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African Insurance (Spiritualism) and the Success Rate of Cybercriminals in Nigeria: A Study of the Yahoo Boys in Ilorin, Nigeria

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Abstract

The danger of cybercrimes otherwise called yahoo-yahoo in Nigeria is growing at an alarming rate and has become a major criminal trend in the world. The unceasing public alertness about the activities of the perpetrators and the need for victory, survival and belief in African spiritual strength led to the adoption of spiritualism otherwise African insurance by the yahoo boys. However, with the combination of expertise and African insurance, the level of success of the yahoo boys in their criminal activities remains gloomy. This study examines the success rate of yahoo boys when they combine African insurance with internet fraud. Holding on Merton strain theory, In-depth Interviews were used to generate qualitative data from twelve respondents sampled through snowballing. Content analysis reveals that even though yahoo boys combine spiritualism with internet fraud to boost their success, the success rate is dependent on five factors; the financial capacity of targets, the deceptive skills of the fraudsters, the compatibility of fortune with the fraudster's destiny, the genuineness of the spiritual mediators and a strict compliance with spiritual instructions.

Keywords: African Insurance, Cybercriminals, Nigeria; Success Rate, Yahoo Boys.

Introduction

The internet has both advantages and disadvantages. It provides opportunities for individuals and organizations and accompanies them with an increased information security risk (Magele, 2005). Just like we have significant number of internet users in the cyberspace who are well behaved, law-abiding and engage the web for productive purposes (Dana, 2001), we also have those who deviate from the law, explore the internet and pervert it for criminal opportunities. The latter are known to commit cybercrimes (Danquah & Longe, 2011). A cybercrime is a term for any illegal activity that utilizes the internet and computer networks as the primary means of committing crimes (Halder & Jaishankar, 2011). It is the branch of crimes committed against individual or group of individuals with criminal motives to internationally harm the reputation of victims or

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cause physical or mental harm or financial damage, either directly or indirectly with the use of modern telecommunication networks such as the internet, computer, and mobile phones. Such crimes may be harmful to a nation's security and economic well-being (Akogwu, 2012).

Generally, cybercrime involves the use of computer as devices to perform illegal activities, such as committing fraud, trafficking in child pornography, stealing identities, or violating privacy. They are particularly common among the youth. Cybercrime has been indigenously nicknamed in Africa depending on the region. For instance, in Nigeria, Internet fraud is referred to as 'Yahoo-Yahoo' while the fraudsters are called 'yahoo boys' who are majorly the youth (Adeniran, 2008; Longe & Chimeke, 2008; Tade & Aliyu, 2011; Whitty, 2018). In Ghana, it is called 'Sakawa' or 'Yahoo-Yahoo' (Coonsom, 2009) and 'Faymania' in Cameroon (Oumarou, 2007). Other terms affiliated with this popular term in Nigeria include G-boys, Maga, Mugu client, upload agent, brain box of internet, VIP exporter, silhouetted importer, bank cleaner, scammer, etc. (Suleiman, 2019).

The emergence of cybercrime is blight to the technological growth of Nigeria. The internet has become an avenue for the perpetration of different forms of crimes where victims suffer great financial, emotional, and psychological loss. The Nigerian type of cybercrime, yahoo-yahoo, has caught a great deal of attention because victims of fraudsters transcend the country to developed and other developing countries in the world. A recent example was the 80 Nigerians on the Federal Bureau of Investigation (FBI) list on Yahoo scam. Accordingly, Suleiman (2019) observed that the activities of yahoo boys have soiled the image and integrity of Nigerians across the globe.

In Africa, specifically in Nigeria, successes are not only attributed to conventional means like education and skills acquisition, people believe in the combination of these conventional means with spiritualism and this has become the culture of many Nigerians. Accordingly, the cyber criminals in Nigeria as part of the culture that beliefs in spiritualism only see survival and success attainment via the combination of internet with spiritualism popularly known as an 'African Insurance' and the perpetrators as Yahoo Plus-Plus. However, Adesina, (2017) and Whitty, (2018) were of the opinion that the hindrances suffered by the activities of yahoo boys by the financial institutions and the perpetual hunt for yahoo boys by the EFCC and other cyber security agencies (Tade, 2013) led to their adoption of spiritualism. In this advanced African Insurance form of cybercrime (Yahoo plus-plus), victims are put under spell to giving out their possessions mostly in hard currencies like Dollars. Nevertheless, this research looks into the extent the yahoo boys believe in the powers of spiritualism. Reasons why youth adopt ritualism in cyber criminalities and also determines the success rate of yahoo boys when their victims are under spell or African Insurance.

