

SOCIO-ECONOMIC DRIVERS OF ADVANCE FEE FRAUD AND ITS EFFECTS ON YOUTHS IN AWKA SOUTH LGA

Chikwendu, Stephen Chilaka

Department of Sociology and Anthropology,
Nnamdi Azikiwe University, Awka, Anambra State, Nigeria
Email: Sc.chikwendu@unizik.edu.ng

&

Eke Leona Adimchi

Department of Sociology and Anthropology,
Nnamdi Azikiwe University, Awka, Anambra State, Nigeria
Email :La.eke@unizik.edu.ng

&

Anaekwe, Henry Ebuka

Department of Sociology and Anthropology,
Nnamdi Azikiwe University, Awka, Anambra State, Nigeria
Email: he.anaekwe@unizik.edu.ng , anaekwehenry@yahoo.com

Abstract

The study examined the socioeconomic determinants and consequences of advance fee fraud among youths in Awka South Local Government Area (LGA). The rate at which youths engage in advance fee fraud has become alarming and a matter of public concern, which necessitated this study. A mixed-method research design was adopted, and Differential Association Theory was used as the theoretical framework. The sample size was 204 respondents, and multi-stage sampling techniques were employed to select participants. The instruments of data collection included a structured questionnaire and an in-depth interview guide. Quantitative data were analyzed using descriptive statistics, with results presented in simple percentages and frequency tables. The study hypotheses were tested using Chi-square (χ^2) inferential statistics. Qualitative data from the in-depth interviews were analyzed using thematic analysis. The findings revealed that 84.7% of youths view advance fee fraud as a means of survival and therefore perceive nothing wrong in engaging in it. The major factors influencing youths to engage in advance fee fraud include poor family background, unemployment, inadequate parental or guardian supervision, peer pressure, greed for money, and the need to belong. These factors have resulted in economic underdevelopment, poor academic performance, individual and corporate losses, breakdown of societal organization, and the erosion of social morals and values. The study recommends that the government create more employment opportunities to absorb jobless graduates; that non-governmental organizations conduct regular sensitization programs on the dangers of advance fee fraud; and that parents encourage vocational studies and support their wards in acquiring informal skills to cope with financial pressures.

Keywords: Advance fee fraud, cybercrime, internet fraud, e-mail scams, economic drivers

INTRODUCTION

Wagner (2004) defined advance fee fraud as a “confidence trick in which victims are persuaded to advance relatively small sums of money in the hope of realizing a much larger gain. He argues that the typical version of advance fee fraud is an email, most often from Nigeria, seeking an investor to help them transfer large sums of money (usually in tens of millions) out of the country, promising the investor a share. He argues also that the fraudsters make a request for a sum of money required in facilitating the transaction, such as a bribe to bank officials or to pay certain fees such as processing or custom fees. These scams he noted can be highly elaborate and can appear to be very convincing, netting an estimated US\$1 million daily from victims in the United States alone.

Advance fee fraud in Africa have taken many forms but the most commonly used is the internet fraud where an individual downloads an app or ad which once clicked on, changes the internet setting of the user and leaves the device vulnerable for attack or exploitation. It involves siphoning money, goods and services from persons who fall victim. Individual members of the society especially youths in Nigeria, Ghana, South Africa and other African nations have taken advance fee fraud as a major source of income. Transparent International (2014) Maintains that while corruption and crime is a global phenomenon; there is a long-standing view that Nigeria is not one of the “cleanest” nations of the world. The rate at which youths engage in advance fee fraud in Nigeria is alarming, the trend keeps increasing by the day and is popularly identified as yahoo-yahoo.

Gbegan (2017) argue that unlike china which has repeatedly shrugged off the reputation of being the producer of substandard goods, Nigeria has gained reputation for being the haven of online fraudsters or what are known colloquially as yahoo boys. Also the use of social media like Facebook, Whatsapp, Instagram and Twitter has made it even easier to get victims and hack accounts. Shower N, Coffey GS, and Hobbs D (2003) agree that methods used to generate spam email addresses are found also by identity fraudsters undertaking purposeful attacks.

Newman and McNally (2005) argue that some of the more sophisticated fraudsters may also have the capacity to hack into organizations' computers which gives them access to the personal data they need to commit fraud. Another striking observation of advance fee fraud In Nigeria is that it has become thoroughly organized that perpetrators have stages they go through before "picking" money as well as rituals of reciprocity that must be performed for their senior colleagues who housed them during the training stage when they finally get the money. They also arrange themselves in different places, rent apartments where they hide from criminal agencies, collaborate with other fraudsters in other nations, including nations of the victims. Once the payment is made, it begins a process where the money moves down from different cells probably in another county to the major culprits who sometimes also work with the bank officials to secure the money from agencies checkmating the inflow of funds in different accounts. Tade (2013) and Armstrong (2011) also argue that some fraudsters in the sub-Saharan region go as far as deploying spiritual powers to enhance their exploits online.

Newman and McNally (2005) also argue that personal information of individuals and companies businesses are also sometimes secured through a corrupt employee passing the information on or occasionally sheer incompetence. Comer (2003) also takes another dimension in explaining how the personnel unit can be used for fraudulent activities because of their ignorance. For him, trust and effective management are symbiotic, and fraud is the end result when the former is abused. They also argue that the best and most hard working employees are often the easiest to deceive because the employees are often focused on their primary work responsibilities that they do not have time to pay attention to details that appear unimportant, until it is too late. For him, fraud is always concealed in the details. Thus, this paper focusses on the socio economic determinants and consequences of advance fee fraud among youths in Awka South LGA, Anambra State. The objectives of the study were to identify the socio economic factors responsible for advance fee fraud among youths and to identify the consequences of advance fee fraud among youths in Awka South L.G.A.

