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AN ASSESSMENT ON THE INFLUENCE OF POVERTY ON CYBER-CRIME IN MAIDUGURI METROPOLITAN COUNCIL (MMC)

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Abstract

This study assesses the influence of poverty on Cyber Crime in Maiduguri Metropolitan Council (MMC). The study proceeded with the following objectives i.e. to find out the causes and level of poverty; to ascertain the relationship between poverty and cyber-crime ad to identify the types of cyber-crimes committed. The Marxist theory is adopted as a theoretical framework. The data for the study was collected through primary source, using questionnaire and interview schedule as the instrument of data collection. The sample size used for the study was 400 residents selected using stratified sampling technique. Frequency and percentages were used to analyzed the data. The study revealed that some of the causes of poverty in Maiduguri include unemployment, conflict, and poor education; and that the level of poverty is Maiduguri is high. The study also revealed that poverty makes people to commit crime especially Cyber Crime, the common types of Cyber Crimes committed include email scam, ATM fraud, bank account hacking, and fake bank alert, based on the findings it was recommended that there is need for the government to create more employment opportunities, especially for the youths. This may reduce the high level of the occurrence of Cyber Crime. There is need for youths to be self-dependent in creating their personal businesses so as to earn living. This may reduce the severe poverty which led young people participating in Cyber Crimes.

Keyword: Poverty, Cybercrime, Influence, Crime, Yahoo- Yahoo Boys

1. Introduction

The advent of computers and the internet has opened a vast array of possibilities for the young and the old in the international community to have access to the world from their homes, offices, cyber cafes and so on. In recent times, internet or web-enabled phones and other devices like iPods, and smartphones, have made access easier and faster. Not so long ago, computers were large, cumbersome devices utilized primarily by government, research and financial institutions. The ability to commit computer crimes was largely limited to those with access and expertise. Today, the technology is ubiquitous and increasingly easy to use, ensuring its availability to both offenders and victims (Clough, 2010).

The proliferation of digital technology, and the convergence of computing and communication devices, has transformed the way in which people socialize with each other. While overwhelmingly positive, there has also been a dark side to these developments. Providing the maxim that crime follows opportunity, virtually every advance has been accompanied by a corresponding niche to be exploited for criminal purposes (Clough, 2010). Thus, the one major consequence of this unlimited access to the world has been an increase in the spate of *cyber-crimes*. The cyber-crimes of varying dimensions are committed daily on the worldwide (Majid, 2016). However cyber-crime involves "actions directed against the confidentiality, integrity and availability of computer systems, networks and computer data as well as misuse of such system, network and data" (Council of Europe, 2001).

To the Federal Bureau of Investigations (FBI), cyber-crime spans across a diverse scenario including; crime against children (usually involving child pornography or child rape); theft of intellectual property and/or publications, phishing, intentional dissemination of malware to national and international internet fraud. Casey considers cyber-crime to be any crime that involves computers and network, including crimes that do not rely heavily on computers (Casey, 2004). And Thomas and Loader (2000) conceptualize cyber-crime as those "computer-mediated activities which are either illegal or considered illicit by certain parties and which can be conducted through global electronic networks". However, it is very difficult to classify cyber-crimes in general into distinct groups. This type of crimes can take many shapes and occur anytime or at anyplace. Cyber criminals utilize several methods, depending on their skills-set and their goals. Regardless to the nature of the intentions, each method of cyber-crime require a set of skills, knowledge, resources, and access to particular data or information system (Majid, 2016).

In Nigeria, one major factor adduced for the rise in various crimes, especially cyber-crime is *poverty*. This type of crime is committed especially by youths who are referred to the "yahoo-yahoo boys. The issue of poverty in Nigeria is paradox. While Nigeria is a leading oil-producing nation and highly endowed in terms of various natural resources, most of her people are economically poor. For instance, the Nigeria Poverty Profile 2020 Report of National Bureau of Statistics provide an insight into the level of poverty in the country, that more than half of Nigerian population live on less than a dollar a day.

