ETHICO-RELIGIOUS EVALUATION OF 'YAHOO-YAHOO' FRAUD IN NIGERIA

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Abstract: In Nigeria, there is the scourge of internet fraud known as Yahoo-Yahoo which have swindled many unsuspecting victims their hard-earned resources. Cybercrime, which was seen before now as a deviant behaviour in society is fast becoming a norm in most parts of the country. Interestingly, the teaming youth population is the major players when it comes to this societal menace. Despite various efforts being put in place by the government to forestall the activities of these fraudsters, the propagators have sought other avenues to continue to be relevant in their nefarious acts. This paper analyzes cybercrime (Yahoo Yahoo) from ethical and religious paradigms. The paper adopts the evaluative and descriptive methods of research. The findings show that several factors like

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poverty, unemployment, dwindling societal value and greed are responsible for the menace. The paper concludes that the act is not ethically and religiously justifiable. Furthermore, there is need to increase societal, religious and family values, such as sanctity of human life, dignity of labour, integrity, and contentment as a way forward.

Keywords: Cybercrime, Yahoo Yahoo, Ethico-religious, Internet fraud, evaluation

Introduction

In Nigeria, "yahoo yahoo" refers to the activities which entail the use of computers, phones and the Internet to defraud unsuspecting victims, especially those outside the country. The term "yahoo yahoo" originated from the fact that the use of Yahoo e-mails and Yahoo instant messenger was a dominant medium of communication between perpetrators and victims (Okogba, 2018). Those who are involved in "yahoo yahoo" are popularly referred to as "yahoo boys". With the popularity of Gmail services and use, "yahoo boys" are now being referred to as G boys. With the spread of awareness of "yahoo yahoo" and sensitization of potential victims, a group of "yahoo boys" have resorted to the inclusion of magic and spiritual powers to aid the defrauding of victims (Melvin & Ayotunde, 2010). This phenomenon is referred to as yahoo plus, and perpetrators are referred to as "yahoo boys" plus.

Hardly a day passes without this new dimension of yahoo plus activities making a headline in the Nigeria National Dailies. For instance, some of the headlines are: Yahoo Ritualist Caught With 12 Soaked Sanitary

Pads, Female Underwear; Fear of Ritualists In Delta: We Anoint Our Pants To Escape Yahoo Boys said Warri Girls; Reactions Trails Delta Killing by Ritualists- Yahoo Yahoo Boys; Yahoo Boys Caught With Girls Pants and other Ritual Items in Delta State; Yahoo Boy That Has Been Stealing Used Female Pants and Brassiers has been Caught; Girls Run Mad, become Useless after We Use Them For Yahoo Plus-Yahoo Boys Confessed; Commotion in Delta as Girls Allegedly Vomits N500-Yahoo Plus; Stop Stealing Women Pants, Oba of Benin Warns Yahoo Boys; Fear of 'Yahoo Boys' Ritualists Forced Female Students In Delta State Tertiary Institutions to stop wearing pants; and so on, (Okogba, 2018; Amaize, 2018; Lawal, 2018; Ewubare, 2018; Egobiambu, 2018; Young, 2017).

Cyber crime is one of the popular forms of deviance among young people in Nigeria (Ojedokun & Eraye, 2012; Tade & Aliyu, 2011). The perpetrators are received by some people and social institutions when they make the illegitimate money; hence, the increasing justification of illegality (Adeniran, 2008; Ninalowo, 2016). Cybercrime in Nigeria is largely perpetrated by young people and students in tertiary institutions, and are socially tagged yahoo yahoo or yahoo boys. Yahoo boys rely on their computer dexterity to victimize unsuspecting persons in cyberspace. A new phenomenon in cybercrime is mixing spiritual elements with internet surfing to boost cybercrime success rates.

