

# Boomerang Effect: Understanding Cyber Crime and the Economy of South- South Nigeria

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<b>Article Detail:</b>	<b>Abstract</b>
<p><i>Keywords</i>— Cyber crime, economy, tenancy, goods and services, lodging</p>	<p>A largely overlooked area in the discourse of cyber crime is its impacts on the societal economy. Using exploratory design and qualitative research tools (in-depth interview), we collected data from 20 purposively selected youths, yahoo boys, landlords, traders and hotel managers from the two purposively selected local government areas (Oredo and Egor LGAs) to examine the causes and effects of cyber crime on the cost of tenancy, hotel lodging and prices of goods and services in Edo State, Nigeria. Findings showed that cyber crime is caused by poverty, unemployment and loss of societal values while these causative factors influenced the cost of tenancy, lodging and prices of goods and services in the markets to the detriment of an average resident. The study, therefore recommends, among other things, government’s intervention through job creation and stabilization of prices and costs of things so as to better the lots of common man in the state.</p>

## 1. Introduction

The advent of information and technology system seems to have enhanced human living in these past years. In fact, prior to this time, millions had to toil to communicate with loved ones and access basic available information that would enhance living and ensure survival. Today, people transact businesses online with others far away from their shores, people read and gain scholarship with online tutorials, teachings and certifications, uncover common problems they are faced with and possible solutions to them, book tickets and travel round the world without having to endlessly queue in airports to buy tickets, shop online and many other things which were not imagined to be possible in the past. All these are the attendant valuable resources the internet offers to mankind (Jack and Ene, 2016).

However, as veritable as the internet is to mankind in the contemporary world, it is fast becoming a tool for making illicit gains to some persons, especially the youth and torment to those who fall victims to their antics (Ebenezer, 2014). In fact, some persons have begun to argue whether an alternative to the internet is possible so as to save victims who are daily becoming preys to those who criminally have

hijacked the internet to enrich their pockets. This form of internet-based crime is called cyber crime.

Cyber crime is any computer related crime. OECD (2006) conceptualized cyber crime as any illegal, unethical or unauthorized behaviour relating to the automatic processing and the transmission of data. It went further to state that cyber crime can have three core properties of information system: confidentiality of data stored, integrity of the data stored as being reliable and availability of the system without any form of obstruction (OECD, 2006). Cyber crime is not just a Nigerian problem. It is a global problem. To this extent, it becomes an existential global threat that governments around the world, social institutions, private business centres such as banks and even private individuals have been seeking ways to address. However, it appears that the more solutions to this new form of crime are discovered, the more these cyber criminals device alternatives to continue with their acts. In fact, cyber crime has continued to birth different names and forms such as hacking of mails, piracy, pornography, identity theft, cyber harassment, cloning and automated teller machine spoofing (Erhabor, 2008).

In Nigeria, it appears that cyber crime is becoming a new normal among the youth (Olaide and Adewole, 2004). The youthful energy is daily expended in devising means of continually ensuring that cyber security is eroded while also living luxuriously from the means accruing from its perpetuation. Today, names such as 'yahoo boys', 'street guys', 'maga', 'mugu' and other variant nomenclatures have become household names for those who indulge in cyber crime as well as those who fall victims to it. It is fast becoming a new lease of life for teeming youths of whom many fall within the bracket of the unemployed, deprived and alienated in the country. Glaringly is the manner in which these *yahoo boys* (name they are commonly called in Nigeria) recklessly spend these illicit money on hotels, unwarranted clubbing, parties, burial activities and donations in religious and worship centres (Igba, Igba, Aja, Nnamani, Egbe and Ogodo, 2018).

No doubt, cyber crime is a global phenomenon. However, the intensity of it in Nigeria leaves the world bewildered. This seems to affect the way the world perceive Nigeria and image associated with it. Today, Nigerian government is still grappling with the allegation of FBI against Hushpuppi and possible collusion with high profile names in the Nigerian Intelligence Response Team of the Nigerian Police such as Abba Kyari (BBC, 2021; Bakare, and Odita, 2021). Of course, to say the least, the world is waiting to see the action that the government of Nigeria would take on that regard. However, whether proven or otherwise, the allegation raises a fundamental issue of the degree of fraudulence that pervades Nigerian state and the way the world perceives it.

The rising nature of cyber crime in Nigeria as well as the globe has been decried by the Minister of Communications and Digital Economy, Dr. Isa Pantami as well as the American Business Council (ABC) in a virtual conference organized by ABC in conjunction with the Ministry of Communications and Digital Economy and United States trade and Development (USTDA). According to Pantami, the Covid-19 pandemic has added to the spate of cyber risks as more malware are daily sent out to the public to swindle them, posing a great problem to Chief Security Officers across the globe (Adepetun, 2021). At the conference, it was presented that the spate of cyber crime could lead to an approximate loss of 5.2 trillion dollars by 2023, a figure that is estimated to exceed China's GDP by over 35 percent, Germany by over 137 percent and that of the entire Africa by 173 percent (Adepetun, 2021). Further, the speakers at

the conference noted that by 2025, cyber economic losses could well exceed 10.5 trillion dollars, making it the third largest economy after the U.S and China (Adepetun, 2021).

Still in the conference, the president of ABC and CEO of IBM West Africa, Dipo Faulkner explained that an increase in cyber crime could be traced to an increase in internet users all over the globe. He further argued that the Covid-19 pandemic which made internet usage inevitable increased cyber risks in which in Nigeria alone, internet users increased from 68.5 million people in 2019 to 85.26 million in 2020 (Adepetun, 2021). He further noted that as a result of this, Nigeria ranked 16 out of 20 most affected countries by cyber crime based on reports released in 2020 (Adepetun, 2021).

This paper sets out to examine the menace of cyber crime, specifically concentrating on the causes and effects of it in the economy of Edo State. This is because the popular narrative of the causative factors of youth indulgence in cyber crime in Nigeria have been identified as poverty, unemployment, corruption, erosion of societal values, peer pressures and excruciating economy (Ribadu, 2007; Smith, 2007; NBS, 2018; Tade and Aliyu, 2011). A close investigation of cyber crime in Edo State, Nigeria, therefore, would either affirm or reject the aforementioned popular causative factors. On the other hand, there is a paucity of literature on the effect of cyber crime on the state economy, particularly as it impacts the people generally. As the cyber criminals, popularly known as *yahoo boys* spend lavishly their ill-gotten wealth, the effects such has on the societal micro-economy.