As stated by Frances (2012), due to the increase in the availability of computers, smartphones and internet access in the modern world, poverty has resulted in a new form of crime known as *cyber-crime.* This is a form of criminal activity that involves the use of digital computer and the internet. In Nigeria, young people mostly youths (yahoo-yahoo boys) are the ones who engage in this form of anti-social behaviour for the purpose of living a life. It is as a result of the prevalence of poverty, deprivation, and inequality, many of the Nigerian youths turn to cyber-crime to realize the Nigeria of their dreams.

The link between cyber-crime and poverty is clear in the case of Nigeria. In 2019, Nigeria's poverty rate was 40.1% with the youth's unemployment rate at an estimated 36.5% as of 2018. These unemployed youths have easy access to computers through cyber-cafes, where the internet can be used to access ready-made kits and tools that make committing cyber-crime simpler and more straightforward. In 2014, cyber-crime caused monetary losses amounting to 0.08% of Nigeria's GDP. Additionally, it caused further, economic losses by harming the country's international reputation in the business world (Borgen-Magazine, 2020). The link between poverty and cyber-crime has created a lot of problems in Nigeria. Therefore, it is against this backdrop this study assesses the influence of poverty on cyber-crime in Nigeria using Maiduguri as a case study.

The main objective of this study is to assess the influence of poverty on cyber-crime in Maiduguri Metropolitan Council. While the specific objectives are to find out the causes and level of poverty, to ascertain the relationship between poverty and cyber-crime, and to identify the types of cyber-crimes committed in Maiduguri Metropolitan Council (MMC);

2. Literatures Review

2.1 Conceptual Issues

Causes of poverty in Nigeria

In Nigeria, the nature of the determinants of poverty can be traced to low or declining level of economic growth, income inequalities, unemployment, corruption, bad governance, diversion of funds into non-developmental projects, fund embezzlement, inappropriate macroeconomic policies, inadequate endowment of human capital, debt or borrowing, labour market deficiencies that were caused by limited growth in job creation, low productivity, low wages in the informal sector and poor development of human resources (Okoro & Kigho 2013). Poverty can also arise through structural deficiencies such as worker retrenchment, frequent and increasing crime rates and violence, decrease in the real value of safety nets, structural changes in the family as well as the neglect of the agricultural sector, nondevelopment of infrastructural facilities, lack of enabling environment for infant industries, epileptic power supply, depreciation of the Nigerian currency (naira) and the military government's inability to properly manage the Nigerian economy (Ajakaiye & Adeyeye 2001; NPC 2004; Ogwumike 2018).

Generally, there are some detrimental causes of poverty in Nigeria. The Central Bank of Nigeria gave an assessment of the causative factors, including overpopulation, which is the situation where a large population chases few resources, and too little space, which arises from high population density, scarcity of resources or both (Okoro & Kigho 2013). The following factors are responsible for poverty in Nigeria.

A high rate of unemployment may be responsible for poverty in Nigeria. The inability to get good jobs that produce a decent income leads to low productivity. In addition, many graduates wander the streets without any reasonable prospect of gainful employment in Nigeria. The unemployment rate in Nigeria is estimated at 23.9% (NBS 2012).

Bad governance: Involves misrule in the exercise of power and lack of accountability in managing social and economic resources towards economic growth. The sub-Saharan countries, including Nigeria, are characterized by lack of managerial skills, reckless spending, lack of transparency in resource allocation, poor implementation and monitoring of programs, mis-spending of loans and waste of public resources, which usually weakens and deteriorates economic growth (Fapohunda 2012).

Structural changes: Are more permanent depending on many (exogenous) factors like scarcity of resources, lack of skills and location disadvantage, which may cause poverty. Other people who are inherent in the social and political set-up include the disabled, orphans, landless farmers and households headed by females, who form a group that cannot contribute to GDP but live as dependents, which tends to increase abject poverty in Nigeria (Okoro & Kigho 2013).