Literature Review

Lass and Makinde (2012) in Orino (2016) identified factors that motivate advance fee fraud in Nigeria to include rapid urbanization, unemployment, quest for wealth, negative role model, weak implementation of advance fee fraud laws, and inadequate equipped law enforcement agencies. He also noted that the consequences of these crimes include the reduction of competitive edges of organization, time wastage, slow financial growth, deformation or tarnishing of the national image both at the international and national level, slow production time and low production output and aid to overhead cost. Laden (2004) argue that advance fee fraudsters however comes from very educational geographical, racial, religious, gender and socio economic backgrounds and are most often trained professionals who are good at stealing people's money and assets. For him, the factors associated with perpetration of advance fee fraud are the socio-economic injustices and inequalities in the society, lack of job opportunities and failure to create the right atmosphere for genuine business and investments to thrive.

Grabosky (2001) opines that financial strain is the bane of every type of fraud. It emanates from imprudence, misfortune or the combination of both factors. He noted that financial strain is however a subjective concept because those who are perceived to be above average affluence that engage in advance fee fraud may feel deprived economically in comparism to what they perceived to be relevant standard. He concludes that what motivates advance fee fraud stems up from the desire of one to posses what one cannot afford or rather what Duffield called "keeping up with the Jones". Michael (2004) argue that the determinants of advance fee fraud as many Nigerians would claim is prevalent due to the reflection of a turbulent history, weak institutions, grindingly tough social conditions and most of all, an economy monolithically focused on oil and the revenue that returns from it. He argues that financial crime is associated with the financial strain that individuals face, inaccessible wealth, where many people spend their lives scrambling in all manner of adaptive and inventive ways to see if they can get a cut, by whatever means made available to them. Further stating that the obvious answer associated with motivations of advance fee fraud are greed, naivety, and certain amorality when something involves money, toughened by circumstances, which makes fraudsters better equipped to achieve the blend of creativity, charm and coercion to carry out a successful sting.

Herman (2006) opines that one reason Nigerians get involved in advance fee fraud is due to the fact that there is very few legitimate opportunities available to them to get a job and make money. He illustrates this assertion with

an example of criminals who were caught and arrested and after their release, the individual's opportunity to find a legitimate job certainly depreciates because employees would less likely hire an individual with a criminal record, thus, the individual turns back to an easy means of acquiring wealth which is advance fee fraud. For him, the explanation indicates that criminal behavior of advance fee fraud is not a matter of choice but is associated with the fact that a person's choices have been limited or constrained by the society.

Orji (2011) argues that there is a strong relationship between poor socio-economic conditions in Nigeria and the increasing involvement of the Nigerian youths in the perpetration of advance fee fraud. He asserts that Nigeria is grossly challenged by issues of unemployment with no social programme to cater for the unemployed persons. Thus, a considerable number of the society resorts to a non violent crime such as advance fee fraud in the bid to make a living. He further states that corruption which have allowed the societal values to depreciate has also introduced a weak socio-economic conditions, the lack of social amenities; water, electricity and adequate healthcare leaves the poor masses constrained in the means of having adequate and better standard of living which they should originally enjoy. Rather the government acquires personal wealth, cars and good health care abroad. This situation for him presents the institution of the government as '419' and also serves as a model for youths who lives in a socially disorganized and constrained society like Nigeria. Orji also argue that the state of affairs has given rise to a culture that encourages the illicit acquisition of wealth in Nigeria where a considerable number of youths no longer see advance fee fraud as illicit or immoral act, rather they see success in advance fee fraud as a status symbol and this, for him has caused the emergence of a new sets of fraudulent Nigerian youths known as yahoo boys.

Otu (2013) in explaining the concentric diversification strategy and variants of advance fee fraud also argue that so many who are involved in advance fee frauds do so for economic reasons, the need to secure the means of survival. He asserts that studies have shown that people who engage in both advance fee fraud and armed robbery do so due to unemployment and the pressure coming from the need to secure money to assist relatives. He also mentioned class struggle which is the antagonism that exist in the Nigerian society as an outstanding determinant due to the competing economic interest and the desire between people of different class simply taking advantage of each other and most especially the less privileged in the society.

Bassey (2016) in highlighting the fraud in the financial institution adopted the explanation of Onanuga and Oshinloye (2012) that perceived pressure is generally financial driven, and may also not be financially driven. For him, opportunities to act unethically may arise from the very structure of the organization or through employee's manipulation of the internal control system. Noting that engaging in advance fee fraud may not be socially acceptable, that some extraneous circumstances move fraudsters to justify their actions. Chiezey and Onu (2013) posits that pressures that move individuals to commit fraud are financial pressure, greed, high medical bills for themselves and for those dependent on them, issues of debt, peer pressure, vices as drugs, gambling, and alcoholism, work related pressure, which includes high expectations for good results or target at work or the need to cover up for poor results, frustration with job content or even a persistent urge to beat the system. He also argues that people commit fraud without being caught or if caught, no enforcement of the law will be made manifest.

Ibrahim (2016) points out that advance fee fraud among youths is associated with the strong patriarchal system and customary "common sense" in Nigeria among all other factors, which encourages men culturally unlike women to be bread winners, and because of men's cultural personality in society in relation to women, they become generally desperate towards achieving financial success. Tade (2013) and Armstrong (2011) argue that some fraudsters in the sub-Saharan region go as far as deploying spiritual powers to enhance their exploits online. Ajayi and Owumi (2013; Ibrahim 2015, Chinwuba 2015; Ogunde 2016) expounds that the strong patriarchal system helps to perpetrate and shape the socio economic crimes in Nigeria, noting that the cultural landscape in Nigeria invoke relatively positive societal reaction towards any man who has financial success irrespective of the source, for example the advance fee fraud scheme. Thus such background can reinforce the Nigerian cyber fraud which is primarily money driven.

