consent and has tampered with precious confidential data and information.

Coupled with this the actuality is that no computer system in the world is cracking proof. It is unanimously agreed that any and every system in the world can be cracked. The recent denial of service attacks seen over the popular commercial sites like E-bay, Yahoo, Amazon and others are a new category of Cyber-crimes which are slowly emerging as being extremely dangerous. In other words, Cyber crime can be broadly defined as criminal activity in which computer or computer networks are a tool, a target or a medium for the crime.

2.2 Causes of Cybercrimes in Nigeria

The following are some of the identified causes of cyber-crime (Hassan, 2012)

- a. Unemployment is one of the major causes of Cybercrime in Nigeria. It is a known fact that over 20 million graduates in the country do not have gainful employment. This has automatically increased the zrate at which they take part in criminal activities for their survival.
- b. Quest for Wealth is another cause of cybercrime in Nigeria. Youths of nowadays are very greedy, they are not ready to start
- c. Lack of strong Cyber Crime Laws also encourages the perpetrators to commit more crime knowing that they can always go uncaught. There is need for our government to come up with stronger laws and be able to enforce such laws so that criminals will not go unpunished.
- d. Incompetent security on personal computers. Some personal computers do not have proper or competent security controls, it is prone to criminal activities hence the information on it can be stolen.

2.3 Socio-Economic Life-style of Yahoo Yahoo Boys

Cyber crime is one of the dominant forms of crime that is widely being perpetrated by tertiary institution students in Nigeria (Adeniran, 2008; Aransiola & Asindemade, 2011; Tade & Aliyu, 2011; Aghatise, 2006). Indeed, the recognition of this growing acceptance of cyber crime, otherwise known as yahoo-yahoo in Nigeria, as a way of life among the youths has compelled the federal government to formulate measures to contain the trend at different points in time. The problem has, however, remained pervasive, despite past efforts put in place to curtail it.

Although cyber crime is not an exclusive preserve of Nigeria as it is a global phenomenon, yet the current unprecedented and massive involvement of Nigerians, especially, the university students in it, makes it a serious problem that requires urgent redress. According to Aghatise (2006), it is alarming that 80% of cyber crime perpetrators in Nigeria are students in various institutions. Indeed, many undergraduates in Nigerian universities have embraced internet fraud as a way of life; while many of them have become rich, some others have been caught by the law (Tade & Aliyu, 2011). In Nigeria, the varieties of applications offered by the Net such as electronic mailing, 'chat' systems and Internet messaging (IM) often serve as veritable grounds for carrying out fraudulent activities by the youth, and unlike the traditional criminal groups, both gender are functionally involved in it (Adeniran, 2008). The antics of the 'yahoo yahoo boys', also known as 'yahoo yahoo millionaires' has raised a new generation of lazy youths, who spend hours on the internet perfecting their game and literally killing their prey (Nkanga, 2008); cyber crime is becoming one of the fastest growing-internet (fraudulent?)businesses in Nigeria (Aghatise, 2006). Numerous crimes are committed on daily basis on the internet with Nigerians at the forefront of sending fraudulent and bogus financial proposals all over the world (Longe & Chiemeké, 2008).

According to a 2007 internet crime report released by the Internet Crime Complaint Centre (IC3), Nigeria ranks third among cyber crime committing countries in the world. The report indicates that the "Nigerian letter fraud" (Email Scams) received in the United States, constituted 1.1% and the individuals reporting fraud-type monetary loss in 2007 puts Nigerian letter fraud at 6.4%, amounting to 1,922.99 million US dollars (Odapu, 2008). Similarly, the Chairman of Nigeria's Economic and Financial Crimes Commission (EFCC), Ibrahim Lamorde, has recently announced that more than 288 persons have been convicted over various internet crimes in Nigeria, while 234 are still being prosecuted in different

courts across the country (EFCC, 2012). In a related development, the EFCC also recently arrested two university undergraduates, Hope Olusegun and Tunde Wasiu Sodiq in Lagos, on the 4th January, 2013 for allegedly belonging to two syndicates, who specialize in defrauding unsuspecting Nigerians and foreigners through internet scams (Soni, 2013). Adeniran (2008) observes that the technological advances have brought striking changes to Nigerian cultures, patterns of socialization, social institutions and social interactions. According to him, youths, especially undergraduates and the unemployed have embraced the information and communication inventions, such that the internet is accessed for most part of the day.

Ibrahim (2006) notes that cyber criminals in Nigeria are usually within the ages of 18 and 30 years, and are youths, who are outside the secondary schools, but are either in the university or are about to be admitted into the university. Similarly, a study conducted by the Youth against Cyber Crimes and Fraud in Nigeria (2008) shows that one out of every five youths in most cities in Nigeria is a cyber criminal. Reddick and King (2000) and Adeniran (2006) claim that the anonymity and privacy that the internet provides for potential users has excessively enhanced the degree of fluidity and structural complexity of the 'yahoo-boys' operations in Nigeria. Longe and Chiemeké (2008) similarly posit that the majority of cyber crimes perpetrated in Nigeria are mostly targeted at individuals and not necessarily computer systems, hence, they require less technical expertise. They further note that human weakness, such as greed and gullibility are generally exploited by cyber criminals; thus, damage done to their victim is usually financial and psychological.

Aransiola and Asindemade (2011) contend that cyber crime perpetrators in Nigeria have distinctive lifestyles from other youths and their strategies usually include collaboration with security agents and bank officials, local and international networking, and the use of voodoo (the traditional supernatural power). Tade and Aliyu (2011) similarly observe that

yahoo-boys in Nigeria enjoy a status of big boys; they are socially recognized among friends/lecturers and their flamboyant lifestyle entices others to desire to belong to the clique. The large scale involvement of Nigerians in cyber crime is a growing threat that has adversely affected the international image of Nigeria; the country is globally regarded as breeding ground of fraudsters and criminally minded people. Similarly, cyber crime continues to result in huge financial loss because cyber criminals often defraud their victims, large sums of money. For instance, a bank once closed in Brazil, because it could not recover from the damage done by a group of scammers who literally hit its deposit base, and brought it down to zero (Nkanga, 2008). Recently, the Nigerian Police paraded two Nigerian university undergraduates, Nwabufor Okwumo and Ezekiel Odera, for the alleged rape, robbery and murder of one Cynthia Osokogu, who they lured to Lagos from Abuja under the guise of sealing a business transaction after initially making friend with her on an online social media network, face book (Ogbo, 2012; Usman, 2012). The tertiary institution students, and indeed, other youths involved in cyber crime in Nigeria by virtue of money they make off their victims, through their numerous clandestine activities on the internet have been widely recognized as living a distinctive lifestyle (Aransiola & Asindemade, 2011; Tade & Aliyu, 2011; Adeniran, 2008) that fiercely distinguishes them from other youths in the society.

2.4 Five devilish things Internet fraudsters do to get money

There are challenges in getting a regular '*Maga*' to fund their lust for luxury and an extra comfortable life has encouraged them to give the fear-inspiring medium called **Yahoo Plus** a try. Unfortunately, the occultic saviour offering financial upliftment has required 'Internet fraudsters' to submit to jaw-dropping evil actions in their paper chase. We have compiled a list of things fetish wealth seekers have done to get money:

1. What do you think of bread sandwiched with human faeces?

Eeeew!!! That is a likely response when the idea of eating bread sandwiched with human faeces is considered but not to some Yahoo Boys.

A lady once overheard her ex-boyfriend in a conversation with pal who listened to him narrate his experience while eating the mixture which is believed to be one of the rights he needed to fulfill in a quest for money.

2. Barking once a month as part of money ritual:

A viral video of a Yahoo Boy captured as he barked like a dog for the purpose of money ritual is another cause for concern.

3. 'Oshole', the power of compulsion:

The craft of a 'Babalawo', a pastor or a cleric, has helped some Internet fraudsters who patronise Yahoo Plus can help deliver to the money lovers the power to command a 'client' (person scammed) to their bidding. This is an opportunity to cop some huge stash of American Dollars.

4. Wiping a lady's vagina with towel after sex:

It has been rumoured that some ladies in Nigeria are walking dead following encounters with youths who have looked to Yahoo Plus for money.

By wiping moisture from a woman's vagina after sex, it is believed that a wealth seeker is able to get what is desired after using the material in a ritual performed by a '*Babalawo*' or any fetish lord.

5. Killing one's nephew for money rituals:

This is not a particular trend but a man's weakness killing his older sister's son for the purpose of Yahoo Plus.

A man was captured in handcuffs as he crouched beside the corpse of a little boy reportedly 7 years old recently. It is believed that the man sacrificed the boy for blood money.



2.5 A Case Study on How Yahoo Plus Work

The suspect, who simply gave his name as Chidi, disclosed that what people used to know as yahoo yahoo, a term used to defraud unsuspecting and gullible persons, especially foreigners, through the internet, has gone beyond mere conversation and emotional chat. He disclosed that yahoo plus is the trend in cybercrime world today, as operators have resorted to using fetish means to hypnotize their victims in order to get what they want from them. In this interview with Crime Guard, Chidi said he ventured into cyber crime eight years ago, after several attempts to gain admission into the university failed. Unfortunately, five years down the line, he said he could only get himself a Nigerian used vehicle. As you read this piece, Chidi said he had turned a new leaf, begging those he had defrauded to forgive him. His sudden change of mind according to him, followed a startling discovery that human parts were being used to prepare concoction that would hypnotise victims. Hear him: “ You may not believe me but it is true. Those who are into yahoo plus use charm to hypnotize their victims. This is because the ordinary yahoo no longer yield the desired result. Our targets are

getting wiser and no longer fall prey . “When I noticed that I was not making any headway in yahoo business, I decided to inquire from some of my friends who were in same business but were living better off.

To my surprise, I was made to understand that the in-thing was yahoo plus. I decided to embark on a journey to Benin Republic in the company of Chuks, Odinakachukwu and Chionye. There, we met a herbalist who told us to buy three live cocks and other items which he used to prepare some concoction for us. After that, we were asked to stand in front of the shrine, while the herbalist chanted incantations that would enhance our success in yahoo plus. “As we left for Nigeria, we were given some concoction which the herbalist said were prepared with human parts. We were asked to put the concoction in our mouths whenever we wanted to type or discuss with our victims. But when I got home, I became restive. I remembered my mum’s admonition never to go into anything fetish but to serve the almighty God. I kept the concoction away and watched as events unfolded. Three months later, one of us Chuks, made 3000 dollars But Odinakachuckwu lost his younger brother who went to use his laptop.

The instruction of the herbalist was that no one except him, should use his laptop. Just as we were smarting from that, Chionye lost his girlfriend. “I decided to quit at that point because I did not want anyone to die on my account. I am therefore appealing to those I have defrauded through yahoo yahoo to forgive me”, he stated. When operatives of the Special Fraud Unit of the Nigeria Police were contacted, they described Chidi’s claim as untrue, saying the law does not believe in voodoo. An operative who spoke on condition of anonymity said the Unit had arrested several internet fraudsters, with their loot refunded to victims(Nkem, 2017).

2.6 Cybercrime in Nigeria: Yahoo Yahoo and Yahoo Plus

Cybercrime is a very popular crime in Nigeria. Cybercriminals in Nigeria are notorious for luring people across the planet into fraudulent scams via spam mails, cash-laundering e-mails, and cleverly designed but pretend company partnership offers. Criminals involved in the advance fee fraud schemes (419) known as “yahoo yahoo” are popularly referred to as “yahoo boys” in Nigeria. Yahoo yahoo is the most popular local name for cybercrime in Nigeria. It usually involves the use of email, particularly through a Yahoo address or yahoo messenger to con unsuspecting victims. The nation has therefore carved a niche for herself as the source of what is now generally referred to as “419” mails named after Section 419 of the Nigerian Criminal Code (Capp 777 of 1990) that prohibits advance fee fraud.

The “yahoo boys” use various methods in getting their victims. Many of these fraudsters patronize cyber cafes, browsing the internet all night, sending scam mails to unsuspecting victims. Many foreigners, especially females, who are seeking for spouses via the Internet have fallen victim of the “yahoo boys”. They pretend to be ready to go into a lasting relationship with these women and subsequently start to exploit them. Some of them get their victims to help in procuring travel documents to where they reside or even to assist in getting residential permits for them. Once they have been able to achieve their aims, they stop communicating with the victim and move on to another target (Adesina, 2012).

In other instances, the scammers use stories of severe life circumstances, tragedies, family deaths, personal injuries or other hardships to keep their victims concerned and involved in their schemes. They also ask victims to send money to help overcome alleged financial hardships.

Many of the victims just lick their wounds and carry on life, but some of the very bitter victims report to the appropriate authorities who often apprehend and prosecute the suspects. The situation is worsened by the fact that several non-Nigerians apprehended for cybercrimes most often claim to be Nigerians before they are thoroughly investigated and their country of origin established.

Demonstrating the gravity of the problem of cybercrime in the country, in 2007, a young Nigerian musician, Olumide Adegbolu (also known as Olu Maintain) released a hit song called “Yahooze”. The song, which sparked a lot of controversies, speaks of a flashy lifestyle, fancy trips and expensive drinks, if the songster is able to “hammer” (obtain) 1 million dollars and converts it into Naira (Nigerian currency). Critics argued that the song was a glorification of internet fraud or “Yahoo Yahoo”, pointing out that for a young man to think of living such a life style if he gets such a huge amount of money, he must be a scammer. This has been vehemently denied by Olu Maintain himself claiming that the song was just a reflection of his rise to fame and the change money has made to his life.

