

# Internet Fraud, ‘Yahooism’, and Youth Entrepreneurship Development: A Study of Nigeria

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## ABSTRACT

The rapid proliferation of the internet has reshaped communication and social interactions globally, but it has also spawned various forms of internet fraud such as identity scams, phishing, dating fraud, and credit card fraud. This study investigates the impact of internet fraud, commonly referred to as 'Yahooism', on the entrepreneurial ambitions and work ethic among Nigerian youths. With a significant rise in such fraudulent activities, concerns about the erosion of traditional work values have intensified. The research utilized a survey methodology, collecting data from 400 youths across Nigeria's six geo-political zones using purposive sampling techniques. The data were analyzed through Pearson correlation statistical analysis on SPSS to assess the relationship between involvement in internet fraud and the decline in entrepreneurial spirit. Findings reveal that the allure of acquiring wealth with minimal effort through internet fraud is detrimentally impacting the youths' drive for entrepreneurship. The study suggests incentivizing key sectors such as agriculture, ICT, education, trade, and investment with strategies like apprenticeship models and start-up capitals. Additionally, it recommends enhancing value-based education to foster a resilient entrepreneurial ethos grounded in moral values.

**Keywords:** Internet Fraud, Yahooism, Youth Entrepreneurship Development, Entrepreneurial Spirit, ICT.

## INTRODUCTION

The emerging contemporary upsurge in the prevalence of internet enabled fraud euphemistically referred to as ‘Yahoo’ in Nigeria has become a ravageous linchpin to entrepreneurial enthusiasm among youths in Nigeria. In its contemporary context, ‘Yahoo-yahoo’ or ‘yahoo plus’ is a high-tech fraud scheme that uses email, website, chat rooms, or social media to present fraudulent solicitations to prospective victims, to conduct fraudulent transactions or to transmit the proceeds of fraud to financial institutions or others connected with the scheme. It is a type of cybercrime that involves deception, false pretence and hypnotism and could involve the hiding of information or providing incorrect information for the purpose of tricking victims out of money, property, and inheritance (Ogbonnah, 2023). In its pure sense, it is fraud enabled by the internet and perfected often by ritualistic sedation of victims.

The incidences of internet frauds among youth in Nigeria in recent years have been high. According to World Cybercrime Index, Nigeria ranks 5<sup>th</sup> with few points behind Russia, Ukraine, China, and the United States, but tops the list in online scams. The country loses \$500 million annually due to cybercrime that manifests mainly in form of hacking, identity theft, cyber terrorism, harassment, and internet fraud (Omeje, 2024; Olomu, 2023).

In much of the extant literature, youth vulnerability, employment exclusion and economic inequality has often been cited as the basis for understanding proclivity of youth to criminality and fraud in Africa (Ismail et al, 2009; Ismail, 2021). While poverty induced by unemployment is singled out to account for this vulnerability, the public acceptance of criminality and rationalization of same instead of entrepreneurship appears to be an incentive to the growth of ‘Yahooism’ in Nigeria and elsewhere in Africa yet, this is being undermined or glossed over by literature. The youth seems to prefer quick money through internet fraud than hard work through entrepreneurship engagement.

The public perception of ‘Yahoo’ as seeming legitimate means of livelihood poses greater burden on moral fabric of the nation. The popularity of the fraudsters and the public acceptance of their opulent lifestyle according to Kolawole is an indication that the crime is subconsciously being legitimized (Kolawole, 2020). Families celebrate successful yahoo-boys and this can also incentivized the recruitment of many youths into the industry instead of genuine entrepreneurship.

This paper therefore examines the effect of internet fraud on youth entrepreneurship in Nigeria against the backdrop of its prevalence, popularity, public acceptance and canonization. Could it be that ‘Yahooism’ is discouraging apprenticeship and skill development?

