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Socioeconomic Lifestyles of the Yahoo-Boys: A Study of Perceptions of University Students in Nigeria

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Abstract

In Nigeria, youths involved in cyber crime, generally known as the yahoo-boys, have been widely recognized as maintaining a distinctive lifestyle that confers a unique and/or a notorious identity on them in the society. Against this background, this paper examined the perceptions of students of some selected universities on the socioeconomic lifestyles of students involved in cyber crime. Multi-stage sampling technique was employed for the selection of respondents; data was collected through questionnaire and focus group discussion methods. Findings revealed that, though the majority of the respondents (59.5%) described the financial strengths of Nigerian university students involved in cyber crime as huge, many of them however, perceived this group of students to be extravagant. A large proportion of the respondents (62.5%) equally believed that the perpetration of cyber crime negatively affects the academic performance of students involved in it.

Keywords: Cyber crime, University Students, Lifestyles, Yahoo-boys, Nigeria.

Introduction

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

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Although cyber crime is not an exclusive preserve of Nigeria as it is a global phenomenon, yet the current unprecedented and massive involvement of Nigerians, especially, the university students in it, makes it a serious problem that requires urgent redress. According to Aghatise (2006), it is alarming that 80% of cyber crime perpetrators in Nigeria are students in various institutions. Indeed, many undergraduates in Nigerian universities have embraced internet fraud as a way of life; while many of them have become rich, some others have been caught by the law (Tade & Aliyu, 2011).

In Nigeria, the varieties of applications offered by the Net such as electronic mailing, 'chat' systems and Internet messaging (IM) often serve as veritable grounds for carrying out fraudulent activities by the youth, and unlike the traditional criminal groups, both gender are functionally involved in it (Adeniran, 2008). The antics of the 'yahoo yahoo boys', also known as 'yahoo yahoo millionaires' has raised a new generation of lazy youths, who spend hours on the internet perfecting their game and literally killing their prey (Nkanga, 2008); cyber crime is becoming one of the fastest growing-internet (fraudulent?)businesses in Nigeria (Aghatise, 2006).

Numerous crimes are committed on daily basis on the internet with Nigerians at the forefront of sending fraudulent and bogus financial proposals all over the world (Longe & Chiemeke, 2008). According to a 2007 internet crime report released by the Internet Crime Complaint Centre (IC3), Nigeria ranks third among cyber crime committing countries in the world. The report indicates that the "Nigerian letter fraud" (Email Scams) received in the United States, constituted 1.1% and the individuals reporting fraud-type monetary loss in 2007 puts Nigerian letter fraud at 6.4%, amounting to 1,922.99 million US dollars (Odapu, 2008).

Similarly, the Chairman of Nigeria's Economic and Financial Crimes Commission (EFCC), Ibrahim Lamorde, has recently announced that more than 288 persons have been convicted over various internet crimes in Nigeria, while 234 are still being prosecuted in different courts across the country (EFCC, 2012). In a related development, the EFCC also recently arrested two university undergraduates, *Hope Olusegun* and *Tunde Wasiu Sodiq* in Lagos, on the 4th January, 2013 for allegedly belonging to two syndicates, who specialize in defrauding unsuspecting Nigerians and foreigners through internet scams (Soni, 2013).

Adeniran (2008) observes that the technological advances have brought striking changes to Nigerian cultures, patterns of socialization, social institutions and social interactions. According to him, youths, especially undergraduates and the unemployed have embraced the information and communication inventions, such that the internet is accessed for most part of the day. Ibrahim (2006) notes that cyber criminals in Nigeria are usually within the ages of 18 and 30 years, and are youths, who are outside the secondary schools, but are either in the university or are about to be admitted into the university.

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



Aransiola and Asindemade (2011) contend that cyber crime perpetrators in Nigeria have distinctive lifestyles from other youths and their strategies usually include collaboration with security agents and bank officials, local and international networking, and the use of voodoo (the traditional supernatural power). Tade and Aliyu (2011) similarly observe that yahoo-boys in Nigeria enjoy a status of big boys; they are socially recognized among friends/lecturers and their flamboyant lifestyle entices others to desire to belong to the clique.