The song and the whole controversy that trailed it reflects the current trend of thinking of many Nigerian youth. The quest to possess and ride flashy cars and live frivolous lifestyles have lured many Nigerian youth into the “yahoo yahoo” business. It is not unusual to enter a cybercafé and find that most of the people there are (mainly) boys in their 20’s or early 30’s who are browsing the internet in search of potential victims. There is even what is called “night browsing” where, for a fee, they stay on the internet all through the night to carry out their businesses. The boys often team up to practice their businesses in order to be able to get ideas from each other. Also, as seen in Figure 1 below, many of them also have laptops that they use to perpetrate this crime.

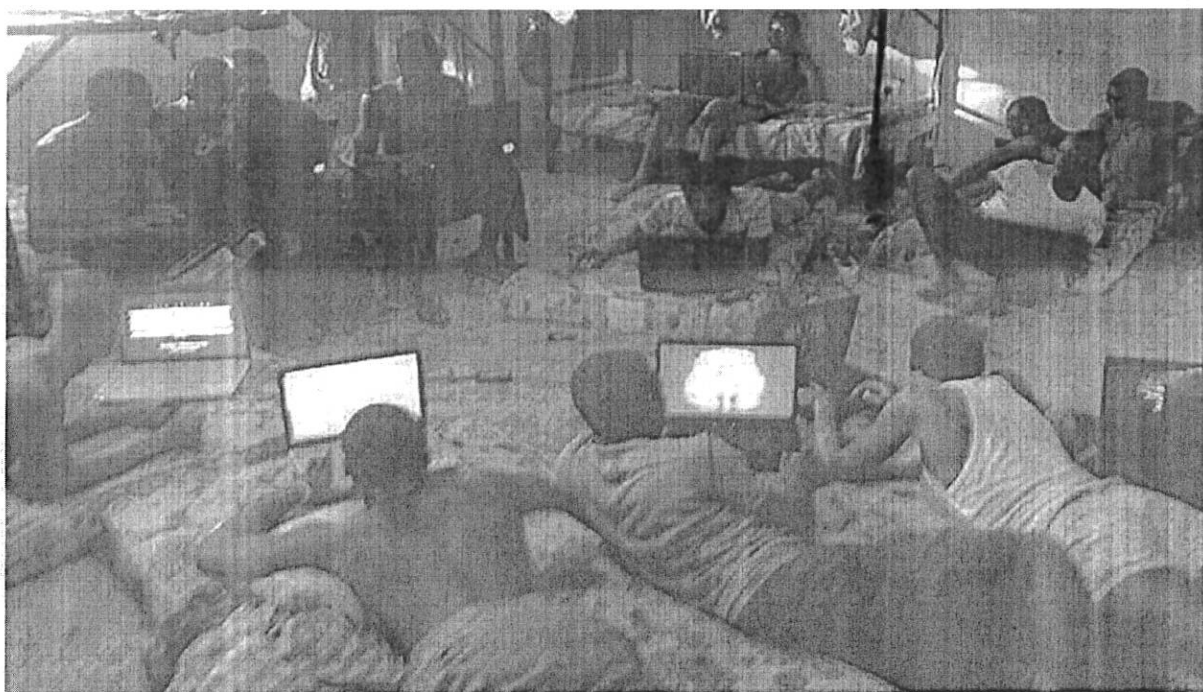


Figure 1: A Typical Yahoo Yahoo Operation

Source: Nkereuwem, 2010.

However, in recent times, because of some stringent measures put in place by many financial institutions and various organizations that do online transactions, the cybercriminals in Nigeria apparently suffered a setback in their activities. To this end, the more desperate among them has had to resort to spiritual means to enhance their businesses. This is referred to as “Yahoo Plus”. Yahoo plus is an advanced form of yahoo yahoo whereby the “yahoo boys” employs traditional spiritual means like voodoo or juju to hypnotize their victims into doing their bidding and parting with whatever amount of money they request for. The yahoo boys indulge in occultic ritual practices to enhance their potential to defraud people. It involves employing traditional spiritual means like voodoo or juju in ensuring that the cybercriminal hypnotizes his victims and thereby brighten the swindler’s chances of getting his victims hypnotised. Once this is successfully done, the victim is guaranteed to keep remitting money from wherever he or she is in the world. There are various strategies

deployed in achieving this feat. The yahoo boy approaches a spiritualist or diviner who consults, the “oracle” or the “gods”. He is then given diverse options of rituals to perform. These include sleeping in a coffin for certain numbers of days, sleeping in the cemetery, bringing body parts. In other words, he kidnaps a victim, kills him/her and extracts the body part needed. Some are even told to sleep with virgins as part of the rituals. Most often, young girls are kidnapped and raped and sometimes killed by these ambitious people.

Other forms of rituals performed include sleeping with pregnant women or mad women and sometimes, the yahoo boy may be told not to take his bath for days or months as doing so may have terrible repercussions.

Another popular “yahoo” crime in Nigeria is phishing. Phishing is an attack that typically involves sending an email to a victim that looks to the unsuspecting recipient as if it comes from a legitimate source, for instance, a bank. For phishes, an email is sent asking the victim to verify personal information through a link to a fraudulent web page. Once that is provided, the hacker can access the victim’s financial information. According to Richards (2016), the year 2015 recorded high number of phishing emails from suspected cyber criminals in Nigeria, peaking when the Central Bank of Nigeria (CBN) announced deadline for Bank Verification Number (BVN). Cyber criminals swamped unwary bank customers with phish emails to warn them that their accounts were about to be blocked and consequently steal their credentials once they supply their details.

2.7 Impact of Cybercrime on Nigeria

The proliferation of cybercrime has negative impact on Nigeria. According to the National Security Adviser (NSA), Maj-Gen. Babagana Munguno (rtd), the 2014 Annual report of the Nigeria Deposit Insurance Corporation (NDIC), shows that, between year 2013 and 2014, fraud on e-payment platform of the Nigerian banking sector increased by 183%.

Also, a report published in 2014 by the Centre for Strategic and International Studies, UK, estimated the annual cost of cybercrime to Nigeria at about 0.08% of our GDP, representing about N127 billion (Iroegbu, 2016).

Apart from economic loss, cybercrime has brought disrepute to Nigeria from all over the world. For instance, in India, it was claimed that about 90% of foreign nationals arrested for cybercrimes in Hyderabad city since September 2015 were Nigerians. According to the source, of 67 foreigners arrested for online fraud, 60 were from Nigeria, five from Cameroon, and the other two were South African nationals. There are three basic types of online frauds through which Nigerians perpetrate the crime lottery, jobs, and matrimonial scams (Lasania, 2016).

Fundamentally, Nigerians are treated with suspicion in business dealings. As pointed out by Ribadu (2007), cybercrime is depressing trade and investor confidence in our economy and to that extent it is a present and clear danger to our national security and the prosperity of our citizens. Indeed, of all the grand corruption perpetrated daily in our communities, most are of the nature of cybercrime executed through the agencies of computer and internet fraud, mail scam, credit card fraud, bankruptcy fraud, insurance fraud, government fraud, tax evasion, financial fraud, securities fraud, insider trading, bribery, kickbacks, counterfeiting, laundering, embezzlement, as well as economic and copyright/trade secret theft.

The situation is such that international financial institutions now view paper-based Nigerian financial instruments with scepticism. Nigerian bank drafts and checks are not viable international financial instruments. Nigerian Internet Service Providers (ISPs) and email providers are already being black-listed in e-mail blocking blacklist systems across the Internet. Also, some companies are blocking entire Internet network segments and traffic that originate from Nigeria. Newer and more sophisticated technologies are emerging that will make it easier to discriminate and isolate Nigerian e-mail traffic (Chawki, 2009).

2.8 Legislation on Cybercrime in Nigeria

Having good legislation in place is one of the major steps in curbing cybercrime. In 2004, the Nigerian government established the Nigerian Cybercrime Working Group comprising representatives from government and the private sector to develop legislation on cybercrime. Furthermore, in 2007, the government established the Directorate for Cyber Security (DfC), which is an agency responsible for responding to security issues associated with growing usage of internet and other information and communication technologies (ICTs) in the country. It was provided with a funding of N1.2 billion (approximately USD9.8 million using 2007 exchange rates) to carry out its mission.

Apart from these initiatives, there are general laws that are not specifically related to cybercrime but are being enforced to deal with the crime. Some of these laws, which are examined below, are: the Nigeria criminal code (1990), Economic and Financial Crimes Commission (EFCC) (Establishment) Act 2004, and the Advance Fee Fraud and other Related Offences Act 2006

2.8 The Nigeria Criminal Code Act 1990

The Criminal Code Act of 1990 (Laws of the Federation of Nigeria, 1990) criminalizes any type of stealing of funds in whatever form, an offence punishable under the Act. Even though cybercrime is not mentioned in the Act, it is a type of stealing punishable under the criminal code. Chapter 38 of the Act deals with “obtaining Property by false pretences—Cheating.” The specific provisions relating to cybercrime is section 419, while section 418 gave a definition of what constitutes an offence under the Act. Section 418 states that:

Any representation made by words, writing, or conduct, of a matter of fact, either past or present, which representation is false in fact, and which the

person making it knows to be false or does not believe to be true, is a false pretence.

While section 419 states:

Any person who by any false pretence, and with intent to defraud, obtains from any other person anything capable of being stolen, or induces any other person to deliver to any person anything capable of being stolen, is guilty of a felony, and is liable to imprisonment for three years.

2.10 The Economic and Financial Crime Commission Act, 2004

The Economic and Financial Crime Commission Act (Laws of the Federation of Nigeria, 2004, as amended) provides the legal framework for the establishment of the Commission. This Act repeals the Economic and Financial Crimes Commission (EFCC) (Establishment) Act 2002. Some of the major responsibilities of the Commission, according to part 2 of the Act, include:

- i. The investigation of all financial crimes, including advance fee fraud, money laundering, counterfeiting, illegal charge transfers, futures market fraud, fraudulent encashment of negotiable instruments, computer credit card fraud, contract scam, etc.;
- ii. The coordination and enforcement of all laws against economic and financial crimes laws and enforcement functions conferred on any other person or authority;
- iii. The examination and investigation of all reported cases of economic and financial crimes with a view to identifying individuals, corporate bodies, or groups involved;

- iv. Undertaking research and similar works with a view to determining the manifestation, extent, magnitude, and effects of economic and financial crimes and advising government on appropriate intervention measures for combating same;
- v. Taking charge of, supervising, controlling, coordinating all the responsibilities, functions, and activities relating to the current investigation and prosecution of all offences connected with or relating to economic and financial crimes, in consultation with the Attorney- General of the Federation;
- vi. The coordination of all investigating units for existing economic and financial crimes, in Nigeria;
- vii. The Commission is further charged with the responsibility of enforcing the provisions of the Money Laundering Act 1995; the Advance Fee Fraud and Other Fraud-Related Offences Act 1995 ; the Failed Banks (Recovery of Debts) and Financial Malpractices in Banks Act 1994, as amended; the Banks and other Financial Institutions Act 1991, as amended; and Miscellaneous Offences Act (EFCC, 2004).

2.11 Brief Analysis of Cybercrime in Tertiary Institution in Ekiti State

The aim of this analysis is to evaluate the level of involvement of students in cybercrime and to determine their vulnerability in such crimes. This study adopts various research questions carried out among students in selected tertiary institutions in Ekiti-state. The research questions were distributed in the Federal University, Oye-Ekiti (FUOYE), Ekiti State University (EKSU) and finally Afe Babalola University (ABUAD). Each institution is well populated; however, this study covers a total of 600 students from the combination of the three institutes between ages 15 to 26 years. These tertiary institutions were particularly selected as they cover all the types of tertiary institution, which includes state, federal and private universities, which an individual might attend. The questionnaire consisted of 15

questions that cuts across all the aspects of cybercrime in Nigeria especially within campuses.

Each question had 5 options which includes:

- i. All the time (ATT)
- ii. Most times (MT)
- iii. Sometimes (ST)
- iv. Seldom (SD)
- v. Never (NE)

From the options above, each student were to select one for every question given.

2.12 Impact of Cyber Crime over Youth

Cyber communication is society's newest way to interact. Online social networking websites, text messages and emails provide users with an effective, quick way to communicate with people all over the world. Teens in particular spend hours online every day, on computers or personal electronic devices.

i. Friendships

Family-resource.com states that 48 percent of teens believe the Internet improves their friendships. With social networking sites becoming increasingly popular, youth are able to stay connected to real and online friends. Some teens believe cyber connections help them feel confident to be their true selves. Instant messaging programs, used by an estimated 13 million teens, allow conversations with friends to occur in real time. Online communication tools open the door for friendships with other teens near and far.

ii. Writing

While teens are frequently online, using cyber forms of communication doesn't require formal writing skills. Quite the opposite actually occurs; youths often use shorthand, abbreviations or slang when writing online. The National Commission on Writing states that

85 percent of teens use social networking communication, but 60 percent of them don't see this form of communication as "writing." Teens should be aware of the difference between formal and informal writing, and understand when the latter is not appropriate (in school).

iii. Cyber Bullying

Cyber bullying is a negative effect of online communication between youth. Victims of cyber bullying often experience rumors and lies spread on online social networks. Bullies may post inappropriate or embarrassing pictures of their victims. Another aspect of cyber bullying involves using mean text messages as harassment. The National Crime Prevention Council states that cyber bullying is a problem for almost half of American teens. In some extreme cases, teens have taken their own lives as a result of cyber bullying.

iv. Sexual Solicitation

Sexual solicitation is a growing concern for youth who use forms of cyber communication. It may occur in chat rooms or on social networking sites. Sexual solicitation occurs when an adult or peer tries to engage in an online sexual relationship. A teen may be asked to disclose personal information, view pornography or discuss something sexual online. About 70 percent of teens who are sexually solicited online are girls. Teens should be cautious in posting suggestive photos online and talking to strangers in chat rooms.