### Statement of the Problem

The prevalence of internet fraud among the Nigerian youth as a quick fix to poverty instead of engaging in entrepreneurship underscores the problem of this research. On the heels of many available sophisticated communication technologies, ‘yahooism’ is becoming an industry and wearing a status of gainful employment. More profound is the seeming public acceptance of fraud as fraudsters are regularly celebrated. The growth of new media has also worsened the phenomenon as they help in shaping an image of yahoo-yahoo as a “hustle”—as a means for breaking the chains of poverty. This media manipulation serves to launder the image of those involved in criminal activities, portraying them as enterprising individuals rather than criminals. While the economic impact of cybercrime has been well documented, the impact on entrepreneurial skill development has been unaccounted for by researches hence, this study.

### Objectives

The study is guided by the following objectives:

1. To identify various forms of internet fraud and their impact on youth entrepreneurship engagement.
2. To analyse the implications of youth’s indulgence in internet fraud for apprenticeship engagement.
3. To suggest policy measures towards eradicating internet fraud in Nigeria.

### Hypotheses

**H<sub>01</sub>:** There is no significant relationship between Internet fraud and youth entrepreneurship engagement.

**H<sub>02</sub>:** There is no significant relationship between youth’s indulgence in internet fraud and apprenticeship engagement.

**H<sub>03</sub>:** There is no significant relationship between value-change policies and eradication of internet fraud among Nigerian youths.

### REVIEW OF LITERATURE

As per Halder (2011), cybercrime or internet fraud is defined as offenses committed against an individual or a collective of individuals possessing a criminal intent to damage the victim's reputation or inflict bodily or psychological distress through contemporary communication networks like social media, email, chat rooms, and cell phones. For Okpako et al (2023) the concept limits cybercrime to unlawful actions targeted at specific individuals or groups that are conducted with the aid of the internet.

While internet fraud is a global phenomenon, the Nigerian context provides an insight into how this crime has become notorious. Ismail (2021) notes that ‘Yahooism as Nigerian sobriquet for internet fraud likens it to an organized specialization crime’. It is an organized crime that leverages on the internet to defraud, harm and in some times kill unsuspecting victims. In fact, ‘Yahoo and Yahoo-plus’ are terms used to describe the levels and sophistications of internet fraud. Additionally, voodoo use was noted by Aransiola and Asindemade (2011) as a way to "step up the game." This tactic, known as the "Black Magic Factor," uses charms and has been

supported by Suleiman's (2019) research. This method has resulted in a different and more complex form of Internet fraud (yahoo) which is defined by Tade (2013) as “cyber spiritualism or Yahoo plus” (Tade, 2013, p. 696). The article highlights the transnational aspect of Internet fraud, with Aransiola and Asindemade (2011) citing the establishment of both local and international networks as a noteworthy tactic. These networks provide mentorship and assistance in closing tricky agreements, which helps people in difficult situations.

Modern manifestations of yahooism are vile. Some scholars identified the contemporary common strategies of yahooism to include romance scam, military disguise format, crypto fraud, investments scam, inheritance fraud, loading and Business Email Compromise (BEC) Scams (Evans-Ibe, 2023; Tade, 2013; Ratzinger, 2024).

The incidences of internet fraud among the Youths are well documented. According to the report credited to the EFCC ‘the menace of youth indulgence to internet fraud is a huge challenge. Unless this trajectory of youth involvement in internet fraud is addressed and reversed, the future of their leadership of our great nation may be threatened and if it continues in the next 10 years, 7 out 10 of our youths may be getting involved in cybercrimes’ (EFCC, 2024). About 80% of teenagers within ages 14 to 18 are into internet scam and the remaining 20% will likely join in the future with peer pressure (Onakoya, 2023).

For some scholars, factors that incentivizes youths to internet crime is not entirely divorced from demography, greed, poor economic conditions, peer influence, erosion of traditional value system, unemployment, parental pressures, imperialism and globalization (Halder & Jaishankar, 2011; Ratzinger, 2023; Halder, 2011). However, the greed-crime nexus is more salient in literature. Youth’s proclivity to internet crime rests on the perceived bountiful gains with minimal efforts and less threat. In the words of Collier (2000) “crime and participation in violence broadly is feasible only when the potential gain from joining is so high and the expected costs so low that rebel recruits will favour joining over alternative income earning opportunities”. This underlie motive for yahooism generally in Nigeria.