Chawki, Darwish, Khan, and Tyagi (2015) note that it is pertinent to understand a person's profile in the case of any type of fraudulent activity, particular educational attainment, occupation, and childhood experiences. This, he maintained, will help shed light on the individual implicated in advance fee fraud or cyber fraud. Gibson, Jeremiah, Gianluca, and Lorenzo in "The International World Wide Web Conference Committee" (2017) states that unemployment and prolonged periods of strikes by university lecturers are the main drivers of advance fee fraud and other cybercrimes.

Owulabi (2014) argues that poverty and corruption can be identified as the two major causes of the high level of advance fee fraud in Nigeria. For him, a considerable number of people live in abject poverty and pitiable state in the face of public and private corrupt practices, infecting the country. Further maintaining that with the population of Nigeria being over 170million with deposits of oil, natural gas, coal, iron, Ore and so on, Nigeria stands a chance in competing with other national super powers. But that has not been the case as over 60% of the Nigerian populations live below the 'breadline' or poverty line and corruption has become a self destructive institution that has groped both elites and ordinary Nigerians in its ditches.

Jack (2016) in explaining the consequences of internet fraud opine that consequences of advance fee fraud in Nigerian society is numerous and continues to be evident with many potential negative impacts on the socio economic development of Nigeria. For him, the consequences of advance fee fraud include the tarnished image of Nigeria in the international community thereby making the country unsafe for foreign investors, negatively impacted the confidence Nigerians have on the digital economy thus inhibiting economic growth. Advance fee fraud and cyber attack against businesses and organizations has the ability to damage organizational reputation and result in a loss of customers and revenue. Again, high cost and expenditure accrued by organizations in order to develop measures to combat and respond to scam attacks are part of the consequences of fraud. Jack also noted that both consumers and businesses accrue huge financial losses resulting from theft of information. Advance fee fraud has the potential of fueling other criminal activities and increases cost in time and resources for law enforcement agencies, loss of business assets and costs of government agencies and business in re-establishing credits histories and identities. He finally identified that loss of personal financial resources to fraudsters has caused emotional damage and other subsequent damages.

Saulawa and Abubakar (2014) argue that the prevalence of internet fraud has created a bad image for Nigeria amongst the committee of nations as one of the most corrupt nations of the world. And this has have also tarnished the national image, and have affected the way Nigerians are treated abroad with the suspicion and extreme caution as Nigerians are stereotyped to be '419ers' (conmen) and hence not to be trusted. He also noted that private companies around the world are beginning to take steps geared towards blocking emails originating from Nigeria and financial instruments are accepted with extreme caution, while foreign investors are scared of the country Nigeria considering it as risky and unattractive business zone. Chawki (2009) opine that organized crimes such as advance fee fraud have weakened the very foundation of democracy.

Abimbola (2013) in explaining the consequences of online fraud posits that the act hinders socio economic development of the country as it endangers lack of trust and confidence in profitable transaction, promotes denial of innocent Nigerians opportunities abroad and causes loss of employment and revenue loss. Maitanmi, Ogunlere, Ayinde and Adekunle (2013) also agree with Abimbola that advance fee fraud and online scams impedes socio economic growth in Nigeria as it scares away foreign investors due to the low level of confidence it has created in the Nigerian economy. He also stated that fraud has aided other illicit activities such as intellectual plagiarism, disruption of public services, drug trafficking and terrorism. Ibrahim (2016) is of the view that victims of cyber fraud or socio economic cybercrime usually suffer from economic loss and psychological breakdown which varies in level based on the initial motivation of the scammer and the type of loss accrued by the victim. He also noted that fraudsters may aim to deflate the economy of the victim as well as inflicting psychological distress on their victims. Owulabi (2014) maintained that the unfortunate development of Nigeria in its negative sense has led to the general decline in standard of living. He noted that in the bid to get out of poverty, most Nigerian youths, especially the unemployed youths begin devising various fraudulent and criminal schemes, often times with the help of foreign rationales in other countries. He also argued that political and social circumstances in place has created a scenario in which unsuspecting individuals become prone to fraudulent activities and could be persuaded, parting with their hard earned money.

Gwom (2017) also agrees that the economic losses incurred as a result of fraud and 419 scams has posed dangerous effects in discouraging foreigners and multi- national companies and businesses from investing in the Nigerian economy. Adebusuyi and Adeniran (2008) in their work titled "The internet and Emergence of Yahoo boys subculture in Nigeria" the study was conducted in two parts of Lagos metropolis which is the island and the mainland. The research design combined two research methods: survey research and participant observation. For the purpose of the study, a sample size of 400 youths aged 15-35 years was considered appropriate in view of time and financial constraints.

Respondents were systematically drawn from 4 randomly selected local government areas put of the 20 L.G.A in Lagos. Stratified random sampling techniques that combined both randomization and stratification were employed. The applied instrument was the structured interview schedule. The study revealed that 75% and 13.5% respectively agree that corrupt political leadership was utilized as a measure for persistence of "yahoo-yahoo"

subculture among youths while 5.7% and 5.0% disagreed. The study also revealed that 66.5% and 14.7% affirmed that poor socio-economic conditions facilitate youths' involvement in fraudulent practices while 12% and 6.4% disagree that poor socio-economic conditions facilitate youths' involvement in fraudulent practices. More so, 66.9% and 19.6% agree that decayed value system causes evolution of yahoo boys' syndrome in Nigeria.