2.13 Combating Cybercrime in Nigeria

First, there is a need to tackle poverty headlong in the country. There is a need for a development plan that will revitalize the economy and provide relevant strategies for combating unemployment and poverty in Nigeria. The government needs to consider massive employment generation as an issue of major focus on national development and economic growth plan. To tackle poverty in the country, the government needs to formulate and implement programs that will directly benefit the poor, by restructuring sources of Nigeria's

gross domestic product to significantly include variety of industries that are labour intensive, such as agriculture and industrialization. This would lead to the diversification of the country's sources of revenue, thereby reducing its overdependence on oil revenue.

Secondly, cybercrime can only be effectively countered when there is a proper coordination and guidance available for various stakeholders in Nigeria. Tackling cybercrime is, and always will be, a shared responsibility between individuals, industry and government. This means forging mutually beneficial partnerships to share information and combine efforts to combat cybercrime.

It is better to prevent cybercrime from happening than to respond to it after it has occurred. In many cases, effective preventative measures are relatively low cost and easy to implement. Users need to take steps to avoid falling victim to cybercrime and governments and industry need to be proactive in anticipating where new threats might emerge.

In addition, most cybercrimes go unreported and when they are reported, a lot of the victims often do not cooperate with law enforcement agents. There is a need for victims of cybercrime, whether individuals or organizations, to cooperate with law enforcement agencies for effective response. It is also important to spread awareness on cybercrime prevention to the members of the society since the cybercriminals are constantly inventing innovative ways to attack and are in search of potential victims. There is a need to put centralized online cybercrime reporting mechanism in place, which provides victims of cybercrime, a convenient and easy-to use reporting mechanism that alerts authorities of suspected cybercriminals.

Furthermore, to combat cybercrimes, international cooperation is very crucial. Being transnational in nature, it is but obvious that nations across the globe need to strengthen their cooperation and form alliances as well as ensure that their legal, technical and institutional

measures structures are created and work in coherence. Therefore, it is necessary for nations to reach consensus and work toward establishing a framework of international cooperation (Rishi & Gupta, 2015).

2.14 Theoretical Framework

2.14.1 Theory of Anomie

The first sociological use of the term “anomie” is usually attributed to a founder of modern sociology, French sociologist Emile Durkheim (1858-1917) in his book *Division of Labor in Society*, originally published in 1893. But to sociologist Marco Orru, University of South Florida, Tampa, it was actually Jean Marie Guyau, a French philosopher, who first used the term sociologically in his books *Esquisse d'une Morale sans Obligation ni Sanctions* and *Irrégion de l'Avenir: Jhde Sociologique*; Durkheim's first use of “anomie” actually occurred in his review of the latter of Guyau's books. In fact, the first use of the word was in the literature of ancient Greece, by historians in discussions of the social conditions of their times. Nevertheless, it was Durkheim who promulgated a theory of anomie. It was later developed by Merton; Leo Srole, College of Physicians and Surgeons, Columbia University; and many other sociologists.

2.14.2 Merton's Theory of Anomie

Merton theorizes that anomie (normative breakdown) and some forms of deviant behavior derive largely from a disjunction between “culturally prescribed aspirations” of a society and “socially structured avenues for realizing those aspirations.” (p. 188). In other words, a gap between people's aspirations and their access to legitimate means of achieving them results in a breakdown of values, at both societal and individual levels. In the US, unlike many other societies, the cultural goal of economic success, the “American Dream” of

social mobility, meaning field work, home ownership, material comforts, and ease retirement is held up as a legitimate expectation for all members of society, not just for a fraction of them. Doctrinally, this culturally defined goal is achievable through socially approved avenues that are held to be equally available to all. In reality, however, that ideal has never been achieved. While it may have exhibited extraordinary strides, US society still restricts or closes access to these avenues of opportunity for significant portions of the population; at the same time, it places heavy emphasis on the achievement of success (p. 186-90). One result is that culturally sanctioned goals are often largely unattainable by legitimate means (or perceived as such) for certain segments of society. This leads to pressure to succeed by illegitimate means. This potent combination is by Merton and others as the background cause and the interactive result of many of US society's ills, such as drug abuse, alcoholism, suicide, delinquency, vandalism, assault, embezzlement, and fraud. As mentioned earlier, we have referred to an overemphasis on 'success' as having been proposed as at least a partial explanation for the occurrence of intellectual dishonesty in science.

Anomie refers to an environmental state where society fails to exercise adequate regulation or constraint over the goals and desires of its individual members (Durkheim, 1951: 241-276). It is important to note that Durkheim's conceptualization of anomie is based on a general assumption about the psychological or biological nature of individual human beings. He wrote that the human capacity for feeling is in itself an insatiable and bottomless abyss (1951: 247). From Durkheim's viewpoint, individual happiness and well-being depend on the ability of society to impose external limits on the potentially limitless passions and appetites that characterize human nature in general. Under the condition of anomie, however, society is unable to exert its regulatory and disciplining influences. Human desires are left unchecked and unbounded—the individual aspires to everything and is satisfied with nothing (1951: 271). Out of disillusionment and despair with the pursuit of limitless goals, many individuals

in the anomic society take their own lives. Therefore, high rates of anomic suicide are the product of the environmental condition of anomie.

The other major contribution to the anomie tradition is Robert Merton's theoretical analysis of *Social Structure and Anomie* (1938; 1957). Durkheim's work provided the intellectual foundation for Merton's attempt to develop a macro-level explanation of rates of normviolating behavior in American society. But, in Merton's hands, the anomie tradition advanced well beyond Durkheim's singular concern with suicide to become a truly general sociological approach to deviance. In contrast to Durkheim, Merton bases his theory on sociological assumptions about human nature. Merton replaces Durkheim's conception of insatiable passions and appetites with the assumption that human needs and desires are primarily the product of a social process: i.e., cultural socialization. For instance, people reared in a society where cultural values emphasize material goals will learn to strive for economic success. Indeed, Merton focuses on the extreme emphasis on material goals that characterizes the cultural environment of American society. In this respect, Merton's description of American society is quite similar to Durkheim's observations regarding the unrelenting pursuit of economic gain in the sphere of trade and industry.

However, Merton extends this materialistic portrait to include all of American society. Merton not only argues that all Americans, regardless of their position in society, are exposed to the dominant materialistic values, but that cultural beliefs sustain the myth that anyone can succeed in the pursuit of economic goals. Anomie, for Durkheim, referred to the failure of society to regulate or constrain the ends or goals of human desire. Merton, on the other hand, is more concerned with social regulation of the means people use to obtain material goals. First, Merton perceives a strain toward anomie in the relative lack of cultural emphasis on institutional norms the established rules of the game that regulate the legitimate means for

obtaining success in American society. Second, structural blockages that limit access to legitimate means for many members of American society also contribute to its anomic tendencies. Under such conditions, behavior tends to be governed solely by considerations of expediency or effectiveness in obtaining the goal rather than by a concern with whether or not the behavior conforms to institutional norms. Together, the various elements in Merton's theoretical model of American society add up to a social environment that generates strong pressures toward deviant behavior (1957: 146, emphasis in original):

When a system of cultural values extols, virtually above all else, certain common success-goals for the population at large while the social structure rigorously restricts or completely closes access to approved modes of reaching these goals for a considerable part of the same population, ...deviant behavior ensues on a large scale.

This chronic discrepancy between cultural promises and structural realities not only undermines social support for institutional norms but also promotes violations of those norms. Blocked in their pursuit of economic success, many members of society are forced to adapt in deviant ways to this frustrating environmental condition. Just how do people adapt to these environmental pressures? Merton's answer to this question is perhaps his single most important contribution to the anomie tradition. Merton presents an analytical typology, shown in the following table, of individual adaptations to the discrepancy between culture and social structure in American society.

Merton's typology of individual adaptations to environmental pressures

Type of adaptation	Cultural goal	Institutionalized means
I. Conformity	+	+
II. Innovation	+	-
III. Ritualism	-	+
IV. Retreatism	-	-
V. Rebellion	±	±

Note: + signifies acceptance, - signifies rejection, and ± signifies rejection of prevailing goal or means and substitution of new goal or means.

Source: Adapted from Robert K. Merton, *Social Theory and Social Structure*, rev. ed. (New York: Free Press, 1957), p. 150.

	Culture Goals	Institutionalized Means
I. Conformity	+	+
II. Innovation	+	-
III. Ritualism	-	+
IV. Retreatism	-	-
V. Rebellion ¹²	±	±

Note: + signifies acceptance; - signifies rejection; and ± signifies rejection of prevailing goal or means and substitution of new goal or means.

These adaptations describe the kinds of social roles people adopt in response to cultural and structural pressures. Conformity, for instance, is a non-deviant adaptation where people continue to engage in legitimate occupational or educational roles despite environmental pressures toward deviant behavior. That is, the conformist accepts and strives for the cultural goal of material success (+) by following institutionalized means (+). Innovation, on the other hand, involves acceptance of the cultural goal (+) but rejection of legitimate, institutionalized means (-). Instead, the innovator moves into criminal or delinquent roles that employ illegitimate means to obtain economic success. Merton proposes that innovation is particularly characteristic of the lower class – the location in the class structure of American society where access to legitimate means is especially limited and the strain toward anomie is most severe. Driven by the dominant cultural emphasis on material goals, lower-class

persons use illegitimate but expedient means to overcome these structural blockages. Thus, Merton's analysis of innovation, like Durkheim's analysis of anomic suicide, arrives at an environmental explanation of an important set of social facts; i.e., the high rates of lower class crime and delinquency found in official records.

However, Merton goes on to explain a much broader range of deviant phenomena than just lower-class crime and delinquency. His third adaptation, ritualism, represents quite a different sort of departure from cultural standards than does innovation. The ritualist is an over conformist. Here, the pursuit of the dominant cultural goal of economic success is rejected or abandoned (-) and compulsive conformity to institutional norms (+) becomes an end in itself. Merton argues that this adaptation is most likely to occur within the lower middle class of American society where socialization practices emphasize strict discipline and rigid conformity to rules. This adaptation is exemplified by the role behavior of the bureaucratic clerk who, denying any aspirations for advancement, becomes preoccupied with the ritual of doing it by the book. Since the ritualist outwardly conforms to institutional norms, there is good reason to question, as does Merton, whether this (adaptation) represents genuinely deviant behavior (1957: 150).

Merton has no doubts about the deviant nature of his fourth adaptation, retreatism, the rejection of both cultural goals (-) and institutionalized means (-). Therefore, retreatism involves complete escape from the pressures and demands of organized society. Merton applies this adaptation to the deviant role activities of psychotics, autists, pariahs, outcasts, vagrants, vagabonds, tramps, chronic drunkards, and drug addicts (1957: 153). Despite the obvious importance of ritualism to the study of deviant behavior, Merton provides few clues as to where, in the class structure of society, this adaptation is most likely to occur. Instead, Merton's analysis of retreatism has a more individualistic flavor than does his discussion of

other types of adaptation. Retreatism is presented as an escape mechanism whereby the individual resolves internal conflict between moral constraints against the use of illegitimate means and repeated failure to attain success through legitimate means.

Subsequently, Merton's conception of retreatism as a private way of dropping out was given a more sociological interpretation by theorists in the subcultural tradition (Coward, 1959; Cloward and Ohlin, 1960). The final adaptation in Merton's typology, rebellion, is indicated by different notation than the other adaptations. The two \pm signs show that the rebel not only rejects the goals and means of the established society but actively attempts to substitute new goals and means in their place. This adaptation refers, then, to the role behavior of political deviants, who attempt to modify greatly the existing structure of society. In later work (1966), Merton uses the term nonconformity to contrast rebellion to other forms of deviant behavior that are aberrant. The non-conforming rebel is not secretive as are other, aberrant deviants and is not merely engaging in behavior that violates the institutional norms of society. The rebel publicly acknowledges his or her intention to change those norms and the social structure that they support in the interests of building a better, more just society.

Merton implies that rebellion is most characteristic of members of a rising class (1957: 157) who become inspired by political ideologies that locate the source of large-scale frustrations in the social structure and portray an alternative structure which would not, presumably, give rise to frustration of the deserving (1957: 156). The appeal of Merton's theory and a major reason for its far-reaching impact upon the field of deviance lies in his ability to derive explanations of a diverse assortment of deviant phenomena from a relatively simple analytical framework. This is precisely what a general theory of deviance must do. The utility or adequacy of Merton's explanations of these forms of deviant behavior is a separate question, of course, a question that has led to a large body of additional theoretical

and empirical work in the anomie tradition. Merton has continued to play an active part in the cumulative development of this macro-normative tradition through his published responses to various criticisms, modifications, and empirical tests of his theory of social structure and anomie (1957: 161-194; 1959; 1964; 1966; 1976).

2.14.3 Applicability of the theory to my Study

This theory is very much applicable to my study. Despite the rapid level of growth and development experience different societies of the world, it is important to note that every society has its peculiar way of life called culture. Culture, taking in its widest no-graphical sense, is that complex whole which include knowledge, belief, custom, norm, value, art, moral, laws and any other capabilities and habit acquired by man as a member of the society which is also pass from one generation to another (Tylor, 1871). By this, the general and entire life of everybody in the society be it young or old is perfectly and accurately guided such that whatever anybody does in the community is within the context of their existing culture. The culture has spelt out different ends (achievements) and the most acceptable cultural ways of attaining those ends. If anybody becomes anything in the society/community in a way and manner different from how the culture has put it down, then there will be problem because such individual or group of people concern have violated the culture of the community, it may consequences on a greater portion of the community apart from those that actually did the act and hence, punishment.