While the incidences of yahooism have not abated, some studies captured the response of Nigerian government to end the menace. Chawki (2009) identified a few of the principal legislative strategies used by the Nigerian government to interact with the Yahoo subculture. The Computer Security and Critical Information Infrastructure Protection Bill of 2005, the Criminal Code Act, the Advance Fee Fraud and Other Fraud Related Offenses Act of 2006, and the Economic and Financial Crimes Commission Act of 2004. The Cybercrime Prohibition and Prevention Act, 2015 provides an effective, unified and comprehensive legal, regulatory and institutional framework for the prohibition, prevention, detection, prosecution and punishment of cybercrimes in Nigeria is the most recent Act.

While appreciating these responses, some scholars hold that the Nigerian government has shown incompetence in managing this menace. Largely, Nigeria’s poor criminal justice system and poor policing are mostly culpable. According to Ibrahim “Nigeria's judicial system has many flaws, including a propensity for state officials to taint criminal cases and an inability to handle prosecutions of serious crimes. There are several repercussions from this. On the one hand, some criminals have attempted to use the fact that they became victims of extreme injustice or that they were close to someone who was the victim of such injustice as justification for taking up guns against defenseless civilians. However, there have also been instances where terrorists who are accused, found guilty, or who have admitted to their crimes enter civilian society only to carry out other attacks” (Ibrahim, 2024).

## Theoretical Framework

This study is to be guided by Strains theory of deviance as propounded by Robert Merton (1968). The theory holds that pressure derived from social factors, such as lack of income or lack of quality education, drives individuals to commit crime. According to him “socially and cultural contexts provide pressure on individuals who are in different places within them to behave in ways that are socially deviant”. In other words, deviant behaviours are products of the society largely created by inequality, value system and extraneous factors.

In the context of this study, we opine that yahooism is a creation of strains arising from poverty, unemployment, shift in societal value on hard work and expectations. The public acceptance and adulation of

riches puts pressure on the youths and their proclivity to internet fraud instead of entrepreneurship could be explained. In essence, loss in moral compass incentivizes indulgence to crime. Young people who commit cybercrime do so in an effort to fit in with society's expectations of success, forsaking established methods of attainment for whatever reason, including potential disadvantages related to their social standing.

**Research Methods:** This study explores a descriptive design. The population for this study covers youths drawn from different zones of the country. A total of 400 respondents were selected using purposive sampling technique drawn from the database of National Association of Nigeria Students (NANS) and National Youth Council of Nigeria (NYCN). Both primary and secondary data were used for this study. The primary data was obtained using structured questionnaire while the secondary data were collected via different sources. The quantitative data was analyzed using SPSS and the data were presented using frequency, percentages and charts.

## Data Presentation

A total of 400 questionnaires were distributed but, 386 were returned. This number was used for analysis in this study.

Table 1: Frequency distribution of youth indulgence to various types of internet fraud

Forms of yahoo	Frequency	Percentage	Rank
Romance scam	72	19	2 <sup>nd</sup>
Identity fraud	57	15	3 <sup>rd</sup>
Crypto fraud	35	9	6 <sup>th</sup>
Investment scam	21	5	7 <sup>th</sup>
Inheritance fraud	12	3	9 <sup>th</sup>
ATM fraud	8	2	10 <sup>th</sup>
Hacking	41	11	5 <sup>th</sup>
Personal identity theft	76	20	1 <sup>st</sup>
Blackmail and extortion	14	4	8 <sup>th</sup>
Web phishing	50	13	4 <sup>th</sup>
<b>TOTAL</b>	<b>386</b>	<b>100%</b>	

Source: Fieldwork, 2024

Results from questionnaires as reflected in table 1 above show that internet fraud otherwise known as yahoo manifests in various forms. Personal identity theft where fraudsters steal the identity of popular persons (military or celebrity) to defraud victims rank first. This is followed by romance scam. In romance scam, an impostor uses a fictitious online persona to win over the confidence and affection of the victim. After creating the appearance of a love or intimate relationship, the con artist manipulates and/or embezzles money from the victim. Identity fraud ranks 3<sup>rd</sup>. Identity theft occurs when someone obtains your financial or personal details without your consent. The following details may be included: names and addresses, social security numbers or credit card numbers, and numbers for bank accounts.