The internet provides many platforms for useful research purpose (Nana, 2015) but in recent times and with the growth in technology, Nigerian youth especially, the undergraduates, have taken to the illicit trade called internet scam. Investigations reveal that this development is responsible for the drastic reduction in youth participation in cultism in higher institutions, as it has been overshadowed by the widespread cyber fraud and vandalism (Tade, 2013). As a developing country, Nigeria is bedeviled with many challenges such as poverty, unemployment, corruption, etc., that provides an enabling environment for cybercrimes to thrive (Vladimir, 2005).

Cybercrime has become a global problem that is costing countries billions of dollars (Nana, 2015), evidenced in the FBI full list of Nigerians indicted for \$1.1B internet Scam

in the US (Zworld, 2019). In Nigeria, the advent of the computers, internet, and mobile phones gave birth to the spate of cybercrime (Ajibike, 2019). Youths who engage in the fraud scam became rich overnight, with or without their parents' knowledge. They owned expensive cars, houses, jewelries and more. They are highly respected and often initiate their peers into the scam. A rich yahoo boy is a role model for the youth; they fancy his lifestyle and want to be like him. Accordingly, the only thing that disturbs youth is how to make easy and sudden wealth (Tade, 2013).

There are different categories of cybercrimes ranging from 'yahoo boys' and the 419 internet-frauds, software piracy, hacking, pornography, credit card or ATM fraud, denial of service attack, virus dissemination, phishing, cyber plagiarism, cyber stalking, cyber defamation, etc. While most cybercrimes are carried out by cybercriminals to make profit, others are carried out against computer systems. It is disheartening that the youths are denting the image of the country by engaging themselves in cybercrimes. Cybercrimes are borne out of the reality that the youths lack adequate parental supervision (Ajibike, 2019).

Apparently, cybercriminals, swindlers and fraudsters manipulate the anonymity provided by the internet to defraud unsuspecting victims using different methods and strategies. Fraudsters are fond of impersonating others and stealing their identities to perpetrate their evils. Some use the advantage of a family member in distress to swindle their victims (Ajibike, 2019). The popularly dubbed Yahoo boys also often make use of yahoo free e-mail account and other social network accounts to commit cyber fraud (Tade, 2013).

Causes of Cybercrime

Cybercrime is increasing astronomically and one of the reasons for the vast increase of internet fraud in the country today is poverty. Most Nigerians lack means of subsistence making them victims of circumstances and perpetrators of cybercrimes. This is because life is the survival of the fittest and the poor sees internet fraud as a means of making life meaningful to them, and especially for unrestricted sustenance. Sometimes greed explains the causes of cybercrime in Nigeria better than poverty. Most people actually involve in cybercrimes not because they don't have what it takes to live a normal life but because they are never content with what they have and the desire to have quick and more wealth without having to go through the right process of acquiring wealth. Research has shown that the greed in people is the more reason for their involvement in cybercrimes (Nweke, 2017).

Urbanization is another cause of cybercrime in Nigeria; it is the rapid migration of people from rural settlements to cities (Meke, 2012). A very stringent competition exists amongst the growing populace more especially the elites as they invest in cybercrimes (Oumarou, 2007). Meke (2012) reiterated urbanization as one of the major causes of cybercrime in Nigeria and urbanization can be beneficial only if good jobs can be created in the cities where population growth is increasing. Thus, urbanization without crime is really impossible just as crime is inevitable in human society (Oumarou, 2007). The main causes of cybercrime have identified a high rate of unemployment, difficult economic conditions and poor educational system which majorly affects the youth. Youth unemployment describes persons within a specified age bracket who are unemployed (Thisse & Zenou, 2000). Most youth will use their time and knowledge as a platform for their criminal activities in order to improve their livelihood and make ends meet (Anah, Funmi, & Makinde, 2012). The acquisition of educational certificates seems to have lost

its prominence in Nigeria. After all, jobs are still not made available for youth even after presentations of academic qualifications and this sometimes results to frustration. Thus, for them to live an average life, crimes like the internet fraud are seen as means of justification more than survival. Even the employed ones are not been paid for months and sometimes years, why won't cybercrimes be on the increase? (Nweke, 2017)

The quest for wealth has also been identified as a major cause of cybercrime in Nigeria (Thisse & Zenou, 2000) due to the existence of a large gap between the rich and the poor. Thus, to bridge this gap, many are striving to level up using the quickest means possible and available. For any business to thrive well, the rate of return in the investment must be growing at a geometric rate with minimal risk (Lipsey & Chrystal, 2007). Most cybercriminals require less investment and a conducive environment to thrive and Nigeria has become such an environment where many cyber criminals have taken advantage of (Anah, et. al., 2012). Some people believe they can no longer make it in life; they feel disappointed and they think the only way to make up their mistakes and to move forward is by making quick wealth. In this case they fall back on internet fraud as it provides an escape route for them (Nweke, 2017).