Rural-urban migration may increase poverty, especially when a greater proportion of the individuals who migrate are unskilled migrants. This may lead to limited resources and overcrowding, which may subsequently lead to poverty. Migration could also lead to brain drain when skilled personnel leave a country; this reduces the pace of economic growth and slows down the process of overall job creation, subsequently affecting the long-term development potential of a country, which may eventually increase poverty (Aigbokhan 2008).

Ill health or disease: Ill health shackles human capital, reduces the productivity of labour, reduces return on learning, impedes entrepreneurial activities and holds back growth and economic development. This is because it limits the opportunity to access employment and also leads to increased day-to-day costs. The major diseases that cause poverty in most countries of the world are malaria, HIV and AIDS and other infectious diseases. The prevalence of HIV and AIDS is about 5.4% in Nigeria, such that a population of about 2.6 million adults is infected. This has constrained participation in the labour market and has prevented affected labour from earning income (Omoniyi 2016).

Corruption: Corruption has become a cankerworm in Nigeria such that government revenue is shared among political office holders and their cronies, while the masses are left to wallow in poverty. This indicates that the well-being of the people are practically ignored by political leaders. Thus, corruption has led to increased poverty and income inequality and has contributed to increased crime rates in Nigeria (Omoniyi 2016).

Inequality: Inequality implies having large discrepancies in resource distribution, whether one is considering income, consumption or other welfare indicators or attributes (Oyekale, Adeoti & Oyekale 2007). Income disparity occurred in Nigeria as a result of the high economic growth that Nigeria experienced from 1965 to 1975. Income inequality has therefore increased the dimension of poverty in the country (Oluwatayo 2008). Additionally, World Book (2002) viewed inequality as a lack of equality in the form of being unequal in amount, size, value or rank; lack of unevenness in terms of regularity or uniformity and lack of proportionate distribution of resources More often than not, In spite of the strong growth rate in Africa's second largest economy, poverty has kept rising in Nigeria to the extent that about 100 million of her citizens live below the poverty line of $1 per day (Fapohunda, 2012). The proportion of Nigerians who were absolutely poor rose from 54.7% in 2004 to 69.9% in 2010 (NBS, 2011; Omoniyi 2016). Nigeria's economy is projected to continue to grow, but poverty is likely to get worse as the gap between the rich and poor continues to widen on a daily basis. This is why Kale (2012) considers poverty to be a paradox in which a higher proportion of Nigerians continue to live in poverty in spite of the continued enormous growth in the Nigerian economy year by year.

To this end, the NBS (2010) reported that 112 518 507 million lived in relative poverty while it put Nigeria's population at 163 million. It went further to compare this figure with Uganda, where only 28 million were poor; this is an indication that there are about four times as many people living in poverty in Nigeria as in Uganda. This shows that Nigeria has failed using all standards of poverty measurement including the relative poverty index. The various poverty measures in Nigeria pose different profiles; for instance, absolute poverty puts it at 60.9%, 61.2% for $1 per day, 93.9% for the subjective measure while a recent survey conducted by Harmonized National Living Standard put the poverty profile at 69.0%. The much-celebrated gross domestic product (GDP) growth rate that averaged 7.4% in the last 10 years becomes questionable

Relationship between Poverty and Cyber-Crime

While cybercrimes contribute to inequality, they are also driven by it. Engineers or individuals interested in computers that live in developing countries are less likely to be well-paid for their skills than their counterparts in developed countries. The income that cybercrime can generate therefore becomes more appealing. One of these income-generating methods is ransom ware, a common type of cybercrime that includes phishing attacks. This kind of cyber-attack involves charging a ransom for the privacy or return of stolen, often valuable data and is more likely to generate income (Borgan Magazine, 2020).

The link between cybercrime and poverty is clear in the case of Nigeria. In 2019, Nigeria's poverty rate was 40.1%, with the youth unemployment rate at an estimated 36.5% as of 2018. These unemployed youths have easy access to computers through cyber-cafés, where the Internet can be used to access ready-made kits and tools that make committing cybercrimes simpler and more straightforward. In 2014, cybercrime caused monetary losses amounting to 0.08% of Nigeria's GDP. Additionally, it caused further economic losses by harming the country's international reputation in the business world. Nigeria's government recognized this link between a high rate of cyber-attacks and poverty. Consequently, it has passed legislation to combat cybercrime. It has also implemented programs and policies to lower the poverty rate (Borgan Magazine, 2020).

