

## **Gendered Alternative to Cyber Fraud Participation: an Assessment of Technological Driven Crime in Lagos State, Nigeria**

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### **Abstract**

*This article discusses the place of women in the growing trend of cyber fraud in Lagos state, Nigeria. It situates this within the criminology of youth and elicited data through the adoption of mixed method design. In the survey, two categories of respondents were selected through multi stage sampling procedure and were subsequently used for the research. 1000 youths were drawn from the general public of the research area and 800 other who were suspected to be fraudsters were equally located within the several cyber cafés in the area during the field exercise. The information from FGD and In-depth interviews were used to support data elicited through the survey. Two theoretical models were used and these include the general strain theory developed by Robert. Agnew and Kathleen Daly's gendered pathway approach to crime. It was found that more male were involved in cyber fraud than female. However, it was found that female functions as professionals in their unique roles in perfecting fraud maturation through deceptive touch and retrievals of fraud proceeds. The paper recommends a triangular approach to solving the challenges of female involvement in cyber fraud.*

### **Introduction**

It has been variously established that gender determines crime participation to a very large extent. Evidential facts in myriad of criminological studies elucidated that there exists a wide gap in the number or prevalence of crimes linkable to the gendered categories with women often accounted low in participation in all forms of crime. Despite the existence of this gap, women's crime has been a neglected field over the years and the only aspect of discursive criminality touching on women from time immemorial tends to revolve around the protective strategy or efforts directed against their victimization. Major concerns in scholarly writings examine the right of women (Pachauri, 2010); violence against women (Singh, 2015) and violent victimization (CCJS, 2010) just to mention a few. Law breaking by women

has received little attention due to male domination of the field of criminology in the past. Similarly, early criminological studies ignore female crime (Cohen, 1955; Cloward and Ohlin, 1960; Hirschi, 1969) with the exception of Pollack (1961) who explored dimensions of female criminality. Generalizations and theoretical leanings in criminological discipline often borrow in most cases from samples drawn from male offenders and in the process neglecting the peculiarities of female criminality. This attitudinal neglect may be due in part to the low magnitude and the high victimization impact of female criminality. Women often engage in crimes that are easy, lie in the domain of their acquired skills, having a good pay-off and low risks. Further explanation to this lies in the fact that female oriented crimes are less common and less life threatening or severe unlike the crimes mostly perpetrated by men. They are known to be prone to petty property crimes such as welfare and credit card fraud, and public order crime such as prostitution (Smart, 1979; Steffensmeier and Steffensmeier, 1978; Weis, 1976). Under representation of female criminality has been attributed to many factors by Otto Pollack (1961). Apart from the fact that crime records often look the other way on female crime, it is vividly clear that in term of severity female crimes fall within petty type. Women are most likely to commit acquisitive crimes such as shoplifting or fraud (NOM's briefing, 2006). While women do commit broad range of offences, they commit less crime than men and are less dangerous and violent than their male counterpart (Heidensohn, 1996; Silvestri and Crowther-Dowey, 2008:26). Men who are victim of female crimes seldom report them for several reasons. Another important trend in female crime recording is the uniformity in reporting the nature of female criminality as less rewarding (Dornfied and Kruttschnitt, 1991). Processing women criminality via law enforcement units equally engenders conflict due to the likelihood of pretence on their part and the preconceived notion about them. Officers are less likely to arrest or prosecute female offenders and when adjudicated they are likely to be acquitted than men. In summary, female crimes are less likely to be detected and if detected such crimes are more likely to be treated leniently. This paper therefore in cognizance of the peculiarity of female crime examines their contribution to the increasing rate of cyber fraud in Nigeria. The paper however used Lagos State as a point of focus. From the outset, it is important to note that the data used in this paper comprise of outcomes drawn specifically from a youths study that embodied both male and female as respondents. However, by intent, effort was deliberate made to generate equality of representation in order to give more insight and fair share to female participation in cyber fraud activism in Nigeria. It is also important to

draw attention to the interchangeable use of the two concepts women and female both bearing synonymous connotation and deliberately adopted all through the body of this work.