Gbedi and Adebisi (2015) conducted a study titled "analysis of fraud detection and prevention strategies in Nigerian public sector" the researcher employed survey research method with data collected from both primary and secondary sources. The population comprises of 30 ministries in Nigeria, considering the offices of the accountants, auditors and chief executive officers of the ministries. The sample size was determined using the Yaro Yamane's formula which was used to arrive at finite population of 28 ministries. The research adopted random sampling techniques in selecting the ministries, 392 copies of questionnaires were distributed where 350 were fully filled and retrieved. The data technique used a descriptive approach where data generated from the study were presented in tables and analyzed using mean score; while analysis of variance (ANOVA) were used to test hypothesis with the aid of SPSS 17.0 version.

The study reveals that on the issue of advance fee fraud, 36 respondents are of the opinion that advance fee fraud penetrated the ministries up to 1-5times, 40 respondents said it penetrated up to 6-10times, 28 respondents said it happened up to 11-15times, 100 respondents said it penetrated up to 16-20times and 146 respondents are of the opinion that advance fee fraud penetrated 21 and above. The mean score 3.80 indicated that advance fee fraud occurred very often in the ministries.

Theoretical Orientation

The differential association theory by Edwin Sutherland 1939 will be adopted as the theoretical framework of the study. Advance fee fraud can be explained in the Nigeria setting as a result of people being exposed to law violating attitude early in life. This exposure is such that has occurred over a long period of time from people that the youths like, respect, and identify with as their role models. Because the Nigerian society supports the "get rich quick syndrome" without apprehending or bringing to justice, violators such as the advance fee fraud fraudsters who paraded the streets with luxurious cars and expensive items, it makes it easier for youths to justify their criminal behaviors and carry on with it as a norm.

Wood and Allyn (2010) argue that once an appropriate attitude have been developed, young people learn the right skills of criminality in much same way as they would learn any other skills, which is by example and training. This explains the nature of advance fee fraud, where youths build and learn criminal behaviors of advance fee fraud from their role models over time and become immune to the warnings of the law enforcement agencies because, they no longer see it as a crime. The differential association deals with the fact that criminal norms such as advance fee fraud is learned and the central part of this learning comes from within important personal groups and also, the exposure of the attitudes of members of the society that favor or reject legal code influences the attitudes of these individuals. Thus, an individual will go on to commit advance fee fraud if he or she is exposed more frequently to the attitudes that favor law violation than attitudes that favor abiding by the law.

Hoffman (2002) posits that individual embedded with structural differential association are exposed to attitudes in favor of or opposed to delinquent or criminal behavior as advance fee fraud. For him, differential association reinforcement of advance fee fraud develops overtime as individuals are exposed to various associations and definitions conducive to delinquency and criminal behaviors. He also maintained that criminal behavior as in the case of advance fee fraud is practiced by every class of individuals who are carriers of criminal norms. Criminal behaviors are learned through social interactions, they are fundamental principles that explain the process that initiates criminal activities. Brown, Bracken, Zoccoli, and Douglas (2001). He asserts that these principles includes that the criminal behavior is learned and this is through the process of interaction and communication with other people who also possess criminal behavior. The theory maintains that criminal behavior as advance fee fraud occurs when people have intimate relationships with personal groups or criminal groups. When this behavior is learned, the learning includes the techniques for committing the crime which maybe complicated or simple. They also learn directions of motives, drives, rationalization and the best attitudes for such crime.

Herman (2006) explains that learning the techniques for committing crime is less important than acquiring the mindset needed for criminal behaviors. For him, learning techniques are requisite for a specific type of crime. Such crime includes advance fee fraud where a lot of techniques are required as well as the right mindset that encourages it. The mindset that encourages the ideology according to Herman is that of "payback or getting back what was taken from us during the colonialism." Majority of the Nigerian youths have taken cover over the mindset that the money the scam from people, especially the whites are their money which was forcefully taken

from them during colonialism. Advance fee fraud have become a rampant and common form of crime that has corrupted the mindsets of growing and adult Nigerians into believing that it is the surest way of making money. For Sutherland, motives are not as important as the mindset, maintaining that some advance fee fraud perpetrators are not subject to poverty. Research reveals that most of these offenders start their careers in good neighborhoods and come from stable homes but they enter the world however and come in regular contact with illegal practices. (Joubert, 2001). Brown et al (2001) maintain that criminal behavior is learned and thus provides basics for differential association theory, ruling out the idea that criminality is inherent, hereditary, and a product of innovation, as the cause of aberrant behavior which means people are taught to behave and misbehave in a society.

Methodology

The study adopted the mixed research design. This research design involves the triangulation of quantitative and qualitative approaches of data collection, analysis and interpretation. It also involves the administering of questionnaires and interview. The study area is Awka South L.G.A, located in Anambra state, Nigeria. It is made up of nine towns namely; Amawbia, Awka, Ezinato Isiagu, Mbaukwu, Nibo, Nise, Okpuno, and Umuawulu. The local government is well known for blacksmithing with highly respected Igbo people known for their technical and business skills. Awka is also a town in Awka South L.G.A. it is the seat of government. Awka South also has a federal university, Nnamdi Azikiwe University. The presence of a university in the study area shows that there is a high rate of youths resident in the area. The population deals with the limit within which research findings are applicable. The population of the members of the society is grouped into three major age category according to the national bureau of statistics 2006, where 0-14years is 62,155, while those aged 15-64years according to the national bureau of statistics 2006, is 119, 868 and age 65+ is 7,631.

The age distribution included 0-9years down to 80years and above. For the purpose of this study, two age distributions would be considered where members aged 20-29years are 43,430 and those aged 30-39years are 22,348. The target populations are youths aged 20-39 years. The reason is that the target populations are mostly available and are likely to have better information on the factors and determinants of advance fee fraud among youths in Awka South L.G.A

In order to obtain the sample size of the respondents, the youth population was obtained from the national bureau of statistics (web) and the national population commission of Nigeria (web). Thus, the Taro Yamani (1967) statistical formula will be applied to determine the sample size.

$$n = \frac{n}{1+N(e)^2}$$

Where n= sample size

N=total population

e= level of significance (0.07)²

Where population of youths in Awka South is about 65,778

$$\text{Therefore, } n = \frac{65,778}{1+65,778 (0.07)^2}$$

$$n = \frac{65,778}{1+65,778 (0.0049)}$$

$$n = \frac{65,778}{65,779 (0.0049)}$$

$$n = \frac{65,778}{322.3}$$

$$n = 204.0893577$$

n= 204 approximately.