The emergence of the 'yahoo boys' subculture in Nigeria could also be linked to the failure of political leadership and pervasive corruption (Adeniran, 2008; Tade & Aliyu, 2011). The unpleasant situation of the country has led its youths to being socialized into corruption by the political class for looting public funds meant for them (Tade, 2013). Unprecedented corruption and the broadcast of wealth in public glare may have instigated a wrong thinking in the mind of youths, making them jettison hard work and embrace short cuts to making money. As chances of getting employment become slimmer in Nigeria, a less risky and highly profitable but dangerous act (cybercrime) may germinate and be nurtured (Adeniran, 2008; Tade & Aliyu, 2011).

Countries with fewer internet laws have made life easy for cybercriminals and hackers. Cyber criminals attack richer countries due to their lack of rules and codes of a governing central authority (Guillaume, 2009). Weak or fragile laws regarding cybercriminals also exist in Nigeria, unlike in the real world where other criminals such as armed robbers are treated with maximum penalties (Boateng & Ofori-Sorpong, 2002). The country is not well equipped with sophisticated hardware to track down cybercriminals (Broadhurst, 2006; Ajibike, 2019). The law enforcement agencies are also not adequately equipped in terms of personnel, intelligence, funds, and infrastructure to tackle the menace of cybercrimes in the country (Ajibike, 2019). Some law enforcement agencies also provide easy route for the criminals because of their bridge of the state security trust. The corrupt security agents collect huge money (sometimes in millions) from the Yahoo boys on apprehension for their release without even reporting the crimes or the arrest made. Therefore, strict laws must be enacted by the Nigerian legislative bodies at various levels regarding cyber criminals and they must be brought to justice for the crimes they have committed. It is also vital that countries should ensure proper enforcement and implementation of their laws against cybercrimes (Boateng & Ofori-Sorpong, 2002).

Yahoo boys and Spiritualism

Spirituality is employed by cybercriminals to boost their success in their criminalities (Whitty, 2018). Yahoo plus fraudsters are known to combine juju and rituals with their yahoo business to increase their chances of success in defrauding people on the web. It involves the combination of traditional spiritual means with fraudulent practices to

enhance their businesses (Tade, 2011; Adesina, 2017). The quest for material comfort has predisposed many Nigerian youths into the yahoo business. The desire to own flashy cars, acquire titanic houses and live frivolous lifestyles have driven many yahoo boys into the use of spiritualism (Adesina, 2017).

Some yahoo boys justify their crimes on the basis of vengeance against foreigners who invaded their country and enslaved their forefathers. Thus, according to them, they are merely acting on revenge against the apparent injustice suffered by most of the West Africans in the hands of the foreigners (Tade, 2013; Whitty, 2018; Suleiman, 2019).

Theoretical Explanation

This study is guided by Merton's strain theory. The theory suggests that certain strain increases the likelihood of crime and individuals who experience these strains become upset, and therefore tend to undertake crime as a coping mechanism. The theory emphasizes that social structures may pressure citizens to commit crimes (Merton, 1968). Merton believes that the goals of acquiring wealth, success, good education and power are uniform throughout societies but access to the socially approved means is stratified by social class, exempting the lower-class individuals who may, out of frustration, develop criminal solutions to the problems of achieving the goals largely defined and stratified by the society (Siegel, 2007). Everyone regardless of class position is encouraged to strive for monetary success but lower-class individuals are frequently prevented from achieving such success through the legal channels (Merton, 1968).

This theory is relevant to the economic situation of Nigeria today because the get-rich-quick syndrome has become the order of the day (Choi, 2008; Guillaume, 2009). Merton proposed a classification scheme of deviant behavior that illustrated the possible discrepancies between culturally defined goals and the institutionalized means available to achieve these goals. The proposed classification was based upon two criteria: a person's motivations or his adherence to cultural goals; and a person's belief on how to attain his goals. Accordingly, Merton identified five (5) types of adaptations and their modes (Merton, 1968) which include:

- a) Conformity involves the acceptance of the cultural goals and means of attaining those goals (Halder & Jaishankar, 2011; Boundless, 2015)
- b) Innovation involves the acceptance of the goals of a culture but the rejection of the legitimate means of attaining them. Innovation is the most closely related to criminal behaviours. A number of people just like the yahoo boys desire luxuries and material comfort but lack the financial resources to satisfy their desires. These strains of unemployment, poverty and underemployment of the educated and skillful youths compel them to adopt cyber criminality as an innovative solution to their problems
- c) Ritualism involves the rejection of cultural goals but the normal acceptance of the means for achieving the goals (Merton, 1968; Choi, 2008). Siegel (2007) explained that ritualists derive satisfaction from practicing traditional ceremonies whether or not they have a real purpose. Ritualism is believed to have the lowest level of criminality because they have abandoned the goal of success which is at the root of crimes.
- d) Retreatism involves the rejection of both the cultural goals and the traditional means of achieving those goals (Holzer, 1991; Choi, 2008; Halder & Jaishankar, 2011)
- e) Rebellion is a special case wherein the individual rejects both the cultural goals and traditional means of achieving them but actively attempts to replace both elements of the society with different goals and means (Choi, 2008; Boundless, 2015).