### **Theoretical Framework**

It is important to note that virtually everyone holds some views about the causes of crime and by implication about how to prevent, control and respond to it (Brown, Esbensen and Geis, 2010). In each of these contexts, there is always a theory or amalgam of theory that often explains a situation. Steffensmeier and Allan (1996) argue that there is no satisfactory unified theoretical framework that is yet developed to capture the complexity of female criminality and as a result, the traditional gendered neutral theories are likely to provide reasonable explanations of less serious forms of male and female criminality. However, for the purpose of this paper, the general strain theory by Robert Agnew and the gendered pathway approach of Kathleen Daly is applicable. The two theory examine the circumstances and the environment promoting female crime. There are varied factor embedded in these theories explaining why an individual will engage in crime. These factors include poverty, sexual and physical abuse, mental health, lack of education and employment opportunities. Zeroing on female criminality therefore, most factors mentioned in the theories so selected impact women in one way or the other. For the purpose of clarity, the rationale behind the selection of the general strain theory lies in its extension of Robert K. Merton strain theory which restricted the sources of frustration to inability to attain economic goal. Agnew's theory delves extensively on frustration in all ramifications being catalyst to crime and which is often borne out of the everyday experiences of women. Women often experience the blockade of positively valued goal covering many areas of women's life. The strenuous nature of survival standing in affront against women are linkable to physical, cultural and family abuses negatively impacting the group. All this put together, reinforces blockade to socio-economic privileges and thus leading into the substitution of such privileges with negatively noxious stimuli mostly exemplified in discriminatory sexual and physical relationships that are abusive in nature. One other thing that makes this theory significant involves its analysis on the dosage of strain. In the environment of this research, the magnitude of the dosage of strain can be adjudged to be far higher than that currently experienced in the advanced environments. As a result, the prevalence of crime participation among women in Nigeria is relatively higher when compared to the level of crime participation by their counterparts in the advanced societies. Worse still, there is virtually no

substitute for blocked goals and social support for significant number of women is inadvertently absent and thus making the quality of life accessible to an average member of the affected group nearing zero when measured. Due to the devastating effect of blocked opportunities, there is often the response of criminality. Cyber fraud participation among women receives its boost from access to illegitimate means promoted by cyber infrastructures, the unique condition of women and the availability of strong social bond from economically battered youths acting as resource persons in fraud environment. Summarily, the conditional variables multiplying fraud among women entail low self esteem, persistently endemic delinquent peers and closed opportunities. Also considering the contribution of Daly within the border of this paper, five different paths to crime implicating women was identified. The first involved harmed or harming women that are mainly influenced by the predicament of their parents; second, battered women consisting of murderers or manslayers; street women constituting neglected and abused personality; fourth, drug connected women comprising of drug peddlers and traffickers and; fifth, other women which the theorist characterised as economically battered and money thirsty women (Alarid and Wright, 2015).The first and the final paths perfectly align with the predisposable factors which often births and sustains the existence of women or girl in cyber fraud in Nigeria. Significant number of family in Nigeria are poor and as a result, this is carrying varying implications for the survival of female child in the area of study. In terms of attributes, most female into cyber fraud are situational female offenders who are expose to high risk of survival and thus pushed into committing financial related crimes. Risk predictors accounting for anti-social behaviour between male and female have been found by several other studies to be the same (Fergusson et al, 1998). There is equal exposure between both sexes to risk ridden situations in Nigeria's environment.

The context of women participation in crime is mitigated by the existence of bonding youths poised to commit crime on one hand and the opportunity for illicit economic gain available in the cyber environment on the other hand. The drove at which women enter into crime domain in modern time has been identified by Daly as linked with what she describes as gendered lives (1998). Situationally, the hazardous nature of global national economies promotes excruciation of women material condition and hence it thus gingers the need to fill the gap created by the unfriendly climates within which female find themselves. This without doubt is closely knitted with crime events harvestable among the female gender.