Multi-stage sampling technique comprising will be adopted in selecting respondents for the study. A total of 9 communities make up Awka South L.G.A namely; Amawbia, Awka, Ezinato, Isiagu, Mbaukwu, Nibo, Nise, Okpuno, and Umuawulu. These 9 communities would be grouped into three clusters on the basis of their proximity to each other, namely as follows; first cluster containing Awka, Amawbia, and Ezinato; second cluster containing Isiagu, Mbaukwu, and Nibo; while the last cluster contains Nise, Okpuno and Umuawulu. The three clusters will be shuffled in a container, and with the use of simple random technique, a cluster was drawn, consisting of three communities. Out of the three communities, two communities were selected namely; Awka and Amawbia using the random sampling technique. The villages in Awka are six in number which include; Umueze, Ngene, Adabebe, Umukabia, Ezimezi and Enu-oji. While villages in Awka are eight in number, namely; Akpana, Enugu, Ezimezi, Enugwuagu, Umuchibu, Umukpe, and umuosite. The village members in the selected communities will be numbered and the systematic sampling technique will be employed to select every even number in the sample frame from which 204 members comprising of youths, both male and female will be selected for the study. Thus, a total of 204 respondents were selected for the study

For the qualitative component of this study, 6 male respondents will be purposively selected for the In-Depth-Interview (IDI). The participants includes 1 religious leader, 1 police officer, three male youths and 1 female youth from Awka and Amawbia who are not part of the participants to receive questionnaire. This was done because youths are believed to have some level of knowledge on the causes and consequences of advance fee fraud.

Both quantitative and qualitative instrument will be used for data collection. Questionnaire will be used in gathering data while IDI will be used for qualitative data. Both open and close-ended questions as kept in the questionnaire allows respondents their choice of words, and grants them an opportunity to express themselves on the of study. Although, it makes it difficult for the research to be well interpreted or measured while a close-ended questionnaire only allow respondents to give answers limited to the questionnaire which may not allow the respondent the opportunity to broadly explain their perception or views about the topic under study, nor permit the researcher to know if the respondents have deeper knowledge on the topic.

Through the questionnaire, reliable and detailed information were gathered from the youths of the villages. The questionnaire was divided into two sections, Section A and Section B which deals with socio demographic characteristics of the respondents such as gender, age, residence, occupation, and religious affiliations. While section B will deal with substantive issues such as the opinions of the youths about advance fee fraud, consequences of advance fee fraud, and the measures put in place to effectively curb the incidence of advance fee fraud among youths in Awka South L.G.A. The qualitative data will be obtained via the in-depth interviews (IDI). The qualitative sampling technique concentrates more on collecting concrete and quality information mainly from relatively few individuals. The IDI was structured and designed to elicit information from the youths of Awka South. The IDI was developed from the objectives of the study.

204 pieces questionnaire was administered through face-to-face method (physical contacts) with the help of a research assistant who is an indigene of Awka South. She played the role of helping the researcher find the area under study. The research assistant was trained for 2 days on the objectives of the study and how to conduct or administer a questionnaire properly. This was done by giving her a copy of the research objectives to read, and showing her how to issue questionnaires based on respondent's consent. The researcher moderated the interview and took down notes, while the research assistant recorded responses. The entire process was guided by the objectives of the study.

Data collected through the quantitative instrument were processed using SPSS and analyzed using simple statistical analysis and interpretation. Data was presented using frequency tables and percentage. Hypotheses formulated were tested using chi-square(X²) inferential statistics. The in-depth interviews were analyzed using content analysis, a thematic method where responses are merged and compared in order to bring out substantive or emerging themes in line with the objectives of the study.

Findings

Personal Data of the Respondents

This section deals with personal data of the respondents such as age, gender, marital status, religious affiliation, level of educational attainment and place of residence of the respondents. The personal data of the respondents is presented in table 1 below

| Variable | Frequency | Percentage |
|------------------------------------|-----------|------------|
| Sex | | |
| Male | 98 | 50.3 |
| Female | 97 | 49.7 |
| Total | 195 | 100 |
| Age | | |
| 20-29 | 68 | 34.9 |
| 30-39 | 36 | 18.5 |
| 40-49 | 40 | 20.5 |
| 50-59 | 30 | 15.4 |
| 60 and above | 21 | 10.8 |
| Total | 195 | 100 |
| Religious affiliation | | |
| Christian | 180 | 92.3 |
| Islam | 3 | 1.5 |
| African Traditional Religion (ATR) | 12 | 6.2 |
| Total | 195 | 100 |

| | | |
|----------------------------------|-----|------|
| Income level | | |
| 10, 000-19,000 | 39 | 20.0 |
| 20,000-39,000 | 30 | 15.4 |
| 40,000-59,000 | 53 | 27.2 |
| 60,000-79,000 | 38 | 19.5 |
| 80,000 and above | 35 | 17.9 |
| Total | 195 | 100 |
| Occupation | | |
| Employed | 45 | 23.1 |
| Unemployed | 18 | 9.2 |
| Business | 62 | 31.8 |
| Artisan | 42 | 21.5 |
| Student | 28 | 14.4 |
| Total | 195 | 100 |
| Level of Education | | |
| First school leaving certificate | 49 | 25.1 |
| SSCE | 49 | 25.1 |
| Bsc/HND | 66 | 33.8 |
| MSc and above | 0 | 0 |
| Total | 195 | 100 |

Field survey, 2025

Table 1 shows that majority of the respondents (50.3%) are males. The age distribution of the respondents shows that majority of them (34.9%) are between the ages of 20-29. The mean age of the distribution is 22.321 with a standard deviation of 1.212. on religious affiliation, majority of the respondents (92.3%) indicated that they are Christians. Table 1 further show the income level of the respondents. It could be observed from table 1 that majority of the respondents (27.2%) earn between 40,000-59,000. In terms of occupation, table 1 shows that majority of the respondents (31.8%) indicated that they are into business. Finally, table 1 shows the educational qualification of the respondents. It could be observed from the table that majority of the respondents (33.8) have obtained BSc/JND.