The same thing is applicable to youths that engage in the practice or business of get rich syndrome known as yahoo yahoo. They want to be rich in life, they desire to be somebody in life, it is very good, the society wants and like it but the means of getting rich as laid down by the community is totally too crude, barbaric, uncivilized and too long and rough to bear. So, this crop of youths decided to fashion out their own fastest, uncultured, ungodly and

unhumanistic way to become rich quickly. Those who belong to this category are called innovators. They design their own way and method of getting rich which is contrary to what their culture lay down for them.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter presents the step-by-step procedures that will be used for this study. The chapter has the following among others, Research Design, Source of Data, Study Location, Study Population, Sample size and Sampling Technique, Validity of the Instrument and also Ethical Consideration

3.1 Sources of Data

In this study, both primary and secondary sources of data collection were used in this study. The secondary data were from various form of past works related to this study from different scholars while the primary source of data collection were collected from the respondents of the population for this study. To this end, questionnaires were administered to (210) female students and also an in-depth interview was also carried on (14) female students in the seven faculties in Federal University Oye-Ekiti.

3.2 Research Design

Research designs refer to the structure of an enquiry; the central role of a research design is to minimize the chance of drawing incorrect causal inferences from data. The research design that was used for this research was exploratory design in order to satisfy the researcher's curiosity and for better understanding.

3.3 Study Area: FEDERAL UNIVERSITY OYE-EKITI (FUOYE)

Federal University Oye-Ekiti is a government-owned and operated Nigerian University. The university is in the ancient city of Oye-Ekiti, The University was founded in 2011 as the Federal University Oye-Ekiti by the federal government of Nigeria, led by President Good

luck Jonathan. Federal University Oye-Ekiti offers undergraduate programs in fields of specialization spanning Agriculture, Arts, Management sciences, the Social sciences, Engineering, Education and sciences. The university has 7 faculties and a school of postgraduate studies.

The Federal University Oye-Ekiti is a Federal University of Nigeria, poised to take education to the next level not only in sub-Saharan Africa but indeed to the rest of the world. Established in 2011, offers students from all backgrounds degrees in Agriculture, Engineering, Social Sciences and Sciences as well as Arts, Management sciences and Education. The school had their first graduating set in 2015, with maiden convocation in April, 2017.

Federal University Oye-Ekiti (FUOYE) was one of the nine Federal Universities established by the Federal Government of Nigeria, pursuant to an executive order made by the former President of the Federal Republic of Nigeria, His Excellency, Dr. Goodluck Ebele Jonathan, GCFR. Federal University Oye-Ekiti, whose pioneer Vice Chancellor, was Professor Chinedu Ostadinma Nebo, and the present Vice Chancellor Professor Kayode Soremekun who was appointed by the current President in 2016, has two campuses at Oye-Ekiti and Ikole-Ekiti and 7 Faculties with 53 Departments, namely:

- ❖ The Faculty of Agriculture (Agricultural Economics and Extension, Fisheries and Aquaculture, Soil Science, Animal Science, Crop Production and Horticulture, Food Science Technology, Water Resources and Agrometeorology)
- ❖ The Faculty of Engineering (Agricultural and Bio-Resources Engineering, Civil Engineering, Computer Engineering, Electrical and Electronics Engineering, Mechanical and Mechatronics Engineering, Material and Metallurgical Engineering)

- ❖ The Faculty of Social Sciences (Demography and Social Statistics, Economics and Development Studies, Psychology, Sociology, Peace and Conflict Resolution, Political Science, Mass Communication)
- ❖ The Faculty of Arts/Humanities (English and Literary Studies, Theatre and Media Arts, History and International Relations, Linguistics)
- ❖ The Faculty of Science (Animal and Environmental Biology, Biochemistry, Geology, Computer Science, Geophysics, Industrial Chemistry, Mathematics, Microbiology, Physics, Plant Science and Biotechnology)
- ❖ The Faculty of Education (Mathematics Education, English Education, Biology Education, Library and Information Science, Chemistry Education, Business Education, Agricultural Education and Educational Management)

The university is looking forward to the start of three more faculties in the next academic session, namely; Basic Medical Science, Pharmacy and Law with physical structures being put in place. FUOYE started her postgraduate school in February 2018, with Professor Bakare Ojo Rasaki as pioneer Dean.

3.4 Study Population

The population consisted of the female students in Federal University Oye-Ekiti. Their opinions were sought on the social interaction between them and their male counterparts that participate in internet fraud, the effects of internet fraud practice on them will also be documented.

3.5 Sampling Frame

Sampling frame is the set of source materials from which the sample is selected. Sampling frame is the list containing the records of members constituting the target group defined by

the objective of study (Morenikeji, 2005). In this research work, the sampling frame covered the total number of female students in federal university Oye-Ekiti

3.6 Sample Size

To get the appropriate sample size for this study, there are in total seven existing Faculties at Federal University Oye-Ekiti.

S/No	Name of Faculty	Sample Size
1	Faculty of Arts and Humanities	30
2	Faculty of Social Sciences	30
3	Faculty of Science	30
4	Faculty of Agriculture	30
5	Faculty of Education	30
6	Faculty of Engineering	30
7	Faculty of Management	30
Total		210

The sample was drawn from faculty level in the sense that 30 respondents (Students) were purposively selected from each faculty. Which means in total the sample size were 210 (30 x 7).

3.7 Sampling Technique

For the purpose of this research, snowball sampling technique was adopted. Snowball sampling is also regarded as chain referral sampling which a type of non-probability

sampling. For the Faculty of Arts 30 questionnaires were administered. For the Faculty of Agriculture 30 questionnaires were administered. For the Faculty of Education 30 questionnaires were administered. For the Faculty of Engineering 30 questionnaires were administered. For the Faculty of Management Sciences 30 questionnaires were administered. For the Faculty of Sciences 30 questionnaires were also administered and lastly for the Faculty of Social Sciences 30 questionnaires were administered. In total two hundred and ten (210) questionnaires was administered to all seven faculties in Federal University Oye-Ekiti.

More so, in a bid to collect inadequate information, an in-depth interview was arranged with 14 purposively sampled students which cut across students from each faculty in Federal University Oye-Ekiti.

3.8 Data Collection Instrument

Data collection instrument refers to the device used to collect data. Data collection instruments for this study were questionnaire and in-depth interview. The questionnaire was divided into different sections; it addressed the research questions of this research work and also a recorder was used for conducting the interview. The interview guide comprises of questions which the female students in the university were asked. A sound recorder was used to relay information after which it was noted in paper.

3.9 Research Procedure

Snowball sampling technique was adopted in the administration of the research instrument, that is, one respondent referred the researcher to other respondents who could also participate in the research because of the nature of this study and the time available to complete this study, the researcher will engage some field assistants that will help in the administration of instrument in both Main and Ikole campuses to save time so as to complete the work within time given. The field assistants made sure the procedures to obtain the data were in an

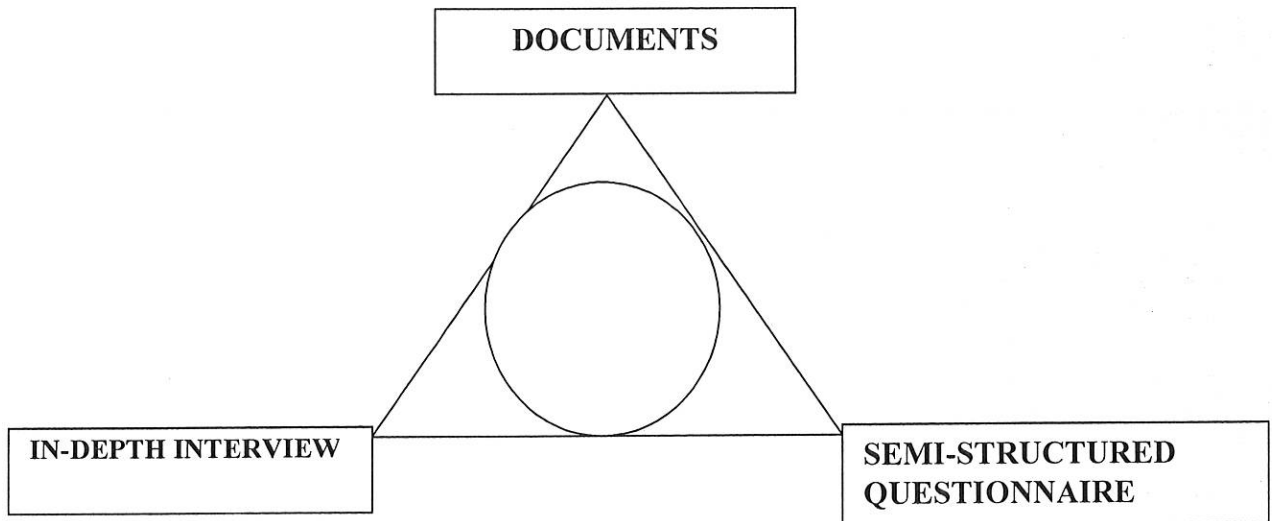
unbiased manner must ensure they follow it. To this end, 30 respondents were needed in each faculty in the institution to administer the questionnaires and 2 respondents from each faculty were interviewed. These sampled individuals specifically consisted of:

1. Two female student from Faculty of Arts
2. Two female student from Faculty of Education
3. Two female student from Faculty of Management Sciences
4. Two female student from Faculty of Sciences
5. Two female student from Faculty of Social Sciences
6. Two female student from the Faculty of Engineering
7. Two female student from the Faculty of Agriculture

3.10 Procedure for Data Collection

For the collection of data, mixed method or triangulation method of data collection was employed in this research as it involved both quantitative and qualitative method. Questionnaires were administered to 210 female students using snowball sampling procedure to select them which comprised of both open-ended and closed-ended questions (semi-structured questionnaire) and as well as interviewing 14 respondents in order to collect data concerning the research. The researcher and research assistants assisted to administer the questionnaires designed for this study.

TRIANGULATIONAL METHOD



The above chart is a triangulation describing the number of methods through which data or information was collected for this study. In this study, the questionnaire method was used to collect quantitative data; an in-depth interview was also conducted for qualitative data while related or relevant documents were used for secondary data

3.11 Methods of Data Analysis

Data analysis involves the extraction of data from the data gathering instrument (e.g. questionnaire), summarizing and displaying the data with various illustrative charts and testing the hypothesis (Morenikeji, 2005). Both qualitative and quantitative data were coded for easy analysis. Data obtained were collated in a master sheet and analysed using computer equipped with Statistical Package for Social Science (SPSS) Version 20. The data analysis tools will clarify the result of findings are; descriptive statistics using percentages and weighted mean, graphs, tables, percentages, figures and charts.

3.12 Ethical Consideration

The respondents were made to participate in this study voluntarily. The privacy of the respondents was protected and anonymity of respondents in the research was ensured. The respondents were ensured of confidentiality of the information they give. The research was done with honesty and transparency as respondents were briefed about the objective(s) of the research in a clear and straight forward manner devoid of misleading information. The questions in the questionnaire were designed in a clear and straight forward simple language. The use of offensive, discriminatory, or other unacceptable language was avoided in the questionnaire and during the course of the interview

CHAPTER FOUR

DATA ANALYSIS AND DATA INTERPRETATION

4.0 Introduction:

Here, the main study is displayed. That is, this chapter is the main study. It is divided into different sections in relation to the objectives of this study.

4.1: RESPONDENTS SOCIO-DEMOGRAPHIC DATA

Table 4.1: Percentage Distribution of Respondents Age, Religion, Ethnicity

Age Range	Frequency (f)	Percentage (%)
14 – 18 Years	59	27.9
19 – 23 Years	88	41.7
24 – 28 Years	52	24.6
29 – 33 Years	10	4.7
Above 34 Years	01	0.5
Total	210	100.0
Religion of the Respondents		
Christianity	140	66.4
Islam	63	29.9
Traditional religion	06	2.8
Others specify	01	0.5

Total	210	100.0
Ethnicity of the Respondents		
Yoruba	149	70.6
Igbo	40	19.0
Hausa	11	5.2
Others	10	5.1
Total	210	100.0

The age of the respondents, table 4.1 shows that most of the respondents 41.7% were within the age range of 19-23 years, 27.9% were between ages 14-18 years 24.6% were between 24-32 years while only 0.5 % of the respondents were within the age range of 34 years above. This simply shows that the educational sector in Nigeria is still battling with undergraduate students who are relatively old to be in University. The implication of this is that most of them upon graduation will not be fit physically, mentally and age wise for modern jobs in organisations. The mean and standard deviation of the age of the respondents are **2.09** and **0.89** respectively.

The religion of the respondents. Majority of the respondents 66.4% were Christians, 29.9% practiced Islam, 2.8% were traditional religion followers while only 0.5% of the respondents were under other types of religion. This indicates that most of the students at Federal University Oye-Ekiti were Christians even though the location of the University which is the study area is Christian dominated area. It is important to note that the traditional

religion is still in practice despite the rapid development and expansion of other religions especially Christianity.