Consequently, there is a symbiotic relation between being poor and cyberspace abuse. It is instructive to note that the disadvantaged social groups who experience poverty, unemployment, dependence on welfare and low levels of education are most likely to suffer the adverse consequences of increased gambling, online prostitution, online drug and human trafficking and online money doublers schemes. Similarly, online gamblers, cyber fraudsters and online money doublers are more likely to indulge in heavy consumption of drugs, alcohol and easily develop high blood pressure which could make them to become unproductive and bankruptcy. Although individuals from these groups may not spend more money on gambling in absolute terms, they do spend a higher proportion of their incomes than wealthier players (Horn, 2011).

In linking poverty with online gambling for instance, there are two opposing perspectives; proponents emphasized the economic regeneration, while opponents emphasized the long or short terms social costs or consequences particularly in terms of increased problem gambling In either of the perspectives, the debate tended to be based on polarized opinions, based on ethical and/or religious convictions rather than factual evidence (Gainsbury, et al, 2013).

As noted by Gainsbury, et al, (2013) in Western countries such as Canada, Australia, and New Zealand, betting on sporting events, fixtures and results, particularly through the Internet, is becoming increasingly prevalent. For instance, in Australia, sports betting appear to be the fastest growing form of gambling, where it has almost doubled in popularity over the last decade. In 2011, it was estimated that the revenue generated by sports betting in Australia alone topped $600 million, up from $264 million in 2006. Thus, sports betting have also been associated with a rise in problem gambling, with an Australian clinic estimating a 70% increase in the number of young males presenting with gambling problems (Horn, 2011; Thomas, Lewis et al. 2012, p.146).

Types of Cyber-Crimes

Cyber Crime in Nigeria seems to follow a pattern of technology use that is highly advanced. Most of the cybercrime activity took the form of emails scam, where the scammer(s) mail a letter via e-mail and with a scheme to extort money. There can be several types of internet based Advanced Fee Fraud, which include; Transfer of money from over invoiced contracts, Contract Fraud (delivery of goods and service), Conversion of Hard Currency, Sales of Crude oil at below market price, Purchase of Real Estate, Disbursement of money from Wills, Threat Scam and Clearing House just to name a few (Yesinia, 2015). Some of the types and practice of cybercrime perpetrated especially among youths in Nigeria are E-mail scam and spam, Online charity, Cyber stalking, ATM Fraud, Illegal e-lotteries, Piracy, Advance fee fraud, among others (Martins, 2016).

2.2 Theoretical Framework

The study used the Marxian Theory to explain the influence of poverty on cyber-crime in Maiduguri.

Marxian Theory

The key insight into the theory is that, crime is a natural outgrowth of capitalism and view society as constantly changing in response to social inequality and social conflict. Capitalism as an economy system is based on the private ownership of property with personal gain rather than collective well-being is encouraged. The theory argued that capitalism is itself a crime and it further causes crime. It is based on oppression and economic exploitation of the majority, and creates a competitive world in which greed, violence and corruption flourish.

Bonger (1916) cited in Giddens (2001) provided a very early interpretation of Marxian ideas on crime and deviance. Bonger shared with Marx himself a belief that, by nature, humanity is altruistic and not competitive. Bonger suggests that capitalism itself, as a form of economic organization, makes humanity greedy and selfish. Quinney (1973, 1977) in Giddens (2001), in line with Bonger's argument, argues that under capitalism the law is used to oppress the working class. He suggests that what we now regard as 'criminal' will disappear only once capitalism itself has disappeared. He contends that there will be no greed and profit-seeking under socialism; also, the ruling class will not exist to use the law as a weapon to define as deviant or criminal those working class activities they do not wish to allow.