Objective 1: Socio economic factors responsible for advance fee fraud among youths in Awka South LGA.
 research question 2. Findings are presented in figure 2 and table 3.

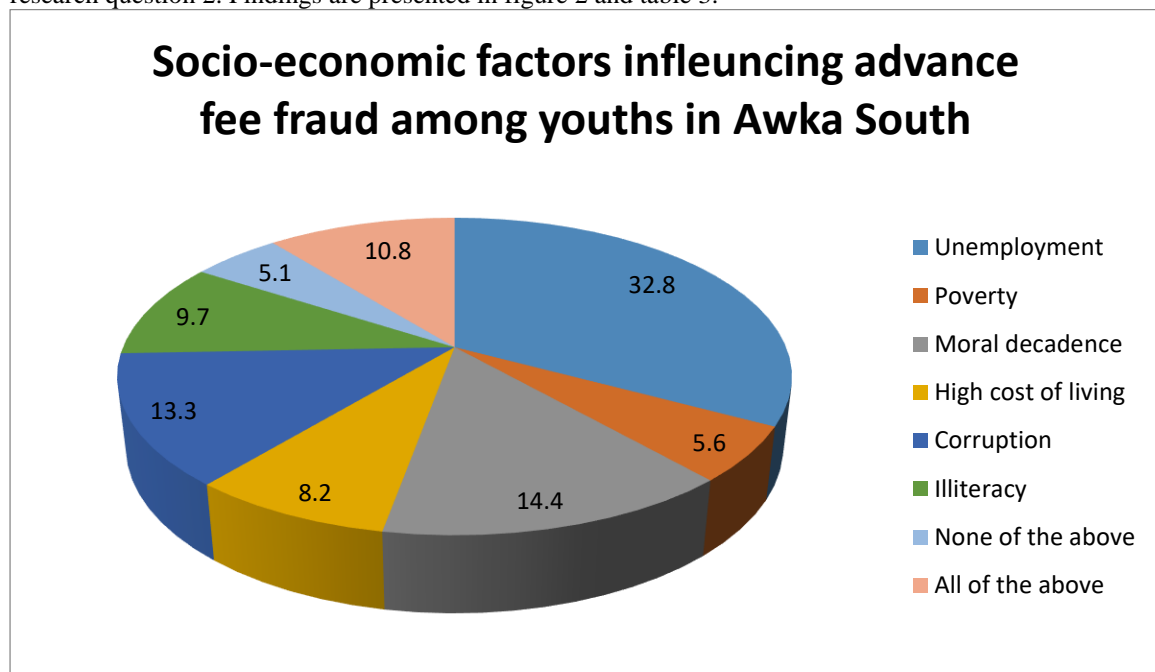


Fig 2: Field Survey, 2025

Figure 2: Respondents' views on the socio-economic factors influencing advance fee fraud among youths in Awka South

Figure 2 shows that majority of the respondents identified unemployment as the socio-economic factor influencing advance fee fraud among youths in Awka South. Other factors identified include poverty, corruption, high cost of living and moral decadence. This finding is supported by data from the IDI.

An interviewee stated:

Well there are so many factors. I believe unemployment is really very high among the youths currently. This to me is the major cause of this thing. The youths have no jobs to do, they have no means of survival so they are often disillusioned and crimes like this become very attractive to them. I am not surprised that majority of the youths are keying into this criminal activity which they now consider as normal and a way of feeding for themselves and even for their families (Female, 31, married, community leader)

Another interviewee stated:

Unemployment, poverty and high cost of living are the triple socio-economic realities the youths are confronted with in the current day Nigeria. The current unemployment rate is very high. I believe it is the reason they are going into crime (Male, 42, married, community leader).

Table 2: Respondents' views on whether level of exposure/socialization can trigger the act of engaging in advance fee fraud.

| <i>Responses</i> | <i>Frequency</i> | <i>Percentage</i> |
|------------------|------------------|-------------------|
| Yes | 161 | 82.6 |
| No | 18 | 9.2 |
| Not sure | 16 | 8.2 |
| Total | 195 | 100 |

Field survey, 2025

Table 3 shows that majority of the respondents (82.6%) are of the opinion that level of exposure/socialization can trigger the act of engaging in advance fee fraud.

Objective two: The consequences of engaging in advance fee fraud among youths of Awka South L.G.A.

Table 3: Respondents' views on whether there are consequences associated with engaging in advance fee fraud

| <i>Responses</i> | <i>Frequency</i> | <i>Percentage</i> |
|------------------|------------------|-------------------|
| Yes | 174 | 89.2 |
| No | 10 | 5.1 |
| Not sure | 11 | 5.2 |
| Total | 195 | 100 |

Field survey, 2025

Table 4 shows that majority of the respondents (89.2%) are of the opinion that there are consequences associated withengaging in advance fee fraud.

