

**The Impulsive Upsurge of Yahoo-Yahoo in The 21st Century in Nigeria:
Islamic Perspective**

By

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Abstract

The bizarre upsurge of yahoo-yahoo in this 21st century in Nigeria is alarming and calls for academic attention, as such more than 40% undergraduates and up to 60% graduates without dependable job were recruited into kleptomania and fraudster industry. The most abnormal phase of it is the initiation of secondary school students of between 15-22 years into this criminal guile. This study discovered that, both male and female, preschooler and graduate, adolescent and aged, educated and even uneducated people have inducted to the game as far as they can browse internet through phone or Laptop. The objectives of this study are to make Islāmic point of view with Qur'ānic justification towards fraud and theft that predominant in Nigeria as known to the people especially the mislead youth and also to encourage federal government to take quick step in finding solution to the problem of unemployment in Nigeria. In order to achieve this aim, thematic and analytical method employed. This paper finds that 419 and larceny of the olden days has reshuffled their name as yahoo-yahoo in the form of a game for educated elite played through the aid of internet accessibility. The paper concluded on the fact that two major reasons bring about the issue of yahoo-yahoo includes; the irate belief that colonial master had brutally enslaved their great grandfather in return they wanted to collect their entitlement, while others have erroneous confidence that they wanted to retrieve the money which European people borrow from their great grandfather.

Keywords: Upsurge of yahoo-yahoo, Kleptomania, larceny, criminal guile, Qur'ānic justification

Introduction

Yahoo-yahoo is an illicit transaction of taking valuable asset from the client in a foreign country known as '*Maga*' through the aid of internet. Meanwhile, yahoo-boys are the villain of piece that steal from other people mostly in abroad through fraud deal on internet. In the light of this, the word yahoo-yahoo is a popular term that also has many

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terminologies such as Yahoo-boys, G-boys, Sakawa, Maga, Mugu client, upload agent, brain box of internet, VIP exporter, silhouetted importer, Bank cleaner, Scammer and many more.

Yahoo-yahoo is one of the cyber crimes that disparaged the integrity of Nigerians both home and abroad especially in the world criminal report. The scourge of this crime was predominantly endemic in Nigeria as a result of widespread of internet accessibility. The use of internet made it easier for swindler and imposter to hypnotize their client known as '*Maga*' with different strategies to become victim of cybercrime. Despite the fact that, some scholars believe that, there is a particular logic that yahoo-yahoo implement to defraud people yet this research argues that their strategies change like a flame of fire every day.

However, this 21st century bystander different reports of yahoo-yahoo scam and fraudulent cases as international and global phenomenon which as a result tainted Nigeria as the most corrupt and fraudster enhancing country in the world. As a result of this, Longe et al. (2007) emphasized that Nigeria has been fashioned as the origin of the most fraudulent spam mail appears in the cyberspace. Meanwhile, the criminal applications of the Internet facility by the *Yahoo-boys* in Nigeria can be directly linked to the failure of a political leadership (Adeniran, 2006).

There is no gain in saying that the rapid growth of technology and development of internet accessibility with the aid of phone and laptop instigates the spread of atrocious crime to the world. In the same vein, Savirimuthu (2008) confirmed that the augmentation of internet accessibility in Nigeria with the new information and communication technologies has brought radiance light for the criminals and the fraudsters to carry out their assignment behind the screen. In point of fact, the fraud did not begin with the internet but the use of internet enables the criminal to reach a greater number of exponential client promptly without any track to be traced (Reich, 2004).

Furthermore, Yahoo-yahoo is a cyber fraud that famously emerged in Nigeria and some other part of West Africa. The Yahoo-Boys was reported to have believed that colonial master had brutally enslaved their great grandfather in return they wanted to collect their entitlement, while others have flawed confidence that they wanted to retrieve the money which European people borrowed from their great grandfathers. On the other hand, the above notion is contrary to the perception of the glorious *Qur'ān* where Almighty *Allāh* unequivocally condemned any act of stealing and fraudulence which is the contextual teachings of *Qur'ān* 4:29, thus;

O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. And do not kill yourselves [or one another]. Indeed, Allāh is to you ever Merciful. (Muhammad Taqi-ud-deen and Muhsin Khan 2008, *Qur'ān*4:29).

However, this paper submits that yahoo-yahoo is nothing but illicit activity on internet with the use of computer or mobile ICT through the use of fake profile and emails to defraud client known as Maga or Mugu. The objective of this paper is not only to examine

the forms and factors responsible for the widespread of fraudulence and cybercrime in Nigeria but also to highlight *Islāmic* spotlight on the punishment of theft and fraud.

Statement of The Problem

The upsurge of yahoo-yahoo in this 21st century in Nigeria calls for disquieting attention because more than 40% undergraduates and up to 60% graduates without dependable job are overwhelmingly recruited into kleptomania and fraudster industry. Therefore, the impact of cybercrime in Nigeria is alarming to the extent that the incursions of the government in curbing cybercrime are of no avail because Nigeria was ranked as the 3rd crime perpetrating country in the world (Manbe et.al 2014).

