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ORIGINAL RESEARCH

Factors Influencing Involvement in Cyber-Frauds in West Africa and the Implications for Policy

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Abstract
Cyber-frauds and scams have become a major problem in the Global North, and there is evidence that a significant volume of it emanates from West African countries, such as Nigeria and Ghana. This paper offers rare and original insights into the scale of active fraudsters and their wider support in Ghana and Nigeria, based on 36 interviews with active fraudsters, law enforcement officials, government officials, and NGOs from these countries, as well as the victim countries. In doing so, it maps the many factors pushing young males into these crimes, including the status of scams; the attitudes of parents, friends and family; spiritual rationalisations, role models, popular culture, confraternities, combined with a lack of formal social control: all of which is underpinned by economic pressures. Consequently, it argues in some areas of West Africa, involvement in fraud in some communities has become normalised and is considered a normal vocation, which, as a consequence, has significant implications for policies to combat fraud. The article ends with a discussion of some of the policy options for tackling this problem and some of the challenges of pursuing them in an era where some governments, like the US and UK, are cutting aid to these and other countries. The paper also argues for more economic aid to create better opportunities for the youth in these countries, more education about these crimes to young people and more enforcement activity, among others.

Keywords Online fraud · Scams · West africa · Ghana · Nigeria · Social control

Introduction

Cyberfrauds have become one of the most common crimes individuals and organisations experience (ONS, 2024). A recent cross-country comparison of 15 countries found the fraud victimisation among the adult population in the years 2021–23 ranged from 31% in the USA to 8% in Japan, with another nine countries experiencing victimisation rates above 20%, which amounts to 76 million people per year (Hyde & Gibson, 2024). Many of these frauds are cross border and although there are many sources from around the world, including from scam compounds in South East Asia, one of the most significant sources of scams target-

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ing high-income countries like the USA, UK and Australia are West African countries such as Nigeria and Ghana (Button et al., 2024; Franceschini et al., 2023, 2025; Interpol, 2020, 2024). Nigeria has long been associated as a source of frauds, beginning with Nigerian ‘Prince letters’, through the advanced fee or 419 email scams and evolving into a diversity of scams built upon a wide variations of ‘advanced fee’ frauds, through to romance frauds and business email compromise frauds, to name some (Ampratwum, 2009; Ibrahim, 2016a; Ribic, 2019). This perception was highlighted by the former US Secretary of State Colin Powell, who described Nigeria as a nation of “scammers” who “just tend not to be honest” (Washington Post, 1995). Despite this perception, however, there is little research exploring the extent and depth of Nigerian scamming, with much of the research to date focusing upon small pockets of fraudsters operating from internet cafes, libraries and universities, albeit growing as a problem (Ahmad et al., 2020; Ajala, 2007; Nzeakor et al., 2020; Uche & Uche, 2023).

This paper will build upon some of this limited research and argue that in parts of Anglophone West Africa, particularly in some urban areas of Southern Nigeria (Lazarus & Button, 2022) and certain locations of Ghana (Cassimann, 2019), fraud has become so pervasive that it has shifted societal norms in some areas to widespread support, acceptance and involvement. The culture of fraud has become endemic in certain communities. This paper will seek to illustrate evidence of the extent of fraud support and involvement in these areas based upon interviews with those working against these fraudsters in these and other countries, as well as actual perpetrators and in doing so, explore some of the factors pushing individuals towards fraud before examining the policy implications for tackling it. Indeed, for most traditional crimes, Governments in the countries of the Global North, where so many victims are, can wield their powers, legislative capacity and resources to target domestic criminals, but what can be done when these offenders are based abroad in less developed and in some cases less cooperative countries? This paper will offer some insights on potential policy options, but before that sets out briefly the literature methods and then findings related to what is driving young men to fraud.

West African Fraud

Fraud and scams are often used interchangeably, even though there are subtle differences (Button & Cross, 2017). Cybercrime is also often used to describe scams originating from West Africa due to the use of cyber technology to deliver them. Cybercrime has a much wider meaning, including online abuse and watching illegal porn (Ibrahim, 2016a). Therefore, in this paper, the focus will be on fraud and scams, most of which are cyberrelated.

Fraud originating from Nigeria and targeting other countries is not a novel phenomenon and has been the subject of research from scholars from Nigeria and a growing number beyond West Africa (Adomi & Igun, 2008; Button et al., 2024; Ibrahim, 2016a, b; Smith, 2006). The history of such frauds and scams can be traced back to 1949 in Nigeria, initially taking the form of letters (and later emails) purportedly from Nigerian “princes,” “officials,” or “military officers” seeking a secure bank account in the West to deposit allegedly pilfered funds, in exchange for a percentage of the loot. These schemes often required the victim to pay advanced fees and became notably prevalent during the 1980s, coinciding with the political and economic turmoil of the period (Ampratwum, 2009; Ribic, 2019).

Nigeria had become over-reliant on oil exports and the price collapsed, causing economic problems, which was then accompanied by political instability and the intervention of the military in civilian government. The subsequent unemployment arising from these problems was to be a driver for some to become involved in scams. The continuing economic difficulties and emergence of the internet, cheaper information technology and easily accessible global communications further augmented the nascent scamming industry during the 1990 s and 2000 s (Igbo et al., 2013; Molokwu, 2022; Ogundele, 2023; Smith, 2006). Much of the earlier scamming centred upon internet cafes and public libraries where there was cheap access to computers and the internet (Adomi & Igun, 2008; Ajala, 2007; Ndubueze & Igbo, 2014; Salu, 2005). The use of Yahoo email by many of the scammers in these cafes led them to be labelled 'Yahoo Boys'. Further reductions in the cost and availability of information technology in 2000 s have moved much scamming to homes, hotels, and even training schools described as 'hustle kingdoms' (Lazarus et al., 2025).