Edo State, a state synonymous with crimes (Sahara Reporters, 2020), has continuously appeared in the reportage of national dailies in Nigeria on cyber crimes. Among many confessions from arrested cyber criminals in Benin by the police as reported by Sahara Reporters was the one that took place in July 13, 2020 in which three suspects were arrested and they made useful revelations about their criminal escapades. According to the police, one of the suspects, a member of Turkish-based cyber criminal group had a building valued at 20 million naira, a Toyota RAV-4 valued at 6.5 million naira and a Toyota matrix 2002 model worth 2 million naira. The second suspect had syndicates based in Italy and had also made over 120 million naira from the illicit trade. The third suspect was implicated as a specialist in stealing identity, indulging in cyber crime, and impersonation (Sahara Reporters, 2020).

A year before, in one of the numerous arrests made by the Economic and Financial Commission (EFCC), 113 suspected internet fraudsters were arrested in Benin City. The EFCC recovered valuables such as exotic cars, laptops, modems and cash. The force also noted that it secured about 53 convictions of internet fraudsters between January and August of 2019 alone (Premium Times, 2019).

## 2. Theoretical Underpinnings

Crime is a complex phenomenon that cannot be explained from one theoretical prism. This is because the reinforcing factors to indulging in criminal activities vary from individual to individual and place to place. Against this backdrop, the triangulation of cyber crime theories in order to attempt an elucidation of cyber crime and its associated dimensions in Nigeria, and indeed Edo State becomes imperative.

Routine Activities Theory (RAT) situates crimes within the broader context of proximity. It explains the conditions or prerequisites for criminal activity to occur (Schaefer, 2005). According to the proponents of this theory like Cohen and Felson (1979), for a criminal act to happen, there must be a perpetrator, a victim and an object both in space and time. According to Felson (2002), the availability of both criminals and suitable targets produce a crime event. For instance, there can be no examination malpractice without examination; the same way in which there can be no *yahoo boy* without the internet and vulnerable victims.

The term 'routine' points to the fact that reinforcing elements of deviant behaviours come together in the context of normal acceptable routine actions. Thus, when individuals change in their routine activities, criminal behaviours can either increase or decrease. Some scholars such as Sherman, Gartin and Blueger (1989) and Cromwell, Olson, and Avary (1995) have carried out scholarly works using routine activity theory and they discovered that as individuals become more vulnerable, the tendency for increased criminal behaviour heightens. In the context of cyber crime, the theory explains that cyber criminals cannot perpetrate cyber crime without the existence of both the internet and vulnerable people. Moreover, as more people become vulnerable to their antics, the more they indulge in the act. However, in spite of the seemingly relevance of this theory in this study, it must be noted that the availability of both the motivated offenders and vulnerable group alone may not sufficiently account for the reason crime occur.

There has to be a fertile ground as well for the crime to thrive. Besides, the theory may fail to explain why people become vulnerable and motivated offenders become more motivated.

The Differential Association Theory (DAT) was developed by Edwin Sutherland in 1939. He coined the phrase "differential association" to properly explain how people learn deviance. According to Regoli and Hewitt (1997:181), "no single idea in modern criminology has had impact on how people reflect on crime as differential association". The theory pictures deviance from the perspective of people's interactions and relationships. As the theory explains, environment is sine quo non to people's learning the forms of behavior to deviate from. Furthermore, associations and groups also influence forms of behavior to conform to and those to violate. Thus, the influence of peers, teachers, parents, siblings, friends, media and social networks on choice of modes of behavior cannot be over-emphasized.

The principle of differential association posits that a person becomes delinquent because of an "excess" of definitions favorable to violation of law over definitions unfavorable to violation of law. In other words, criminal behavior emerges when one is exposed to more social messages favouring conduct than pro-social messages. Therefore, environments with poor economic conditions may encourage passive attitude towards law and agents of law. Sutherland and Cressey (1978) add that high crime rate is due to differential social organization. In areas where delinquency rates are high, interactions with others may likely lead a good boy to learn and acquire anti-social skills from delinquents within the neighborhood.

The significance of the theory is based on the premise that it explains the influence of environment in explaining the reason behind indulging into criminal activities. This theory can be used to explain the prevalence of cyber crime in Nigeria and how the crime is learned. According to a research conducted by Imhof (2010), there is prevalence of hacking in Nigerian higher institutions and some of these persons spend time with their friends who share similar views and interests with them. With these groups, they learn different techniques required to engage in these criminal behaviours. Besides, as the last postulation argues, the more time they spend with their friends, the more frequency they indulge in such criminal behavior. Beyond the school, peer group and the nature of prebendal society can also influence youths indulging in cyber crime.

However, one of the major criticisms of the theory is that the theory focuses on how individuals learn how to become criminals but does not concern itself with why they become criminals. This means that there are other push factors such as economic, socio-political and cognitive factors that push an individual to commit cyber-crime. For example, an individual may be a good person who through, perhaps no choice of theirs, is put into a poor socio-economic climate with an atmosphere of deviance. Such individual will be willing to learn the crime by associating himself with cyber-criminals. Here, the cyber-criminal becomes self motivated and a rational actor.

The Structural Strain and Anomie Theory have their foundations on the structural formation of the society which pressures people to venture into criminal activities. In other words, the structures of the society, particularly economic, social and political realities of the society greatly reinforce commission of crime among the people (Robertson, 1987). Anomie theorists contend that the very purpose of people's indulgence into criminal activities is on the basis of social and economic disparities (Durkheim, 1951). Emile Durkheim sees anomie as "...a state of normlessness in which the individual has no acceptable community or institutional model about how to behave..." (Durkheim, 1951:247) while Schaefer, (2005:182) sees anomie as a "the loss of direction felt in a society".

Society consists of norms and values which establish some goals in which individuals in the society pursue and see as achievements when attained. These goals could be wealth, power, riches, respect, dignity, authority, and so on. The accepted means to achieve these goals could also be through education, good business, skills, capital, etc. In spite of these, the institutionalized means of attaining these goals are not commonly available to individuals at the same time. This asymmetry therefore creates a situation in which individuals respond in some ways to achieve these goals and one readily available way could be anomie. In this case, some individuals may respond in ways different from approved normative means and resort to unlawful, unapproved and unconventional means to achieve scarce means to success. This partly explains the reason the youth indulge in cyber crime as a means of attaining success which is not readily available to everyone in the context of approved means of its attainment in the society.