Ranking fourth is web phishing. This is a kind of online fraud whereby con artists send customers emails purporting to be from reputable companies, such as banks, mortgage companies, or internet service providers. This is followed by hacking in 5<sup>th</sup> position. In this, scammers gain unauthorized access to victims account and siphon the assets. Usually, customers social media accounts, bank details etc are the target. The 6<sup>th</sup> spot is crypto fraud where they require you to send your crypto currency to a scammer directly because of deception, false business or investment possibilities, or other nefarious tactics. Investment scam ranks 7<sup>th</sup> with 5%. In this, scammers seek to deceive naive individuals into parting with their money; they can appear entirely authentic, projecting expertise through websites and testimonials. Blackmail and extortion rank 8<sup>th</sup> position. In this, scammers claims to have private or negative information about you and who threatens to make it public unless you pay them is engaging in an extortion or blackmail scheme. This type of fraud is common with men having compromising affairs with ladies not their spouse or vice versa. The 9<sup>th</sup> position is occupied by inheritance fraud. In this, when you are informed that a wealthy person has passed away and you stand to inherit a sizable sum of money, this is known as inheritance fraud. You receive an email or letter from a scammer posing as an international lawyer or another legal authority. ATM fraud ranked least with 2%. ATM fraud may arise from lost or misplaced cards, cards given to unauthorized users, or breaches of the secrecy of personal identification numbers.

Collectively, these variants of frauds are found to be common among fraudsters as revealed by the study. The victims are usually unsuspecting while the scammers cash on either trust or vulnerability of the victims to defraud. This usually leaves the victims with psychological stress and mental health challenges.

Table 2: Frequency distribution of effect of youth's indulgence in Internet Fraud (I.F) on apprenticeship engagement

Why I.F and not Entrepreneurship	Frequency	Percentage	Rank
Quick wealth	66	17	1 <sup>st</sup>
Limited start-up capital in I.F	27	7	8 <sup>th</sup>
Demands soft-skill	32	8	6 <sup>th</sup>
Apprenticeship duration is too long	58	15	3 <sup>rd</sup>
Apprenticeship offers low prospect	44	11	4 <sup>th</sup>
I.F encourages opulence	20	55	9 <sup>th</sup>
I.F enjoys social acceptance	33	9	5 <sup>th</sup>
Harsh economy	59	15	2 <sup>nd</sup>
Businesses fail but Yahoo pays	30	8	7 <sup>th</sup>
I.F is a revenge for imperialism	17	4	10 <sup>th</sup>
<b>TOTAL</b>	<b>386</b>	<b>100%</b>	

Source: Fieldwork, 2024

In table 2, the study sought to know why youths prefer yahoo to apprenticeship or other forms of entrepreneurship to earn a living. The results obtained reveal that quick wealth is the most profound reasons for I.F. This is evident with the fact that sudden riches worth up to billions are possible within just one or two illicit transactions as against apprenticeship that needs time. Again, some take to fraud because of harsh economy marked by unemployment and poverty. This ranked 2<sup>nd</sup> in the table.



Other reasons for preferring yahoo include long duration of apprenticeship (3<sup>rd</sup>); Apprenticeship offers low prospect (4<sup>th</sup>); I.F enjoys social acceptance (5<sup>th</sup>); Yahoo demands soft skill (6<sup>th</sup>); Businesses fail but Yahoo pays (7<sup>th</sup>); Limited start-up capital advantage in I.F over entrepreneurship (8<sup>th</sup>); opulent lifestyle offered by yahoo riches (9<sup>th</sup>); while, some take to I.F as a revenge for the ills of the Europeans in colonialism and imperialism (10<sup>th</sup>).

These reasons explain the preference for internet fraud as against entrepreneurship engagement. The bottom line as underscored by data found in the table is that I.F offers quick riches while entrepreneurship requires time and capital to grow. These youths have no time for such and this is quite unfortunate.