The large scale involvement of Nigerians in cyber crime is a growing threat that has adversely affected the international image of Nigeria; the country is globally regarded as breeding ground of fraudsters and criminally minded people. Similarly, cyber crime continues to result in huge financial loss because cyber criminals often defraud their victims, large sums of money. For instance, a bank once closed in Brazil, because it could not recover from the damage done by a group of scammers who literally hit its deposit base, and brought it down to zero (Nkanga, 2008). Recently, the Nigerian Police paraded two Nigerian university undergraduates, *Nwabufor Okwumo* and *Ezekiel Odera*, for the alleged rape, robbery and murder of one *Cynthia Osokogu*, who they lured to Lagos from Abuja under the guise of sealing a business transaction after initially making friend with her on an online social media network, face book (Ogbo, 2012; Usman, 2012).

The tertiary institution students, and indeed, other youths involved in cyber crime in Nigeria by virtue of money they make off their victims, through their numerous clandestine activities on the internet have been widely recognized as living a distinctive lifestyle (Aransiola & Asindemade, 2011; Tade & Aliyu, 2011; Adeniran, 2008) that fiercely distinguishes them from other youths in the society. The central objective of this study, therefore, is to examine the perception of students of some selected universities on the socioeconomic of lifestyles of the yahoo-boys³ in Nigerian Universities.

Methods

Place of Study

The study was conducted in three selected universities in south-west, Nigeria. These universities include: University of Ibadan, Ladoke Akintola University of Technology, Ogbomoso, and Bowen University in Iwo. University of Ibadan was established in 1948. It is the oldest Nigerian university and it has a student population of about 19,512. Ladoke Akintola University of Technology was established in 1987 and it is jointly owned by two States in Southwest Nigeria, Oyo and Osun States. Bowen University is a private university, situated in Iwo city in Osun state, Nigeria.

Research design

This study is descriptive and cross-sectional in design. Data was collected through the combination of quantitative (survey questionnaire) and qualitative research methods (focus group discussion). A set of four hundred (400) survey questionnaires was administered on students of the three selected universities, but only 365, which is about 91% were returned by the respondents. A total of six (6) focus group discussion sessions were held (2 per university).

³ This is a popular term that is widely use in Nigeria to describe youths perpetrating cyber crime.

Sampling

Multi-stage sampling technique was adopted for the selection of respondents. The first stage involved the clustering of universities in the south-west Nigeria into federal, state, and private institutions and thereafter, a university was selected from each cluster to represent the three categories of universities in the Nigerian university system. The second stage involved the further clustering of the individual selected universities into faculties, from which four faculties were randomly chosen. Thereafter, stratified sampling technique was adopted for the selection of students from different departments and academic levels of study.

Study Population

The undergraduate students of Bowen University, University of Ibadan and Ladoke Akintola University of Technology constituted the study population. The selected sample for this study shares some socio-demographic characteristics with the actual university student population. With regard to sex, levels of study, and ethnic backgrounds, the sample is typical of the university undergraduate students in Nigeria. More so, the three selected universities were chosen to reflect the three major types of universities in the Nigeria university education system.

It is, however, important to point out that the selected sample population of this study may not be completely representative of the students of the selected universities because it was conducted on students from only four faculties (Arts, Education, Science, and Social Sciences), while those from some other faculties were not involved. Despite this limitation, however, the segment of the students' population that participated in the study, nonetheless, provided some very significant insights into the socioeconomic lifestyles of their colleagues, who are involved in the perpetration of cyber crime.

Qualitative method: Focus group discussion

For the focus group discussion, all sessions were held in daytime, and tape recorded. Participants were selected through the stratified sampling technique, which was structured along sex, faculty, academic levels of study and ethnic background. Conscious effort was exerted during the selection process to ensure that the groups comprise both male and female students from different faculties (Art, Education, Science, and Social Science), and belonging to different levels of study, and ethnic backgrounds (Hausa, Igbo and Yoruba etc.). This participants' triangulation has significant impacts for the outcome of the group discussions.