This theory is without some shortcomings. It can hardly explain the reason behind the existence of non-utilitarian crimes. Moreover, it fails to account for why some wealthy men in the society who have attained some level of success still indulge in crime and why some people who lack access to the material ends still decide not to indulge in criminal activities (Dow, 1980; Robertson 1989; Cinnard and Miller, 1998).

### **The Concept of Cyber Crime**

The term 'cybercrime' is ridden with different conceptualizations. In fact, it is better conceived as a collection of activities relating to computer than a lone activity. The term cybercrime was invented by Peter Cassidy, Secretary General of the Anti-Phishing Working Group, to differentiate computer programmes that are designed specifically to animate financial crime from other kinds of malevolent packages (Shehu, 2014). Ever since then, various scholars and bodies have conceptualized cyber crime in different ways.

Cyber crime is generally refers to the use of computer in carrying out illegal activity (Jewkesy, 2003). It is a computer related crime and considered as any illegal, unethical or unauthorized behaviour relating to the automatic processing and the transmission of data. Meanwhile, the Council of Europe captures computer-related crime as simply offences enumerated and defined in the proposed guidelines or recommendations for national legislators" (Ani, n.d: 198).

The Council of Europe Convention on Cyber-crime (2001) defines cybercrime in the Articles 2-10 on substantive criminal law in four different categories as:

Offences against the confidentiality, integrity and availability of computer data and systems; computer-related offences; content-related offences; and offences related to infringements of copyright and related rights. This is a minimum consensus list not excluding extensions in domestic law (Ani, nd:199)

In some countries, what constitutes a cyber crime is usually selected. For instance, content-related crimes such as copyright infringements, racism, xenophobia, and child pornography may well not be regarded as cyber crimes. Copyright infringements are mostly regarded as civil offences and do not attract penalties which crimes attract (Kamini, 2011). Likewise, child pornography has not been criminalized in most

countries, just as it has not even appeared in the contemplation of law-makers in most countries. However, most notably is the fact that cybercrime has gone across national boundaries to threaten nations' security, including technologically-advanced countries like the United States. Terrorists now utilize sophisticated method of encryption to commit cyber crimes, making it difficult for the countries affected to decrypt.

It is based on this existential threat to humanity that Hart in his work "The concept of Law" opined that "human beings are vulnerable so rule of law is required to protect them" (Cited in: Nicola, 2007). When applied in this case, it means that computers are entirely in danger and rule of law is required to make them safe for human consumption. Cyber crime is a criminal activity involving the information technology infrastructure, including illegal access, illegal interception, data interferences, systems interferences, forgery (ID theft) and electronic fraud (Kamini, 2011). Indeed, there is remarkable difference between the modern-day cyber crime and conventional crime. However, a deep examination may reveal a sharp difference between the two types of crime. This ostensibly lies in the medium through which the crime is perpetuated. In the case of cyber crime, it is purely through computers or internet which makes it different from other forms of crime.

Furthermore, the dangers of cyber crime in this contemporary world cannot be entirely captured. Business, economic and white collar crimes have assumed nuanced transformation as computers speedily aid their perpetuation. In fact, it has been reported that cyber crime is the mother of all crimes, breeding other forms of crime around the world such as terrorism, banditry, privacy violation, inducement, theft, robbery, deception, capital flight, kidnapping, rape, ritual killing and kidnapping for ransom (Pickett and Pickett, 2002). Cyber crime is fast rendering physical commission of crime obsolete.

The recent report of the global susceptibility to cyber crime is alarming. The US Federal Bureau of Investigation (FBI) reported that the top five countries with the highest incidence of cyber crime excluding the United States are the UK, Canada, India, Greece, and Australia. Further, it was reported that South Africa is the only African country among the top 20, ranking sixth with 1,754 complaints. Over all, FBI through its internet crime complaint centre (IC3) reported that it received about 791,790 complaints relating to internet crime: an increase of more than 300,000 complaints from 2019 (Asadu,

2021). This glaringly shows that cyber crime is becoming ubiquitous to the concern of states and governments around the world in which the FBI said victims of such scams globally lost \$4.2 billion in 2020, compared to \$3.5 billion lost in 2019 (Asadu, 2021).

Different forms of cyber crime have been identified by scholars in recent years even though it is difficult to comprehensively and exhaustively pigeon hole all. This is because cyber crime is an elastic crime that evolves every day (Aghatise, 2006). Credit card fraud is a type of crime poses one of the greatest challenges to establishments. It is a situation in which a person uses another's credit card illegally without authorization and without the victim's knowledge that his card is being used for dubious purposes (Schmallegger and Pittaro, 2009). It is perpetuated through criminal deception, unauthorized use of another's account for personal gains and criminal misrepresentation of account information to obtain goods or service. According to the Eurobarometer survey conducted in 2013 which covered more than 27000 people in all member States revealed that 76% agreed the risk of becoming credit card/banking online fraud victim has increased over the years. This destructive effect of cyber crime affects economy and practically dissuades the people from tapping the full advantage which computer offers in this modern world.

Advanced fee fraud is the most notorious crime committed globally. It arises when the scammer sends a message to the victim about a business opportunity with profit of millions if the victim would agree to pay a given sum to kick-start the business (Ampratwum, 2009). This type is really prevalent in Nigeria where it has been reported that 122 out of 138 countries at an Interpol meeting bitterly complained about Nigerians deep involvement in money-related fraud (Gottschalk, 2010). Advanced fee fraud is commonly known as '419' in Nigeria, a term coined from section 419 of the Nigerian Criminal Code. It covers varieties of offences that border on obtaining by false pretences and cheating.

Cyber Pornography and Obscenity is the most common among the youth, even the teenagers due to the easy access to the internet. The offence contradicts with the laws of decency and obscenity. Phishing and pharming are crimes that aimed at luring potential victims into believing that they are in a trusted site, when in fact they have been trapped into revealing their identities and other sources of

information to the scammers with the intention of sapping their finance (Adeniran, 2008).