Ghana has received less research than Nigeria, but interest in its role in economic cybercrime is growing (Adejoh et al., 2019;Alhassan & Ridwan, 2023; Lazarus et al., 2025c; Yushawu & Jaishankar, 2025). In Ghana, large-scale fraud is linked to the country's role as a significant dumping ground for IT equipment, particularly in Agbogbloshie. This site has facilitated a boom in cheap, refurbished IT equipment, which can be exploited for fraudulent activities. Furthermore, sensitive data left on discarded equipment has been used to perpetrate various forms of identity-related fraud (We make money, not art, 2018). There has also recently been a migration of some Nigerians to Ghana to escape stricter enforcement, among other factors (Lazarus et al., 2025a, b, c).

The central driving force for engagement in scamming in the past literature have highlighted economic problems such as high youth unemployment (Molokwu, 2022; Ogundele, 2023; Smith, 2006), wider corruption in society and particularly the 'tone from the top' this sets for wider society as the causes for involvement in scamming (Ajayi & Ososami, 1998), combined with increased access to information technology and the internet (Igbo et al., 2013). This paper will demonstrate that these influences remain significant, but other factors combine with them to further encourage some individuals to engage in scamming.

Today, there is a wide array of fraudulent activities targeting Western and affluent countries originating from West Africa, as illustrated in Table 1. It is also important to note that many Nigerians are also targeted by their fellow citizens through both similar scams targeting Westerners to local scams such as ATM frauds (which range from fake ATMs, fake ATM fronts, shoulder surfing, to jamming cards, see Adeoti, 2011). Still, this paper's focus is on cross-border scams emanating from West Africa (Akanle et al., 2016).

Two of the most damaging frauds originating from West Africa are romance scams (Aborisade et al., 2024; Abubakari, 2024). and Business Email Compromise (BEC) scams (Lazarus, 2024). Romance frauds alone (although they also originate from other countries) victimise hundreds of thousands; in the USA alone, almost 70,000 cases were reported in 2023 with losses totalling $1.3 billion (Fletcher, 2023). It is also important to note that many victims do not report, so these represent a fraction of the actual volume of romance fraud. Romance frauds also do significant harm to the victims, as not only do many lose life-changing amounts of money, they lose a 'partner', are sometimes extorted because of the past sharing of intimate photographs, and some even commit suicide or attempt to (Cross & Lee, 2022; Cross et al., 2025). Business email compromise (BEC) scams, often perpetrated by West African nationals from countries like Ghana and Nigeria, target businesses in the

Table 1 Types of fraud originating from West Africa targeting other countries

Type of Fraud	Examples
419/Advanced Fee/Non-Delivery Fraud	Online shopping/purchasing scams (e.g., fake websites selling non-existent goods from designer clothes to industrial products); fraudulent holiday homes and pet sales; illicit or embarrassing non-delivery scams (drugs, weapons, hitmen, escorts); inheritance and money-laundering schemes requiring upfront fees; recruitment scams offering non-existent jobs or training for advance payments.
Romance and Relationship Frauds	Fabricated romantic relationships used to groom victims into financial transfers; impersonation of celebrities or public figures to solicit money.
Hook-up Scams	Deceptive schemes involving fraudulent sexual arrangements; often impersonate legitimate local hook-up platforms to lure victims into financial exploitation.
Extortion-Related Scams	A variant of romance fraud: victims are induced to perform intimate or sexual acts online, which are secretly recorded and then used for blackmail/extortion.
Investment Frauds	Fake investment opportunities, including cryptocurrency schemes promoted via social media, fraudulent websites, or through romance fraud links.
Identity Frauds	Phishing for personal details used in credit card/financial fraud; use of leaked data to commit fraud in victims' names; payment diversion via hacked accounts; "person-in-distress" scams exploiting hijacked email/social media accounts.
Business Email Compromise (BEC) Frauds	Compromise of organisational email accounts to alter bank details on invoices, or to issue fraudulent invoices and payment requests.
Economic Cybercrimes	Large-scale financially motivated cybercrimes such as ransomware attacks.

Source: Table derived primarily from the author's qualitative research, with reference to Akanle et al. (2016), Ampratwum (2009), and Ribic (2019)

USA, UK, Australia, Canada, and France, among others, causing billions of dollars in losses (Lazarus, 2024; Lusthaus et al., 2025). The FBI estimated over $50 billion in losses from this type of crime globally between 2009 and 2023 (FBI, 2024). The losses and disruption to these scams against organisations can also often cause significant harm to companies, sometimes putting them out of business (Mansfield-Devine, 2016). In the USA alone, the Internet Crime Complaint Center (IC3) recorded 21,489 complaints in 2023, with adjusted losses exceeding $2.9 billion (FBI, 2024).

Other types of fraud, such as advanced fee/non-delivery scams, while potentially higher in volume, generally result in lower individual losses. The substantial scale of these frauds raises important questions about the scale of active fraudsters in these countries, which warrants further examination. In the following sections presenting findings, some of the growing research on Nigeria and Ghana will also be woven into the analysis to support the findings further. The paper will also draw upon some of the growing scholarship in wider Africa, illustrating the strains and pressures of economic life in these developing countries and the impact and contribution this has on the pressured citizens of these developing countries (Schmidt, 2024; Wiegratz & Stambøl, 2023).

Methods

This paper is the result of a research project commissioned by the UK Home Office to explore the nature of fraudsters in Nigeria, Ghana and India. These are some of the largest countries of origin for cross-border fraud against the UK. The existing literature offers little on the extent of scamming in Nigeria and Ghana, although there are some insights on why people engage in scamming, which were noted earlier. There is a lack of more overarching exploration of some of the recent developments in scamming, such as the growth of romance fraud, BEC fraud and Hustle Kingdoms. This paper, therefore, seeks to address the following key questions:

- What is the penetration depth and characteristics of active fraudsters in Nigeria and Ghana targeting other countries? In particular is there any quantitative evidence of the size of the problem in some areas and how embedded these activities are in local communities and wider society? Is this a problem linked to a relatively small number of men driven to fraud to secure their materialistic dreams in urban areas, or is it a much broader problem?
- What are the factors driving people to commit fraud in Nigeria and Ghana?