### **Literature review**

The literature review section of this work is sub-divided along different sub themes with selective attention paid to gendered approach to crime; male and female disparity in crime events, probable factors for the increase in female crime participation and arguably gendered parity in representation with female-cyber fraud nexus. The earliest scholarly attempt in female criminality can be traced to the work of Lombroso and Ferrero (1895 cited in McLaughlin and Muncie, 2013). Lately, interest in female criminality commenced in the 70's (Brown et al, 2013:122). Within this era, female crime was linked to gender roles, with the liberation of women promoting equality in crime share for female (Lilly, Cullen and Ball, 2015:249). The current dispensation has witnessed intensified efforts in gendered base theories and models. Basically, interest in female criminality is sharpened by the conditions of women and the socio-cultural related variables impinging on their welfare and survival. More importantly also, is the continued gap existent in male-female crime participation ratio with the liability of crime less indictful of the latter and grossly impactful of the former. Research revealed that women everywhere are less likely to commit crime than men. Several scholarly efforts in female criminality have variously espoused that men, according to all measure of crime and offending commit more crime than women and at all stages of the criminal justice process they are represented in greater number than women ((Kruttschnitt, 1994; Bettencourt and Miller, 1996; Rutter, Giller, and Hagell, 1998; Moffit et al, 2004; Office of the National Statistics, 2008; Davis, 2011:20; Lilly, Cullen and Ball, 2015). The male crime rate exceeds that of female universally, in all nations, in all communities, among all age groups, and in all periods of history for which statistics are available (Hagan, 2013:64). Many reasons have been adduced to non-parity between male and female offending. Few scholars attributed more male offending to biological composition, non-reportage of most female infringements, risk aversion, marriage, child rearing and home keeping etc. The most probable reason why men commit so much more crimes was adduced by Conklin (2007:168) to the fact that men are naturally aggressive than women, experienced different socialization and also due to institutional arrangement with the domination of the power structure by men than women and the enforcement of gendered differences in sexuality. Theoretical justification for discrepancy in crime participation can also be drawn from feminist's theory which locate this in hegemonic masculinity which accords male the ability to evolve differential visible ideas, values, images and custom in any given society. This potential can both be positive or negative in its uses and in its consequences for social interaction. This is a

reflection on the multiplicity of maleness and crime serves as a resource for doing gender (Messerschmidt 1993:84). Other literature equally supporting this finding positioned that males are more likely to engage in on-line fraud than females but the latter's role is however complimentary. Apart from the existence of documentation on the higher proportional number of males in crime, research equally confirmed that most victims of crime identified males as their predators (Sampson and Lauritsen, 1994). In the same vein, there is a wide variation in the types and monetary cost of crime committed by the gendered categories. This was attested to by Mooney et al. (2009:140) when they succinctly put it in this manner. "Not only are females less likely than males to commit serious crimes, but also the monetary value of female involvement in theft, property damage, and illegal drugs is typically less than that for similar offenses committed by males." Similarly Treadwell (2010:95) has this to say, "Crime is something that is male-dominated, whether involving property or violence, the powerless or the powerful, from petty property crime to multi-million pound fraud, crime is something that is predominantly done by men." In a nutshell, the finding in the context of differences in sex and crime involvement finds expression in other extant literature (Carlen and Worrall, 1987; Immarigeon and Chesney-Lind, 1992; Heidensohn, 1996). Further exploring the reasons for male participation in crime, research has equally shown that environments either good or bad pressures men to take risky behaviours than females (Nettler, 1982; Kanazawa, 2003). The environment of current study is relatively unfriendly by reason of acute unemployment, poverty, and several other social disorganization related challenges explaining the occurrences of crime. Crime prevalence and vulnerabilities are therefore explicable in the context of these variables. The underpinning philosophy guiding women-crime engagement in research remains the realities of women's lives that is firmly located in the social, economic, political, educational and relational aspects of women's encounter with the physical world. In terms of circumstances and characteristics of criminal acts, women were found to be more represented in property offences and constitutes nearly one fifth of alcohol motivated offenders (Maguire and Pastore, 2003; Kassebaum, 1999). However, they are more likely than male offenders to use drugs and including addiction to more serious drugs (Kassebaum, 1999). They were also found to be less participant in violent offences. Research has thrown light on why female criminality receives little attention in crime studies. In his leading argument, Pollack expatiated that women's nature is shrouded in falsehood though their posture often appearing innocent within the context of transient encounter but it is absolutely laden with innate secrecy to conceal their