Analysis

At the analysis stage, the descriptive statistics involving frequency distributions, simple percentages and cross tabulation analysis was done. Also, data yielded by the focus group method was analyzed through content analysis and ethnographic summaries, involving the transcription, description, and interpretation of the tape recorded data. While the content analysis was used to explore and interpret emerging patterns in the data collected, ethnographic summaries was used to further enhance data interpretation through the direct quotation of important responses that emanated in the course of discussions.



Results and Discussion

Socio-Demographic Characteristics of Respondents

The socio-demographic table 1 shows the selected universities for this study as Bowen University, University of Ibadan and Ladoke Akintola University of Technology.

Table 1: Socio Demographic Characteristics of Respondents

Characteristics	Categories	N	%
Sex	Male	203	55.6
	Female	162	44.4
	Total	365	100.0
Name of the	Bowen University	95	26.0
Institution	University of Ibadan	127	34.8
	Ladoke Akintola University of	143	39.2
	Technology	365	100.0
	Total		
Names of the	Arts	95	26.0
Faculty	Education	80	21.9
	Science	94	25.8
	Social sciences	96	26.3
	Total	365	100.0
Levels of Study	100	84	23.0
	200	95	26.0
	300	90	24.7
	400+	96	26.3
	Total	365	100.0

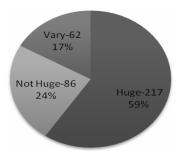
Source: Field Survey, Nov., 2010

The sex distribution of respondents indicates that male constituted 55.6%, while 44.4% were female. With regard to the level of study of respondents, the table reveals that respondents in 400level and above, were the most represented with 26.3%, followed by respondents in 200level with 26.0%. Respondents in 300level constituted 24.7%, while those in 100level were 23.0%.

Perceptions of Respondents on Financial Strength of Nigerian University Students Involved in Cyber Crime

As regards respondents' perceptions on financial strengths of university students involved in cyber crime in Nigeria, figure 1 below indicates that a large proportion of the respondents (59.5%) described the financial strengths of students involved as huge, while 23.6% believed that it is not huge.

Fig. 1: Perceptions on Financial Strength of Students Involved in Cyber Crime



Source: Field Survey, Nov., 2010

The majority of the respondents claimed that most of the students involved in cyber crime frequently make a lot of money from their nefarious acts on the internet, because they often target citizens and/or residents of developed countries around the world, especially Americans and Britons. Respondents that described the financial strengths of university students involved in cyber crime as not huge argued that not all of them succeed in their illegal act, and that some of them even get caught by law enforcement personnel before making any serious headway in their criminal activities. About 17% of the respondents, however, claimed that the financial strengths of students involved in cyber crime vary from one individual to another. This set of respondents agreed that, while the majority of students involved in cyber crime make money from their internet scams, most of them hardly invest their money in productive ventures and consequently, their riches is usually temporary.

The above analysis was further corroborated by the outcome of the focus group discussions (FGDs). A participant in one of FGDs stated that:

Students, who are into 'yahoo-yahoo' (cyber crime), are rich and this is noticeable in the kind of apartments they live in, the type of cars they drive and even the kind of clothes and jewelries they wear (Female student/200L/Ladoke Akintola University of Technology).

Another respondent in another forum said:

Most of them (cyber criminals) are rich, but I do not envy them, because their wealth is ill-gotten, as far as I am concerned (Male student/400L/University of Ibadan).

The analysis above shows that the majority of respondents considered the financial strength of university students, who are successful in their perpetration of cyber crime as huge, because they often make a lot of money from their scams by targeting citizens of the developed countries, with better national economy, and whose national currencies have higher foreign exchange value than the Nigerian naira. Thus, when these cyber criminals rake in some pound sterling or dollars through their bogus business proposals on the internet, its equivalence, when converted to the local currency (Nigerian naira) increases significantly; thereby, making some of them overnight millionaires. Some of these cyber



criminals, however, get caught by law enforcement agents, before succeeding in their criminal acts.