The research was conducted by a global team of researchers, comprising academics from three different institutions, who were employed by a large contractor providing research and consultancy services to a UK government department. It secured ethical approval through that contractual arrangement, which is equivalent in standards to university procedures and was conducted on the basis of the informed consent of participants. The complete project included interviews with 43 individuals with extensive knowledge of fraud in Nigeria, Ghana and India, with 36 of these relevant to West Africa (as outlined in Table 2). Interviewees for this project included law enforcement officials, government officials, NGOs, consultants, and scam fighters based in these countries or in the UK and related countries, who have experience with these organisations. The interviews also included active and past

Table 2 Composition of interview participants by country

Category of Participant	Multi-country	Ghana	Nigeria
Government officials	2	1	–
Academics	2	–	–
Law enforcement	2	6	5
Fraudsters	–	1	4
Scamfighters (NGO/independent actors)	5	–	–
Consultants	1	–	–
Cyber experts	–	–	1
NGO workers	–	–	4
Members of Parliament	–	1	–
Prison officers	–	–	1
Total	**10**	**11**	**15**

fraudsters operating in these countries. All interviewees relevant to this part of the project are listed in Table 2. Recruitment of participants was facilitated by a variety of means that included gatekeepers in government departments, law enforcement agencies, NGOs who also identified further contacts, through the authors' own professional networks and relevant persons identified in the initial literature review who were written to. Through a snowballing strategy, these interviews tended to yield further potential interviewees. Some interviews were undertaken in person in-country and some via Zoom (or equivalent). All interviewees have been anonymised, and informed consent was secured prior to the interview. All interviews were transcribed, then coded and analysed using thematic analysis using Excel.

In addition to the interviews, the research included an extensive literature review and the construction of a database of convicted and known fraudsters in these countries from media reports and official reports of cases published by law enforcement in these and victim countries.

The Extent of Active Fraudsters

There is a notable lack of robust data on the exact number of active fraudsters in Nigeria and Ghana. One flawed indicator is the number of fraudsters prosecuted, as these statistics are influenced by the extent of law enforcement activities rather than reflecting the true scale of the issue. Nonetheless, they provide a starting point for understanding the scale of the problem. For instance, the Economic and Financial Crimes Commission (EFCC) in Nigeria reported nearly 4,000 convictions for economic crimes in 2022, see Table 3.

Some journalists have been bolder in trying to estimate. However, rooted in limited evidence, with one investigating romance scammers in Nigeria noting, "No one has been able to quantify the precise number of romance scammers in Nigeria, but it may well be in the hundreds of thousands" (Barragán, 2023). Another journalist interviewing a teacher in Accra, Ghana, was told of the problems of youth unemployment and that, "If you pick eight out of every 10 children in any of the slums in Greater Accra, they are into internet fraud" (Context, 2023).

Confraternities, which are secretive groups that originated from universities and have since expanded into wider Nigerian society beyond the campuses such as Black Axe, Supreme Eiye, The Buccaneers, The Vikings and the Maphites, have also been heavily linked with fraud (which will be explored later in this article). Some commentators have sought to estimate the size of these groups. One article by Ariyo (n.d) suggested in Italy alone there were 25,000 confraternity members from Nigeria.

This research and prior studies have indicated a range of involvement in fraud, from organised groups to smaller groups and networks, and even loners. For example, several authors have noted that individuals working alone, but in internet cafes occupied by many other fraudsters who share knowledge and cooperate in loose associations, extend to more fluid networks of scammers (Ajala, 2007; Smith, 2006; Lusthaus et al., 2025). By the very

Table 3 EFCC conviction statistics (2020–2022)

Year	Number of offenders convicted
2020	976
2021	2,220
2022	3,785

Source: EFCC (2024)

nature of any illicit activity, it is going to be very difficult to secure accurate estimates of the number of fraudsters. So, the lack of estimates in research on Nigeria and Ghana is not surprising. This study, however, did secure some important insights from interviewees on the scale of active fraudsters in Nigeria and Ghana. One scamfighter based in Africa stated:

> (fraud) is endemic. Imagine Nigeria. It's part of their culture… Yes, it's basically socially acceptable to do it as long as you don't get caught (Scamfighter 1a based in Africa).

An NGO worker focused upon rehabilitating convicted fraudsters noted:

> …when we were interacting with some young women in Ajegunle and they tell us that in every household, in every household you have one person that is into cybercrime. That one person could be male or female, either way (Barbara, NGO, Nigeria).

Another scamfighter who was from Nigeria, but based in Ghana also illustrated the extent of fraud:

> I would be so bold as to say almost every young Nigerian in the country at least knows someone who's into cybercrime …that is how widespread it is. In Ghana, it is not so. (Scamfighter 5, Nigeria and Ghana).

An academic originally from Ghana suggested the penetration of fraud in his home region of Tamale:

> In every household there is one or 2 people into Internet fraud (Academic from Ghana).

The penetration of universities, particularly in the South of Nigeria, was also noted by some of the law enforcement interviewed:

> But I can tell you categorically that if you get 100 undergraduates now and you sample them statistically, I can categorically tell you that 80 per cent, 80 over 100 male undergraduate students are into cybercrime (Nigerian Law Enforcement 3).

> …many undergraduates are mostly involved because you find it's unless you for you to find eight or nine out of 10 the graduates in any town where there is a higher institution which is southwestern (Nigerian Law Enforcement 2).

It must be noted that these law enforcement officials were active in specific urban areas where their views of university involvement in fraud were formed, and the extent to which such penetration in universities throughout Southern Nigeria is an issue that requires more research, but there are many students in Nigeria. So to illustrate the potential of active bad actors in Nigeria, and the authors stress this is not an estimate, in universities, there are about 890,422 male students in the South of Nigeria.[1] Many scammers are not students, but if the assessments of officers above are accurate, it illustrates the potential for tens, if not hundreds, of thousands of active scammers in Nigeria alone.