criminal potentials. Women's deceitfulness lies in social construction and related to female's physiology. The imbued capacity to be deceptive confers on women to engage in crime undetected by the prying eye of both their female counterpart, opposite sex and the law enforcement agency. Innocence is often imbued on them by the nature of their physiognomy which most times reinforces deceptive assessment of female potentials in crime related enterprises. Socially, female received life blueprint under the structure founded on patriarchy. Within the context of patriarchal relationship, Messerschmidt (1986) argues that power differences lead women into the types of crime that are "powerless" and these range between prostitution, shoplifting, and mostly unsophisticated fraud. Reporting on the nature of female criminality, Brown et al (2013) equally argue that crimes in this domain are restricted in their typologies and sophistications to the domestic capabilities of women. On violent crime, female's victims are often relatives or lover. For homicide, the weapon most often used is kitchen implement, usually a knife. Even when women commit violent crimes, they utilize gender specific weapons. In the technological age however, more representation of women in crime has become recordable from research point of view. With the myriad of findings coming from different studies reporting wide gap between male and female criminality, this trend is reported to be changing as the gap between both male and female criminality is narrowing in the modern society (Lauritsen et al, 2009). Marsh et al, (2011:149) alerted that research studies show that women's involvement in crime is rising. Evidentially, in the last decade the number of women in prison has almost doubled in most society. The most probable reason for the justification of this is that 'similar circumstance is synonymous to or produce similar life chances for gender.' There is increasing narrowing gap between male and female criminality especially in this technological era. It was argued that the gender gap in offending is narrowing for obvious reasons. Factors such as exposure to anti-social stimulus acquired through social learning was adduced to the closing gap in male-female crime involvement by (Giordano and Rockwell, 2000); social variables promoting involvement and providing motivation cues are affecting both sexes thus engendering parity in male-female participation (Miller, 1998; Liu and Kaplan, 1999); Extant study further reported the reasons for the convergence in male-female criminality. A correlation was found between exposure to abuses (social, economic, relational etc.), neglect and the resolution to engage in crime (Wisdom, 1989; Zingraff et al, 1993, 1994). Many other reasons have been adduced to the increasing closing gap and variety of crime at the disposal of different sexes in criminological studies. Major factors promoting parity between both



male and female crime are traceable to benefits of modernity that are located in the expansion of communication technologies, mass enlightenment, access to paid employment, visibility in the public realm due to roles of liberation movements, expansion of freedom to women, equality and host of other factors combined together in increasing female opportunity to engage in crime. From Adler's view, due to greater pressure on women as a result of their occupation in the hitherto men's domain, women are becoming more susceptible to the same criminogenic forces that men faced (Adler, 1975). Her argument tilts towards the establishment of equity or at best an increase in female offending as compared to male offending. She summarized it this way;

Women are no longer indentured to the kitchens, baby carriages or bedrooms of America. . . . Allowed their freedom for the first time, women . . . by the tens of thousands—have chosen to desert those kitchens and plunge exuberantly into the formerly all male quarters of the working world. . . . In the same way that women are demanding equal opportunity in the fields of legitimate endeavor, a similar number of determined women are forcing their way into the world of major crimes. Pp. 12-13.

The fundamental basis of more involvement hinged primarily on power relation. And reporting further on devolution of power associated with modernity, scholars exonerate several other factors that are not responsible for movement towards equity in both sexes offending. On risk related factors explaining differences in crime involvement, several studies have found that there exists no genetic and environmental factors pre-disposing both sexes to crime (Slutske et al, 1997; Gottesman et al: 1997; Baker et al, 1989; Cardoret et al, 1995). Although this submission on liberation and parity in power possession promoting crime was reduced to over assumption (Boritch, 1992), it is noticed in the era of modernity that women were observed to be committing more crimes and young girls are joining gangs in record numbers (Esbensen and Deschenes, 1998). Contrary to Adler's, view on the consistently closure of gap between male and female offending, Steffensmeier (1980) posited that it is quite true that female involvement in crime is on the increase but this remains insufficient to meet up with the magnitude attained in male related crimes. Further posturing on the



increment in female crime participation, Silvestri and Crother-Dowey (2008:26) mentioned that the overriding consensus within criminology remains that while women do commit a broad range of offenses, they commit less than men and are less dangerous and violent than their male counterparts.