Cyber-Terrorism involves a situation in which hackers break into a computer system with the intention of causing grievous harm either to the image of the victim or for personal gain Olayemi (2014). In fact, cyber-terrorism is more ideological in recent times than for economic or political gains.

Botnets consists of “network of interconnected, remote-controlled computers, generally infected with malicious software” (UNODC, 2013:32). Most times, the legitimate owner of such system may not be aware of the infection. As soon as the computers are infected, it becomes very difficult to control those sets of computers from different command servers allowing the criminals to control the computers from single command server system in order to effect their criminal motives.

Identity theft is one of the commonest cyber crimes in the world. It involves taking one’s sensitive personal information such as one’s date of birth, name, office or residential address and social security number without the prior consent of the owner in order to perpetuate crime meant for illicit financial gain (Schmallegger & Pittaro, 2009). Mostly, those involved in identity theft are computer inclined which enables them to have deep access into one’s personal details.

### **An Overview of Cyber Crime in Nigeria**

There is no doubting the fact that a good number of cyber criminals in Nigeria are youth (Olaide and Adewole, 2004). Sesan (2010) pointed out that many young Nigerians, like youths everywhere, are unfortunately on the wrong side of the economic divide. He stated that many of them either lack any serious engagement or are greedy to imitate the flashy people they see on television which they have now adopted as mentors and these age bracket who are the main perpetrators are usually found in tertiary institutions in Nigeria. Ribadu (2007), stated that in “most Nigerian tertiary institutions, various forms of crimes are being witnessed daily ranging from examination malpractices, falsification of admission, rape, robbery and stealing, sexual abuse, assault, cultism amongst others”. But in recent times, cybercrime now exists in and out of tertiary institutions. Students of tertiary institution now engage in cloning of websites, false representations, internet purchase and other e-commerce kinds of fraud such as credit card fraud. In fact, there is an upgrade of cyber crime known as *yahoo+*. It has been rumoured that *yahoo+* requires human lives and

other high level charms in order to hypnotize their potential victims.

Ribadu (2007) equally attributed the rising nature of cyber crime among youths to many economic challenges such as poverty, corruption, unemployment, etc. which further prompt them to engage in such criminal activities. Most of these yahoo boys take advantage of the rising level of unemployment in Nigeria to dupe unsuspecting victims by telling them that they have a particular business interest or they are into a loan scheme. Most of them also pretend to be searching for spouses online waiting for their targets to fall victims. Once their target fall victim, they dispossess him or her of his or her money and disappear.

Similarly, the menace of cyber crime appears to be increasing in this period of corona virus. The US Federal Bureau of Investigation on the basis of the cyber crime rate reported that Nigeria ranked the sixteenth in the world in 2020 as countries with the highest incidence of cyber crime as against its ranking in 2015 (3<sup>rd</sup>) and 2016 (19<sup>th</sup>) (Asadu, 2021). It went further to report that in the same year, Nigeria received 443 complaints relating to the crime. It argued that the global strategies utilized by these criminals were almost the same across countries: business compromise scams, fraudulent romance and confidence schemes and investment fraud with Business e-mail compromise (BEC) schemes becoming the costliest as 19,369 complaints with an estimated loss of approximately \$1.8 billion bothered on them (Asadu, 2021).

Breaking down the complaints received, it asserted that the cyber criminals took advantage of the Covid-19 pandemic to target businesses and individuals to the tune of 28,500 complaints. As vaccinations became a common narrative in Nigeria, scammers took the advantage to invade peoples’ e-mails, phone calls and other communication media to ask victims to advertize fake vaccines that never existed and asking them to pay through their pockets to avoid death (Asadu, 2021). They also impersonated as government officials willing to render assistance to innocent people who were already gripped with fear by the daily rise in the number of covid-19 related deaths.

The Economic and Financial Crimes Commission (EFCC) in its report through Oyeleke (2021) stated that though cyber crime is prevalent in the whole states of the country, it is more evident in Lekki, Lagos State, particularly in Ajah, Badore, Victoria Garden City, Sangotedo and Oniru areas of Lekki.

It highlighted that in just three months (April and June); about 402 persons were arrested in connection with the crime and 13 convictions have been secured. It further reported that common cyber crimes were dating scam, online dating scam and romance scam. The data showed that 64 per cent of individuals arrested are involved in romance scam, followed closely by “Middle Man Scam” and “Picking” which accounted for eight per cent and seven per cent respectively of those arrested. The 64% involved in the dating scam benefitted to the tune of ₦ 8, 310,000; \$349,290 USD; £900; €10 and Cryptocurrency 0.17513. It was also reported that gifts cards which stood at 39% was the commonest method utilized by the scammers to get illicit money from their victims. It is followed by bank transfers at 27% and Cryptocurrency at 21%. A total of \$12, 512.49USD was recovered from the e-wallet accounts of four suspects within the period. Beyond the above mentioned cyber crimes, other s identified included forgery, possession of fraudulent documents, spamming, credit card fraud, impersonation, rental scam, loan fraud, Business Email Compromise, Hacking, stealing, cheque scam, phishing, and money laundering (Oyeleke, 2021).

In the report of Institute for Security Studies (ISS) as reported by Ogbonnaya (2020), commercial banks in Nigeria lost a cumulative N15 billion (US\$39 million) to electronic fraud and cybercrime in 2018, a 537% increase on the N2.37 billion loss recorded in 2017. Over 17,600 bank customers and depositors lost N1.9 billion to cyber fraud in 2018, with fraud rising by 55% from the previous year. It has also been projected by Nigeria’s Consumer Awareness and Financial Enlightenment Initiative that cyber crime will gulp about US\$6 trillion by 2030 within and outside Nigeria. Deloitte Nigeria on its part reported that the increase in phishing attacks, malicious spams and ransomware attacks was as a result of rise in Covid-19 pandemic which cybercriminals utilized as bait to impersonate brands, thereby misleading customers and employees. Google claims to block more than 100 million phishing emails daily across the globe, about 18 million of which are related to COVID-19 just as the Economic and Financial Crimes Commission (EFCC) reported that a gang of seven hackers stole N900 million (US\$24 000) from a single bank via malware in Lagos on 10 March 2018 (Ogbonnaya, 2020).