The Marxian theory is relevant to this study because it provides significant understanding to why people especially those in poverty engage in crime. Given the level political and economic instability as well as corruption in Nigeria, it is no surprise that cyber-crime is rampant. Due to the oppression, exploitation and alienation of the majority for the benefits of the elites; a segment disadvantaged citizen who are in the majority have taken to alternative means to survive. It can be seen that cyber-crimes in Nigeria have been influenced by monumental poverty, relative social deprivation, rampant corruption, excessive greed and materialism, amongst others.

3. Methodology

This section presents the methods and procedures that were applied in conducting this study. It was organized under the following sub-headings: Background of Study

Area; Research Design, Source of Data, Population of the Study, Sample Size and Sampling Technique, Instrument of Data Collection, Method of Data Collection, and Method of Data Analysis.

3.1 Background to the Study Area

This study was conducted in Maiduguri. Maiduguri Metropolitan Council is the capital and largest city in Borno State, northern Nigeria. It has a status of local government area administered by a local council. Maiduguri Metropolitan Area happens to be densely populated areas among the twenty seven (27) local government areas in Borno State. It lies within latitudes 11^o 5 and 13^o 05 and longitudes 13^o 50 and 12^o 20E. Within the state, it shares boundary with Jere Local Government Area to the west, Konduga local government Area to the north. The current metro population of Maiduguri in 2021 is projected at 803,000, a 2.16% increase from 2020 (Mecrotends, 2021).

Maiduguri has the highest climate temperature of 47^o C (117^oF) on May-July, while lowest climate temperature is 5^oC (41^oF) on December –April next year. Majority of the inhabitants are farmers, traders and civil servants. The majority groups are Kanuri and Shuwa-Arab. Others include, Fulani, Bura, Gamarghu and many Immigrant settlers from within and outside Nigeria. Maiduguri Metropolitan Council constitutes 15 wards which are; Bolori I & II, Bulablin I & II, Gamboru Liberty, Gwange I, II & III, Shehuri North, Shehiri South, Mafoni, Limanti, Lamisula and Jabba Mari. The major occupation of the people in the area is farming, business and civil servants.

3.2 Research Design

This study used both qualitative and quantitative research design. The qualitative type of research design focuses on obtaining data through open-ended interview schedule. Using a combination of qualitative and quantitative research design can improve an evaluation by ensuring that a limitation of .one type of research design is balanced by strength of another.

3.2 Source of Data

For the sake of this study, the researcher used both primary and secondary data. The primary data refers to the data originated by the researcher for the first time, while the secondary data is already collected or produced by others (Kothari, 2014). This researcher collected the primary data with the aim for getting solution to the problem at hand, and the secondary data was collected to build a convincing argument

3.4 Population of the Study

In research, population is a large collection of individuals or objects which are the main focus of a scientific query. This study is concerned with the people of Maiduguri Metropolitan Area. The population of Maiduguri in 2021 is projected at 803,000 (Macrotrends, 2021).

3.5 Sample Size and Sampling Technique

For the sample size Taro Yamane's formular was used to arrive at 400 respondents. The respondents were selected using stratified sampling technique from five (5) wards in Maiduguri. The wards are Bolori 1, Gamboru Liberty, Gwange I, Shehuri South, and Lamisula.

3.6 Instrument of Data Collection

This study used structured questionnaire and interview as the instruments for data collection. The questionnaire was titled "An Assessment on the Influence of Poverty on Cyber Crime in Maiduguri Metropolitan Council". And the questionnaire was close ended. The reason why interview was used in this study is to buttress the responses from the questionnaire. The interview was used on 5 respondents in each of the five (5) selected wards. This shows that 25 people were interviewed in the study area.

3.7 Method of Data Collection

The researcher together with research assistants administered the questionnaire and interview the respondents during the field survey.

3.8 Method of Data Analysis

The data from the questionnaire was analyzed using "Statistical Package for the Social Sciences (SPSS) version2.0" and present in tabular forms of "frequencies and percentages". And the responses from the interview were analyzed using "qualitative content analysis

4. Results and Discussions

A total of three hundred and seventy-five (375) questionnaires were administered on the respondents. Out of the 375 administered questionnaires, 354 were filled and returned, while 21 were not properly filled. Therefore, the analysis was based on the 354 questionnaires. The findings of the study revealed that majority of the respondents were male; within the ages of 36 to 35; single; and were business owners.