The rising popularity of cyber crime may not be unconnected to the fact that the Nigerian state is currently experiencing economic imbalance with attendant high rate of unemployment among able-bodied youths, erosion of traditional values of integrity, and quick-money syndrome. The Economic and

Financial Crimes Commission (EFCC) has recorded several arrests and prosecution of cyber crime suspects. Examples of such include the arrest of six "yahoo boys" in Abuja (Daily post, 2018); prosecution of an arrested suspect who attempted to bribe EFCC operatives with 6.9 million Naira (19,140 US dollars), and several other apprehensions and prosecutions in the last one year (EFCC, 2018). It is expected that with the apprehensions and prosecutions, more understanding of the "modus operandi" of culprits will emerge. However, crime may not be static as suspects could adopt new methods when the old ones are known to the people and law enforcement agencies (Adejoh & Temilola, 2018), but recent happenings show that these efforts are incapable of curbing the menace of these fraudsters.

These boys are seen in major cities in Nigeria, driving through popular streets in convoys and sometimes deliberately obstructing traffic flow with the mind of attracting attention of the public to their immoral display. Sometimes they consciously abandon their exotic cars on the middle of the roads just to throw or spray money and each time they do, people usually gather to watch their unholy and inglorious display of stolen money. It appears that the society has become helpless and rather than resist this ugly trend, is unwittingly supporting the activities and atrocities of these criminal gangs (Chukwuka, 2022). Just recently, yahoo boys openly staged a protest against law enforcement agents in Ughelli, Delta State demanding that EFCC should stop disturbing their business (*Vanguard Newspaper,* September 6, 2022)

Furthermore, yahoo-boys phenomenon has taken different dimension since 2013. Most of them have discovered a new strategy of blending spiritual elements

with internet surfing to enhance the chances of their success in defrauding their unsuspecting victims. This new yahoo boys is what Tade (2013) refers to as "yahoo plus" in his widely published article. Though he concentrated in examining the factors underlying the spiritual dimension vis-à-vis the strategies employed in perpetuating the internet fraud. Similarly, Yahoo boys within the Nigerian context is also associated with Advanced Fee Fraud (AFF) or "419" fraud (Igwe, 2007; Adogame, 2009; Rich, 2017). The term "419" is derived from section 419 of the Nigerian Criminal Code (see *Criminology, Criminal Justice, Law and Society*, volume19, issue 2). Therefore, in this study, cybercrime is understood in the context of internet fraud, Yahoo boys and 419 frauds. The Yahoo boys' modus operandi involves sending deceptive e-mails using Yahoo mail to unsuspecting victims who will finally lead to defrauding and swindling their victim(s).

However, this study intends to examine the new dimension of Yahoo boys' strategy which blends spiritual elements with internet surfing to enhance their chances of their success in defrauding their unsuspecting victims. The Yahoo boys usually cast a spell on their victims using mystical, spiritual and supernatural powers to lure their victims to a specific destination where they are killed with most of their vital organs removed for ritual purposes. They also use female undines, sanitary pads and so on, for rituals. This has often led to the sudden disappearance of most people who are later found with their vital organs removed. This is shocking, alarming and has constituted a serious problem in Nigeria.

The "Yahoo boys" phenomenon in Nigeria falls within the socioeconomic cyber crime (Aker, 2009) as it is done mainly for financial gains. Considering the economic situation in the country, it is unlikely that a complete stop will be put to the menace by using the pain-pleasure approach which states that offenders should be punished. There is a need to understand how young people are initiated into this crime with a view to discouraging the practice. Studies have shown that some people are influenced by their friends (Tade & Aliyu, 2011; Arpad, 2013; Ojedokun & Eraye, 2012; Arimi, 2011; Atwal, 2011). Ige (2008) and Ojedokun and Eraye (2012) suggested that involvement in the crime is not necessarily influenced by socioeconomic status of parents as children of the haves and have not have been equally arrested and prosecuted for involving in the crime. This suggests that if what pushes the poor into committing cyber crime is the monetary gain, children of the rich are being attracted by other factors aside financial gratification. It is on this note that understanding how young people are initiated, and the possible roles of peers and parents become germane.