In Edo State, Nigeria, the studies conducted by Olusi, Aguele, Ihumuaibvi and Edobor (2009) revealed that

the respondents who were mainly students across cyber cafes in Esan West Local Government Area of Edo State agreed that if an opportunity to indulge in cyber crime presents itself, they would gladly accept it. In like manner, the EFCC reported that the menace of cyber crime is increasingly rising in Edo State. This it said on their interception of three cyber criminals along Uromi. Edo State. The security outfit further revealed that on the interrogation of the three suspects, it was revealed that they were impersonating persons in Italy and other European countries while at the same time supplying both foreign and local accounts to receive illicit money from their victims (Sahara Reporters, 2020). They further asserted that through their strategic regig codenamed ‘Operation Re-wire’ which collaborates with FBI has been yielding considerable results. The commission also stated that in a spate of eight months in 2019, it had made no fewer than 113 arrests in relation to cyber crime and secured about 53 convictions (Premium Times, 2019). In October 2021, Sahara Reporters further reported that the EFCC arraigned two internet fraudsters who were impersonating the British-Nigerian Boxer, Anthony Joshua to dupe vulnerable women (Sahara Reporters, 2021).

### 3. Methodology of the Study

This study was conducted in Edo State, Nigeria. It is located in the South-South geopolitical zone of Nigeria. It was created in 1991 from the former Bendel State and borders Kogi State to the northeast, Anambra State to the east, Delta State to the southeast, and Ondo State to the west. The state’s capital and city has been Benin City which is the fourth largest city in Nigeria and the centre of the country’s rubber industry. By the 2006 census figures, the population of the state was 3,233, 366, making it the 24<sup>th</sup> most populated state in Nigeria (National Population Commission 2006). The state also comprises eighteen (18) local government areas namely: Akoko-Edo, Egor, Esan Central, Esan North-East, Esan South-East, Esan West, Etsako Central, Etsako East, Etsako West, Igueben, Ikpoba-Okha, Oredo, Orhionmwon, Ovia North-East, Ovia South West, Owan East, Owan West and Uhumwonde.

From the 18 local government areas of the state, two local government areas (Oredo and Egor) were purposively selected based on the following reasons. First, they are two most urban cities in Edo State. Therefore, the two local government areas were considered by the researchers as they harbour

considerable number of literate persons who could understand and respond to questions as contained in the interview schedule. Second, both of them are at the heart of the capital city and harbour people from diverse ethnic and religious groups, particularly the youths who are majorly the perpetrators of cyber crime in the state. To that extent, the responses given by these youths enriched the quality of the study. Last, both of them are the most local government areas in the state with the highest incidence of cyber crime due to their strategic location in the state. They are equally close to the only federal university in the state, the University of Benin, which admits large pool of youths. Thus, by the very nature of their proximity to the university, youths, including *yahoo boys*, choose to live in the hostels and accommodations around the two local government areas even as there are large concentration of known markets, residential buildings and hotels in the two areas.

The study was exploratory and utilized a qualitative technique (in-depth interview) to elicit responses from the selected interviewees based on the four sets of objectives which were: to examine the causes of cyber crime in both Oredo and Egor Local Government Areas of Edo State; to examine the effects of cyber crime on the cost of tenancy in both Oredo and Egor Local Government Areas of Edo State; to investigate the effects of cyber crime on the cost of hotel lodging in both Oredo and Egor Local Government Areas of Edo State; and to examine the effects of cyber crime on the cost goods in both Oredo and Egor Local Government Areas of Edo State.

For ease of interview, the researchers purposively selected a total of four wards (two wards each) of the twenty-three wards the two local government areas are delimited. In Oredo, the two purposively selected wards were GRA/Etete and Oredo Wards out of GRA/Etete, Ibiwe/Iwegie/Ugbague, New Benin I, New Benin II, Oredo, Ikpema/Eguadase, Unueru/Ogboka, Ogbe, Urubi/evbiemwen/Iwehen, Ihogbe/Isekhre/Oreoghene/Ice Road, Ogbelaka/Nekpenekpen and Uzebu wards that made up the local government (Manpower Nigeria, 2019). In Egor, the two selected wards were USelu (I&II) and Ugbowo Wards out of Egor, Oliha, Evbareke, Otubu, Uwelu, Ogida/Use, Ugbowo, Okhoro, Uselu I, Uselu II, and Uwelu wards that made up the local government (Manpower Nigeria, 2019). The wards were selected on the basis of their high concentration of *yahoo boys*, known markets such as Ring Road and Uselu Markets, hotel centres and modern houses.

It was thought that a proper investigation that was closer to these domains would in no small measure provide rich information as regards the phenomenon under study.

The researchers specifically interviewed a total of 20 persons which varied across the wards. A total of three (3) *yahoo boys* and three (3) hotel managers were able to grant interviews against an initial proposed five (5) persons each of *yahoo boys* and hotel managers across the four wards. They cited lack of trust in the researchers, the sensitivity of the research and fear of victimization by security agents despite repeated assurance of maintaining anonymity and strict adherence to ethical principles by the researchers. However, youths, traders and landlords voluntarily granted interviews amid repeated assurance of anonymity by the researchers.

The researchers thematically analysed the responses from the interviewees. The researchers jointly familiarized themselves with the data, assigned codes and developed themes from the patterns identified from the data. In doing this, we coded phrases, words or expressions such as ‘the country is too rough’ as part of the theme ‘poverty.’ We coded words or expressions such as ‘there is no job in the country’ or ‘everybody is hustling for survival’ as part of the theme ‘unemployment.’ Words or expressions such as ‘parents do not ask their children the source of their wealth’, ‘the way politicians spend public funds shamelessly’, ‘religious leaders preach and love money than virtues’ or ‘nobody cares about how one makes his/her money these days’ as part of the theme ‘loss of societal values’. These coded themes explained the causes of cyber crime in Edo State. As for the effects of cyber crime on the cost of tenancy, hotel lodging and prices of goods, each of the effects formed a separate theme under which the data collected on each effect was subsumed and analysed.

#### 4. Findings of the Study

In this section, we present the findings of the study on the causes and effects of cyber crime on the economy of the state based on the two local government areas studied. We present findings on the causes of cyber crime as poverty, unemployment and loss of societal values while we present the effects of cyber crime on the economy of the state as cost of tenancy, lodging and prices of goods in both local government areas studied.