This finding corroborates Tade and Aliyu's (2011) study, where it was observed that though, many undergraduates in Nigerian universities, who embraced internet fraud as a way of life have become rich through their scams, some others have been caught by the law. Nkanga (2008) similarly notes that antics of the 'yahoo yahoo boys', also known as 'yahoo yahoo millionaires' has raised a new generation of lazy youths in Nigeria.

Perceptions on how University Students involved in Cyber Crime spend illicit proceeds

Respondents' perceptions on how university students involved in cyber crime spend illicit proceeds realized from their criminal activities indicates that the majority of the respondents in 100 and 200 levels (21.9%) claimed that cyber criminals spend their proceeds on luxurious items, while about 19% indicated that students involved in cyber crime spend their illicit proceeds on partying and clubbing. Only a very few respondents (5.8%) agreed that these students spend their illicit proceeds for the purpose of education or invest it in some other worthy enterprise.

Table 2: Level of Study/How Students involved spend illicit proceeds

Level of	Education and	Luxury Items	Partying and	Total
Study	Investment		Clubbing	
100 &	29	80	70	179
200	5.8%	21.9%	19.2%	51%
300+	10	101	75	186
	2.7%	27.7%	20.5%	49%
TOTAL	39	181	145	365
	8.5%	49.6%	39.7%	100.0%

Source: Field Survey, Nov., 2010

A similar pattern of responses were given by the majority of respondents in 300level and above, where the majority (27.7%) agreed that students involved in cyber crime spend their illicit proceeds on luxurious items and about 21% submitted that the cyber criminals spend their illicit proceeds on partying and clubbing. Only about 3% of the respondents asserted that students involved in cyber crime spend their illicit proceeds for the purpose of education and/or invest it in some other productive ventures.

The responses of some discussants in the FGDs further corroborated the above statistical analysis. The majority of the discussants believed that university students involved in cyber crime spend money realized from their nefarious activities extravagantly. A discussant in one of the FGDs has this to say:

They (cyber criminals) buy expensive phones, jewelries and exotic cars, like Honda, Toyota, Benz, among others. These students usually spend money recklessly, because they are eager to show other people that they have arrived. Can you imagine a pre-degree student of LAUTECH living in a 3 bedroom flat all alone? (Male student/300L/Ladoke Akintola University of Technology).

A participant at another FGD session submitted that:

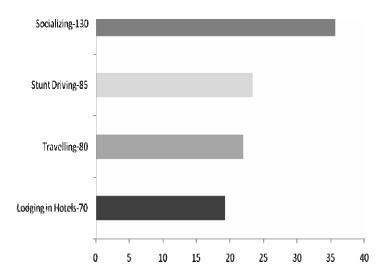
University students, who are into cyber crime are free spenders, they usually spend money as if there is no tomorrow. They spend their money carelessly; they do not invest in something tangible, but rather prefer to spend it on parties, women, alcohol and buying unnecessary items. Their spending- habit is just too wasteful (Male student/200L/University of Ibadan).

This analysis clearly shows that the majority of respondents believed that students involved in cyber crime prefer to spend their proceeds extravagantly by throwing parties and clubbing, lodging in hotels with girlfriends, buying exotic cars/flashy phones and living in well-furnished apartment. This finding agrees with Aghatise's (2006) submission that a common characteristics among most of the cyber criminals in Nigeria, is their desire for fast cars and powerful camera phones. The finding further supports Tade and Aliyu's (2011) study, where it was noted that the yahoo-boys (cyber criminals) in Nigeria enjoy a status of big boys, and are socially recognized among friends, and lecturers by their flamboyant lifestyle.