And on the ethnic group of the respondents, 70.6% were Yoruba, 19.0% were Igbo while each of Hausa and others were 5.1% respondents. This implies that the study was conducted in Yoruba dominated area which is Southwestern part of the country. Also, it means majority of FUYOYE students were Yoruba speaking people.

Table 4.2: Percentage Distribution of Respondents University Level, Faculty

Option	Frequency (f)	Percentage (%)
100 Level	47	22.3
200 Level	68	32.2
300 Level	52	24.6
400 Level	32	15.2
500 Level	11	5.6
Total	210	100.0
Faculty of the Respondents		
Faculty of Arts	32	15.2
Faculty of Engineering	32	15.2
Faculty of social Sciences	29	13.7
Faculty of Sciences	27	13.2

Faculty of Agriculture	30	14.2
Faculty of Management Science	30	14.2
Faculty of Education	30	14.2
Total	210	100.0

On the level of the respondents at FUYOYE, 32.2% of the respondents were in 200 level, 24.6% were in 300 level, 22.3% were in 100 level, 15.2% were also in 400 level while only 5.6% of the respondents were in 500 level. This deduced that all existing levels in FUYOYE represented in the study without leaving any level out of the study. This is because no matter the level of the respondents they have knowledge of what the study is all about.

The faculty of the respondents in this study shows that 15.2% of the respondents were in both faculties of Arts and Engineering, 14.2% were in faculties of Agric, management science and Education while only 13.3% of the respondents were in faculty of Sciences. It simply means that all the functioning and existing faculties in FUYOYE participated represented in this study. This implies that students in all the faculties like research and therefore participate in it at anytime.

Table 4.3: Percentage Distribution of Respondents monthly up keep from their Parents

Option	Frequency (f)	Percentage (%)
< Nothing	21	10.0
N5, 000 – N10,000	97	46.0

N11,000 – N16,000	46	21.8
N17, 000 – N22, 000	28	13.3
N23, 000 – N27,000	08	4.2
N28,000 above	10	4.7
Total	210	100.0

On how much each respondent get from home or parents every month for their up keep. Majority of the respondents 46.0% get between N5,000 – N10,000, 21.8% get N11,00 – N16,000, 13.3% get between N17,000 – N22,000, 10.0% do not get anything while only 4.7% of the respondents get N28,000 above each month. This suggests that less than 45.0% of the respondents get between N11,000 and above N28,000 for their monthly up keep. It shows that poverty is the order of the day in most respondents homes. The question here is, what exactly would students do or buy with N5,000 upward? Can this money sustain these students for a period of one month? In fact, it can be concluded that parents were part of the causes of yahoo yahoo practice globally. Some of the respondents whose parents cannot afford to give them meaningful stipend or pocket money regularly, they are left at the mercy of friends or whatever means they can explore for their survival. This is because some of them obviously become covetous, thieves and engage in some dirty and social vices in order to make ends meet. This also will affect their academic performance in a greater dimension if nothing is done quickly to cushion the effects of hardship of respondents in school.

To corroborate the demographic table in the appendix, some of the participants in the IDI have this to say, when asked on the average, how much do your parents give you monthly for your up keep in school

Extract 1: A 400 Level Faculty of Engineering Student said she get

My parents gives me N30,000 every month for my up keep

Extract 2: 400 Level Faculty of Engineering student

My guardian gives me N10,000 every month for my up keep

Extract 3: A 300 Level Faculty of Education student

My parents gives me N5,000 monthly for my up keep

The above qualitative responses showed that most parents contributed to the unimaginable rate at which internet fraud expands by the day. This is because our children should well taken care of by providing almost all the need for them especially the female child. They want to look good more than other people, they want to have everything at their beck and calls while the male child can cope with any situation or condition depending on how these children were taught at home based on their family value. If children are not taken care of or given enough money for their up keep, it is very dangerous for them even when they know the situation at home or know that their parents does not have such money, they want the parents to go all way out to provide for their up keep at all cost.

Table 4.4: Percentage Distribution of Respondents Marital Status

Option	Frequency (f)	Percentage (%)
Single	192	91.0
Married	16	7.6
Separated	02	1.3
Total	210	100.0

The marital status of the respondents shows that 91.0% of the respondents were single, 7.6% were married while only 1.3% of the respondents were separated. Meaning it is expected that over 90.0% of students in University should be single. Also, in the University, married people are admitted into the campus for one degree programme or the other.

4.2: SOCIAL INTERATION BETWEEN INTERNET FRAUDSTERS AND FEMALE STUDENTS

Table 4.5: Percentage Distribution of Respondents Social Interaction with Male Internet Fraudsters

Statement	Yes		No		DK	
	F	%	F	%	F	%
I have male counterparts as friends	176	83.4	34	16.5	-	-
I know guys that are into get rich syndrome	159	75.4	51	24.6	-	-
My intimate male friend participate in Internet fraud	90	42.7	120	57.3	-	-
I like making friends with Internet fraudsters	70	33.2	140	66.8	-	-
My interaction make me to be well close to Internet fraudsters	83	39.3	127	60.7	-	-
I like male guys that have money at anytime	130	62.1	80	37.9	-	-
I love making friend with male who can sustain me financially	124	59.2	86	40.8	-	-

The above table is on the social interaction between Internet fraudsters and female students. From the table 83.4% of the respondents said yes, I have male counterparts as friends, 75.4% said yes, I know guys that are into get rich syndrome, 57.3% said no, my intimate male friend participate in Internet fraud, 66.8% said no, I like making friends with Internet fraudsters, 60.7% said no, my interaction make me to be well close to Internet fraudsters, 62.1% said yes, I like male guys that have money at anytime while 59.2% of the respondents said yes, I love making friend with male who can sustain me financially. From the above statistics, it shows that female undergraduate students do not have any social interaction with male Internet fraudsters. The issue is, virtually most female students are social and they flex around with girls of their social status especially if the guy is somehow rich but immediately they discover the source of the wealth and it was shady, illegal or questionable source or ill gotten wealth, they seize to have anything to do with such guy because anything can happen to them, such as security agent may arrest them along with the guy or they may be at the receiving end. That is, the guy may use them as rituals or sacrifice for his ill gotten wealth. That is, an average female student meet new friend while keeping old ones. But as soon as it is found that the source of one's wealth is dirty, they totally cut off from such person. So, female students do not have any intimate social interaction with male Internet fraudsters.

In respect to social interaction between male Internet fraudsters and female students. Here these:

Extract 4 from Participant 2: A 400 Level Faculty of Engineering

Q. Do you know people who engage in internet fraud?

~~~~~Yes

Q. Do you have friends who engage in internet fraud?

Yes

Q. Do you have close interaction with internet fraudsters? If yes or no, why?

*No, internet fraudsters cannot be trusted these days because of their evil and cunning ways*

**Extract 5 from Participant 4: A 300 Level Faculty of Science student**

Q. Do you know people who engage in internet fraud?

*Yes*

Q. Do you have friends who engage in internet fraud?

*Yes*

Q. Do you have close interaction with internet fraudsters? If yes or no, why?

*Yes, birds of a feather flock together*

**Extract 6 from Participant 11: A 300 level Faculty of Arts**

Q. Do you know people who engage in internet fraud?

*Yes*

Q. Do you have friends who engage in internet fraud?

*No*

Q. Do you have close interaction with internet fraudsters? If yes or no, why?

*No, because I see them as ungodly and evil*

**Extract 7 from participant 13: A 300 level Faculty of social sciences**

Q. Do you know people who engage in internet fraud?

*No*

Q. Do you have friends who engage in internet fraud?

*Sure.....as in I have a lot.....both male and female*

Q. Do you have close interaction with internet fraudsters? If yes or no, why?

*Well I have, some are my neighbours, and some are*

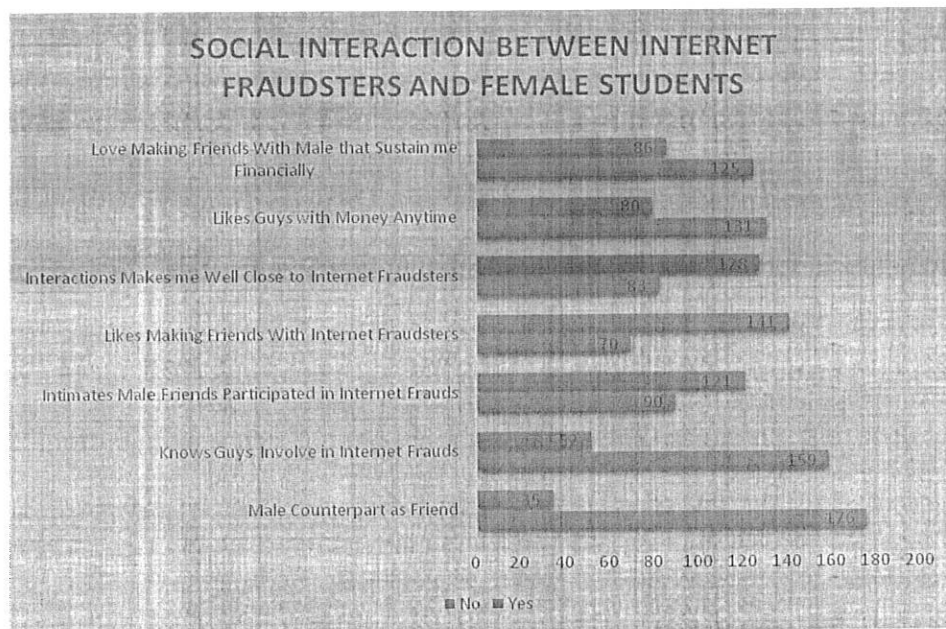
*my departmental mates because it is very rampant*

*business in my department*

The above qualitative responses showed that most of the female students know those who engage in Internet fraud, they also have friends that engage in this evil practice and why most of them have close interaction with them. It is important to note that some of the participants in this study also engage seriously in internet fraud. Only few do not have intimate interaction with them even though they may likely be neighbors, course mate etc.

### Figure 2: Social Interaction between Female Students and Internet Fraudsters

The above multiple bar chart buttressed the above discussion on the social interaction between female students and male Internet fraudsters.





### 4.3: THE PARTICIPATION OF FEMALE STUDENTS IN INTERNET FRAUD

**Table 4.6: Percentage Distribution of Respondents opinion on Female participation in Internet Fraud**

| Statement                                                      | Yes |      | No  |      | DK |      |
|----------------------------------------------------------------|-----|------|-----|------|----|------|
|                                                                | F   | %    | F   | %    | F  | %    |
| Is it true that female students participate in Internet fraud? | 163 | 77.3 | 14  | 6.6  | 33 | 16.1 |
| Do you have female friends doing Internet fraud?               | 96  | 45.5 | 94  | 44.5 | 20 | 10.0 |
| Do you personally engage in Internet fraud?                    | 50  | 23.7 | 144 | 68.3 | 16 | 8.1  |
| There are students in FUYOYE doing Internet fraud              | 156 | 73.9 | 05  | 2.8  | 49 | 23.2 |
| I have female friends in FUYOYE who are into Internet fraud    | 86  | 40.8 | 76  | 36.5 | 48 | 22.8 |

On the participation of female students in Internet fraud. Most of the respondents 77.3% said yes, it is true female students participate in Internet fraud, 45.5% respondents said yes, they have female friends doing Internet fraud, 68.3% respondents said no, they don't engage in Internet fraud, 73.9% said yes, there are students in FUYOYE doing Internet fraud while 40.8% of the respondents said yes, they have female friends in FUYOYE who are into Internet fraud. This, from the statistics above simply means there are lots of inferences to make from the above table. One, in FUYOYE, female students participates in Internet fraud.

Two, a sizable number of the respondents have them as friends while another substantial part of the students do not have them as friends. Thirdly, it is noteworthy that 23.7% of the respondents participate in Internet fraud. From the above, it can be further deduced that there may be no higher institution in Nigeria that is free from students that participate in Internet fraud.

**Extract 8 from participant 3: A 100 level faculty of science student**

Q. Do you engage in internet fraud and why?

*No, I don't have the mind and because of my conscience.*

Q. Do female students participate in internet fraud?

*Yes*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*No*

**Extract 9 from Participant 4: A 300 level faculty of science student**

Q. Do you engage in internet fraud and why?

*Yes, because of the money and to get reputation.*

Q. Do female students participate in internet fraud?

*Yes*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*Yes, I'm very close to them.*

**Extract 10 from Participant 5: A 200 level faculty of Education student**

Q. Do you engage in internet fraud and why?

*No, it does not make sense*

Q. Do female students participate in internet fraud?

*Yes*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*No*

**Extract 11 from Participant 6: A 300 level Faculty of Education student**

Q. Do you engage in internet fraud and why?

*Yes, self empowerment reasons*

Q. Do female students participate in internet fraud?

*Of course.*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*Yes, I'm very close to them*

**Extract 12 from Participant 8: A 100 level faculty of Management science student**

Q. Do you engage in internet fraud and why?

*I'm not fully into it, it's an on and off thing for me*

Q. Do female students participate in internet fraud?

*Yes*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*Yes, not too close because of their flamboyant way of life*

**Extract 13 from Participant 9: A 300 level faculty of Agriculture student**

Q. Do you engage in internet fraud and why?

*No, it is a very bad thing. I can't even imagine myself*



*being the victim of internet fraud.*

Q. Do female students participate in internet fraud?

*Yes*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*Yes, but not too close. I'd rather say acquaintances*

**Extract 14 from Participant 10: A 300 level faculty of Agriculture student**

Q. Do you engage in internet fraud and why?

*No, I'm satisfied with the little my parent gives me*

Q. Do female students participate in internet fraud?

*Yes*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*No*

**Extract 15 from Participant 12: A 200 level faculty of Arts student**

Q. Do you engage in internet fraud and why?

*No....., am satisfied with what my parents have*

Q. Do female students participate in internet fraud?

*Yes, they do*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*Yes I have, we are not that close but in my level, departmental mates, I have*

**Extract 16 from Participant 13: A 300 level Faculty of social sciences**

Q. Do you engage in internet fraud and why?

*No.....it's nothing, am not just interested,  
I have other things am involved with*

Q. Do female students participate in internet fraud?

*Why not....., very rampant in my school....., as  
far as the guys do it, females are now the new era*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*Well I have them as friends, some just a normal relationship,  
some we interact very well and I know they are involved in it*

**Extract 17 from Participant 14: A 200 level faculty of social sciences student**

Q. Do you engage in internet fraud and why?

*Yes*

Q. Do female students participate in internet fraud?

*Yes, they are, I am part of them*

Q. Do you have female friends who participate in internet fraud? If yes how close are you with them?

*Yes, very close, my roommate participate, my boyfriend,  
so everyone close to me participate in it*

Two different sets of people to be noted here. One, the majority who do not engage in internet fraud at all but are likely to have internet fraudsters be it male or female as friends. The friendship could come as a result of anything that is common among them such as faculty, department, hostel etc. This is enough to knit them together, the level of the togetherness now depend on individual base on their perception of internet fraud and home

train that each has. The second set of people is those few who are actively involved in internet fraud, they own up that they lots of friends who engage in internet fraud. They are partners. It is noteworthy that the two sets of people strongly agreed that there are female students who are into internet fraud. Although, they are not many as said or argued in this study.

#### 4.4: THE RATE OF FEMALE PARTICIPATION IN INTERNET FRAUD

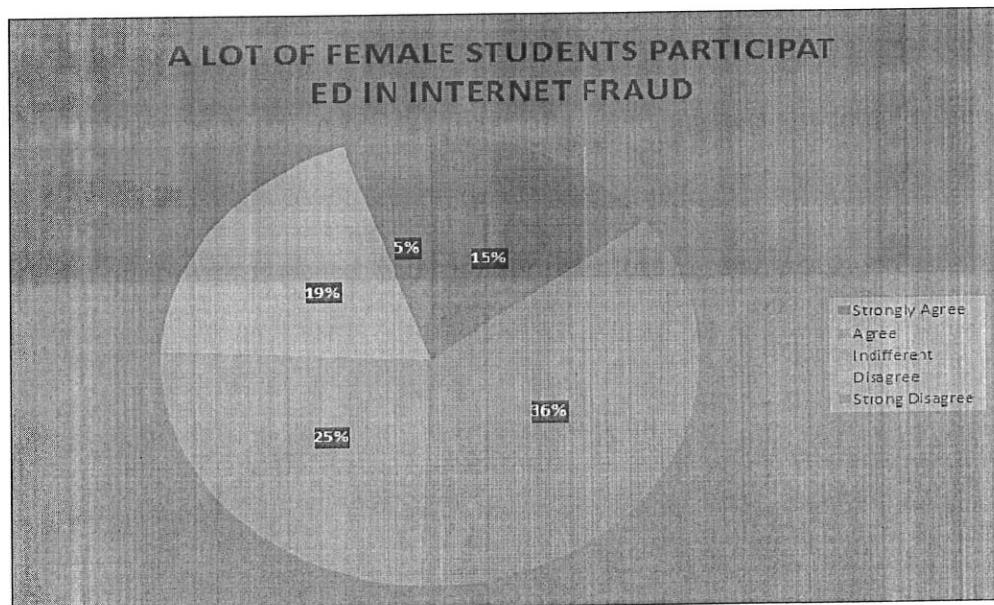
**Table 4.7: Percentage Distribution of Respondent's opinion on the Rate of Female participation in Internet Fraud**

| Statement                                                                                          | SA   | A    | I    | D    | SD   |
|----------------------------------------------------------------------------------------------------|------|------|------|------|------|
| A lot of female students participate in Internet fraud                                             | 14.7 | 36.0 | 25.1 | 19.0 | 5.2  |
| The number of female students in Internet fraud are equal to male who are into Internet fraudsters | 4.3  | 9.5  | 23.7 | 38.9 | 23.7 |
| Female are not many in Internet fraud                                                              | 21.3 | 51.2 | 13.3 | 12.8 | 1.4  |
| Less than 5% of number of male who are Internet fraudsters are female in it                        | 11.9 | 40.3 | 36.0 | 9.5  | 2.4  |

The above table is on the rate of female student's participation in Internet fraud in FUOYE. Not less than 50.7% of the respondents agreed that a lot of female students participate in Internet fraud, 38.9% of the respondents disagree that the number of female students in Internet fraud are equal to male who are into Internet fraudsters, 51.2% respondents agree that female are not many in Internet fraud while 40.3% of the respondents agree that less than 5% of number of male who are Internet fraudsters are female in it. It is no doubt that female

students participate in Internet fraud but the number of female students in Internet fraud is not up to the number of male students. The rate of the involvement of female students in Internet fraud is becoming gradually alarming because some of the students that go out with male Internet fraudsters lure them into the act. Also, female students entice their female friends into the practice. It is exactly the way or technique of inviting people into cultism too. But since this has nothing to do with violence, with little or no efforts, the number increases like burning bush daily, it is a social fraternity.

**Figure 3: A lot of Female Participates in Internet Fraud**



The above pie chart further buttresses the discussion on the participation of female students in Internet fraud using the first indices in table 4.5. The pie chart showed the magnitude of the respondent's responses in a chart with percentage

**Extract 18 from Participant 1: A 400 Level Faculty of Engineering Student**

Q. What is the rate of female participation in internet fraud?

*Female participation on internet fraud is at the crude level*



*at the moment, only few ladies are into it.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*No, female participation in internet fraud is not more than male participation. Internet fraud initially is a masculine thing; it is just recently that it starts accommodating females.*

**Extract 19 from Participant 2: A 400 Level Faculty of Engineering Student**

Q. What is the rate of female participation in internet fraud?

*Female participation in internet fraud is very rare; it is not as common and popular as male participation.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Female participation in internet fraud is not as common as male participation; internet fraud is more of a male activity.*

**Extract 20 from Participant 3: A 100 level faculty of science student**

Q. What is the rate of female participation in internet fraud?

*Very little amount of girls participate in internet fraud.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*No, we only have yahoo boys, there are no yahoo girls.*

**Extract 21 from Participant 4: A 300 level faculty of science student**

Q. What is the rate of female participation in internet fraud?

*Female participation in internet fraud is still an upcoming thing, few female are still into at the moment.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*I think male participation in internet fraud is more common than female participation, because internet fraud is initially a male thing.*

**Extract 22 from Participant 5: a 200 level faculty of education student**

Q. What is the rate of female participation in internet fraud?

*The rate of female participation in internet fraud is very low.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Female participation in internet fraud is not as common as male participation.*

**Extract 23 from Participant 6: A 300 level faculty of Education student**

Q. What is the rate of female participation in internet fraud?

*Very low rate, we no plenty (pidgin)*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Male participation in internet fraud is very common, guys na our boss anytime, any day (pidgin)*

**Extract 24 from Participant 7: A 200 level faculty of Management science student**

Q. What is the rate of female participation in internet fraud?

*The rate of female participation in internet fraud is very low.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Female participation in internet fraud is not as common as male participation.*

**Extract 25 from Participant 8: A 100 level faculty of Management science student**

Q. What is the rate of female participation in internet fraud?

*The rate of female participation in internet fraud is at a minimal level*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Male participation in internet fraud is far higher than female participation in the sense that most of the ladies I know including myself are under guys who use them to interact with their clients anytime, be it on phone, picture etc.*

**Extract 26 from Participant 10: A 300 level faculty of Agriculture student**

Q. What is the rate of female participation in internet fraud?

*Very low*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*No, male are naturally gifted in this course*

**Extract 27 from Participant 11: A 300 level Faculty of Arts**

Q. What is the rate of female participation in internet fraud?

*The rate is still at low ebb.....it just beginning to come up but for now its still at lower rate.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*No it is not, because the males are seen as more sophisticated in technology than the females*

**Extract 28 from Participant 12: A 200 level faculty of Arts student**

Q. What is the rate of female participation in internet fraud?

*Hmmmmmm... .., there are gradually having a huge number, I would rate them 30percent compared to male counterparts*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Nooooo, not that common but like I said earlier we have 70percent for male and 30 for female.*

**Extract 29 from Participant 13: A 300 level Faculty of social sciences**

Q. What is the rate of female participation in internet fraud?

*Well it is still coming up in the sense that people now know that female are getting involved in it so if I want to rate it ....., it would be 40 percent over 100*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Hmmmm, I don't think it is more than male because most people I know that are engaged in internet fraud are male though I think there are a number of females that are involved in it but it is not really obvious because people in the society generally attribute yahoo to male but females are involved to.*

**Extract 30 from Participant 14:A 200 level faculty of social sciences student**

Q. What is the rate of female participation in internet fraud?

*Well.....,hmmmmmm, we females are now more involved in yahoo as like In the previous years, so we are starting to have a huge number of females in yahoo.*

Q. Do you think female participation in internet fraud is more common than male participation? Give reasons for your answers?

*Yes , the reason is that the females don't even slack again, they even look for all this herbalist to equip themselves with different charms in order to scam their male counterparts, for instance the sex workers, they are much on Instagram, Facebook in order to scam people*

Here, on the issues of the rate of female participation in internet fraud and the gender differences in internet fraud. All the participants unanimously agreed or concluded that the rate of female participation in internet fraud is very low. In fact, one of the participants described it as been in crude stage. Several reasons were advance for this in this study. Also, it was concluded that there are more male than female practicing internet fraud. Someone said it is like 30/70 percent of female and male participation respectively.

**4.8: Percentage Distribution of Respondents opinion on whether male participate in Internet Fraud than their female counterpart**

| Option     | Frequency | Percentage |