Concept of Cyber-crime

A major problem in the study of cyber-crime is the absence of a consistent current definition, even among those law enforcement agencies charged with tackling it. To the Council of Europe (COE) Convention on Cyber-crime, cyber-crime involves "action directed against the confidentiality, integrity and availability of computer systems, networks and computer data as well as the misuse of such systems, networks and data" (Council of Europe, 2013; Regner et al., 2016). To the

Federal Bureau of Investigations (FBI), cyber-crimes spans across a diverse scenario including; crimes against children (usually involving child pornography or child rape); theft of intellectual properties and/or publications, phishing, intentional dissemination of malware to national and international internet fraud. Casey considers internet crimes and frauds to be any crime that involves computers and networks, including crimes that do not rely heavily on computers (Ninalowo, 2016). Odjedekun (2011) conceptualizes cyber-crime as those computer-mediated activities which are either illegal or considered illicit by certain parties and which can be conducted through global electronic networks.

Thus, in general terms, cyber-crime can be defined as crimes committed on the internet using the computer as either a tool or a targeted victim. It encompasses all illegal activities perpetrated by one or more people referred to as scammers, hackers, internet fraudsters, cyber citizens or 419ners, using the internet through the medium of networked computers, telephones and other information and communications technology (ICT) equipment. Cyber-crimes target laptops, tablets, mobile phones and entire networks. Mobile merchants are reported to be incurring the greatest fraud losses as a percentage of revenue amongst all merchant segments (Melvin, 2010). It is very difficult to classify cyber-crimes in general into distinct groups.

Cyber-crime can take many shapes and can occur anytime or at any place. Cyber criminals utilize several methods, depending on their skill-set and their goal. Regardless of the nature of the intentions, each method of cyber-crime requires a set of skills, knowledge, resources, and access to particular data or information systems. One classification that is helpful to this study is

that by Wall (2014, and Regner, et al, 2016). He sub-divides cyber-crime into four established legal categories:

a) Cyber-trespass: crossing boundaries into other people's property and/or causing damage, e.g. hacking, defacement, viruses.

b) Cyber-deceptions and thefts: stealing (money, property), e.g. credit card fraud, intellectual property violations also referred to as piracy.

c) Cyber-pornography: breaching laws on obscenity and decency.

d) Cyber-violence: doing psychological harm to, or inciting physical harm against others, thereby breaching laws relating to the protection of the person, e.g. hate speech, stalking.

It sub-divides cyber-crime according to the object or target of the offence: the first two categories comprise "crimes against property", the third covers "crimes against morality", and the fourth relates to "crimes against the person". For these, one may also wish to add crimes against the state, and those activities that breach laws protecting the integrity of the nation and its infrastructure, for example, terrorism, espionage, disclosure of official secrets, and kidnapping among others (Ottuh & Aitufe, 2014). Such a classification is helpful, according to Majid (2016), as it allows one to relate cyber-crime to existing conceptions of prohibited and harmful acts.

Causes of Yahoo Yahoo in Nigeria

The "Yahoo Yahoo" challenge can be traced to various nexus of causes. The following are some of the causes of cybercrime in Nigeria:

Peer Pressure

Peer pressure is influence from members of one's peer group or circle. When a typical young man sees his secondary school or university best friend stunting with designer shoes on social media, they are pressured to get rich no matter the means. Several youths want to be like their mates. There have also been establishment of recruitment centers for Yahoo Yahoo known as "HK", which is a house with an experience yahoo boy who tutors new recruits in the fraudulent act. A young person who happens to live in such apartments will be pressured to get involved in the illicit act.

