

**STUDENT'S NAME: IWORI, DAVID ODEMADIGHI. MATRICULATION NUMBER: 19/LAW01/127. COLLEGE: LAW. LEVEL: ONE HUNDRED. COURSE TITLE: COMMUNICATION IN ENGLISH II. COURSE CODE: GST 122. LECTURERS' NAMES: MRS IFE F. AJEPE, DR SOLOMON A. EDEBOR AND DR OLUMIDE OLUGBEMI-GABRIEL. DATE GIVEN: THURSDAY 18TH JUNE, 2020. DATE SUBMITTED: MONDAY 22ND JUNE, 2020. ASSIGNMENT: YOU WERE TAUGHT THAT, IN WRITING AN ACADEMIC ESSAY, YOU SHOULD START WITH THE PERCEPTION OF A PROBLEM IN YOUR PRESENT ENVIRONMENT. FORMULATE A RESEARCHABLE TOPIC FOR AN ACADEMIC ESSAY AND TYPE IT (USE A MAXIMUM OF THREE PAGES ON MICROSOFT WORD).**

### **FRAUD IN NIGERIA AND BY NIGERIANS: TYPES, CAUSES, EFFECTS AND SOLUTIONS**

*The Internet* is defined by the Oxford Advanced Learner's Dictionary (New Ninth Edition) as an international computer network connecting other networks and computers from companies, universities, et cetera.

*Fraud* is defined by the Oxford Advanced Learner's Dictionary (New Ninth Edition) as the crime of cheating someone in order to get money or goods illegally.

This all-important topic has been divided into four different parts, namely: the types, causes, effects and solutions. The first part of the topic is discussed; that is, the types of fraud:

Firstly, there is "Mail fraud." As the name implies, mail fraud is any fraudulent activity that involves the use of postage mail. This could mean sending a letter in an attempt to steal money or personal information from someone, stealing and accessing someone else's mail, or using chain messages to collect money or personal or sensitive information. Basically, if mail is used at any point in the fraud process, it is considered mail fraud.

Secondly, there is "Bank-related Fraud." When fraudsters access one's debit or credit card, they can make unauthorised transactions, thereby stealing money or financial-related information. With advancements in Information and Communications Technology (ICT), fraudulent transactions can take place if the card is physically stolen or the card number is stolen, usually over the Internet. This can also happen by fraudsters accessing your bank account information through an email scam or using malware (a software such as a virus on a computer or computer network that the user does not know about or want) to gain access to people's information.

Lastly, there is "Voter Fraud." This made a lot of headlines during the 2019 presidential election in Nigeria. During the election, it was "funny" how areas of the country that had been terribly ravaged by insecurity produced election results indicating a large voter-turnout. Indeed, there were several irregularities in the voting process that made the electorate wonder in awe, whether Nigeria would ever get it right when it comes to the voting process. In spite of this, the President has refused to assent to the 2018 Electoral Bill into law. The National Assembly has also refused to use its veto power of two-thirds majority to make the 2018 Electoral Bill a Law of the Federation.

Internet fraud has become an epidemic in Nigeria. It has become so rampant and celebrated

that, Internet fraudsters' parents now form associations, in order to advance their children's criminal interests. Fraud, in any form, which was frowned at in the past, has become the bane of the most populous black nation in the world, which is Nigeria. It is saddening that, on a regular basis, Nigerians in diaspora are indicted for fraud, especially Internet fraud. The Foreign Bureau of Investigation (FBI) has investigated and arrested over two hundred Nigerian Internet fraudsters in the last one decade, while the American judiciary has successfully tried and convicted over two hundred Nigerian Internet fraudsters in the last one decade. But some may would argue that, is the current rise in Nigerians' involvement in Internet fraud as a result of moral decadence in the country, or the economic hardship of the country? Should we blame the rise in Internet fraud on the perpetrators, who constantly drag Nigeria's already soiled image further into the mud; or on leaders (family, political, religious and societal) who have clearly failed to carry out their functions? Some are even of the opinion that, the country's past and present leaders are "fraudsters," because they have constantly ensured that the country's resources are mismanaged. This brings me to the question, "What are the root causes of Nigerians' involvement in Internet fraud?"

Firstly, parental irresponsibility is the main cause of Nigerians' involvement in Internet fraud. The family should be a child's first source of socialisation. As a parent, have you carried out your responsibility to train your child into becoming a responsible member of the society? What morals have you instilled in your child? Before people, especially parents begin to blame society for making Internet fraud a norm, they must look inwards; after all, charity, they say, begins at home. Nowadays, parents, in an attempt to "make ends meet," have unfortunately neglected their parental responsibilities; they have mortgaged their children's future to others. Parental pressure is also closely related to parental irresponsibility. It is ironical that, parents who ought to teach their children "the way to go", are the ones ensuring that their children get rich at all costs!