|------------|-----------|------------|
| Yes        | 145       | 68.7       |
| No         | 15        | 7.6        |
| Don't Know | 50        | 23.7       |

|              |            |              |
|--------------|------------|--------------|
| <b>Total</b> | <b>210</b> | <b>100.0</b> |
|--------------|------------|--------------|

Table 4.8 is on the gender differences in Internet fraud participation in FUOYE. Majority of the respondents 68.7% said yes, there are more male than female students participating in Internet fraud, 23.7% said they don't know while only 7.6% of the respondents said no, male are not more than female in Internet participation. It can be concluded that more male students participate in Internet fraud than female students. This is simply because male generally have the capacity and effrontery to take risk than male. It is indeed shock to note that 23.7% of the respondents still did not know the gender differences in the participation of Internet fraud between male and female.

#### 4.5: THE ROLES OF FEMALE STUDENTS IN INTERNET FRAUD

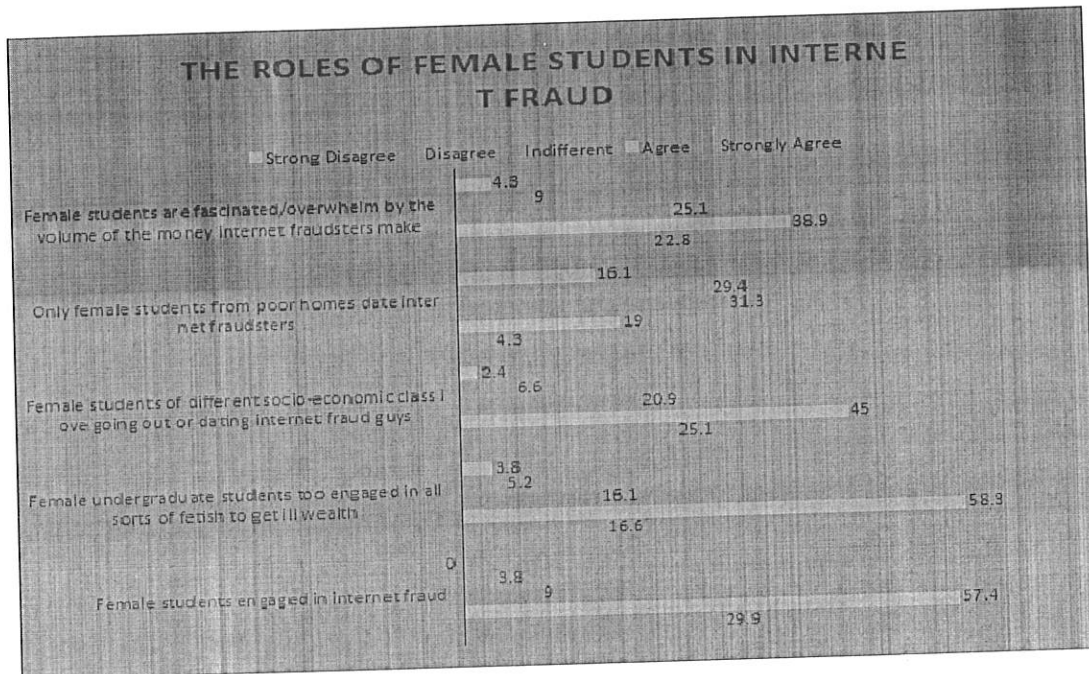
**Table 4.9: Percentage Distribution of Respondents view on Female Roles in Internet Fraud**

| <b>Statement</b>                                                                               | <b>SA</b> | <b>A</b> | <b>I</b> | <b>D</b> | <b>SD</b> |
|------------------------------------------------------------------------------------------------|-----------|----------|----------|----------|-----------|
| Female students engage in Internet fraud                                                       | 29.9%     | 57.4%    | 9.0%     | 3.8%     | -         |
| Female undergraduate students too engages in all sorts of fetish to get ill wealth             | 16.6%     | 58.3%    | 16.1%    | 5.2%     | 3.8%      |
| Female students of different socio-economic class love going out or dating Internet fraud guys | 25.1%     | 45.0%    | 20.9%    | 6.6%     | 2.4%      |
| Only female students from poor homes date Internet fraudsters                                  | 4.3%      | 19.0%    | 31.3%    | 29.4%    | 16.1%     |

|                                                                                              |       |       |       |      |      |
|----------------------------------------------------------------------------------------------|-------|-------|-------|------|------|
| Female students are fascinated/overwhelm by the volume of the money Internet fraudsters make | 22.8% | 38.9% | 25.1% | 9.0% | 4.3% |
|----------------------------------------------------------------------------------------------|-------|-------|-------|------|------|

On the roles of female students in Internet fraud participation. Majority of the students 57.4% of respondents agree that female students engage in Internet fraud, 58.3% respondents agree that female undergraduate students too engages in all sorts of fetish to get ill wealth, 45.0% respondents also agree that female students of different socio-economic class love going out or dating Internet fraud guys, 31.3% and 29.4% respondents were indifferent and disagree respectively that only female students from poor homes date Internet fraudsters while 38.9% of the respondents agree that female students are fascinated/overwhelm by the volume of the money Internet fraudsters make. The above statistics indicate that female students that participate in Internet fraud engage in all manners of fetish activities in order to perfect, get customers and protect the illegal means of getting money/wealth. This makes them involve in things that are unimaginable for female to do such as carrying sacrifices in the night, eating bread with defecation, dangerous incisions, incantation, drinking of different concoctions and lots more. It is also important to know that most of the respondents agreed that female students of different socio, religious and economic status date male students that participate in Internet fraud. This is absolutely true. For instance, a part 3 female student of Adekunle Ajasin University was murdered by her boyfriend for money ritual. The victim was a daughter of one time deputy governor of Ondo state. A onetime deputy governor is someone who is very comfortable but unfortunately, her boyfriend used her for money ritual (Nsikak, 2018). So, it is not female students from poor homes only that date male internet fraudsters. That is why people say, "Love is blind". The blindness of love is a serious limitation such that it will not occur to them at all the evil things the boyfriend is into.

**Figure 4: The Role Female Students in Internet Fraud**



The multiple bar chart display the distribution of the respondents on the roles of female students that participate in Internet fraud among students in Federal Unoversity Oye-Ekiti.

**Extract 31 from Participant 1: A 400 Level Faculty of Engineering Student**

Q. What are the role female students take in internet fraud?

*Female students has many roles in internet fraud, they are sometimes the main fraudsters or they receive or make calls for the male internet fraudsters and they are also use to maintain the wealth of internet fraudsters through diabolical means.*

Q. What are female students' reactions to internet fraud?

*Female students react in various ways, some like it while others condemn it and some are just neutral about it. A lot of female student like money so they are directly or indirectly into internet*



*fraud.*

Q. Why do you think female students engage directly or indirectly in internet fraud?

*Female students engage directly or indirectly in internet fraud solely because of money and to gain reputation within the campus.*

**Extract 32 from Participant 2: A 400 Level Faculty of Engineering Student**

Q. What are the role female students take in internet fraud?

*From my little experience and interaction with internet fraudsters, female students passively participate in internet fraud because they basically participate in communicating with the victims of internet fraud.*

Q. What are female students' reactions to internet fraud?

*Female students' react to internet fraud in an interested way.*

Q. Why do you think female students engage directly or indirectly in internet fraud?

*Money*

**Extract 33 from Participant 4: A 300 level faculty of science student**

Q. What are the role female students take in internet fraud?

*Female students like me play active roles in internet fraud, we are the main actors.*

Q. What are female students' reactions to internet fraud?

*Female students have positive reactions to internet fraud because we like and want money.*

Q. Why do you think female students engage directly or indirectly in internet fraud?

*Because we can do anything for money.*

**Extract 34 from Participant 8: A 100 level faculty of Management science student**

Q. What are the roles female students take in internet fraud?

*Female students take the roles of communication with the clients of internet fraudsters and also might be main actors.*

Q. What are female students' reactions to internet fraud?

*Female students love going out and also date interact fraudsters most especially guys.*

Q. Why do you think female students engage directly or indirectly in internet fraud?

*Female students are fascinated and overwhelm by the volume of the money internet fraudsters make.*

**Extract 35 from Participant 12: A 200 level faculty of Arts student**

Q. What are the role female students take in internet fraud?

*The roles.....,there are the ones that pick the call, been sent to bank to cash out money and some are even doing it, doing video chat with their clients in other to scam their client*

Q. What are female students' reactions to internet fraud?

*Their reactions is....., nowadays some don't really see it as a bad thing, in fact they see it as an avenue to make money .....so it's not a different one*

Q. Why do you think female students engage directly or indirectly in internet fraud?

*So many reasons ,some it is because their boyfriend is a yahoo guy so they do it , some it is due to peer influence, some the lavish way of spending by yahoo guys .*

**Extract 36 from Participant 13: A 300 level Faculty of social sciences**

Q. What are the role female students take in internet fraud?

*They act as call pickers, they pick calls, they talk to clients and some of them do update like they answer to questions online maybe some of them have boyfriends who engage in it so they reply their clients.*

Q. What are female students' reactions to internet fraud?

*To some involved in it is like an avenue to make ends meet, to some it is a devilish means, to some and should not venture into it.*

Q. Why do you think female students engage directly or indirectly in internet fraud?

*The reason is based on surviving in school, some due to their parents not been able to cater for their basic needs*

**Extract 37 from Participant 14: A 200 level faculty of social sciences student**

Q. What are the role female students take in internet fraud?

*“Well .....females are actually the main phase of internet fraud in 2018, so they play the game themselves, so they are the main phase of what they do so I think that why they are not really popular because a lot of people think guys are the ones that actually do it more but when you see a lady that is doing, you might not really notice her indulging in it due to her*

Q. What are female students' reactions to internet fraud?

*it is positive one, very supportive , a lady that her boyfriend is into it would also participate in call picking , video call due to the reward they see in it.*

Q. Why do you think female students engage directly or indirectly in internet fraud?

*hmmmmmmmm, well speaking of myself, I engage in it order to*

*sustain myself when am broke or need cash for my basic needs*

The role of female students in internet fraud can be looked at in two ways. One, some are actively involved. That they scam the customers called, “*maga*”. Here, they are equal to male internet fraudsters simply because they play the same roles. This category of female students are also bold to do anything if only to get money via internet fraud. Two, there those who are passive internet fraudsters. They are not bold to do much but some female students like them or mainly male students who are into internet fraud used them very well. They are like major instrument to start the exercise. They communicate the customer(s) and once the customer discover it is a woman, they are very good to go with her and whatever demand she place on them. Once the mindset of the man is captured by the female students, then the male students, who are the main actor can now come in to perfect all other areas. On the issue of female student’s reaction to internet fraud, some female students like it since it is a means to an end other female students detest so much.

#### **4.6: THE RISK UNDERGRADUATE FEMALE STUDENTS UNDERGO VIA INTERNET FRAUD**

**Table 4.10: Percentage Distribution of Respondents view on the Risk Female Students undergo through Internet Fraud**

| <b>Statement</b>                                                 | <b>SA</b> | <b>A</b> | <b>I</b> | <b>D</b> | <b>SD</b> |
|------------------------------------------------------------------|-----------|----------|----------|----------|-----------|
| Internet fraudsters use their female friends for money ritual    | 23.2%     | 35.1%    | 31.3%    | 8.1%     | 2.4%      |
| The semen of female students are use to sustain ill gotten money | 19.4%     | 55.0%    | 18.5%    | 6.6%     | 0.5%      |
| A lots of female students have died untimely due                 | 32.7%     | 37.9%    | 23.7%    | 4.7%     | 1.0%      |

|                                                                                                                   |       |       |       |      |      |
|-------------------------------------------------------------------------------------------------------------------|-------|-------|-------|------|------|
| to covetous of Internet fraud money                                                                               |       |       |       |      |      |
| Most female students are walking corpses because Internet fraud guys have used some of their parts for ill wealth | 24.6% | 43.1% | 24.6% | 6.2% | 1.4% |
| Female Students that interact with Internet fraud guys are exposed to risk and danger of untimely death           | 27.5% | 37.4% | 24.2% | 6.6% | 4.3% |
| Dating Internet fraud guys is very risky                                                                          | 30.8% | 34.6% | 22.3% | 9.5% | 2.8% |

The above table measures the risk or dangers female students are exposed to as a result of Internet fraud. Most of the respondents 35.1% agree that Internet fraudsters use their female friends for money ritual, 55.0% respondents agree that the semen of female students are used to sustain ill gotten money, 37.9% respondents agree that a lot of female students have died untimely due to covetous of Internet fraud money, 43.1% respondents agree that most female students are walking corpses because Internet fraud guys have used some of their parts for ill wealth, 37.4% respondents agree that female Students that interact with Internet fraud guys are exposed to risk and danger of untimely death and 34.6% of the respondents agree that dating Internet fraud guys is very risky. From the above table, it can be deduced that female students stand very great and grievous risks and dangers having anything to do with internet fraud or relating with anybody that participate in it. All the above indicators to measure the variable were strongly agreed and agreed to. This is very significant in this study.

Still on the risk female students are likely exposed to on Internet fraud, when it was asked what are the risks female students' faces as a result of their interaction with internet

fraud and internet fraudsters? Some of the qualitative responses from the participants are as follows:

**Extract 38 from participant 1: A 400 level faculty of Engineering**

*Female students faces ritual risks, violence, alcohol and drug abuse, jail as a result of their interaction with internet fraud and internet fraudsters.*

**Extract 39 from Participant 3: A 100 level faculty of science student**

*Female students' faces the risk of wasting their life and premature death as a result of their interaction with internet fraud and internet fraudsters.*

**Extract 40 from Participant 4: A 300 level faculty of science student**

*There are no risks from my own opinion, but they might be little prices one has to pay for everything.*

**Extract 41 from Participant 6: A 300 level faculty of education student**

*There is no risk involve in our work o, it just hustle*

**Extract 42 from Participant 8: A 100 level faculty of Management science student**

*Untimely death, walking corpses etc*

**Extract 43 from Participant 11: A 300 level faculty of Arts student**

*Well, to my perspective I feel the only risk they face is having the fear of been used by yahoo guys because nowadays, there are always the victims.*

**Extract 44 from Participant 12: A 200 level faculty of Arts student**

*Well looking at the risks, the females counterpart are used for ritual*

*by the yahoo guys, for even dating a yahoo guy as a lady....., haaaaaa, there is doom, many are even seen as walking corpse due to their semen been used.*

**Extract 45 from Participant 13: A 300 level faculty of social sciences student**

*Hmmmm....., well what I know, I know it does not come easy for them too, I know they also have sleepless nights, they have to always be online and most of them now take it as far as been fetish with it.*

**Extract 46 from Participant 14: A 200 level faculty of social sciences student**

*Well let`s say according to law, we hear about SARS taking them, collecting money from them, some of them end up in prison.*

In respect to the risk female students are vulnerable to, the risks are clearly known to everybody because of pass experience the general public acquired because some of these female students were already victims of different kinds in different places. The participants said female students who are into internet fraud either passively or actively are liable to drug, stigmatization, violence, alcohol, untimely death and now most of the female students are called, “moving corpses” because their semen has been used by their fake boyfriends. And finally, they may be arrested by federal security agencies such EFCC, SARS etc.

**4.7: HOW INTERNET FRAUD GUYS SUSTAIN THEIR ILL GOTTEN WEALTH**

**4.11: Percentage Distribution of Respondents view on how Internet Guys sustain their Ill gotten Wealth**

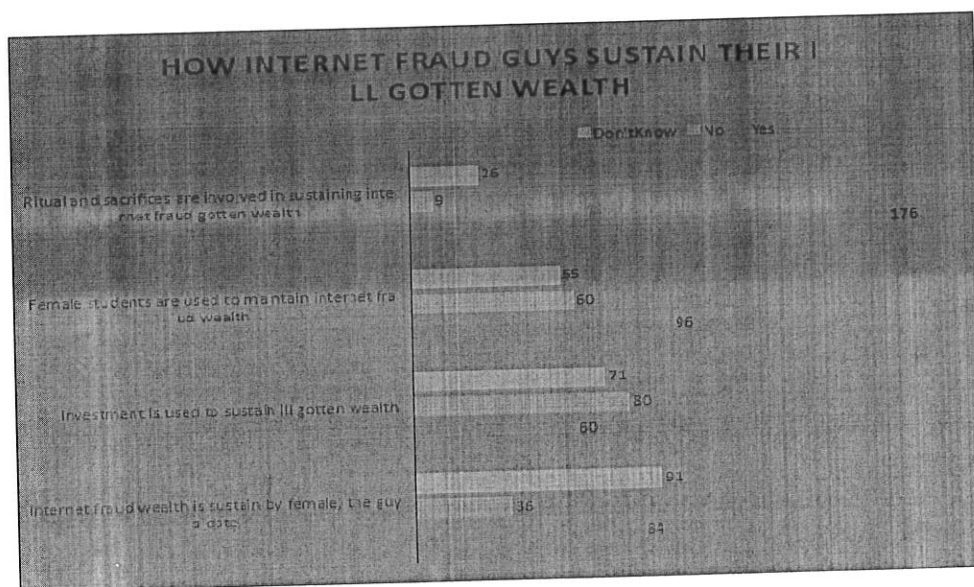
| Statement                                        | Yes |      | No |      | DK |      |
|--------------------------------------------------|-----|------|----|------|----|------|
|                                                  | F   | %    | F  | %    | F  | %    |
| Internet fraud wealth is sustained by female the | 91  | 43.1 | 35 | 17.1 | 84 | 39.8 |

|                                                                               |     |      |    |      |    |      |