Materials and Methods

a. Study design:

The research was a survey, adopting qualitative method for data generation. A qualitative method was adopted because of the nature of the target population, the Yahoo boys, whose identities are hidden, even to their parents, except for their peer members. The research also uses cross-sectional survey design because is appropriate in gathering information from both small and large populations within a limited time frame.

b. Study area:

Ilorin, is capital of Kwara state. Kwara is in the Western Nigeria located within the North-central geopolitical zone; with land mass of 36825km² and population of 2.37 million (2006 Census). To the North, the state is bounded to Niger state, to the South, Ekiti and Osun states, Oyo and Kogi states to the West and East respectively. Kwara has sixteen local government areas (LGA) and one of the LGAs shares boundary with the Republic of Benin in the West. The primary ethnic group is Yoruba with significantly Nupe (occupying mostly Kwara north), Bariba and Fulani minorities. Therefore, the research was conducted in Tanke, a community in Ilorin, Kwara state. The study area was purposively selected because is a community next to University of Ilorin where ninety (90) per cent of its inhabitants are university students.

c. Sampling technique and Sample size:

A snowball technique was used to identify twelve (12) male respondents out of which five (5) were undergraduate students and the remaining seven (7) were jobless graduates. The researcher, being a lecturer in the university was able to identify the first respondent who based on trust, confidentiality and anonymity connected the researcher to other four undergraduate students who later identified/provided the other seven graduate members for the interview. Ethically, participants were told about the rationale for the study and gave their consents before the commencement of the interviews. All the 12 participants agreed to voluntarily participate in the study and no incentive was given to any participant.

d. Data collection and analysis:

In-depth Interview (IDI) was conducted with the twelve respondents differently to avoid unnecessary attraction and suspicious of the respondents since response was based on trust. *Interview checklist* was the major instrument that was used in generating data. The instrument was designed to address the main aim of the paper and each guided question was probed further based on the response generated. During the interview, the researcher was only allowed for a Note taking as the only means of documentation without a research assistant. This decision actually affected the time scheduled for the research because the researcher was the interviewer and at the same time, the moderator. The notes taken were transcribed into the computer, and the data were analysed using the manual content analysis.

Findings

1. Yahoo boys and the Belief of Spiritualism (African Insurance)

Spiritualism forms an integral aspect of people's lives in Nigeria and Africa in general. Hitherto to African culture, the belief in and practice of spiritualism cannot be separated from the routine activities of most Nigerians and Africans, hence the reason why yahoo boys engage in ritualism in hoping for more success. In the course of interview, it was revealed that people engage in spiritualism for so many purposes ranging from self-protection to seeking for success and fortune. They believe that the rituals actually work for their intended purpose. According to a respondent:

Spiritual beliefs, as we know Africans generally believe in supernatural powers, so everything we do, we tend to attach spirituality to it even when we sell stuffs, it doesn't exist among criminals alone. Some people use it to boost their sales in their various markets (IDI/Tanke/Ilorin/2019)

The belief in the powers of rituals and spiritualism cannot be completely erased from the minds of Nigerians. Such belief has encouraged many youngsters to engage in crimes including armed robbery, burglary, ritual killing, kidnapping, cybercrime, etc. During the course of interview, it was discovered that some youth see cybercrime as a short-cut to success; they want to acquire sudden wealth without having to go through hard work and commitment. Those who desire to work legally were hampered by the absence of job opportunities in the country. In an in-depth interview with one of the respondents, he expressed himself thus:

I see yahoo-yahoo as a back door to success. For most of us these days, to some extent, yahoo-yahoo has actually been helping us since we cannot find job with even our graduate certificates. So, what do expect us to do? We go into cybercrime since its guaranteed huge money, in fact, hard currencies. No yahoo boy is not on big rides, and some of us even have huge investments, so, you won't even know they are into yahoo-yahoo when you see their business (IDI/Tanke/Ilorin/2019)