##### Causes of Cyber Crime in Edo State

Poverty



Poverty has become a perennial problem facing the people in Nigeria. It is equally true and worse in rural communities that have little to fend themselves with. As a result, the youth indulge into 'hustling' to eke out a living for themselves and their helpless families. One of the interviewees when asked the reason behind youth indulgence in cyber crime in the area said:

Youths engage in cybercrime to support themselves due to lack of job opportunities and poverty **(male, 21 years, a 200-level student of the University of Benin, Oredo ward in Oredo Local Government Area).**

Equally, another interviewee simply answered,

Poverty: everybody has needs to be attended to **(male, 24 years, a 300-level student of the University of Benin, Oredo ward in Oredo Local Government Area).**

The flashy lifestyles lived by these yahoo guys appear to be in stark contrast to the averred poverty which induce them into the crime. This is attributed to the long suffering which makes them conclude that it is better to make the money and enjoy it while the time lasts. One of the yahoo boys interviewed averred that he took to cyber crime due to excruciating poverty level of his family. In his exact words:

Yahoo is not what I intended for my life but as my parents could not cater for a family of seven in terms of feeding and school fees, I resolved to take this business (cyber crime) to assist them with family responsibilities. Without poverty, I do not think I would have ever contemplated running the business" **(male, 21 years, a 300-level student of the University of Benin, GRA/Etete ward in Oredo Local Government Area).**

Similarly, another yahoo boy interviewed gave a similar account but concluded that if the government can provide the basic needs of the youths, so many of them would stop the business (cyber crime). In his exact words:

I am a student of the University of Benin and I train myself in the school. Imagine what could become of me if I did not meet up with funds for textbooks and school fees. Nobody in this country wants to hear your story. Everybody seems to be bothered by the problem he/she is passing through. Poverty is just too much in the land." **(male, 23**

**years, a 400-level student of the University of Benin, Ugbowo Ward, Egor Local Government)**

#### Unemployment

Lack of job has been also identified as one of the major push factors to cyber crime in Nigeria. The unemployment pool is majorly concentrated on the youths who are daily graduating in millions from various higher institutions of learning across the country. One of the interviewees simply answered when a question was directed to him on the possible causes of youth indulgence into cyber crime in Benin City "Lack of Job opportunity for graduates, poverty and lack of empowerment and Government unfavorable taxes on SMEs." **(Male, 54 years, landlord, Ugbowo ward in Egor Local Government Area)**

Another landlord interviewed who owned a bungalow occupied by some suspected yahoo boys said:

In a country where youths are not provided what to do, what do you expect them to do? There are so many graduates but no work. I have two children who graduated from Ambrose Alli University, Ekpoma in 2016 and another who graduated from Auchu Polytechnic in 2018, none of them has something doing till today. So if they choose to indulge in yahoo, would you blame them? **(Male, 62 years, Landlord, Ugbowo Ward in Egor Local Government)**

Another interviewee who is a hotel manager in one of the known hotels said that unemployment rate is a major factor inducing the youth into cyber crime. In his words:

I often hear them (yahoo boys) speak of the hardship and joblessness in the country. Some of them are even planning travelling outside the country. It is really worrisome. The government appears not to care so much about these roaming youths and they decide to fend for themselves. I can't really blame them at all **(male, 55 years, Hotel manager, GRA/Etete Ward in Oredo Local Government Area)**

It was equally learnt that some of the yahoo boys have used the ill-gotten money to establish some businesses which have not matured enough to start yielding the desired income.

#### Loss of Societal Values

Every society has set norms and values that guide its citizens. The citizens become patriotic following some forms of rigid socialization processes which start from one's place of birth to formal settings such as schools, religious centres, political institutions, pressure groups and interest groups. However, with the proliferation of crimes in Nigeria, concerned patriots have begun to question the place of values in Nigeria. One hotel manager interviewed on the possible causes of cyber crime in Benin City answered in a pitiable tone:

The reasons are unemployment and fall of family values. The society has changed. During our own time, our parents as well as family members joined hands in training a child. They joined hands in chastising us when we erred. The case appears to be different now. Parents even send their children out to learn this yahoo thing. It is pitiable that Nigeria has degenerated into this level **(male, 57 years, Hotel Manager, Uselu ward I in Egor Local Government Area)**

In the same vein, a yahoo boy interviewed acknowledged that his parents are aware of what he is doing. In his words:

What do you expect? No job, no work, no money and you want them to shout at me? If you don't have money in this country, you are doomed **(male, 23years, a-400 level student Ugbowo Ward in Egor Egor Local Government Area)**

A landlord interviewed revealed that:

Most of these yahoo boys are registered by their parents to be taught this yahoo business. They even provide them (the children) with temporary money for their subscription pending when they will start to hammer (getting returns) **(Male, 65 years, Landlord, GRA/Etete Ward in Oredo Local Government Area)**

Apart from the parents, the role of the society in exalting riches above hard work is another factor. Nigeria appears to be a country where ill-gotten wealth by corrupt politicians is shamelessly displayed in the public without recourse to the laws prohibiting such actions. Some of them starch this wealth in foreign banks as well as buying expensive cars and houses for their unborn children in foreign lands. A yahoo boy interviewed had this to say:

I joined the business when my friends who had earlier joined bought some flashy cars and everybody including our lecturers was hailing them. It would amaze you that since I started the business, people have begun to respect me and that makes me happy. That's Nigeria for you **(Male, 24 years, a graduate, GRA/Etete Ward in Oredo Local Government Area)**

### **The Effects of Cyber Crime on the Cost of Tenancy Edo State**

Much of the discussion of cyber crime in Nigeria is centred on the flamboyant lifestyle of the yahoo boys. This lifestyle impacts every strata of the society including skyrocketing hikes in rents. Most of the youths interviewed agreed that yahoo boys are directly and indirectly responsible for the hikes in rents in Edo State. One of the youths interviewed when asked how a yahoo boy could be identified and how they influence rent hike said:

They don't price. All they know is to make transfer for payment in anything they are interested in. Some yahoo boys compete among themselves in spending money **(Male, a-100 level student of the University of Benin, Oredo Ward, Oredo Local Government)**

Another youth interviewed said:

For instance in BDPA the rent you get there are like N250K for self-contain. Unlike before when you got a self-contain for ₦150k. Now you get a self-contain for ₦400K, ₦500K. This is as a result of the yahoo boys in Ugbowo. They can pay for anything because they have the money **(female, 24 years, a-400 level student, Ugbowo in Egor Local Government Area)**