Cultures of No Control

Social control is a concept that has generated much critical debate but broadly can be simplified to the processes that induce conformity from parents, schools, religious institutions through to the more organised institutions, such as the police, prisons and the range of punishments administered to deter deviance (Cohen, 1985). This paper will show that many of the processes of social control that in most societies would push against fraud are pushing the other way in some communities in Nigeria and Ghana. These push factors could be considered as driving individuals at a family, group and communal level towards fraud and cybercrime. Indeed, in a related way, other authors have noted in both Western and other African countries (Uganda, for example) how the broader neo-liberal economy creates pressures to engage in fraud (Whyte & Wiegratz, 2016; Wiegratz, 2016). These pushes can be split to the following factors, which will now be explored: the status of fraud, parents, spirituality, role models, popular cultures and confraternities.

The Status of Cybercrime and Fraud

In some areas of West Africa some of the key agents of social control are at best equivocal about these acts, to at worst encourage them. The foundation of any social order is knowledge of acceptable and unacceptable behaviours and consequences for breaching them. One NGO leader in Nigeria, interviewed, ran a project in schools and universities to educate participants that fraud and corruption were wrong. The programme highlighted the potential penalties and the interviewee noted that many pupils and students did not realise engaging in cybercrime could lead to criminal consequences. He noted:

> … they don't have this knowledge, this awareness or the consequences, the impacts and the criminal record. That is what is like. (Obe, NGO in Nigeria).

A security analyst based in Ghana noted because cybercrime does not involve traditional victim interactions, many saw nothing wrong with such acts:

> They think that they are justified in that because at least they are doing something to take care of themselves rather than…even though they are stealing, actual stealing, obviously car stealing is also a bad act but they think that if they are not going out to rob somebody and they are sitting on a computer at their home they don't see that as a serious offence (Security Analyst, Ghana).

[1] Using data from Statista ((Statista n.d).a) data on the largest universities in Nigeria were narrowed down to only those in the South which had 1,562,144 students in 2019 (Statista n.db). In Nigeria as a whole using Statista data has 57% of students who are male (which might not be the same in the South alone, because of the larger Muslim population in the North where female participation might be lower as a consequence). As males dominate fraud in Nigeria if 57% is applied to the population in the Southern universities would mean 890,422 male students.

Indeed, there is wider research illustrating many economic crimes, such as low level insurance frauds and intellectual property infringements are considered more acceptable in industrialised countries, but such acceptance does not generally extend to making a living from such acts and openly encouraging participation (Farrall & Karstedt, 2020; Shepherd et al., 2023).

Some of the justifications/neutralisations used for engaging in these acts further illustrated how the status of fraud is considered differently among many in these countries. Some research has noted the influence of colonialism in justifying and neutralising engagement in fraud among Nigerians, such as findings from an analysis of tweets by Nigerians in reaction to enforcement actions against scammers (Lazarus & Button, 2022) and through interviews with convicted fraudsters (Lazarus et al., 2025). The colonialism inflicted on Nigeria and Ghana was viewed as making it acceptable to commit crimes against countries associated with this, as one law enforcement official from Ghana noted:

> …they have this excuse that these foreigners, who colonised their grandfathers and grandmothers, they came to take away from their grandfathers and their grandmothers. So for them, if they are now taking back from these foreign people, what have they have taken back for them, they don't see that's a crime (Law Enforcement Digital Forensics, Ghana).

A law enforcement official from Nigeria had a similar view:

> Regarding how they see Nigeria, there's this sect again that actually believe that actually what's stolen for Yahoo for their forefathers. The whites stole from their forefathers, and as such they have to get those things back. So, that is another class of Yahoo boys, another school of thought (Law Enforcement 4, Nigeria).

Another aspect to this is the widespread corruption by the political leaders of Nigeria. Nigeria is a country with a history of corruption perpetrated by politicians and senior public officials (Smith, 2006; Zakari & Button, 2022). The blatant enrichment by some of these leaders has been noted as serving as a significant justification to neutralise the seriousness of scams against overseas victims (Lazarus & Button, 2022). This same theme emerged in this research, illustrating that the wider corruption problem at the top of Nigerian society serves as a means to rationalise committing fraud, as one active fraudster noted to the researchers:

> Those politicians, they have foreign bank accounts and they will collect it [inaudible 12:18] (Nigerian Scammer 2).

Parents

Parents have been noted as important factors in preventing their children from engaging in criminal behaviours (Hirschi, 2017; Sutherland, 1947). Through minimising the time their children spend with those other children who have deviant behaviours and through creating an attachment to their outlooks, the pressures to engage and join deviant enterprises are minimised. Some studies have also noted that even deviant parents generally don't want their children to follow their lifestyle (Jensen, 1972). In Nigeria, however, there is growing evidence of not just ambivalence towards engaging in fraud, but active encouragement in some communities.

There have been several studies that have already noted parents more concerning position on their children's involvement in fraud in Nigeria. For example, Akeusola (2023) noted how parental pressure for success pushes some students into cybercrime, while Ibrahim (2016b) found many parents did not consider involvement in cybercrime as a serious concern. More concerning was Aborisade (2023), who found parents' support and encouragement for their children's involvement in cybercrime. One journalistic exposé even found a parent signing up their 7-year-old for training in scamming so they would be more than ready at 15, when they enter the trade (Egole & Okamgba, 2023). This research found further evidence to support Aborside (2023) of not just acquiescence and support, but clear encouragement and direction and how a son engaging in fraud had become desirable. Some interviewees in Nigeria and Ghana revealed there were even parental associations to share knowledge and tips on entering their children to the trade of scamming. One NGO worker in Nigeria noted this:

> And the shocking part is that even their parents sometimes they support these people, because there's a situation where we also have associations of Yahoo Boys mothers, where these mothers actually have a meeting on how they can support their children even better or more, not even been…not better but more. And then the characteristics of these guys are…peer pressure is also part of it, not just economic, peer pressure, they see their friends doing it and they also want to be part of it (Noah, NGO worker based in Nigeria).