2. Youths Motivations to Cybercrime

The high rate of unemployment in Nigeria is a major motivation that predisposes youth to crime. The unavailability of job opportunities has pushed many youths into yahoo-yahoo. There are university graduates willing and capable of working but could not find jobs. The recurring effect on Nigerians is the loss of faith in the country's capacity to provide employment when they eventually leave school in search of means of survival. These graduates (youths) find solace in monetary attractions, whether they are legitimate or not. To the unemployed youths, 'yahoo-yahoo' may be a more guaranteed way to success, a definition of quick wealth. A respondent explains that:

...what do you expect in a situation where there is no adequate jobs or employment for youths even after graduate's education? So, this is the only way we can survive because cybercrime is not a business that requires a startup capital, all you need is a mobile phone with internet facilities. We are in a technological world of 21st century, so it's something you can do on your phone, you may not even need laptop computer except you have attained a very high level and also, a training trainer stage (IDI/Tanke/Ilorin/2019).

Another respondent explained yahoo-yahoo as a means of survival when there is no job. He said:

...it is a means of survival and I am involved because I want to survive, there is no job, unemployment rate is high and the system is not helping, therefore, we need to help ourselves out of hunger and poverty (IDI/Tanke/Ilorin/2019).

Many contemporary youths desire wealth at their youthful age which ordinarily is more or less impractical for them to attain. The strong desire to own exotic cars and houses at that tender age is also a reason that influences a lot of young Nigerians into cybercrime. They lack patience and detest wasting several working years before they can finally achieve their desires. Fortunately for them, cybercrime presents such a good opportunity for which they are quick to embrace. This happens most times especially when they are being intimidated by their age groups living snug lifestyles. Such cruel intimidation also drives them to the adoption of the combination of African Insurance (spiritualism) with internet fraud.

Peer influence is another factor that propels youth into cybercrime. The 'push' from friends, the pressure to feel among peers, the admiration of some wealthy comrades, as well as intimidation from other rich colleagues drives some youth into the lifestyles of crime. Some may decide to question their rich colleagues about how they made it. The deviant ones among them introduce their equals into their deviant lifestyles. During the interview, it was observed that most yahoo boys learnt about internet crimes from their friends who taught them the 'whole' about internet frauds and other fraudulent practices. Internet fraud/cybercrime has become a skill in Nigeria where even the young persons of age 12 are taught or mentored on internet scam. For instance, Economic and Financial Crime Commission (EFCC) detected Yahoo yahoo School in Lagos, arrested the Proprietor, Students and other 12 Suspects of Internet Fraudsters on 14th, July 2019 (Tundemanyas, 2019). Accordingly, a respondent says:

I learnt about yahoo-yahoo in school when I got admission. After some months, some of my friends started doing better, like wearing better cloths and using better phones, so, I went to one of them and asked, hi? How far now? How e day go? (how is it going). What is the way and he explained to me and that's how I started little by little. He taught me everything I needed to know; he gave me some applications and orientation (how to go about it) (IDI/Tanke/Ilorin/2019)

Another respondent explained how he started yahoo-yahoo as a lifestyle. He explains:

...I have been hearing about 'yahoo yahoo' since secondary school but I learnt how to do it through a friend. I knew him since secondary school also, we once lived together but he later moved into a better place. I met him on the road riding a nice car and I asked him how he is doing it and he said he is into a business and he invited me to a cool place after he bought me nice food which we ate together. I asked him again to show me the way and that was how he taught me what I'm into today (IDI/Tanke/Ilorin/2019)

During the interview, majority of the respondents revealed how they were taught by their friends who are living better lives than them. Today, 'yahoo yahoo' is spreading like wild fire preying on the vulnerable youth and through their peers. There is hardly anyone

you meet on the street who is not aware of it. However, some of them are only holding back for some reasons best known to them, meanwhile those who are already involved are willing to add up to their numbers anytime they find the slightest opportunity.

3. Reasons for the Combination of Internet Fraud with African Insurance

The major reason why youths combine ritualism with cybercrime is to increase their chances of success and access to quick wealth. The rate of success attainable by yahoo boys in cybercrime has diminished over time as compared to their previous encounters. Yahoo boys no longer find it easy to convince and cheat unsuspecting victims on the web because of the growing awareness on cybercrime and the wake of target's suspicion to internet fraud and fraudsters.