|-------------------------------------------------------------------------------|-----|------|----|------|----|------|
| guys date                                                                     |     |      |    |      |    |      |
| Investment is used to sustain ill gotten wealth                               | 60  | 28.4 | 80 | 37.9 | 70 | 33.7 |
| Female students are used to maintain Internet fraud wealth                    | 96  | 45.5 | 60 | 28.4 | 54 | 26.1 |
| Ritual and sacrifices are involved in sustaining Internet fraud gotten wealth | 176 | 83.4 | 09 | 4.3  | 25 | 12.3 |

On how Internet fraudsters sustain their ill gotten wealth. Majority of the respondents 43.1% said yes, Internet fraud wealth is sustained by female the guys date, 37.9% respondents said no, Investment is used to sustain ill gotten wealth, 45.5% respondents said yes, female students are used to maintain Internet fraud wealth and 83.4% of the respondents said yes, ritual and sacrifices are involved in sustaining Internet fraud gotten wealth. From the above, it is very sure that internet fraud wealth is sustained through different devilish and satanic means by using female students for money rituals, they also do rituals and sacrifices to sustain their wealth. Although, the fraudsters now invest in buildings, hostels and lots more but all these does not sustain the ill gotten wealth, it is just to see what the money is used for instead of lavishing the money like their former tradition.



**Figure 5: How Internet Fraud Guys sustain their Ill gotten Wealth**



The multiple bar charts also show how male Internet fraudsters sustained their ill gotten wealth such that the evil deeds will continue for over a period of time.

**Extract 47 from participant 1: A 400 level faculty of Engineering**

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*The most popular ways internet fraudsters use to get and sustain their wealth is through the use of diabolical and ritual means which has gradually become a social problem.*

Q. Do you think they make use of diabolical means?

*Of course, that is the most popular and evident means internet fraudsters use to get their wealth.*

**Extract 48 from Participant 2: A 400 level faculty of Engineering**

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth

*Rituals and investments*

Q. Do you think they make use of diabolical means?

*Yes, they use diabolical means.*

**Extract 49 from Participant 4: A 300 level faculty of science student**

The above participant is one of those few female students that engage in Internet fraud. Hear her perspectives to these questions.

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*We just keep up with the hustle.*

Q. Do you think they make use of diabolical means?

*I don't make use of diabolical means but other might do.*

**Extract 50 from Participant 6: A 300 level faculty of education student**

This is also another female student Internet fraud practitioner. Hear her views:

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*We just keep hustling.*

Q. Do you think they make use of diabolical means?

*I don't use it o, I don't know if others do.*

**Extract 51 from Participant 8: A 100 level faculty of Management science student**

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*Mostly diabolical means*

Q. Do you think they make use of diabolical means?

*Yes of course, how can one maintain ill gotten wealth?*

**Extract 52 from Participant 11: A 300 level faculty of Arts student**

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*Haaaaa....., using females now to renew their wealth now*

Q. Do you think they make use of diabolical means?

*Well yes , like I said that females are used, you see them going to the herbalist side to get charms and different things that they would use to make the act work.*

**Extract 53 from Participant 12: A 200 level faculty of Arts student**

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*They sustain their wealth through fetish ways, using the semen of females, rituals and sacrifices been carried by them in order to always be rich*

Q. Do you think they make use of diabolical means?

*Yes ..... , they use , haaaa, when you see them using ring, going to the herbalist house to collect some fetish things to be used to renew and sustain their wealth.*

**Extract 54 from Participant 13: A 300 level Faculty of social sciences**

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*Yeah, I think some uses ring to you know to fortify themselves , some guys even uses female pants, I think there is no pure way to internet fraud, everyone is using fetish things just to get this*

money.

Q. Do you think they make use of diabolical means?

*Sure they do, it as a means to sustain their wealth.*

**Extract 55 from Participant 14: A 200 level faculty of social sciences student**

Q. What are the various ways you know which internet fraudsters use to get and sustain their wealth.

*Maybe through hard work ....., but we hear of different yahoo plus( rituals) and all of that but I feel putting hard work would make one excel in it.*

Q. Do you think they make use of diabolical means?

*I don't think so, speaking of myself ..... I don't use any other means*

On the sustainability of internet fraud, almost all the participants know or are aware that the male or female internet fraudsters used diabolical means to sustain their ill gotten wealth. It is very important to note that the female students are always the victims. Contrary to the above, participant 4 and 6 are also major actors of female students internet fraud. They were of the opinion that there is nothing diabolical about sustaining internet fraud ill gotten wealth. What they mainly do is hustling, they keep hustling until they hit their target. They were of the view that whether people use diabolic means or not they don't know but personally, they don't use any diabolical means at all.

#### **4.8 Discussion of Findings**

From the study, findings on the demographic characteristics of the respondents showed that most of the respondents 41.7% were within the age range of 19-23 years, majority of the respondents 66.4% were Christians, 29.9% practiced Islam, 2.8% were traditional religion

followers while only 0.5% of the respondents were under other types of religion, shows that 70.6% were Yoruba, 19.0% were Igbo while each of Hausa and others were 5.1% respondents, 32.2% of the respondents were in 200 level, 24.6% were in 300 level, 22.3% were in 100 level, 15.2% were in 400 level while only 5.6% of the respondents were in 500 level, 15.2% of the respondents were in both faculties of Arts and Engineering, 14.2% were in faculties of Agric, management science and Education while only 13.3% of the respondents were in faculty of Sciences, majority of the respondents 46.0% get between N5,000 – N10,000, 91.0% of the respondents were single, 7.6% were married while only 1.3% of the respondents were separated. On the social interaction between internet fraudsters and female students, 83.4% of the respondents said yes, I have male counterparts as friends, 75.4% said yes, I know guys that are into internet fraud, 57.3% said yes, my intimate male friend participate in Internet fraud, 66.8% said no, I like making friends with Internet fraudsters. Female students participation and their rate of participation in internet fraud, most of the respondents 77.3% said yes, it is true female students participate in Internet fraud, 45.5% respondents said yes, they have female friends doing Internet fraud, 68.3% respondents said no, they don't engage in Internet fraud, 73.9% said yes, there are students in FUYOYE doing Internet fraud while 40.8% of the respondents said yes, they have female friends in FUYOYE who are into Internet fraud. On the rate of participation in internet fraud, Not less than 50.7% of the respondents agreed that a lot of female students participate in Internet fraud, 38.9% of the respondents disagree that the number of female students in Internet fraud are equal to male who are into Internet fraudsters, 51.2% respondents agree that female are not many in Internet fraud while 40.3% of the respondents agree that less than 5% of number of male who are Internet fraudsters are female in it. On the role of female students in internet fraud, majority of the students 57.4% of respondents agree that female students engage in Internet fraud, 58.3% respondents agree that female undergraduate

students too engages in all sorts of fetish to get ill wealth, 45.0% respondents also agree that female students of different socio-economic class love going out or dating Internet fraud guys, 31.3% and 29.4% respondents were indifferent and disagree respectively that only female students from poor homes date Internet fraudsters while 38.9% of the respondents agree that female students are fascinated/overwhelm by the volume of the money Internet fraudsters make. In relation to risk female students are exposed to in internet fraud, most of the respondents 35.1% agree that Internet fraudsters use their female friends for money ritual, 55.0% respondents agree that the semen of female students are use to sustain ill gotten money, 37.9% respondents agree that a lots of female students have died untimely due to covetous of Internet fraud money, 43.1% respondents agree that most female students are walking corpses because Internet fraud guys have used some of their parts for ill wealth, 37.4% respondents agree that female Students that interact with Internet fraud guys are exposed to risk and danger of untimely death and 34.6% of the respondents agree that dating Internet fraud guys is very risky. On the sustainability of ill wealth by internet fraudsters, majority of the respondents 43.1% said yes, Internet fraud wealth is sustained by female the guys date, 37.9% respondents said no, Investment is used to sustain ill gotten wealth, 45.5% respondents said yes, female students are used to maintain Internet fraud wealth and 83.4% of the respondents said yes, ritual and sacrifices are involved in sustaining Internet fraud gotten wealth.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.0 Introduction

This chapter is to present the summary, conclusion and recommendation to the study. This because this last chapter give a review of the entire work that has been done in the study.

#### 5.1 Summary

The general objective of this study is to assess internet fraud among female undergraduate students at Federal University Oye-Ekiti. This aspect looks at the entire work chapter by chapter.

The chapter one of this study was titled introduction, it has sub-themes as background of the study, statement of the problem, significance of the study, research questions, study objectives and finally definition of concepts.

Chapter two of this study, dealt with the review of prior and existing relevant literature from different scholars on the subject matter and the theoretical framework on internet fraud among university students. The theoretical framework for this study was Anomie theory

Chapter three was on the methodology of this study; this simply deals with the method of data collection, study design, study area, the sample size and sampling technique, the instrument used to collect data and method of data analysis and most importantly the results were analyzed.

Chapter four, findings were in two folds because mixed method was used to collect both quantitative and qualitative data using semi-structured questionnaire and In-Depth interview methods respectively. It also shows the presentation and interpretation of the results gathered

from the primary data through the use administering of questionnaire and the conduction of interview.

Chapter five also talks about the summary of the whole work, conclusion and recommendations suitable for the study.

## **5.2 Conclusion**

Taking total cognizance of the nature and effects of internet fraud on female students, there will always be new and unexpected challenges to stay ahead of Internet fraudsters, but this can only be done successfully through partnership and collaboration of all stakes. There is much that can be done to ensure a safe, secure and trust worth computing environment most especially among undergraduate students. It is crucial not only to our national sense of wellbeing, but also, to our education, national security and economy. The remarkable development in human history through the revolution in modern science and computer technology has no doubt brought transformation in all aspects of life even educational sector. Nevertheless, the embracement of the internet has come with a lot of mixed feelings despite its numerous advantages to the undergraduate students. In Nigeria especially, people are valued in terms of what they possess and command economically. Conversely, those without economic success are undervalued and the pressure to achieve success is intensified despite the harsh economic condition such as unemployment amongst others. This necessitated the ability of individuals to devise survival strategies and attain economic success by indulging in internet fraud especially undergraduate students including female students. The perpetrators of internet fraud are not far- fetched, they are our brothers, friends, colleague, classmate, faculty mates, distant relatives and neighbours who can be tamed under appropriate circumstances with the right and positive communication, orientation, education and



empowerment. This is because the rate, at which this menace is increasing by each day, is very terrible.

### **5.3 Recommendation**

- i. Learning is very important, it is acquired via education which is the most vital tool to fight illiteracy, as such seminars and workshops should be regularly organized from time to time with strong emphasis on the menace of internet fraud and other related crimes;
- ii. The findings from the study shows that youths both male and female that are involved in internet fraud are either in tertiary institutions or have graduated from tertiary institution. This study therefore, recommends that curriculum which will include courses on internet fraud or cyber crime, cyber management and its prevention should be introduced to both tertiary and secondary schools to take care of the present social changes.
- iii. The study discovered that the percentage of female students participating in internet fraud is insignificant compare to male students, this study recommends that parents should train and take proper care of their female child before its too late.
- iv. Government should make provision for intensive training of law enforcement agencies on ICT so that they can track down the internet fraudsters no matter how intelligent and cunning and wherever they may be.
- v. For government agencies, law enforcement agencies, intelligence agencies and security agencies to fight and curb internet fraud, it is recommended that there is need for them to understand both the technology and the individuals who engaged in this criminal act.
- vi. The findings showed that internet fraudsters lives in the hostel, same department and faculties with other students and the society at large, as such, prevention of internet fraud requires the cooperation of all the citizens and not the law enforcement agencies alone. It is

therefore, recommended that everyone should watch and report to University security unit, anyone who indulge in internet fraud and other related crimes.

vii. The internet services providers should not just provide broadband connection to their subscribers especially the home users, but they should also monitor effectively what the subscribers are doing on the net, at what time and where. They should provide their customers, especially financial institutions and cyber cafes with well-guided security codes and packages in order to protect their information and soft ware from hackers and publishers.

viii. Internet fraudsters caught are been prosecuted by government. It is recommended that Internet fraudsters' assets should also be confiscated by the government and the imposition of longer prison terms for Internet fraudsters in order to serve as preclusion to those youths who want to indulge in such crime.

ix. The innocent internet users should inculcate the habit of continuously updating their knowledge about the ever changing nature of ICTs, through this, they can not only be well informed about the current trends in . Internet fraudsters, but they will also have the knowledge about different forms of the said crimes and how the cyber criminals carry out their heinous activities, thus they can devise means of protecting their information from Internet fraudsters. Internet users should be security conscious.

x. Similarly, internet users should not provide personal or financial information to others unless there is a legitimate and assumed reason for that. They should not for instance, throw out papers works like cheques, bank and brokerage statements, old credit cards, drivers license, passports, receipts from ATM among other numerous documents which usually have personal data.

xi. Finally, female students should be properly and adequately advised on who they interact and move with both male and female since male internet fraudsters use female semen to sustain their ill gotten wealth.

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