Perceptions on recreational activities of University Students involved in Cyber Crime

The respondents' perceptions on recreational activities of Nigerian university students involved in cyber crime reveals that the majority of the respondents (35.6%) claimed that this group of students usually socialize with one another (and which mostly revolves round alcohol consumption and smoking of cigarettes). About 24% of the respondents asserted that the recreational activity of students, who are into cyber crime, mainly involves stunt driving, while some others (21.9%) believed that these students often engage in travelling to different parts of the country as their form of recreation.

Fig. 2: Perceptions on Recreational Activities of Students Involved in Cyber Crime



Source: Field Survey, Nov., 2010



Only 19.2% of the respondents agreed that the activity, students involved in cyber crime usually favored for recreation is lodging in different hotels around town.

The data generated from the FGDs further corroborate the statistical analysis. A participant in one of the FGD session said:

Students involved in cyber crime know themselves and they usually join all forms of social clubs and move about in groups so as to make them known on campus. They are known as "the clique" and they frequently engage in binge drinking and smoking (Male student/400L/Bowen University).

Another discussant at the same session described their recreational activity this way:

Their style is just too extravagant; I know guys that hardly spend a week in this town (Ogbomoso); although, they are supposed to be in school, they usually have fun by travelling to Lagos or Ilorin, and lodging in hotels with girls, drinking and clubbing (Female student/500L/Ladoke Akintola University of Technology).

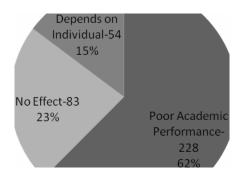
A discussant at another FGD forum put it thus:

What they do for recreation is just too rough and rugged; we often see them on campus, engaging one another in dangerous car racing or car speeding contests (Female student/100L/University of Ibadan).

The above submissions of respondents have further shown that the recreational activity of Nigerian university students involved in cyber crime essentially revolves around socializing with one another, stunt driving, travelling and lodging in hotels. Students involved in cyber crime essentially engage in these identified activities as means of recreation, because their population is predominantly youthful and they usually have excess money at their disposals, with which they can maintain their extravagant lifestyles. These students usually move about in groups on campus and also join various social clubs, because the successful perpetration of cyber crime requires consistent networking among cohorts as a means of obtaining up to date information on the latest working techniques and effective 'proposals' that could be adopted to further their illegal acts on the internet. This is consistent with Aransiola and Asindemade (2011)'s submission that youths involved in cyber crime perpetration in Nigeria have distinctive lifestyles from other youths.

Perceptions of Respondents on the Effects of Cyber Crime on Students' Academic Performance With regard to the effect of cyber crime on the academic performance of students involve in it, a significant proportion of the respondents (62.5%) agreed that students' involvement in cyber crimes frequently results in their poor academic performance.

Fig. 3: Perceptions on the Effects of Cyber Crime on Academic Performance



Source: Field Survey, Nov., 2010

About 23% of the respondents, however, believed that cyber crime perpetration by students does not have any effect on their academic performance. Only about 15% of the respondents claimed that the possible effect of cyber crime on students' academic performance depends on their individual's intellectual ability.

The focus group discussions conducted equally supported the above analysis. The statement of one of the discussants adequately captures the negative effect of cyber crime on students' academic performance:

Although, students involved in cyber crime are intelligent, however, cyber crime perpetration consumes time and thereby affecting these students' punctuality and regularity in classes and consequently, results in their poor academic performance.

A participant in another FGD session said:

Cyber crime and academic performance are two enemies; these students are very much into social life, and therefore, their academic performance usually suffers (Male student/300L/Bowen University).

Another discussant at the same forum, however, expressed a different opinion, she claimed:

Although these students frequently miss classes, some of them still make good grades in exams, because they are brilliant. Besides, some of them sort (bribe) some corrupt lecturers to have good grades (Female student/400L/Bowen University).