Furthermore, the get-rich-quick syndrome that has been popularised by the society has not helped at all. It is so alarming that, on a daily basis, people see pictures of affluent people on social media, and they inadvertently think that riches can be gotten easily, without hard work. But that is a blatant lie! Many people lead two lives: one they live physically (in the real world), and the other, they live on social media (in the virtual world). Even the role models some young people have, have questionable sources of wealth. These young people ignorantly follow these people online without having clear pictures of their sources of wealth. Yes, it would seem an invasion of privacy; but, one ought to know the source of wealth of their role model. In addition to this, religious leaders have failed to make a distinction between "God-given prosperity" and "illegally-gotten wealth!"

Lastly, the truth must be told that, Nigeria has failed Nigerians! In other words, the country has failed her citizens! Undoubtedly, Nigeria is a very rich country (in terms of mineral resources and intellectuals), but those resources have not been effectively and efficiently managed in decades. In all ramifications, much has not been achieved, especially when compared to countries that became independent several years after us. The country's political class has failed to serve the people. They would rather embezzle taxpayers' money that would cater to the needs of the members of their families, up to the fourth generation!

The effects of fraud are far-reaching, especially on legitimate and law-abiding Nigerians in diaspora. Just last week, the United States' Secretary of State announced that, six Nigerians were on the country's blacklist for engaging in Internet fraud to the tune of six million US dollars. This news put the already "darkened" country in bad light. Why is it that, Nigeria is always in the news for the wrong reasons? Thus, the third aspect of the topic is discussed; that is, effects of fraud.

Firstly, Internet fraud, when mostly perpetrated by a particular country's citizens in diaspora, and in this case, Nigeria, puts the country in bad light. This menace makes other countries' citizens to look at legitimate Nigerians in diaspora disdainfully. To them, it would seem as though all Nigerians in diaspora are bad. Indeed, the minority's bad acts outweigh the majority's good acts. Abroad, there are hundreds of thousands of people that are doing legitimate jobs; however, the illegitimate acts of less than ten thousand Nigerians in diaspora have negatively affected those responsible Nigerians.

Secondly, Internet fraud has made responsible Nigerians in diaspora to be victims of police brutality, jungle justice, extrajudicial killings and a host of other ills. Nigerians in diaspora now find it hard to be believed, even when they tell the truth about their non-involvement in committed crimes. The police now seem to be used to the fraudulent tendencies of some Nigerians in diaspora. It is so bad that even the responsible ones share in the punishments meted out to irresponsible Nigerians in diaspora.

Lastly, Internet fraud committed in Nigeria, and by Nigerians, has further impoverished the masses that have been victimised by it. In the past, that is, two decades ago, some Nigerians supported Nigerian Internet fraudsters' activities, due to the fact that, they wanted to get "that which was allegedly stolen from the country" by the white people. In other words, they wanted to get that which was allegedly stolen by the country's colonial masters. But now, fraudsters have turned on their "brothers and sisters," fellow Nigerians, to defraud them of their hard-earned money. The situation can best be described as "unfortunate!"

Finally, the last part of the topic is thus discussed; that is, solutions to fraud:

Firstly, in the case of mail fraud, the best way to guard against it is to ensure that any mail that would be responded to, is legitimate; else, "funny" emails should be deleted immediately. Ensure details in mails have been verified to be legitimate, before carrying out any action.

Secondly, in the case of debit and credit card fraud, bank account holders must always keep tabs on activities relating to their bank accounts. They should securely guard their bank cards. Never disclose bank-related information. Individuals and organisations should not log in to their bank accounts using unsecured Wi-Fi networks. They must also make sure that they are logging on to their banks' websites, and not scam sites designed by fraudsters to look just like banks' websites. Also, banks, the Nigeria Police Force (NPF) and the Economic and Financial Crimes Commission (EFCC) must invest in regular training and retraining programmes for their personnel, alongside investment in technology.

Lastly, in the case of voter fraud, Information and Communications Technology (ICT) should be taken advantage of. The Independent National Electoral Commission (INEC) should recruit tech-

savvy personnel, that would enable it carry out its primary responsibility conducting free, fair and credible elections for the country. Also, necessary laws should be enacted by the legislature, implemented by the executive and interpreted by the judiciary.

In conclusion, all hands must be on deck, across board, to ensure that the culture of Internet fraud ends in the country. No one can do it alone: there must be collaboration among all Arms of Government, the citizenry and other relevant institutions, to ensure that this menace is nipped in the bud.