Greed

The Yoruba people will call it "Ojukokoro." It is that intense and selfish desire for something, in this case, wealth. Several young people simply want the whole world to themselves without proportional effort put in. For many, the fastest way to this is internet fraud, which even in reality is not as easy as it seems

Disappearance of cherished family and societal values

Values such as honesty, diligence and trust are already eroded in the known smallest and fundamental social unit called family, thereby, festering and impacting on the larger society. These youths live dishonest life, see no importance in being diligent and are not trustworthy. There is craving to trade right societal values for wealth. There is the discouragement of building a career, legitimate business, or hard work. Sadly, parents of these so called yahoo guys see nothing bad in what their children are doing and they even support them with prayers and other diabolical means. Unfortunately, quite a number of these guys have ended-up using their parents, siblings, girlfriends and even themselves

consciously and unconsciously for rituals to further enhance the potency of their supposed good-luck charms to ensure sustained grip on their gullible clients (Kolawole, 2020).

Increasing Indolent Youths:

The prominence which internet fraud has gained has regrettably turned sizable number of youths in their productive age into half-baked, unnecessarily lazy and dependent population. Painfully, some of these youths who had one job or productive skill are losing focus on them and deviating ingloriously into this pervasive trend called yahoo yahoo. It is not uncommon these days to see them in groups loitering and chattering away indolently productive time with most of them busy online poaching or scouting for preys to swindle. These guys, when asked what they do for living, say boastfully that they are yahoo guys (Faturoti, 2022)

Extravagance Life-style

According to Faturoti (2022), one obvious feature of a yahoo boy is lavish living. They go for expensive items with little or no maintenance knowledge. They ride expensive cars more than their productive efforts can acquire and even drive recklessly, endangering their lives and that of others. Countless incidences in this regard exist which have cost many people their precious lives.

Drugs/Alcohol and Reckless Sexual Life

Proceeds of internet fraud are heavily spent on harmful drugs, hard alcoholic spirits, clubbing and ladies of easy virtues. Hard and expensive drugs are brazenly abused leading to addiction and mental derangement. Alcohols, champagnes, and wines that cost heavily are used and often wasted in the name of celebrations and oppressive tendencies to fellow hustlers and other members of the

society to announce their hit or what they call "cash-out!" (Faturoti, 2022).

Depression

This is a feeling of severe despondency and dejection often caused by unfortunate circumstances that negatively affect how you feel, the way you think and how you act. It might be subsequent to oppression, which may make a young man thinking deeply about his life, then resort to Yahoo Yahoo internet fraud.

Unproductive lodging in Hotels

In the spirit of celebration or show, these boys and girls check into expensive hotels for longer durations running into weeks and months when they cash-out. The cost of their prolong stay in these hotels is enough to make most of them for life, if put into profitable ventures. To maintain this lifestyle, there is the push for more fraud and crime.

Acquisition and Use of smart devices and Accessories

These boys purchase costly phones and smart devices running into hundreds of thousands. Beside smart mobile devices possession, body accessories such as diamond, gold and silver plated necklaces, chains, Cubans, studs, dreadlocks and so on, are common features and identities of yahoo boys.

Impatience

Most young people are in a hurry to get rich; this has led to boycotting of legitimate process of getting wealth by many. They crave for rocket science wealth and the wanting of magical effects in all situations. The inability to calm down and wait for results subsequent to positive actions often leads to wrong reactions, Yahoo Yahoo internet fraud, in this case.

Acute poverty

This is a very serious shortage of purchasing power or of access to resources that provide the basic necessities of life, such as food and shelter. In cases like this, coupled with some other factors, some are left with no other alternative but to go into the illegal act of cybercrime

Unemployment and Unfavourable Economy

The rate of unemployment in Nigeria is very high. In 2022, the unemployment rate in Nigeria is estimated to reach 33 percent. This figure was projected to at 32.5 percent in the preceding year. Chronological data show that the unemployment rate in Nigeria rose constantly in the past years. This has been given as one of the major reasons for surge of cybercrime in Nigeria. However, it is the belief of the researcher, the above reasons not withstanding, none of the highlighted reasons is a justification for yahoo yahoo. This is because there are many people who are in the same society, and are making legitimate wealth without involving in fraudulent acts.