Table 3: Measures towards eradicating internet fraud in Nigeria

Measures	Frequency	Percentage	Rank
Effective policing	43	11	4 <sup>th</sup>
Strengthening judicial system	49	13	3 <sup>rd</sup>
Good governance	72	19	1 <sup>st</sup>
Moral rectitude	28	7	9 <sup>th</sup>
Effective cyber security management	34	9	6 <sup>th</sup>
Effective parenting	51	13	2 <sup>nd</sup>
Strengthening the SME informal sector	33	9	7 <sup>th</sup>
Crackdown on yahoo academies	30	8	8 <sup>th</sup>
Establishing entrepreneurship hub centres	7	2	10 <sup>th</sup>
Education	39	10	5 <sup>th</sup>
<b>TOTAL</b>	<b>386</b>	<b>100%</b>	

Source: Fieldwork, 2024

In table 3, the study sought to know the perception of the youths on solutions to the menace of internet fraud. The result obtained show that good governance ranked first with 19%. This indicates that youths believe that with good governance, their proclivity to crime will be limited. In the 2<sup>nd</sup> spot is effective parenting. This is quite plausible considering that poor parenting leading to wrong impartation of values act as incentives to crime.

Other policy measures suggested include strengthening Nigerian judicial system (3<sup>rd</sup>); effective policing (4<sup>th</sup>); education (5<sup>th</sup>); effective cyber security management (6<sup>th</sup>); Strengthening the SME informal sector (7<sup>th</sup>); the need to crackdown on yahoo academies (8<sup>th</sup>); Moral rectitude (9<sup>th</sup>) and Establishing entrepreneurship hub centres ranked last with 2%.

These data show preference for economic and political policies are more appreciated than security measures. A stand alone security measures may restore sanity but it offers little in the long run.

## RESULTS

Results from questionnaire are hereby used in testing the hypotheses. Pearson Correlation Coefficient on SPSS was used for the analysis. The following results are found:

**Hypothesis 1:** There is no relationship between internet fraud and youth entrepreneurship Engagement

Table 1: Pearson Moment Correlation Scores on the Relationship between internet fraud and youth Entrepreneurship Engagement

		Youth Entrepreneurship Engagement	Internet Fraud
Youth Entrepreneurship Engagement	Pearson Correlation	1	.713
	Sig. (2-tailed)		.004
	N	386	386
Internet Fraud	Pearson Correlation	.713	1
	Sig. (2-tailed)	.005	
	N	386	386

Table 1 shows a correlation coefficient (r) of 0.713 at  $p < 0.004 < 0.05$ . This indicates that youth entrepreneurship engagement has a medium positive relationship with internet fraud. Also, since  $p < .003$  is less than alpha value of .05 the null hypothesis which there is no relationship between internet fraud and youth entrepreneurship engagement is rejected. This implies that there is significant relationship between internet fraud and youth entrepreneurship engagement.

**Hypothesis 2:** there is no significant relationship between youth indulgence in internet fraud and Apprenticeship Engagement

Pearson Moment Correlation Scores on the Relationship between internet fraud and Apprenticeship Engagement

		Entrepreneurship Engagement	Internet Fraud
Apprenticeship Engagement	Pearson Correlation	1	.821
	Sig. (2-tailed)		.001
	N	386	386
Internet Fraud	Pearson Correlation	.821	1
	Sig. (2-tailed)	.001	
	N	386	386

Table 2 shows a correlation coefficient (r) of 0.821 at  $p < 0.001 < 0.05$ . This indicates that apprenticeship engagement has a strong positive relationship with internet fraud. Also, since  $p < .001$  is less than alpha value of .05, the null hypothesis which states there is no significant relationship between youth internet fraud and apprenticeship engagement is rejected. This implies that there is significant relationship between internet fraud and apprenticeship engagement

**Hypothesis 3:** there is no significant relationship between value change policies and eradication of internet fraud

Pearson Moment Correlation Scores on the Relationship between Value Change Policies and Eradication of Internet Fraud.

		Value Change Policies	Eradication of Internet Fraud
Value Change Policies	Pearson Correlation	1	.842
	Sig. (2-tailed)		.001
	N	386	386
Eradication of Internet Fraud	Pearson Correlation	.842	1
	Sig. (2-tailed)	.000	
	N	386	386

Table 2 shows a correlation coefficient ( $r$ ) of 0.842 at  $p\ 0.000 < 0.05$ . This indicates that value change policies have strong positive relationship with eradication of internet fraud. Also, since  $p\ .000$  is less than alpha value of .05, the null hypothesis which states that there is no significant relationship between value change policies and eradication of internet fraud is rejected. This implies that there is significant relationship between value change policies and eradication of internet fraud.