It can be deduced from the above analysis that though the majority of students involved in cyber crime were considered to be brilliant, they however, usually perform poorly in their studies, because they are hardly regular and/or punctual in classes. Cyber crime is a form of crime that takes relatively long process to perpetrate, hence, these



students need to spend much time on the internet to lure, attract, convince and finally defraud their victims. This is done at the detriment of their academic activities. However, some of them, who usually show more sense of commitment to their academic activities and those who are able bribe their lecturers with money still manage to have good grades. The conclusion drawn here is that, the effect of cyber crime on academic performance largely depends on the frequency of perpetration, the intensity of students' involvement, and the scale of priorities.

Conclusion

This study has examined the socioeconomic lifestyles of university students involved in cyber crime in Nigeria. The yahoo-boys, as these students are otherwise known in Nigeria, were perceived to be maintaining a distinct pattern of socioeconomic lifestyles that fiercely distinguishes them from other groups of students on campus. A large proportion of the respondents claimed that the majority of the students involved in cyber crime were financially buoyant, because they were believed to be making a lot of money from their fraudulent acts on the internet. This set of students frequently engages in lavish spending of proceeds they realized from cyber crime perpetrations; they often buy some luxurious items (such as cars, expensive jewelries, phones, among others), and they also engage in partying and clubbing, with little or nothing invested on their education and/or other productive ventures. The perceived major activities frequently engaged in by students involved in cyber crime for recreation, include socializing with cohorts (which often involves binge drinking and smoking of cigarettes), stunt driving, traveling and lodging in hotels. Cyber crime perpetration was perceived by the majority of respondents as often resulting in dismal academic performance of students involved in it, because they are rarely punctual and/or regular in classes.

The findings of this study have established that the negative implications of the activities of the *yahooboys* in Nigeria cut across all facets of the society. While their victims generally experience economic loss and psychological trauma, the international image of the country is severely hampered. Additionally, cyber crime perpetration often leads to the poor academic performance of students involved in it. Therefore, to effectively address the menace of cyber crime among university students in Nigeria, the following recommendations should seriously be taken into consideration by the concerned stakeholders, namely, the Nigerian government, university authorities and parents.

There is a need for a closer collaboration between university authorities and parents and/or guardians of students, so as to ensure effective monitoring of students' activities at home and on school campus to prevent them from engaging in cyber crime. This could be done by organizing a periodic Parents/School Authorities Association's meetings, which can serve as a veritable platform for designing effective means of combating this problem. Similarly, a strong alliance is equally advocated between university authorities and relevant security agencies, such as Special Fraud Unit (SFU) and the Economic and Financial Crimes Commission (EFCC), so as to put in place a more effective measure to combat students' involvement in cyber crime.

University managements should provide adequate security system on campus by establishing "Anti-Cyber Crime Squad", which will be charged with the responsibility of monitoring the activities of the cyber cafes operating on campus, so as to discourage students from using such facilities to perpetrate nefarious acts. Similarly, the internet service providers, especially, the telecommunications that provide internet service through

modems and data-card in Nigeria should show more commitment to the fight against cyber crime by ensuring effective monitoring and/or safeguarding their internet services and access points from being employed for committing fraudulent activities. University authorities should imbibe the culture of organizing regular seminars and symposiums, which will serve as veritable platforms, where students can be counseled and sensitized on the ills and negative effects of their involvement in cyber crime. This will go a long way in bridging the gap that usually exists between the school managements and their students and will further ensure the value reorientation in the students.

The Nigerian government and corporate organizations should continuously render financial assistance to students by making scholarships and grants available to the brilliant ones among them. This gesture will go a long way in encouraging students to take their academics very seriously, and consequently, discourage them from getting involved in such deviant act, like the involvement in cyber crime.

Finally, the federal government is urged to show more commitment to the eradication of cyber crime in Nigeria by ensuring the quick passage into law of the Cyber Crime Bill that has been before the National Assembly for some years now; this is because without an effective legal Act against cyber crime, efforts of government to address this scourge will continue to be a mirage. This law is essential to improve the quality of the Nigerian criminal code to reflect the contemporary challenges.

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