Thus, having established the synergy between male-female criminality, it is quite central to situate the focus of this review as it affects the present concern. The current effort attempts the expansion of literature by supporting the argument that females are not completely passive, un-ambitious and restricted into the private realm in this technological age. Females are rapidly advancing in both conventional and non-conventional arenas to catch up with their male counterparts even in environment of crime. Male and female exertion of violence is now gradually became a common place and the participation of both sexes in technological driven crimes is visibly becoming the norm (Miller and White, 2003). Participation in technological crime have been traced to the quest after economic cum social gains. Research has shown that women lawbreakers are economically active and creative decision makers who usually ruminate on how best to generate gains and yet often faced with contradictory choices (Maher, 1997). In most cases, women are left to bowl alone and in their quest to survive, this situation translates into high predisposability to crime. They are constantly faced with the dilemmic events of selecting between being contended with and operating within the gendered norm and favouring anti-social conducts. Women's existence is quite vital to complimentary role in crime chain and in more especially fraud which has been their traditional domain. The most unique advantage that girls have over their boys counterpart in the environment of electronic driven fraud consist of the possession of verbal proficiency needed to perfect the pranks required to secure success in Internet fraud (Siegel, 2010:54). In terms of arrest rate, it is requited that female arrest rate seemed to be increasing at a faster pace and it was believed that there may be convergence between female and male arrest rate for cyber fraud but relatively to the ratio of gender participation. Although, the United Nations (2005) lamented the inequality of access to ICT facilities for women, it should be noticed that the few representation of women in ICT uses does not insulate them from crime participation in the cyber arena.

### **Methodology**

The study utilizes quantitative and qualitative methods (Mixed method design). The data for the survey was collected from a sample size of 1800

respondents divided into two groups. The first category of respondents were drawn from the suspected population of fraudsters (800 respondents) while the second category were mainly youths who may or may not have any connection with Internet fraud and were purposively drawn from the general public of the selected study areas (1000 respondents). These two groups were passionately covered to elicit responses needed to unravel those factors promoting cyber fraud participation among the youths. Six Local Government Areas of Lagos state were randomly selected for data collection and these were so selected in cognizance of the size of senatorial districts. In recognition of the sizes and other factors promoting accessibility to respondents, quota was allotted to the three senatorial districts in the state, Four were picked from Lagos West which incidentally have ten LGA out of the twenty and these include Agege, Ikeja, Oshodi/Isolo and Mushin LGA's. Factors favouring this selection involve accessibility to respondents and availability of cyber cafes in the areas so selected. In the two other senatorial districts, Surulere Local Government was randomly picked from Lagos Central and Somolu Local Government was picked from Lagos East senatorial district. The latter have five LGA's each respectively. The data for the survey from the suspected category were purposively collected from cyber cafés in the study area. The qualitative fieldwork took place in both Abuja and Lagos between March 2012 to November 2012. In relation to sample design for qualitative data, this was selected via purposive and accidental method. In the conduct of FGD, seven inmates implicated in fraud were reached in Ikoyi prison. Regarding in-depth interviews, six respondents participated in the study and this comprise of two officers from the EFCC (in Abuja and Lagos), two respondents from the convict population (Ikoyi prison, Lagos) and the other two from the youths in the general public. One hypothesis was tested to determine the relationship between sex and cyber fraud involvement and in the analysis of data, chi square was used to establish causal relationship between variables upon which the effect of sex was examined on the prevalence rate of cyber fraud among the studied population.