Toby also highlighted how many parents saw it as an investment with an expectation of returns from the child enriched from cybercrime:

> And also to add that, you know, sometimes parents should have a whole lot of part to play in this because some parents, you know, they've got to the point where they go, I've trained you, you are now adults, and they expect returns. So, in expecting returns such as I've taken care of you, then you need to take care of me back in return. So, it sort of puts pressure even on the young people to want to do anything to ensure that they get money by all means. I just wanted to add that (Toby, NGO worker based in Nigeria).

Parents are important actors in social control so evidence some parents are indifferent, or at the other extreme, actively pushing their children towards scamming, is a significant problem. To use an analogy, if parents in a European country were actively and openly signing their children up to learn to be burglars there would be an outcry. The important question, however, is the extent of parental support in Nigerian society. Evidence from this study suggests more than a few isolated examples, but more research is required to understand the prevalence and depth of such attitudes.

Spirituality, Religion and Scamming

Juju is a traditional West African belief system rooted in objects and spells for religious and magical purposes that is widely practised in Nigeria and Ghana, holding significant influence in sections of society. To illustrate, in 2005 in Benin in Nigeria there was a fire in a market and the local population used this an excuse to loot it for desirable goods. A prominent local citizen who had organised the response to the fire was angry and

> …swore to their juju known as Iyalala and also demanded the looters during the fire out beak to return all they took away from the market or the juju Iyalala, a venerated god, will kill all of them (the looters and the arsonists) (Ekwenze, 2012, p2).

Within hours, the looters started returning and by the next day, all had been given back, such had the fear of the invoking of Iyalala had caused (Ekwenze, 2012). This example illustrates the power of 'old' religion in West Africa and although Nigeria and Ghana are religious countries with large numbers of active Christians and Ebute (2020) argues, "…in his subconscious state, he (a Nigerian) still believes that the juju his ancestors served before the introduction of the so-called "Whiteman's Jesus," is stronger and better". Further as Lauterbach (2024) notes "it is important to include religion and sources of spiritual power in the analysis of moral economies as these are crucial parts of social life and moral values in many African societies." In Nigeria and Ghana, like many African countries, the moral economy is underpinned by religion and spirituality (Salverda et al., 2024). Beneath the 'modern' religions, traditional spirituality termed 'Sakawa' in Ghana and Juju in Nigeria still holds a significant influence over these countries (Aborisade & Adedayo, 2021; Alhassan & Ridwan, 2023; Lazarus, 2019; Yushawu & Jaishankar, 2025). Scammers actively use the priests of these religions to endorse their activities, but also to increase victim compliance, thereby making the scammer more successful. Other studies have noted the importance of spiritualism in facilitating fraud in West Africa (Lazarus & Okolorie, 2019; Oduro-Frimpong, 2014; Tade, 2013; Yushawu & Jaishankar, 2025). Sacrifices of animals and even humans have been used in ceremonies (Adebayo et al., 2019; Alhassan & Ridwan, 2023). One interviewee noted how the spiritual endorsement enables followers to do very bad acts:

> ….you can actually even do terrible things like kill somebody or sacrifice. And yes, that's what actually happens is back in Ghana. And there's been reports of the murders, etc. (Scamfighter 1a).

Another Scamfighter illustrated the extent of the activities pursued to secure success:

> Its crazy, all kinds of sacrifices and fetishes for those not making enough money (Scamfighter 5).

An NGO worker interviewed argued the rationale for involvement was success:

> … most or some Yahoo Boys they engage with the server spiritualism, they use Juju magic to maximise their income in order to protect themselves (Noah, NGO, Nigeria).

More widely it is important to recognise that if a 'religion' that is still widely believed and practised is presenting a message that engaging in fraud is an acceptable behaviour to many who deeply believe in it, but also by practising it, the power of your success is likely to be enhanced. These spiritual beliefs are a very powerful enabler for participating in fraud and cybercrime. Religion and spirituality in most contexts generally offer the opposite: its bad to steal, rob etc. In the West African context, the evidence presented above offers an alternative model, where such beliefs both support and encourage scamming. It is important again to note it is difficult to determine the prevalence and depth of such beliefs.

Role Models: Celebration of Wealth

Material success is a very important dimension to West African culture (Smith, 2024). Showing off wealth through luxury properties, expensive cars, designer clothes to showering the less well off with banknotes are important indicators of achievement in society (Smith, 2023). In many communities in West Africa there are numerous successful fraudsters who extol this way of life to the extreme, often documented and publicised on social media too (which will be explored shortly). These are role models who the many young boys and men who cannot find work or barely scrape a living to look up to. Realistically, for many of these youngsters a life of fraud is the most likely way they will achieve that lifestyle. As a law enforcement officer from Ghana noted regarding scammers driving Range Rovers:

> people will view them as people who are successful in society. People see them, they give them that respect, then they themselves see themselves as people who are successful, and even [inaudible 00:32:28] that follow them, they even see them as role models (Senior Law Enforcement, Ghana).

A law enforcement officer from Nigeria also highlighted how the role models on university campuses added to this too:

> When they see their older ones, you know, living the fancy life, living a life that the source of wealth cannot be ascertained, they see it as a way of life. So, it becomes an issue to the community itself (Law Enforcement Nigeria 3).

In the urban areas of Nigeria where there is poverty, those that work in fraud and secure basic financial stability are also seen as positive roles models. A Nigerian law enforcement officer explained how many are recruited through brothers who secure financial success, enticing siblings to join too:

> Look for young boys who are vulnerable or their family struggling and the older one starts acting like (a) role model to them like somebody to look up to …(Nigerian Law Enforcement 1).

The role models in some of these communities are the scammers and this is another important element to the mix of social control, when the desire of the young is to be criminals and not entrepreneurs, doctors, lawyers etc.