Public awareness about the activities of cybercriminals has significantly raised the suspicions of internet users when dealing with strangers on the internet. There is a notice on almost all the dating sites and Facebook where users are warned not to send money to anyone they meet online. Various platforms have also been provided to report any suspicious act. Many people are now more conscious of potential cybercriminals making it hard for yahoo boys to easily convince and defraud their targets; hence resorting to the employment of spiritualism. Yahoo boys use rituals to aid their fraudulent tactics and convince their targets into relinquishing their treasures over the internet. During an interview, one of the respondents explained;

...almost everybody out there knows about fraud, a lot of people have knowledge of what we do and how we do it, and when you try to talk to them like normal talk, they get to know you're a scammer and they run for their lives. But with the use of spiritual means, sometimes they cannot help but to just listen to you and do things you ask them to do. You know how spiritual works now; it's just a command (IDI/Tanke/Ilorin/2019)

In a similar interview session, another respondent expounds;

...you know you can't fool everybody all the time. The white people started wising up, they start knowing about online scam, they start telling themselves, and you know almost all the white women are aware that Nigerians and Africans are scamming white women looking for love online. So, they started discovering about 'yahoo-yahoo' and mostly when you ask them for funds, they just block you or do something else and tell you they know you are a yahoo boy that you shouldn't bother yourself and even the ones that are not aware, are not paying up. So, we have to boost it with something (IDI/Tanke/Ilorin/2019)

Another reason for the common use of African Insurance among yahoo boys is the greedy desire to attain quick success. Yahoo boys and the general youths in these current times are very impatient to wait for legitimate success. The desire to want riches as quick as possible is another propelling reason for adding ritualism to fraudulent activities. At the initial stage of initiation, a 'fresh' yahoo boy may witness difficulties in his fraudulent activities and this may lead to employing rituals to gain the confidence of his boss and to heighten his chances of success. While many are introduced to spiritualism by their fellow yahoo, others are driven by an impulsive greed to attain the quickest wealth possible in their shortest span of activity. Most 'king' yahoo boys may also be driven by greed to

acquire more wealth and maintain their respect in the yahoo lineage as well as sustain their title as the ‘biggest boys’ or ‘kingpin’ of yahoo boys in the town. A respondent also gives reason for his involvement in ritualism and explained:

It is just to make money faster, usually without push from the African Insurance, victory is quite difficult to attain. When I just started, it took me time before my targeted victims answered me. But after I started combining rituals, it becomes easy. Before, I can talk to a client for two to three months before the person will finally send me money or drop account details for me to hack into, but now it’s just within some matter of hours and days. So, it’s just for the victims to fall ‘mugu’ that is, to respond faster. My mates use it and it works before I started using it and now that I’m using it, the difference is clear (IDI/Tanke/Ilorin/2019)

Similarly, another respondent also said;

In this business, we have bosses and seniors we look up to and will want to surpass. In fact, it’s just like we are competing and everyone is looking forward to surpass their boss and you cannot go on with this competition unless you engage yourself in spiritualism. Ordinary yahoo can no longer bring cool cash. You know sometimes, some clients will be adamant to send money or anything, so, to get more money, we have to look for a way to convince them to send money and the best way is through spiritualism. Any yahoo boy that does not apply spiritualism is a small boy to us and we cannot be compared (IDI/Tanke/Ilorin/2019).

Yahoo boys are desperate to earn quick cash and boost their chances of success. This desperation has led many into indulging in spiritualism. Competition in the race for ‘cool cash’, ‘fame’, and ‘respect’ in the yahoo family has also increased the participation of yahoo boys in spiritualism.

4. African Insurance and the success rate of Yahoo boys

Responses from the interview with the yahoo boys revealed that the use of spiritualism actually increases their success rate. All the respondents affirmed that they have registered more successes after seeking spiritual intervention in their fraudulent activities. However, the level of success in terms of how much they make through their frauds depends on the financial capacity of their targets. Another determining factor is the ability of the yahoo boy in question to demonstrate his skills in telling lies and sounding sufficiently convincing enough that his target(s) would completely fall for his deceit. Although the ritual works, sometimes the ritual also depends on the deceptive skill of the yahoo boy. During an in-depth interview, one of the respondents said;

Ritualism does work, if not, why are the clients so foolish? Ordinarily, the client should sense something wrong. But I realized that, we understand their culture but they do not understand ours, which is their problem. It also balls down to the kind of client, there are some clients that are censored to pay weekly, but sometimes, there are jackpots, huge transactions that do not happen every week. But in the course of doing that, our ‘jaz’ (charm) will always work it out (IDI/Male/Ilorin/2019)

Another respondent also agreed to the effectiveness of spiritualism in cybercrime, he said:

It is very fast, it catches anybody, once I speak with you, once you reply my message, within two-three days, I will collect what I want from you within 2-3days as far as you have money at hand. So, spiritualism makes our work very fast and we are very proud of it (IDI/Tanke/Ilorin/2019)

This very strong belief in the powers of spiritualism by yahoo boys is not a new phenomenon. It is considered an integral part of the lives of many Nigerians and Africans. Accordingly, as far as spiritual instructions are complied with, the powers will definitely be manifested. According to a yahoo boy, the charm given by his spiritual father will surely work once he follows instructions.