General Impact of Yahoo Yahoo in Nigeria

Cybercrimes affect the community in many ways. The following are some of the impact of cybercrimes:

• Loss of online business and consumer confidence in the digital economy.
• The potential for critical infrastructure to be compromised affecting water supply, health services, national communications, energy distribution, financial services, and transport (Wall, 2014).
• Loss of personal financial resources and the subsequent emotional damage.
• Loss of business assets.

• Costs to government agencies and businesses in re-establishing credit histories, accounts and identities.
• Costs to businesses in improving cyber security measures.
• Stimulating other criminal activity.
• Costs in time and resources for law enforcement agencies.
• Death of victims.
• Loss of societal value.

An Ethico-religious Evaluation

According to Ottuh and Aitufe (2014), phenomenon can be appraised using ethical and religious theories or principles as workable paradigms. Thus, within the context of various ethical and religious theories, yahoo Yahoo as a social phenomenon can be evaluated. According to research, cybercrime leads to unethical behaviour and has serious negative impacts on underdeveloped countries. Utilitarianism, Kantianism, virtue ethics, principlism, moral necessity, and religious ethics might not accept yahoo yahoo as a solution of survival. According to Ottuh and Idjakpo (2020), in utilitarianism, the ethically appropriate action or system is determined by the utility that it produces. This is done by comparing the consequences. In this sense, utilitarianism may provide a defense for cybercrime and weigh potential criticisms within its confines. Despite the obvious downsides of cybercrime, the cybercriminal's satisfaction is either boosted by completing the act or temporarily diminished.

According to the traditional utilitarian theory, performing the act of deceit, or swindling others in exchange for advantages such as money is the criminal's

s ethically correct action if he or she is aware that the pleasure the financial rewards would bring him or her exceeds the drawbacks for the victim (Adeniran, 2008). In this case, the Yahoo Yahoo boy or girl does not see anything wrong in their actions, since they see it as a way to satisfy their inordinate wish. Some even claim it is a way of taking back resources stolen by the colonial masters, and slave trade merchants when they invaded Africa many years ago (Akiwowo, 1983).

According to Kant's (2009) ethical philosophy, humanity's reasoning essence is what makes them human. When Kant uses the word "humanity," he is not referring only to the human being as a member of the species. The worth of humankind is instead derived from the human capacity for reason and their ability to define their own goals. It could be contended that since human reason is attributed dignity, in this sense yahoo yahoo is both wrong and right! Wrong in the sense that it victimizes another human being, as in right in the sense that a victim of cybercrime is also greedy or lacks ability to reason. In this sense, Kantian ethics may not support the assertion that cybercrime always involves unethical behaviour. It is wrong because it takes the dignity of the victim away as a human being.

It is worth noting that cybercrime activities have taken another dimension that goes beyond the use of the computer. Some form of spiritism and rituals are now involved. With this new dimension, the question is which God or god supports the defrauding of people? Perceptions on youths' involvement in cybercrime activities have attracted mixed reactions. To the 'Yahoo yahoo' youths, they are playing a game, to other participants; 'yahoo yahoo' is a criminal act. Cybercrime

among the youths have received the support of some spiritualists within a political economy that creates an enabling environment for cybercrimes and related activities. From a religious perspective, the following will now be discussed in relation to cybercrime (yahoo yahoo) in Nigeria:

i Sovereignty of God over Human Life: Nigerians must recognize primarily the principle of God's sovereignty over human life. It is believed by most religions that life is sacred and created by God. If this is current, no one has the right to take the life of another. The activities of yahoo yahoo negate this belief. Victims have been reported to die as a result of shock from the aftermath of cybercrime (Arpad, 2013). Furthermore, the involvement of rituals to the act has led to killing of individuals in order to renew their charms. Nigerians need to be educated that human life belongs to God and whoever touches life, touches the property of God.