On the causes and level of poverty in Maiduguri, the findings revealed that majority of the respondents 91% believed that the causes of poverty in Maiduguri include unemployment, corruption, high population growth Price rise, conflict, and poor education; and that the level of poverty in Maiduguri is high. The finding is further buttressed by the interview result, where almost the entire interviewees share the same view, as they list some causes of poverty which include poor access to education; insurgency, government corruption; and lack of economic infrastructure. One of the interviewees in his words said that "*Corruption is one of the major causes of poverty in Nigeria. Government officials often divert public fund into their personal accounts.* He made an example that …. "*Money which is more than $1 billion were diverted by the corrupt leaders into their own personal bank accounts"* (Researcher's interview, 2022). This is in accordance with the findings of Omoniyi (2016) which noted that poverty is Nigeria is as a result of high population growth, lack of education, low invention, and disaster or conflict. Another finding shows that poverty is not a result of the inability of government to create sufficient job. This tally with the result of Ogwumike (2018) which stated that Nigerian youths swim in poverty due to their dependence on the government to provide them with adequate job/employment. Finally, another finding indicated that Hunger and low income are the signs of high poverty in Maiduguri.

The result of the relationship between poverty and cyber-crime revealed that poverty makes people to commit crime, where 95% of the respondents believed that Cyber Crime will always occur if poverty exists. This finding is also buttressed by the interviewees commented that there is a great relationship between Cyber Crimes and poverty in Nigeria. For instance, one of the interviewee in his comment said that "*We can see that the Cyber-Crime is increasing the more poverty is also increasing.* Another interviewee in a similar comment said that "*In the early time where poverty is low, we do not know this type of crime. But as the world moves to a more technological globe and poverty increases, we now witness this type of crime, known as Cyber Crime"* (Researcher's interview, 2022). These findings were confirmed in the study of Abdulhamid (2014) which noted that poverty youths (Yahoo-Yahoo boys) in Nigeria have turn to commit Cyber Crimes due to severe poverty in the country.

On the types of cyber-crimes committed in Maiduguri, the findings revealed that 82% of the respondents stated the types of Cyber Crimes committed in Maiduguri include email scam, ATM fraud, bank account hacking, and fake bank alert. The result from the interview further confirmed that some types of Cyber Crimes perpetrated in Maiduguri include identity theft, security hacking, cyber stalking, cyber terrorism, and ATM pin scam (Researcher's interview, 2022). These findings are in line with the findings of Omoniyi (2016) which shows that ATM fraud, and fake banking transactions are rampant and still increasing in Nigeria. Other findings revealed that the Cyber Crimes do not always occur in Maiduguri; and that Cyber Crime nowadays seems to follow a pattern of technology that is highly advanced.

5. Conclusion ad Recommendations

In conclusion, though not all residents of Maiduguri are victims of Cyber Crimes, but they are still at risk. Generally, the Cyber Crimes were committed by computer/smartphone and internet illegal activities which include committing fraud, trafficking in pornography and intellectual property, stealing identities, or violating privacy. However, a primary impact of Cyber Crime is financial. It can include many different types of profit-driven criminal activities, including fake bank alert, as well as attempts to steal financial account, credit card or other payment card information. Some Cyber Crimes target social media accounts/computers/smartphones of individuals to infect them with virus, which is them spread to other machines and, sometimes, entire network

Based on the light of this study and its findings, some of the recommendations were made by the researcher include that there is need for the government to create more employment opportunities, especially for the youths, this may reduce the high level of the occurrence of Cyber Crime. There is need for people to be self-dependent in creating their personal businesses so as to earn living. This may reduce the severe poverty which led people participating in Cyber Crimes. People should limit who can see their post; visit websites they know; and accept friend request from people they know, as to keep themselves safe online. The Borno State Government should involve security agency like Police and DSS in tracking those involved in Cyber Crime within the Maiduguri, and Borno State at large.

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