### **Data Presentation**

#### *Description of Socio-Demographic data of Respondents*

At the completion of the survey, 805 copies of the questionnaire were retrieved from the general public of the study area while only 426 copies were suitable for analyzes from the population of the suspected youths. In term of socio-demographic attributes of the eight hundred and five respondents analyzed for general public of the six sampled local

governments of Lagos State, 55.6 percent were males while 43.9 percent of the respondents were females. In relation to the youths in the suspected category, their gender composition revealed that 52.0 percent were males while 46.4 percent were female. The close margin between the two sexes was deliberately created to guarantee the representativeness of the respondents. Effort was made to harness the views of the female respondents proportionally to that of the males and this explains the closeness in the percentage share for each category. Researches over time have shown that male are generally more prone to crime than female (FBI, 2000, Hirschi and Gottfredson, 1995) . However, in order to test the validity of most research findings on this issue, preference were given to more females to enable this research to maximally benefit from their rich experiences.

#### *Precipitant of female involvement in cyber fraud*

Ruminating on the reasons why sizeable number of Nigeria youths had lately turned to cyber fraud for a life support, information gathered on this clearly shows that respondents views were less uniform since there are varied factors assumed to be responsible for youths cyber fraud involvement in Nigeria as presented by the respondents. Majorly, corruption, bad economic situation, case of unemployment, and parental neglect or lapses were highly reiterated. Constructive appreciation of selected reasons presented by the youths in both categories is examined in Table 1 below.

From table 1., it is evident that 79.2 percent of youths in the general public and 87.2 percent of those suspected to be fraudsters jointly agreed that Nigeria's bad economic situation is partly responsible for cyber fraud activities among the youths. Ideally, the existence of harsh socio-economic climate portends a fertile ground for diverse experimentation with perceived or assumed possibilities within which different crimogenic behaviours take a center stage and part of which cyber fraud happens to be a number. This condition is further made worse by the irresponsiveness of the government to arrest the resultant helplessness and to alleviate the plights of economic hardship on the citizenry.

Quite revealing, 83.1 percent of youths in the general public and 71.2 percents of the respondents in the suspected category lamented the state of corruption in Nigeria as they both affirmed that most Nigerians are corrupt. Correspondingly, with the existence of this indicator, the Nigeria's environment remains fertile for the nurturing of all manner of corrupt related practices of which cyber fraud remained distinct but just an aspect.

Corruption pervades all ramification of relationship in Nigeria. Emulative attitude can also be seen as pungent in the spread of corruption and basically this is just a reflection of what is being harnessed in the cyber environment. At the macro level of the society, the virtual disappearance of accountability in public offices mainly engineered by illicit and reckless wealth acquisition clearly explains the drove at which Nigerian youths are concertedly looking for stress free money and in the process promoting the embracement of on-line fraud. 80.0 percent of research respondents argued that there exists little or no instrument of enforcing accountability in all public offices. This serves as an inducement to potential looters and fraud criminals who may in the future find it most convenient to adopt this method of wealth acquisition.

Another important factor encouraging youths involvement in cyber fraud is the cross cultural dimension in which wealth is continually celebrated regardless of the source. 79.9 percent of the respondents reinforced the fact that wealth attracts celebration and its owners are accorded undeserved respect and encomiums. Majorly, reference is never made to unravel the source of such wealth and this automatically confers on the wealthy that underserved approval. Concurrently, this position equally came out forcefully in the submissions of research respondents during the FGD session conducted in Ikoyi prison. These were the submissions of the participants:

Respondent A. "Sir, if you don't have money in Nigeria it is a curse. The only thing is don't insist on clean money. Money is money."

Respondent B. "Provided there is still life there is still hope. I must definitely make it. My own won't be an exception. Call it any name people are making it in this country. Why can't I make it. I have told you before that as soon as I am released from here it will be a different ball game. I have learnt better here. See you when I get there."

Respondent C. "Life is worth living when you are rich. Forget about this prison. Who will talk about it again when I come out in a very big way. Is prison stamp on my body? What is needed is that people want to see that you have arrived and how do you show it? You display "wads" Money."

Respondent D. “If you can’t beat them you join them. Who doesn’t like money.”