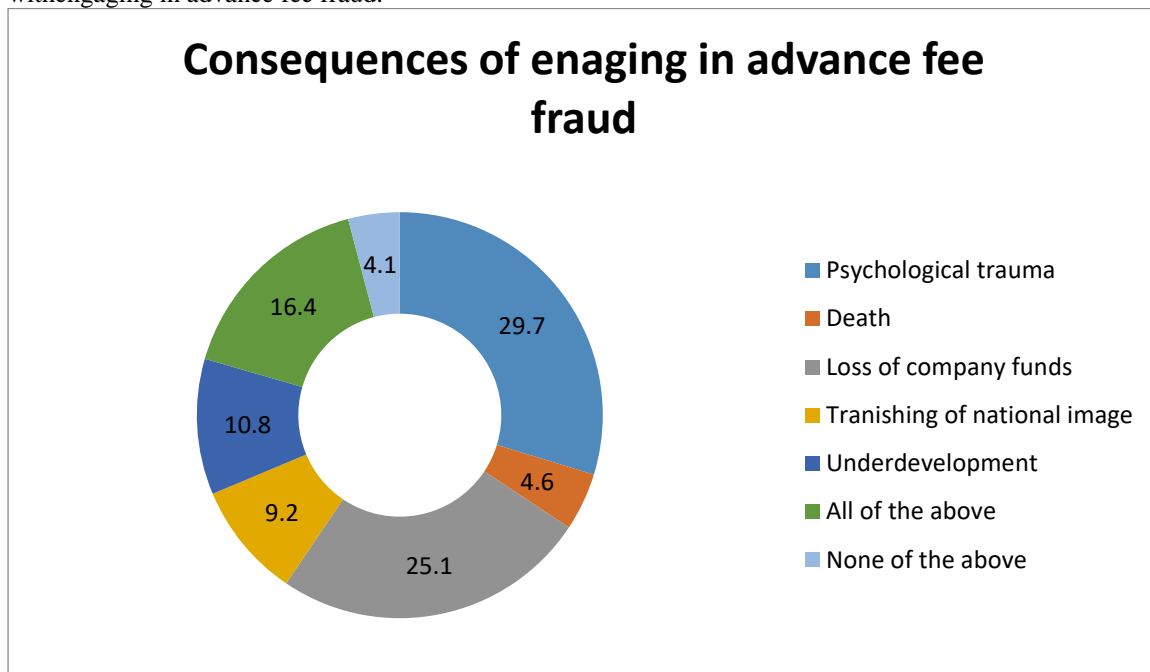


Fig 3: Field survey, 2025

Figure 3: Respondents' views on the consequences of engaging in advance fee fraud by youths in Awka South

Figure 3 shows the consequences of engaging in advance fee fraud by youths in Awka. The various consequences identified by the respondents in the study are shown in the figure above. The major consequence of engaging in advance fee fraud by youths as found in the study is psychological trauma (29.7%). This is followed closely by loss of company funds (25.1%). The data from interviews conducted also support this finding.

An interviewee stated:

I don't think this kind of fraud can happen without consequences. There are definitely consequences. We now see how the country is being considered as fraudulent by other countries. They just believe Nigerians are all fraudsters. Then the people who are defrauded, they lose so much money to these fraudsters, company money most times. The youths involved are also affected too. Sometimes they are confronted with crisis that could be psychological or otherwise. So yes, so many consequences (Male, 45, married, religious leader).

Another interviewee stated:

Okay psychological trauma is sometimes suffered by the youths who engage in fraud. Also, they bring shame to the name of the country in the international community. There is this perception that comes with engaging in crime constantly by members of the country. This brings a bad reputation to the country (Female, 31, married, community leader).

Discussion

The study found that several socio-economic factors contribute to the involvement of youths in advance fee fraud in Awka South. The most prominent factor identified is unemployment. High unemployment continues to push youths toward non-conventional means of survival, including engagement in criminal activities. Other contributing factors include poverty, high cost of living, corruption, and moral decadence. This finding is consistent with the study of Jackson and Robert (2016), who identified unemployment and poverty as key contributors to youth involvement in crime.

Further findings indicate that advance fee fraud has several consequences. These include psychological trauma, death, loss of company funds, tarnishing of the country's image, and underdevelopment. Psychological trauma was found to be the most common among these consequences. This aligns with the findings of Orji (2011), who highlighted the psychological effects of fraud on perpetrators. Victims of advance fee fraud often suffer financial loss and emotional distress, which in some cases can result in long-term trauma.

Recommendations

Based on findings from this study, the following recommendations are made.

1. Creation of employment for the youths by the government to get them gainfully engaged is necessary to stop advance fee fraud in Awka South.
2. There is need to adhere strictly to the laws that criminalized advance fee fraud. This will deter those that want to get into the crime.
3. The EFCC should be mobilized to do its job in around Awka South.
4. Public enlightenment campaigns by NGOs will go a long way and is encouraged

References

- Adebusuyi, I., & Adeniran, A. (2008). The Internet and emergence of Yahoo boys sub-culture in Nigeria. *International Journal of Cyber Criminology*, 2(2), 368–381.
- Ajayi, J., & Owumi, B. (2013). Socialization and child-rearing practices among Nigerian ethnic groups. *Academic Journal of Interdisciplinary Studies*, 2(2), 249–256.
- Armstrong, A. (2011). 'Sakawa' rumors: Occult internet fraud and Ghanaian identity. University College London Anthropology Working Papers. <https://www.ucl.ac.uk/anthropology/research/workingpapers/082011.pdf>
- Bassey, I. (2016). An empirical investigation of the human resources nexus to frauds in the Nigerian banking sector. *International Journal of Scientific and Research Publications*, 6(6), 231–238.
- Brown, S., Bracken, E., Zoccoli, S., & Douglas, K. (2001). Generating and remembering passwords. *Applied Cognitive Psychology*, 18(6), 641–651.
- Chawki, M. (2009). Nigeria tackles advance fee fraud. *Journal of Information, Law and Technology*, 2009(1). http://go.warwick.ac.uk/jilt/2009_1/chawki
- Chawki, M., Darwish, A., Khan, M., & Tyagi, S. (2015). 419 scam: An evaluation of cybercrime and criminal code in Nigeria. In *Cybercrime, digital forensics and jurisdiction* (pp. 3–23). Springer International Publishing.