ii. The Bible and Koran strongly condemn ill-gotten wealth, and stealing (Exodus 20:15, Koran 60:12). To put it straight, cybercrime is stealing! It is another form of robbery like armed robbery. Most times perpetrators of cybercrime always want to call it descent tags like "hustle", soft life, yahoo yahoo, and so on, but it does not change the fact that it is stealing.

iii The Dignity and Value of Human Life: Ritual killing is a challenge to human value and dignity, and similitude of God" (James 3:9). This dignity and value of human life includes the body, which should be and we belong to him. Therefore, human beings have no right to destroy human life for whatever reason Being human gives us value and dignity and entitles us to protection and life

because to be human is to be apart from all other creatures that were made "according to their kinds" (Gen. 1:21, 2425). This is the more reason murder or ritual killing is such a heinous crime, for it is killing God in effigy. Lord gives blessings and he allows suffering. Our relationship with him is not based on his gifts or his from a biblical perspective, human life does not depend on what we can do nor have the potential to do. One has the right to take another person's life for ritual even God does not demand human sacrifice.

iv Contentment versus greed.

From a biblical perspective, the bible warns against greed, and encouraged contentment. There is also the warning against ill-gotten wealth. According to Chukwuka (2022), Paul's position tallies with the prayer of Agur in Proverbs 30: 8&9 which indicates that having too much money can be dangerous, but so can having too little. Hence, Agur prayed that God should make him neither rich nor poor. Desiring to get rich by all means can lead to self destruction as it is with the case of yahoo boys who want to get rich through fraudulent means.

Paul argued further that the love of money is the root of all kinds of evils. What does it mean to love money? To love money is to be willing to do anything in order to have it. The love of money makes one to cheat, steal, defraud, lose sleep, hide, dodge the law, break the rules or generally behave badly to make money. Despite these warnings, many people still believe that money brings happiness. Rich people craving greater riches can be caught in an endless cycle that only ends in ruin and destruction. The love of money has made some Nigerian youths, especially yahoo boys, to engage in all manner of

criminality. Similarly, Paul warns Timothy on the deceitfulness of riches.

According to him, the antidote for greed is godliness with contentment. To be content is to show satisfaction with things as they are while hoping to get more. After all, we brought nothing into the world and certainly we shall take nothing out of it at death (v.7). To think that more money will make one happier, respected, and better than others is but a deception. Riches often make some persons feel that they are better than others and that they can do everything they like without any one challenging them. When the Yahoo boys openly display their ill-gotten wealth it is because they feel they have got everything that life offers and will never be in any form of trouble. But he Bible teaches that wealth acquired illegally and fraudulently will always fade away with time. "But man, despite his riches, does not endure; he is like the beasts that perish" (Ps. 49:12). Contentment is an antidote to greed, and the illegal business of yahoo is anti-contentment and springs from greed.

Conclusion

Cybercrime is on the increase in Nigeria. No doubt, the practice of yahoo yahoo is gaining popularity by each day. This is simply because the practice has now been more modernized by the actors in terms of approach, materials used, and the volume of money they control within a short period. The families of those involved and even a large percentage of society do not see anything bad in the act despite knowing the implications or consequences that characterized the practice. Social values are dwindling, as a result of poverty which has eaten deep into the life of many

households, they crave for social value is exchanged for illegal and irrational forms of making blood money. A few participants indicated future interests in cybercrime if their economic conditions remain unchanged or worsen. A holistic approach grounded in religious and ethical reengineering would be more effective in re-orientating and empowering the youths to positively utilizes their internet skills. Thus, curbing cybercrimes would require a process that would not rely exclusively on legal and policing frameworks. From ethical and religious perspectives, the act is not morally justifiable. There is need to increase societal, religious, and family values, dignity of labour and contentment as a way forward.

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