## DISCUSSION OF FINDINGS

Findings from this study show some degree of consistency to the objectives and thrust of the study. First, it was found that internet fraud manifests in various forms. Among the typologies identified in table 1, identity theft is the most common among the youths in Nigeria. Through identity theft, victims can compromise their intent, secrets, bank details and property details. This will be exploited by the fraudsters. This finding corroborates with the submission of Ogundeji (2024) that: “Identity theft is becoming an increasingly significant threat for both individuals and corporations as technology continues to advance... A security compromise at Flutterwave in April 2024 led to the unlawful transfer of N11 billion (\$7 million) to several accounts. Insiders said Flutterwave may have disclosed as much as N20bn (\$13.5m), however the company did not reveal the precise figure” (Ogundeji, 2024).

Again, the typologies notwithstanding, the overall effect of yahooism on fruitful youth engagement on entrepreneurship was salient. Many Nigerian youth prefer internet fraud to apprenticeship or any other form of entrepreneurship because of a number of factors identified in table 2. However, the desire to get rich quickly with minimal effort and time are major incentives to such crime. This finding resonates with the submission of Onakoya (2023) who opined that “starting small and living big later that characterize small scale businesses have lost its appeal to youths. Quick money even if it warrants sleeping with dog, your mum or killing a loved one is now a virtue. The yahoo plus applauds this and it has killed the spirit of entrepreneurship”.

As indicated by the third finding, value change policies aimed at moral rectitude that must interface with Government preventive, combatant and economic measures are profound. No single policy can eradicate yahooism. However, creating employment, value re-orientation and several legal instruments are necessary. This aligns with the observation of the World Bank, through its World Development Report (2007 which emphasized that economic and material condition of youth as the ultima ratio in understanding youth involvement in crime in Africa. Thus, young people are thought to participate in violence and crime as a form of economic activity (jobs) to earn livelihoods (World Bank, 2007; WHO, 2015).



As suggested by the evidence from the study, multiple measures are recommended for combating youth indulgence in yahooism as against entrepreneurship. Good governance and effective parenting stand out. This is considerably significant considering the state of Nigeria's economy with high unemployment, poverty and corruption. These conditions can be remedied by good governance. On effective parenting, it is interesting to note the sudden change in parent's roles in modeling their children. Most parents place premium on quick wealth and care less if their wards are into yahoo. However, these policy options cannot stand alone. These measures must interface with several other factors including retooling entrepreneurship trainings especially formalizing the Igbo Apprenticeship model. This model helps in mentoring young persons in a given trade and upon completion; he/she will be settled with capital for start-up. This model is renowned to have developed many entrepreneurs in Nigerian big cities.

## CONCLUSION AND RECOMMENDATIONS

Evidence from this study suggests that youth indulgence in internet fraud undermine strive for entrepreneurial ventures including skill acquisition, learning trade and apprenticeship. The preference for internet fraud over entrepreneurship is explained by sudden riches and attendant opulence with minimal effort as against long-term apprenticeship mechanism with relative low financial return. The setting up of yahoo academies for mentoring young people into yahoo as against entrepreneurship is utterly despicable. Unfortunately, public acceptance of this trend and its normalization is posing dire challenge. In this, hard work, diligence, and commitment to moral values are being compromised.

On the strength of these evidences, the study advocates for inclusive leadership to address socio-economic challenges that breed youth's indulgence to yahooism. Efforts towards implementing fraud regulations through legal instrument must be implemented and sustained with enormous political will. This is in addition to re-directing efforts towards formalizing the 'Igbo Igba Boyi' Apprenticeship model where skills are taught, learnt and capital start-up offered to the mentee by the mentor. Additionally, enhancing value-based education to foster a resilient entrepreneurial ethos grounded in moral values is salient overall.

**Conflict of Interest Statement:** The author has no conflicts of interest to declare.

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