Popular Culture and the Promotion of Fraud

In West Africa, elements of popular culture significantly influence the normalisation of fraudulent activities (Oduro-Frimpong, 2014; Temidayo et al., 2024). Empirical studies highlight that musicians, especially in the Afrobeat and hip-hop genres, often glamorize internet scammers and their associated industries (Lazarus, 2018; Lazarus et al., 2023; Temidayo et al., 2024). These portrayals contribute to the social legitimacy of internet fraudsters, particularly among young West Africans who idolise these figures. The widespread availability of popular music on platforms like Spotify, Apple Music, SoundCloud, Deezer, and YouTube necessitates a critical examination of the messages these songs convey (Lazarus et al., 2023). This normalisation extends beyond music to the film industry, with numerous Ghanaian and Nigerian movies portraying scamming behaviours, as noted in review articles (Oduro-Frimpong, 2014). Analysing the content of popular media provides deeper insights into the behaviours and worldviews of cyber fraudsters.

The influence of hip-hop artists often surpasses that of societal critics, indicating a reciprocal relationship between online fraudsters and musicians (Lazarus, 2018; Lazarus et al., 2023; Temidayo et al., 2024). Interviews with elite law enforcement officers reveal that some musicians are, not only, involved in, but also, profit from online fraud, which suggests a symbiotic relationship between the music industry and fraudulent activities. Additionally, some Yahoo Boys have established music labels and even perform as artists, further blurring the lines between criminal and artistic endeavours (Lazarus et al., 2023; Lazarus & Okolorie, 2019). While it is crucial to avoid perpetuating the moral panic often associated with hip-hop music, it is equally important to recognize that hip-hop artists act as cultural commentators. Empirical evidence suggests that singers' lyrics can shape perceptions, attitudes, and cultural views regarding cybercrime victimization (Lazarus et al., 2023; Lazarus & Okolorie, 2019; Temidayo et al., 2024).

The modern dimension of social media further amplifies these influences. High-profile social media influencers such as Hushpuppi and Mrwoodbery from Nigeria, and Hajia4Reall from Ghana, have showcased materialistic lifestyles. The former two have been convicted, and the latter implicated in major fraud schemes. These influencers frequently display their wealth through lavish homes, expensive cars like Lamborghinis, designer clothes, luxury jewellery, and piles of cash (e.g., BBC News, 2022, 2023). Such displays contribute to the portrayal of scamming as an acceptable and desirable lifestyle.

Confraternities

Confraternities growing from university campuses have initiation ceremonies, strict rules and organisational structures and have been implicated in a wide range of organised criminal activities, which include fraud (Cohen, 2021; Lazarus, 2024). The most famous confraternity is Black Axe, but there are many more, such as the Supreme Eiye, Supreme Vikings, Buccaneers. There has been limited research on such groups, and there is an ongoing debate of the extent of their involvement in fraud (Cohen, 2021), but it is clear some are involved as one recent Interpol report noted:

> Black Axe gangs are involved in prostitution, human trafficking, narcotics trafficking, grand theft, money laundering, and email fraud/cybercrime, mainly in Nigeria, but also in Europe and North America (Interpol, 2020, p14).

Many Nigerians join these groups, and as was noted earlier, there could be millions of members. Joining such groups is another important factor pushing an individual towards criminal behaviour and normalising such activities as they are engaged in fraud, and joining them entails compliance with their rules and goals, which are often deviant. There is a lack of research on these and African organized crime in general, and this is yet another area that requires more attention from scholars to understand their role in encouraging and facilitating fraud (Wiegratz, & Stambøl, 2023).

Lack of Formal Social Control

Earlier, it was noted that almost 4000 cyber-offenders were successfully prosecuted by the EFCC in 2022. It was also possible that there could be tens to hundreds of thousands of active fraudsters in Nigeria alone. In Ghana, the evidence suggested even less enforcement (which was one of the reasons some Nigerians were relocating there). The bigger picture is that only a tiny minority of active fraudsters are caught. As one scamfighter interviewed noted:

> nothing is happening to them, even if one or 2 or 3 are getting caught that has no influence on the entire infrastructure of the ecosystem (Scamfighter 1b, Global).

There was at least evidence of some significant action in Nigeria, but in Ghana some noted a lack of concern with tackling the fraudsters active there.

> Ghanaians see fraudsters as affluent. Aside from this, most people feel that law enforcement agencies are not doing much to curb the activities of these fraudsters (Senior Intelligence Officer, Ghana Law Enforcement).

The final weakness in formal social control is the involvement of law enforcement in these countries in the activities of the victims. American law enforcement was active, albeit on a small scale, in the most extreme cases of extraditing offenders to the USA to face trial or actively working with local law enforcement to prosecute locally. Beyond the USA, however, there is little evidence of extradition, although this might be changing (Button et al., 2025).

From an offender's perspective surveying the potential enforcement that could target them their calculation would be that it is very unlikely that they would be brought to justice in the victim country and although facing justice in Nigeria and Ghana would be more likely, it would still be a low chance and if they are successful and have wealth they would know they have opportunities to buy themselves out of the problem through corruption.

Economic: Financial Pressures

It is also very important to illustrate the economic factors underpinning involvement in fraud. There has been a growing body of research illustrating how the pressures of modern neo-liberal society, particularly in African countries, impact upon health, relationships and their economic means, forcing some to do unfamiliar acts to survive (Schmidt, 2024; Schmidt & Maina, 2025; Rahier, 2024; Wiegratz et al., 2020). There is also strong evidence linking financial pressure as a significant influence on person's decision to engage in fraud. Cressey's fraud triangle links opportunity, the scope to rationalise and financial pressure as central to fraud offending (Tickner & Button, 2021). The fraud triangle was built upon individual internal fraudsters, so it has limitations when applied to West African fraud.