The ritual does increase our success rate because it is not every time that you will meet someone that is foolish enough to buy something that he has not seen physically at that moment. But with the help of spiritual means, they just want to believe you for whatever reason. This has really helped and will continue to be very helpful to the yahoo operations (IDI/Tanke/Ilorin/2018)

On the contrary, spiritualism cannot always boost the chances of success in the activities of cyber criminals. Not every yahoo boy experiences the rate of success enjoyed by their fellow yahoo mates. Sometimes, 'luck' plays its role as spiritualism in the determination of success rate in the activities of yahoo boys. During the interview sessions, it was discovered that spiritualism may not work for others because of the existence of some fake spiritual fathers who easily convince yahoo boys into believing in their spiritual advice, intervention and consultations only to profit from them. The fake spiritual fathers make bogus incantations, give fake charms and offer them fake substances. One of the respondents explains:

Just as we have people who are into cybercrime, we also have 419s who call themselves spiritual fathers and mothers. You know everybody wants to survive, so, if this thing is not working for you after you've complied with every order and advice, I'd say your spiritual father or mother is a 419 or scammer too (IDI/Tanke/Ilorin/2019)

On the other hand, some have connected the ineffectiveness of spiritualism to the incompatibility of a person's destiny with it. Some people believe it has to do with the dictations of a person's destiny as to whether the person in question is destined to be wealthy or not. For instance, it is believed that spiritualism cannot work for someone whose fate is void of good fortune. Thus, no matter what the person does, it cannot work for him. One of the respondents said:

Everything in this life depends on luck, like the Yorubas would say; it depends on the destiny of the person and what is written in heaven. Spiritualism worked for some of my friends just like is working for me, but for some, no matter what they do, the money still don't come, and someone once told me that if you are destined to be rich that's when the spiritual intervention will work for you. But if you are not, then even killing someone will not make you rich (IDI/Tanke/Ilorin/2019)

Discussion

The spate of yahoo activities has taken another worrisome dimension. Today's yahoo boys now combine their fraudulent activities with some elements of ritualism presently called African Insurance. African Insurance is the latest concept in use to represent magical power/spiritualism by yahoo boys in Nigeria. The *Insurance* denotes a strong belief in the effectiveness of spiritualism by the yahoo boys. This strong belief in spiritualism is one of the motivations predisposing Nigerian youths into cybercrimes. This assertion contends with the submissions of Tade (2011), Adesina (2017) and Whitty (2018). According to them, yahoo boys so much believe that their chances of success will be improved with some little touch of ritualism. Cybercrime is a global problem but yahoo-yahoo is a Nigerian type of cybercrime common among the youths (Adeniran, 2008; Longe & Chimeke, 2008; Tade & Aliyu, 2011; Whitty, 2018) and yahoo plus-plus is to those who combine the internet fraud with spiritualism otherwise, African insurance.

Many youths are driven into cybercrimes due to the overall poor situations of the country. Some of them justify their inactions on the ground of poverty, non-availability of jobs, poor leadership and a bad system of governance. While some youth participate in cybercrimes because of their greed and quest for sudden wealth, many of them are influenced by friends and close relatives. These explanations further affirm the findings from earlier submissions that poverty, unemployment, peer influence, greed, bad leadership and corruption, poor economic conditions, etc. are the major reasons for youth's participation in cybercrimes (Thisse & Zenou, 2000; Adeniran, 2008; Tade and Aliyu, 2011; Anah, Funmi, & Makinde, 2012; Meke, 2012; Tade, 2013; Nweke 2017) and in other criminal activities like the kidnapping, robbery and trading in human parts. Similarly, Merton believed that individuals are likely to commit crimes out of frustration resulting from the inconsistency in the accessibility of resources (Siegel, 2007).

To improve their chances of success, yahoo boys have spiced up their fraudulent practices with some element of ritualism. The desperation to acquire quick riches, the frustration triggered by the poor economic situations of the country, the intimidation from influence and admiration of colleagues and close relatives explain why yahoo fraudsters go into combining rituals with their internet fraud. Competition, group classification and rivalry in the yahoo family are also reasons for combining rituals with internet fraud. These statements contradict later submissions of Tade, (2013), Whitty, (2018), Suleiman, (2019) that Some of youth indulge in yahoo yahoo to avenge the sufferings of their forefathers in the hands of the foreigners. According to Choi (2008) and Guillaume (2009), the relevance of strain theory to the economic situation of Nigeria is connected to the fact that 'get-rich-quick syndrome' has become the order of the day. There is a large gap between the rich and the poor and many strive to level up using the quickest means possible (Thisse & Zenou, 2000). Yahoo boys accept the legitimate goals of success and wealth but reject the institutional means of goal acquisition. Accordingly, the theory assumes yahoo boys as a group of innovators. Merton (1968) described innovation as a response to strain experienced by people in the society. Most youths desire luxuries and material comfort but lack the financial resources to satisfy their desires compelling them to adopt innovative solutions to their problems (Siegel, 2007) in which most times lead them to a lifestyle of crime.