- Chiezey, U., & Onu, A. (2013). Impact of fraud and fraudulent practices on the performance of banks in Nigeria. *British Journal of Arts and Social Sciences*, 15(1), 12–28.
- Chinweuba, N. (2015). Human identity: Child rights and the legal framework for marriage in Nigeria. *Marriage and Family Review*, 51(4), 227–268.
- Comer, M. (2003). *Investigating corporate fraud*. Gower.
- Gbegan, S. (2017). Forget internet scams: Young Nigerian youths now use digital tech for good. *World Economic Forum, Paradigm Initiative*.
- Gbedi, D., & Adebisi, J. (2015). Analysis of fraud detection and prevention strategies in public sector. *Journal of Good Governance and Sustainable Development in Africa*, 2(4), 109–128.
- Gibson, M., Jeremiah, O., Gianluca, S., & Lorenzo, C. (2017). Flipping 419 cybercrime scams: Targeting the weak and vulnerable. *International World Wide Web Conference Committee (IW3C2)*. ACM Publishing.
- Grabosky, P. (2001). *The psychology of fraud: Trends and issues in crime and criminal justice*. Australian Institute of Criminology.
- Gwom, S. (2017). Advanced fee fraud in Nigeria: Nature, prevalence and the urgent need for enforcement of relevant laws. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3421734>
- Hassan, A., Lass, F., & Makinde, J. (2012). Cybercrime in Nigeria: Causes, effects and the way out. *ARPN Journal of Science and Technology*, 2(7).
- Herman, S. (2006). [Title not provided in original - cited as "Herman (2006)" in both documents].
- Hoffman, J. (2002). A contextual analysis of differential association, social control, and strain theories of delinquency. *Social Forces*, 81(3), 753–785.
- Ibrahim, S. (2015). A binary model of broken home: Parental death-divorce hypothesis of male juvenile delinquency in Nigeria and Ghana. In S. R. Maxwell & S. L. Blair (Eds.), *Violence and crime in the family: Patterns, causes, and consequences* (Vol. 9, pp. 311–340). Emerald Group Publishing.
- Ibrahim, S. (2016). Social and contextual taxonomy of cybercrime: Socioeconomic theory of Nigerian cybercriminals. *International Journal of Law, Crime and Justice*, 47, 44–57.
- Jackson, T., & Robert, W. (2016). Cybercrime and the challenges of socio-economic development in Nigeria. *Journal of Research in National Development*, 14(2). www.transcampus.org/journal
- Joubert, B. (2001). Investigating and prosecuting Nigerian fraud. *United States Attorneys' Bulletin*, 49(6).
- Laden, M. (2004). The effectiveness of legal and enforcement framework in fighting advance fee fraud and money laundering activities [Paper presentation]. 3rd National Legal Profession Conference.
- Maitanmi, O., Ogunlere, S., Ayinde, S., & Adekunle, Y. (2013). Impact of cybercrimes on Nigerian economy. *The International Journal of Engineering and Science*, 2(4), 45–51.
- Michael, P. (2004). Nigeria-related financial crime and its links with Britain: An Africa Programme report. The Royal Institute of International Affairs.
- Newman, G., & Clarke, R. (2003). *Superhighway robbery: Preventing e-commerce crime*. William Publishing.
- Newman, G., & McNally, M. (2005). Identity theft: Literature review. U.S. Department of Justice.
- Ogunde, O. (2016). Protecting the interest of the girl-child in Nigeria: Matters arising. *International Journal of Human Rights and Constitutional Studies*, 4(1), 17–30.
- Onanuga, A., & Oshinloye, M. (2012). An empirical analysis of occupational frauds in the Nigerian banking industry, 1991–2008. *Journal of Banking*, 6(1), 1–18.
- Orji, J. (2011). Curbing advance fee fraud in Nigeria: An analysis of the regulatory framework and contemporary challenges. *Nnamdi Azikiwe University Journal*.
- Otu, N. (2013). Kidnapping: A variant of Nigerian advance fee fraudsters' (419) diversified portfolio. *International Journal of Justice Sciences*, 8(1).
- Owulabi, S. (2014). Fraud and fraudulent practices in Nigeria banking industry. *An International Multidisciplinary Journal, Ethiopia*, 4(3b).
- Saulawa, M., & Abubakar, K. (2014). Cybercrime in Nigeria: An overview of Cybercrime Act 2013. *Journal of Law, Policy and Globalization*, 34.
- Shower, N., Coffey, G., & Hobbs, D. (2003). Crime on the line. *British Journal of Criminology*, 43, 489–505.
- Tade, O. (2013). A spiritual dimension to cybercrime in Nigeria: The 'yahoo plus' phenomenon. *Human Affairs*, 23, 689–705.
- Tade, O., & Aliyu, I. (2011). Social organization of internet fraud among university undergraduates in Nigeria. *International Journal of Cyber Criminology*, 5(2), 860–875.
- Transparency International. (2014). *The 2014 Corruption Perception Index*. <https://www.transparency.org/cpi2014>
- Wagner, V. (2004). Nigerian scam has new twist. *Credit Union Magazine*, 70(9), 70–72.
- Wood, J., & Allyne, E. (2010). Street gang theory and research: Where we are now and where we would go from here. *Aggression and Violent Behavior*, 15, 100–111