However, it is clear from this research that the importance of financial pressure as a factor underpins all the other pressures. If there were ample well well-paid job opportunities in Nigeria, many potential fraudsters would be deflected by simply not having the time to be involved. However, in Nigeria and Ghana, there is huge youth unemployment: many people live in poverty, struggle to get by, and skilled graduates are often underemployed or unemployed—all in a culture where material success is very important, presented with ample opportunities to secure a living through fraud and in many cases achieve a very luxurious lifestyle (Smith, 2023, 2024). In Nigeria, youth unemployment for 15–34-year-olds was 35% in 2020 (Federal Ministry of Youth Development, 2022) and in Ghana, those young people (15–29) not in employment or education among males was 19.2% in 2017 (International Labour Organisation, 2023). The large number of economically inactive and the financial pressures that bring, several interviewees noted as a driver for fraud:

> Okay. So, due to the economic issues in terms of they're trying to fend for themselves and their family, I can say…so if they don't have opportunities or maybe job [inaudible 00:06:55], they tend to go into the cybercrime way for quick, legitimate and fastness of getting to fend for themselves and their families (Noah, NGO, Nigeria).

> Their family will always justify the action because of the nature of economic situation. In the city example, a lot poverty economic hardship is making a lot of people to get into it (Academic from Ghana).

> In Ghana what happens is that most I can say about 80% of individuals who engage in fraud. I guess, doing that because one they don't have employment and two they are poor and want to make a living (Consultant from Ghana).

Discussion and Policy Implications

Surveying the findings above one can see a number of factors at work at a family, group and community level pushing individuals towards fraud. Figure 1 below illustrates this potent mix of influences pushing many in some communities towards fraud. This also provides the basis to map some of the potential policies that could address this problem.

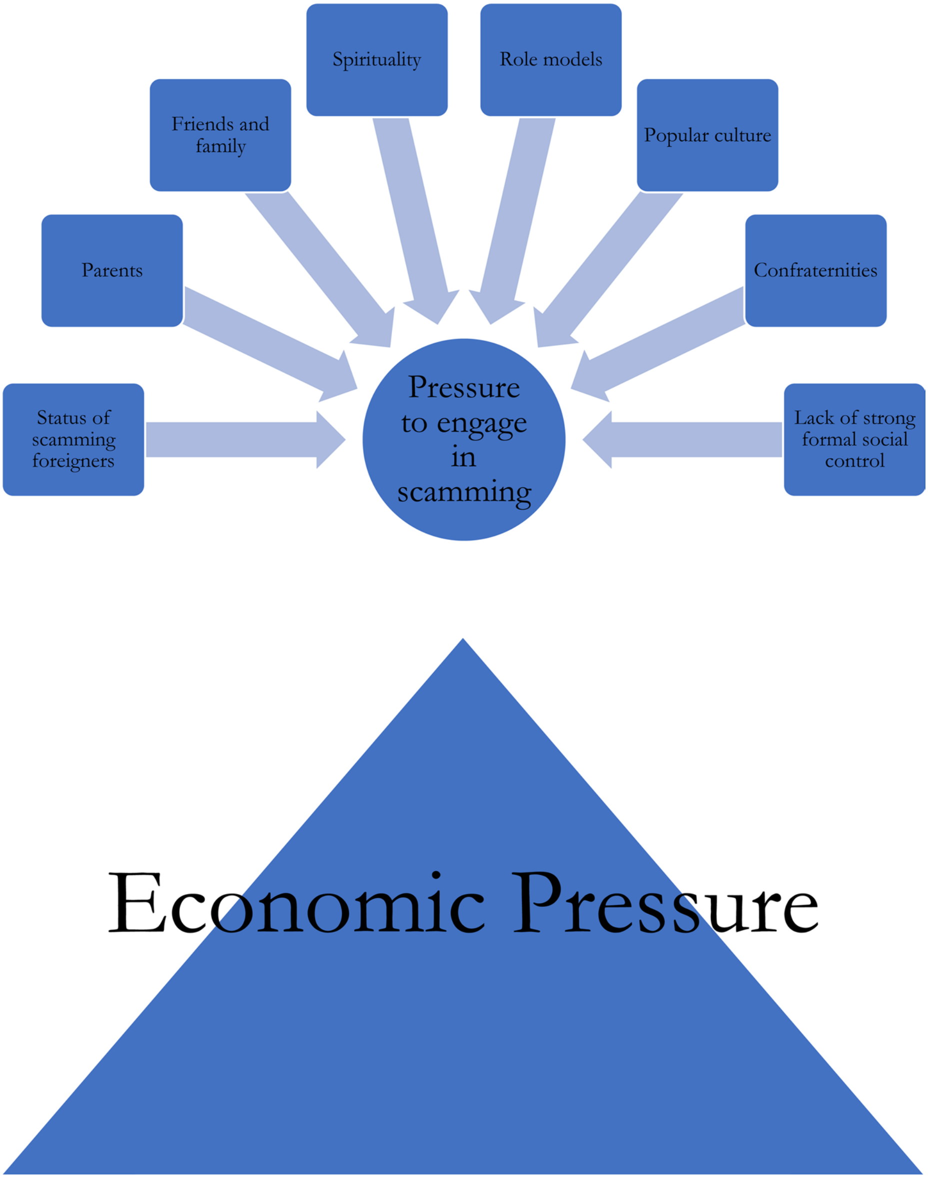

Fig. 1 Factors pushing scamming in West Africa

The studies that address fraud in Afria have largely focused on tackling fraud at a national level against many of the frauds threats to citizens in African countries (Mykhalchenko & Wiegratz, 2021). Tackling domestic crimes, including domestic fraud, is demanding, but policymakers at least have substantial tools to direct at criminals, such as laws and regulations, law enforcement, and social programmes, to name a few. To tackle cross-border fraud, the challenge is that the offenders are in another country, and as this paper has illustrated, there are a significant number of factors pushing people to engage in these regions. So what can be done?