Yet, another youth interviewed said:

Yahoo boys are ready to pay any amount to landlord because they did not work for it. As a result, the other landlord in the same area would also increase the cost of rent and accommodation **(male, 22 years, a-200 level student, Uselu Ward II in Egor Local Government Area)**

Another account by a youth read:

Yahoo boys influence rent increment because they have the money. They don't price for any amount they are willingly to pay. Some see spending as competition when they see their

mate living in a ₦1 million apartment, they equally look for a ₦1 million or more apartment. So they are ready to spend any amount for whatever they like **(male, a - 400 level student, Ugbowo Ward, Egor Local Government Area)**

Equally, the views expressed by yahoo boys interviewed were not significantly different from the views expressed by youths above. One of them said:

People say yahoo boys influence hike in rent. Yes, may be, but I don't think I am part of it. Though I know some of them if they see a place where they like and they are given a price they just make payment without negotiating lower price. That will make the landlord make a general decision by increasing the rent of the entire apartment just because a yahoo boy just paid such high amount **(male, 21 years, a – 300 level student, GRA/Etete in Oredo Local Government Area)**

Another from the same area said:

I can say that yahoo boys are indirectly responsible for rent hike because the inflation in the country can be another factor. We have the money, we don't care about the price we just ask for account number and make payment. Because of this landlord now increase their house rents because of yahoo boys **(male, 24 years, GRA/Etete in Oredo Local Government Area)**

Landlords interviewed gave their different accounts on the yahoo induced rent hikes in their various domains. When asked the average rents paid by occupants before the yahoo business came on, one landlord in Ugbowo said that:

Before the advent of yahoo boys, three-bedroom flat was ₦200,000. But now, it has increased to ₦450,000 or more depending how you are able to bargain with them **(male, 56 years, Landlord, Ugbowo Ward, Egor Local Government Area)**

Another landlord in GRA/Etete ward opined:

Before yahoo boys came, rent was ₦350,000 for three-bedroom flat. But now, it has increased to ₦500,000 or more depending on how you are able to bargain with them **(male, 65 years, landlord, GRA/Etete Ward, Oredo Local Government Area)**

Another landlord from Uselu ward gave breakdown as follows:

₦200,000 for two-bedroom flat, ₦250,000 for three-bedroom flat and ₦1.2 million for duplex. But now, everything has changed **(male, 55 years, Uselu Ward I, Egor Local Government Area)**

A landlord from Ugbowo further said on whether yahoo boys are directly or indirectly responsible for rent hikes:

Yes of course, they are indirectly responsible for the hike. Yahoo boys pay for apartment without negotiating price just because they have the money. So, every landlord would prefer giving out its apartment to yahoo boys who will pay higher **(male, 56 years, Landlord, Ugbowo Ward, Egor Local Government Area)**

Another from GRA/Etete ward equally said:

Yahoo boys are indirectly responsible for the high cost of house rent as a result of tier failure to negotiate rent with landlords because they have plenty money **((male, 65 years, landlord, GRA/Etete Ward, Oredo Local Government Area)**

On the other hand, few landlords, particularly from Uselu I and II said the rent hike was not because of yahoo boys. Instead, "the prices of building materials are quite expensive."

Questions were also asked on the average number of yahoo boys' occupants and their maintenance culture. The average responses from the landlords suggested that most of the yahoo boys live alone in the apartments. On whether they maintain the apartments, the average responses from the landlords showed that they lack maintenance culture; preferring to pay for everything in cash and not be disturbed.

### **The Effects of Cyber Crime on the cost of Hotel Lodging in Edo State**

The activities of the yahoo boys have equally impacted the cost of lodging in various hotels in Edo State. Hotel in Edo State is usually a busy resort for all forms of recreational activities particularly weekends. Outsiders who usually come for businesses as well as workers in some companies in Edo State lodge in most of these hotels for relaxation. Moreover, the hotels usually witness high patronage given the strategic location the state as it is at the centre of the West, East, South South and North of

Nigeria. The activities of the yahoo boys appeared to have increased the cost of lodging in most of these hotels, especially in the areas where the interviews were conducted. This was equally agreed by all the hotel managers interviewed.

One of the hotel managers in GRA/Etete wards was asked how he could recognize a yahoo boy and whether they are responsible for high cost of lodging. He replied in affirmation:

I know yahoo boys by the way they present themselves to the public, by braiding their hairs, sag their clothes, wear rings on their ears and nose, and the way they talk. The mature ones do not show these appearances in public. The patronage is good. All of our suites are always booked by these boys. Before yahoo boys came we experienced low patronage especially during week days **(male, 55 years, Hotel manager, GRA/Etete Ward in Oredo Local Government Area).**

The manager equally detailed the various lodging suites available at the hotel which yahoo boys usually love to lodge in with their prices as:

Gold premium (₦30,000), Gold Standard (₦ 36,000), Gold CHIC (₦ 40,000), Gold cream (₦ 45,000), Gold Grande (₦ 50,000 ), The view (₦ 100,000), Mini Suite (₦ 100,000), Posh Suite (₦ 120,000), Deluxe Suite (₦ 150,000), and Pool Area Rental (₦ 1,650,000)

Another hotel manager interviewed opined when asked how he could recognize a yahoo boy and the extent of patronage from yahoo boys:

The way they dress and the kind of cars they drive which are GLK, LEXUS, VENZA and other expensive cars. Patronage has improved greatly. All rooms full booked every day. Before now, we used to experience low patronage especially on week days **((male, 57 years, Hotel Manager, Uselu ward I in Egor Local Government Area)**

He equally detailed the various lodging suites available at the hotel which yahoo boys usually love to lodge in with their prices as:

Super Classic (21,000), Standard Deluxe (23,000), Exquisite Deluxe (28,000), Business Suite (35,000), and Diplomatic Suite (50,000). Apart from lodging, they also

spend lavishly on drinks, meat and pool area rental.

### **The Effects of Cyber Crime on the Prices of Goods in Edo State**

It was equally discovered by the researchers that the yahoo boys also impacted rise in the prices of goods in the state. On the general impacts of Yahoo boys on the costs of goods in the markets, most traders interviewed agreed that the presence of yahoo boys have increased the cost of things in Edo State including goods and services.