Respondent E. “For how long will I continue to hope. My friends are getting better things. Do I need to fold my hands in this country where local government councilors who are not educated as I do are making things happen even here in Lagos. Who is after you in Nigeria, virtually nobody? Getting money the way it suits you, it is a common thing.”

Respondent F. “Nigeria is a better place. Do as you like. Our leader are not helping matters. Can you say it is our fault? Blame Nigeria not we ‘innocent people’ who are only using our senses to make it. Never also compare us to those in government. Theirs is outright stealing, ours is better. You cannot see the victims (cyber fraud victims) and they are not even complaining”

Considering the submission of the respondents that was obtained during the FGD session, being corrupt, fraudulent, mischievous etc. is gradually assuming a normative dimension. In this context, one is often propelled to be wealthy irrespective of the means of acquisition and thus instigating the fulfilment of the maxim “the end justifies the means”. As a matter of fact, it could be conveniently said that Nigerian youths are fast keeping pace with their corrupt role models in government and with those in other public and private places where corruption thrives unchecked. This factor partly explains why Nigerian youths are given to cyber fraud.

Further evidence explaining the increment in cyber fraud participation in the study area shows that 84.8 percent of youths in the public of the study area and 78.0 percent of suspected fraudsters agreed that Nigerian government is not doing enough to cater for the citizens that are passing through the scourge of economic deterioration. By implication, this highlighted government non-responsiveness portends grave consequences for societal order. Thus, crime and other anti-social behaviour is gradually becoming the norm among the various sections of the Nigeria’s population. The incident of cyber fraud that is traceable to Nigeria’s youth therefore conforms with the existing research finding which establish a correlation between bad economic situation and increment in crime rate (Bonger, 1969; D’Alessio and Stolzenberg, 2002).

### **Discussion of findings**

In a bid at knowing the effect of sex on crime participation, one hypothesis was formulated to test if there is significant relationship between sex and cyber fraud involvement. It was found that contrary to what was reported by sizeable number of scholars who earlier reported close gap between male-female criminality, the situation captioned does not subsists for the relationship between the two variable tested in the stated hypothesis. There is wide disparity in male and female involvement in cyber fraud in the study area. In an attempt at knowing what factors to adduce to this necessitates the measuring of the association between gender and cyber fraud involvement as presented in the hypothesis. A cross tabulation was done to determine the sex of respondents and cyber fraud involvement in table 2. In analyzing the relationship between the two variables therefore, chi square was used to test the level of significance between the variables and this was later supported by phi correlation coefficient used to know the strength of relationship existing between them.

The cross tabulation (table 2.) indicates that in the relationship between sex and cyber fraud involvement, 419 respondents from the suspected category contributed while only 23.1 percent of this number supported the idea that there exist a relationship between the two variables. The Chi-Square value indicated 10.08 at p-value of 0.001 indicating a statistical significant relationship between the two variables compared. The phi correlation coefficient educates more on the strength of relationship between sex and cyber fraud involvement. The result at a value of 0.155 showed that there is significant relationship between sex and cyber fraud involvement though weak in strength. The weakness tilts in favour of men being predominant in crime.

Examining this finding, it is clearly evident that sex determines youths involvement in cyber fraud to some degree but not substantially. One factor that may account for this outcome lies in the systemic effort adopted by the researcher to allow for the proportional representation in relation to sex of the respondents across the cyber cafés visited during the field work. However, despite effort to make it representative, it was observed that most contact at the cyber cafés feature boys than girls. The ratio is about 5:1 in all cafés visited. Literature gave credence to the disproportionate involvement in crime often noticeable between men and women. This representation equally bore's implication for the nature or types of crime most prevalent among women. Criminological theories delved extensively on the gender determinant of crime cross- culturally. Diverse research on gender pattern of

crime commission revealed that more boys than girl participate in crime event. In term of arrest rate the ratio was puts at 4:1 and for conviction, this is slightly higher. This known fact was examined in the context of this study. The existing findings on the gender disparity in crime was also replicated for cyber fraud involvement. This can be succinctly analyzed from the responses of those suspected to be involved in cyber fraud as presented in Table 3.