Yahoo boys combine ritualism with internet fraud mainly to boost their success rate. However, the success rate is dependent on five (5) factors: the financial capacity of targets, the deceptive skills of the fraudsters, the compatibility of fortune with the fraudster's

destiny, the genuineness of the spiritual mediators and a strict compliance with spiritual instructions. The rate of success achieved by yahoo boys can be measured with these indicators. Once all the factors are positive, it is believed that yahoo boys are able to achieve their desired success in their yahoo rituals. Sometimes, luck is the major determinant of success in the yahoo-ritual nexus.

Conclusion and Recommendations

Cybercrime is a global phenomenon and the youths constitute majority of its perpetrators. In Nigeria, cybercriminals otherwise, yahoo plus-plus (with youths as the major perpetrators) have adopt different deceptive techniques to defraud people of their money through the internet. To increase their success rate, they have advanced from using mere deception to combining ritualism with internet fraud. Spiritualism plays an important role in the daily lives of most Nigerians and this has infiltrated the orientations of the youths and their activities. In addition to ritualism and its belief, luck is also an important determinant that plays a major role the success of the yahoo boys. Therefore, the yahoo boys have overrated their chances of success when combined with spiritualism. Thus, cybercriminals in Nigeria are ritualists whose success rates are only measured with the successful application of African insurance (spiritualism) to defraud their targets of their valuables (money mostly in dollars). Hence, the activities of yahoo boys are generally costly and detrimental to the society. Therefore, this study recommends the following:

i. Job Creation

Job should be created for unemployed youths through an establishment of a national policy on concurrent list of both federal and state governments that would aim at creating permanent job for the youths across the nation. Unlike the N-power poverty alleviation program of the federal government that provides only two years relieve for jobless youths, the new program should provide permanent employment based on individual ability, skill, education and certificate.

Furthermore, Students Industrial Scheme (SIWES) should be a national scheme for every student in the higher institution irrespective of their discipline right from first year to the last year. The scheme should therefore be productive particularly in the aspect of agriculture and the students should be paid wages or salary. This would enable them to learn through the culture of legitimacy and productivity.

ii. Socio-cultural reorientation of African youths

All African countries particularly Nigeria should organise periodic summit and seminars on cultural reorientation and amendment into the African belief system. Youths' beliefs should be redirected from spiritualism to technological inventions. They should be re-orienting into seeing the power of technology in scientific innovations and discoveries and not the adverse effect of technology like the cybercrime.

iii. Increase in the minimum wages

There should be a significant increment in the minimum wages of the salary earners from at least eighteen thousand naira (N18000) (\$50) to fifty-four thousand naira (N50) (\$150) per month. This would increase the living standard of people and better their lives relatively. Also, the increment may motivate youths to engage in legitimate means to better their lives.

iv. Training of cyber security personnel

The security agencies like the Economic and Financial Crime Commission (EFCC) should be train with the knowledge of space security so as to provide cyber security to the legitimate users and provide proactive measures in deterring potential criminals.

v. Enactment of strict cyber laws

Federal government should enact and enforce strict laws that the severity would prevent cybercriminal or potential cybercriminals from indulging into cyber criminality.

Limitations

This study examines the success rate of yahoo boys when they combine spiritualism (African insurance) with internet fraud in Tank, Ilorin, Kwara state. Research of this nature is not without certain limitations particularly with respect to the methodology. The research uses only qualitative method for data generation from only a community in the study area. Since cases of cyber criminals are usually reported all over the state, as well the nation generally, it means other areas that were not covered may have cases of cyber criminals in the state. Although, the group is hidden, identification of large population for quantitative study may be difficult, yet, generalization may have been better achieved with the quantitative method. However, the uniqueness and novelty of the study are dependable because the method exposes the five dependable factors (the financial capacity of targets, the deceptive skills of the fraudsters, the compatibility of fortune with the fraudster's destiny, the genuineness of the spiritual mediators and a strict compliance with spiritual instructions) for success rate of the yahoo boys even when the internet fraud is combine with spiritualism. Nevertheless, further research is expected in the direction of the study to be widened in scope to cover other states of the country, particularly, Lagos and Port Harcourt.

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