A trader when interviewed said:

Before the yahoo boys came, the prices of things were affordable for all and cheap compare to now. In some areas yahoo boys are indirectly responsible (high prices). Whenever we see them we increase our prices because we know they have plenty money **(woman, 44 years, Trader at Uselu Market, Uselu Ward I in Egor Local Government Area).**

She concluded that as it is a normal thing with Nigeria, whenever prices go up, they do not come down. The poor masses are the final bearers of the daily rise in the cost of things in Nigeria.

Another middle-aged man trading at Ring Road Market said

Yes, they are indirectly responsible for high prices because they hardly negotiate prices with me and other sellers in the market **(male, 53 years, trader at Ringroad Market, Oredo Local Government Area)**

He concluded that before the advent of yahoo boys, the “prices were considerate and affordable by the rich and the poor”.

### **Discussion of Findings**

The study on the causes of cyber crime in Edo State revealed three factors: poverty, unemployment and loss of societal values. These findings were consistent with the ones earlier made by some scholars. On poverty and unemployment, Ribadu (2007), for instance, attributed the rising level of cyber crime in Nigeria to corruption, poverty and unemployment. Akwara, .Akwara, Enwuchola, Adekunle, and Udaw (2021) in their study discovered that there was a significant relationship between cyber crime and poverty, unemployment and insecurity in Nigeria. On the loss of societal values, Ibrahim on his part found out that lack of good parental upbringing cost

Nigerian youths. Part of his words reads, “theoretically, if parents have a high moral standard, there is every tendency that the children will not have foreign characters [bad characters], because such parents will always question their children whenever they notice foreign character in them” (Ibrahim, 2016). Likewise, Ndubueze (2011) and Okeshola and Adeta (2013) averred that value crisis is highly responsible for cyber crime among youth in Nigeria, particularly as they see the flamboyant lifestyles of corrupt individuals in Nigeria.

The study on the effect of cyber crime on cost of tenancy, cost of hotel lodging and prices of goods revealed that there is a nexus between cyber crime and the emergence or occurrence of these societal factors. The penchant for lavish spending gruesomely perpetrated often leads to a concomitant response from traders, hotel managers, landlords and business men and women in the form of unjustifiable price increments. This finding is consistent with the position of Olawoyin (2021) when he studied how much inflationary pressures *yahoo boys* heap on Nigerians. In the impact of *yahoo boys* on the general price level, he asserts:

At the micro-level, Yahoo boys disrupt the neighbourhood markets and influence upward movement of prices with their trademark reckless spending; ultimately making a mess of the average person’s earning power/disposable income. In a nation where workers’ wages do not move with inflationary pressures, where governments at the sub-national level are still debating the possibility of paying N18,000, only those at the lower rung of the ladder bear the brunt.

On the effect of cyber crime on the cost of tenancy, he further says:

In contemporary times, there are places the average salary earner can’t afford to rent a modest apartment, especially in Western Nigeria. And that’s not because the infrastructural facilities are superb, nor because the houses are really spectacular; it’s largely because of the “crowding out” effect of “Yahoo-yahoo”. In those places, you’d have to outspend young yahoo boys living large with no legitimate source of income, ever ready and willing to pay huge amounts on properties, and, thus, shooting up the market prices beyond the reach of the everyday Lasisi, Chinaza or Aliyu (examples of common people).

Thus, it is evident that the activities of the cyber crimes on the micro-economy have not gone unnoticed. The lumpen who are already suffering the triple effect of poor leadership, the Covid-19 pandemic and inflation are made to suffer more from the activities of these cyber criminals. Unfortunately, it appears that nobody cares about any remedy so long the illicit wealth is circulated in the shores of the country and people concerned share from the proceeds of such crime.

## 5. Conclusion and Recommendations

The study set out to investigate the cyber crime and economy of Edo State, Nigeria while specifically paying attention to the causes and effects of cyber crime on cost of tenancy, hotel lodging and prices of goods in the two selected local government areas of the state. The findings revealed poverty, unemployment and loss of value system as causes of cyber crime in the state. These indices have become the sobriquet of Nigeria as fast majority of its citizens wallow in abject poverty and excruciating pains of unemployment among its youth pool. As clearly shown by the theories (Routine Activities Theory, Differential Association Theory and The Structural Strain and Anomie Theory) utilized in the study, there cannot be commission of crime without crime and the availability of the victim. Moreover, association with criminals breeds crime socialization and these criminals have been said to rise through structural strains such as government neglect, unemployment, poverty, hunger and starvation, corruption and general disaffection. To that extent, youths indulge in cyber crime with attendant impacts on the cost of tenancy, prices of goods and services as well as hotel lodgings as they lavish the ill-gotten money with impunity to the detriment of the lumpen in the society.

In view of these, the study recommends the following:

First, government should intervene in the affairs of the youth by providing them with job opportunities. Moreover, the level of economic hardship is excruciating, forcing youths to fend for themselves and their families. Government needs to bridge the poverty gap and provide incentives capable of stimulating growth and development to the benefit of all. In the same vein, since not every youth would be employed by the government or formal sector, skill acquisition courses should be made compulsory from primary to tertiary schools with good skills packages capable of feeding a person who acquired it. This

would invariably ensure that entrepreneurs are created and jobs provided for teeming youths in Nigeria. Moreover, funds and grants should be made available for those willing to assess them for setting up informal businesses.

Second, the rate of conviction of cyber criminals is very low. Security agents need to step up with their responsibilities in checkmating the activities of youths by arresting and prosecuting those who indulge in it. This would serve as a deterrent to others who are contemplating of joining the business.

Third, as the final bearers of the high cost of tenancy, lodging and prices of goods and services are the common citizens in the society, government needs to intervene in order to stabilize costs and prices so as to arrest undue and unwarranted increment of the costs and prices of the goods and services. This would be realised by setting up Price Control Commission and Consumer Protection Agency in each of the local government areas to protect the interest of the final consumers. This is apt so as to avoid gross inflation which would further leave the economy grounded.

Finally, moral teachings appear to be lacking in our institutions such as religious centres, schools and families. Money seems to have overthrown virtues and values. Every good individual is trained by all in the society. To that extent, the society should rise in total condemnation of cyber crime or simply *yahooism* so as to save the society from total collapse as the activities of these yahoo boys are fast becoming the new value system in the society.

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