Economic and corruption problems are entrenched in this region, and as this paper has argued, there are push factors driving young men to fraud. Any strategy to address the problems in this region must incorporate policies that promote economic development and reduce corruption. Improved economic opportunities would divert many young men from scams. Similarly, tackling corruption would not only improve economic conditions but also reduce a significant rationalisation for engaging in fraud (Bentzen, 2012; Lazarus & Button, 2022). Therefore, central to any strategy to combat scams in these countries has to be support to improve economic development and tackle corruption. Overseas aid, however, has become very unpopular in many countries in the Global North in recent years (Bond, 2016). The cuts in aid from countries like the USA and the UK under the Trump and Starmer administrations have a wide range of implications, beyond the scope of this paper, but they are likely to make initiatives to address these problems less likely to occur in the short to medium term, which exposes a significant gap in addressing these problems (DW, 2025).

This paper also noted the lack of impact and illegality of scams. Education and awareness of what constitutes criminal acts and the consequences for both victims and offenders should be clearly integrated into the educational and broader social structures (schools, colleges, universities, churches, mosques, etc.) of West African society. There is evidence that many African countries have run such campaigns for both the purpose of avoiding victimisation and getting involved in economic crime, including in Nigeria and Ghana (Mykhalchenko & Wiegratz, 2021). But such campaigns to deter involvement in financial crime only have merit when there is effective enforcement – doing bad things, leads to bad things happening to the person who does them. It is also a strategy that relies on other countries providing support to help achieve these objectives, which will be similarly challenging in the current political climate in the UK and the USA regarding overseas aid.

It is also essential to improve formal social control and make the scammers realise there is a real chance of some form of sanction against them occurring if they engage in it. This requires greater enforcement and should utilise criminal prosecutions in the offenders' countries and, in the most serious cases, the victim country. Both require collaboration with local law enforcement, for which there is evidence of a recent UK-Nigeria agreement (UK Government, 2025) beginning to emerge. Extraditions, however, are harder to achieve in the cross-border legal space at scale and are also expensive (Button et al., 2025). So other measures, such as sanctions rooted in bank account seizures, asset confiscation, and travel bans should also be used on a much wider basis. Again, there are early signs of growing interest here, as evidenced by the US sanctioning of criminals linked to scam compounds in Southeast Asia (US Treasury, 2025). Disruption should also be used where the activities associated with scamming are made more difficult through organised time wasting, removing their websites/profiles, etc., among other activities. Greater enforcement activity can then be communicated through the educational measures described earlier and wider societal communication. Key role models such as well-known scammers and Hip hop stars who are the subject of popular attention and admiration should be targeted as a priority by law enforcement with the best available sanctions and made examples of, and then extensively publicised.

The spirituality of many scammers, grounded in Juju, should not be dismissed by Western law enforcement as it represents a set of beliefs deeply ingrained in West African culture that influences behaviour. More should be done to understand the impact of Juju on criminal behaviour, work with the priests and learn how it can be used to actually divert bad actors from scamming.

Finally, from a scammers' perspective, if it becomes less easy and lucrative, it will be less attractive to engage in. The economics of scamming is therefore also important, and this requires the potential victims in the Global North to be protected and more aware of the risks. Investing in the prevention of scamming in its broadest sense is the key to achieving this, and much more can be done to improve prevention (Levi, 2025).

This paper offers significant contributions to criminological theory, particularly in relation to control theory and differential association. Traditionally, control theory has posed the question: *Why don't we all commit a crime?* However, the findings presented here suggest that in certain communities, this question may be increasingly irrelevant. In these contexts, engagement in scamming has become normalised perceived not only as acceptable but, in some cases, as aspirational.

While prior research has documented the routine commission of economic crimes by large segments of the population (Farrall & Karstedt, 2020), it has not fully explored the phenomenon of offending as a deliberate career choice, nor the extent to which such choices are socially endorsed. This study highlights how scamming, particularly in parts of Nigeria and Ghana, is shaped by a confluence of factors, including colonial legacies, the remote and impersonal nature of cybercrime, and limited public awareness of its criminal status. These elements function as push factors, facilitating the widespread adoption of fraudulent practices. Moreover, the findings suggest that differential association theory, traditionally applied to small, localised groups, may be operating on a much broader scale within these communities. The normalisation of scamming reflects a collective learning process, where criminal techniques and justifications are transmitted across social networks and generations.

This paper also contributes to the growing body of literature examining the socioeconomic pressures faced by individuals in many African countries. These pressures, including high unemployment, limited access to education, and systemic inequality, may be intensifying the appeal of cyber-enabled fraud as a viable means of livelihood. In light of the rapid evolution of global crime, it is imperative that criminological scholarship and theoretical models adapt accordingly. The findings presented here underscore the need to revisit and revise traditional frameworks to better account for emerging patterns of criminal behaviour in the digital age.

Conclusion

This paper has explored frauds and scams in West Africa demonstrating the entrenched culture of fraud is significant in some communities in these countries where scamming has become viewed as a normal activity, just like becoming a builder. The paper then illustrated how factors such as the status of scams, parents, friends and family, spirituality, role models popular culture, confraternities combined with a lack of formal social control and underpinned by economic pressures all combine to push many young men into scamming. There are no easy solutions to the West African fraud problem, but this paper has illuminated some ideas that could be pursued to better tackle this significant problem, some of which will be challenging to pursue in the current political climate, such as support for economic development. There are others, however, that could be pursued such as increased education and better formal social control through prosecutions sanctions and disruption of which there are signs of governments starting to show interest. Whether they will have a significant impact, however, in the absence of meaningful interventions to improve the economic conditions, remains to be seen. The paper also provided fresh insights into control theory and differential association theory, while contributing to the expanding body of research on the effects of neo-liberalism and the survival pressures it imposes in African countries.

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Suleman Lazarus: research design, data gathering, data analysis, planning and writing of article.
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James Sabia: data gathering, comments and editing of article.
Durgesh Pandey: data gathering, comments and editing of article.
Paul Gilmour: data gathering, comments and editing of article.

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