Analyzing the responses in table 3., significant number of the respondents are equivocal on the sex of those who are likely to engage in cyber fraud. A rough estimate shows that 87.7 percent of the respondents agreed that boys are more involved in cyber fraud activity than girls. Although, current research seeks to balance the gender representation in data gathering, it became glaring that more boys were reached than girls due to their excessive presence in virtually all the cyber cafes visited during the field work. This finding on the higher representation of boys than girls is consistent with literature. The two convicts used for the in-depth interview also corroborated the fact that men are likely to be involve in cyber fraud than women. Their reasons for this development was given and this is simply puts below:

Respondent C. "Boys are generally into yahoo than girls. Although, girl are quite instrumental to the collection of fraud proceeds. Or a times when the deal involves simulation as into the presentation of the fraudster as a lady and in the process requiring clarification through phone call, girls support are often enlisted."

Respondent F. "It is clear that few girls are experts in one area or the other in cyber fraud arena but merely looking at the operation of fraud, men are always involved. The flexibility of moving from one location to another when concealing identities makes it more appropriate for men to be in fraud than ladies."

The above responses vividly show that more of boys are involved in cyber fraud than their girl counterpart. Reasons were actually made clear and these involve the roles of girls in the retrieval of illicit money and material from either the banks or from the courier services, simulation of the fraud floaters and other unique responsibilities requiring feminist touch. The specialized nature of female involvement in crime generally was earlier located by Albert Cpohen (1955). He reveals that:



The most conspicuous difference between male and female delinquency is that male delinquency . . . is versatile and female delinquency is relatively specialized. It consists overwhelmingly of sexual delinquency (1955:45).

The certainty of female role in cyber fraud is clearly exemplified in the disclosure presented by the respondents engaged during the in-depth interview sessions. Female role is collaborative in nature and requires some form of professionalism which can only come from the attributes peculiar to female category. This finding is thus corroborating the existing knowledge in literature on female criminality. Basically, research findings on the rising rate of female criminality is accentuated in the latter submission of respondents. With the growth in the use of cyber technologies for interactional relationship in the global arena, the door to unbridled participation of females in crime is widely opened with negative consequences for the future . It is therefore important for criminologists to focus attention on this evolving trend so as to be able to minimize its effect on social relationship and the economic expansion attendant of the technological age.

### **Conclusion, recommendations and future research**

Empirically, female crime is limited when compared to the range of crimes within the domain of men. However, developments in the modern technological age has exponentially increased the participation of female in crime. Central argument deducible from the findings of the paper is the flexibility and adaptability of most technologies facilitating interaction on a massive scale in today society. Factors promoting more participation include both socio-economic deficiencies affecting the well being of women cross nationally. The most probable solution to the increment in female criminality involves the review of and constructive engagement of women's situation which has made them perpetually dependent on their male counterparts, caused them to be economically vulnerable and increasing their victimization in the scheme of things. A far reaching efforts at solving women's predicaments occasioning crime participation will require the adoption of triangular approach which will encompass putting in place through policy frameworks directed at ameliorating the deplorable condition of most women across cultures by national authorities. This will also involve the promotion of actions that will make most positively valued goals of women realizable

and enhance their socio-material welfare which must be the center piece of most organizational pursuit in the global economy environment. It is also expected of other stakeholders such as nongovernmental organizations, women advocacy groups, and well meaning individuals to maintain a consistent conscientization of the public on women's conditions and should also be unrelenting in championing a change that will make women to be better placed both structurally and practicably. Empowerment of women in all areas of life will go a long way in arresting female crime participation in our today world. Equally implicated in the rising rate of female involvement in cyber fraud is the fact that several areas could not be covered in the scope of this paper. Future research is therefore expected to enrich our knowledge through the provision of data on the exact level of representation of women and the arrest rate of female in cyber fraud environment It should be able to consider the probability of illicit acts in the use of cyber technology ending in adjudication and to further analyze the certainty of punishment for cyber related offences. Such research will also need to explore the evolving roles of female in the expansion of cyber crimes.

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