This sinister guile has been extended to underage students in elementary school of between 15-22 years. This research discovered that, both male and female, preschooler and graduate, adolescent and aged, educated and even uneducated people have been initiated into the game as bogus dilettante if only they can browse internet either through high-speed phone or Laptop.

The conceptual assessment on yahoo-yahoo in Nigeria according to this research shown that in every peer group of youth either educated or non-educated, 3 out of 10 of them must have covertly or overtly logged-in into the hoaxer business known as Yahoo-yahoo. Many of them get captivated with the yahoo-boys style of Money Flaunt (MF) to have absconded their job to stick together with casuistry group even though some of them sold their valuable property to acquire expensive phone and laptop that can assess internet with sky-scraping speed.

The study finds that, 55% youth between 15-22years, 30% adolescent between 23-45years, and more than 20% elder person were recorded to have caught up in this heinous business. This paper therefore argues that, yahoo-yahoo and 419 are two word of the same meaning and the slight different is that yahoo-yahoo are mainly online scam with the use of internet while 419 refer to the word borrow from section 419 of the Nigeria criminal act and purposefully used to describe swindle or dishonesty.

Literature Review

New technologies such as Internet have radically changed the means by which society communicates, conducts business, and engages in recreation. The speed and convenience of the Internet has attracted a critical mass of global users. For the same reasons, Internet transgressors adopted the medium as a new avenue for crime. (Nhan, 2009). Although rudimentary access to internet and other online facilities in most parts of Sub-Saharan Africa still depends on the use of public internet access points such as cybercafés, nations like Nigeria, Cameroon and Ghana now have facilities for mobile internet access through satellite connections and fiber optic cables (Boateng et al, 2011).

The users of the internet are involved in a spectrum of activities ranging from mere consumers, business competitors and many other reasons, one cannot rule out the fact

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that these users are capable of engaging in various forms of cyber crime like stealing intellectual property or services amongst others (Danquah and Longe, 2011). In views of Cooper (1997), there are three major features of the Internet which combine to turbo charge, that is, accelerate and intensify online fraud. These are access, affordability and anonymity. They are jointly referred to as the “Triple A Engine”.

This increase in penetration of ICT, especially along the West African coast, has spurred a growth in ICT-based businesses and services including electronic government, electronic commerce, teledemocracy, telemedicine, and electronic banking services. Unfortunately, this level of globalization that is being facilitated by ICTs has also simultaneously raised the specter of new criminal activities arising to exploit them. (Boateng et al, 2011). Meanwhile, Igwe (2007) traces the theoretical meaning of the world scam to have emerged since 1963. He argues that the word scam can be refers a trick, a ruse, a swindle and a racket.

Adeniran (2008:368) argues that In Nigeria, youths, especially undergraduates and the unemployed have embraced the ICT inventions e.g. mobile telephony, global telecasts etc. such that the Internet medium now takes larger part of their days when compared to their other daily activities. He stresses further,

This has significantly given birth to the emergence of yahooboy sub-culture among the Nigerian youths, particularly in urban centers. Unlike the traditional criminal groups, both sexes are functionally involved in yahooboyism in Nigeria with varying specialized functions. (Adeniran,2008).

Despite the fact that *Obayori (2016)* argues that One of the major macroeconomic goals in any country of the world is to reduce unemployment to the beeriest minimum. Others include; sustained economic growth, a healthy balance of payment position and price stability. Yet Salam (2011) concludes that the policy makers and practitioners are aware of the importance of entrepreneurship in reducing unemployment among the Nigerian youths and they have failed to give it the deserved attention. Unlike most developed country, there is no social security system in Nigeria to cater for the unemployed people. Consequently, since unemployed did not receive unemployment benefits from the government most of them were unable to provide for themselves which thereby constituting a nuisance to the society, rather than being agents of change and meaningful development they resulted to engagement in activities that constitute security risk such as political thuggery, armed robber, area boys, pipelines vandal, oil bunkering, prostitution. Some of them engage in these criminal activities because they seem to look like the most attractive options for them after years of joblessness and frustration. (Adekola et al, 2015)

According to Tive (2006) 419 refers to a complex list of offence which in ordinary parlance are related to stealing, cheating, falsification, impersonation, counterfeiting, forgery and fraudulent representation of fact. Chawki (2009) confirms that the dichotomy between 419 scam and yahoo-yahoo trick is the false pretence element in 419. Karofi and Mwanza (2006) is of opinion that cybercrime or yahoo can be used to describe criminal activities in which computers or networks are a tool, a target or a place of criminal activities.

Meanwhile, the benefits of internet to the rapid development of information Technology can never be over emphasized yet the recent activities of the youth has tainted the integrity of Nigeria because they turn internet into medium of deception. The researcher put forward that Yahoo-yahoo in this 21st century is the reorganization of 419 theft and larceny which carry out their deception in form of creative, educative and informative hoax with the use of internet. According to *Qur'ān* 5:38, Almighty *Allāh* laid emphasis on the punishment of theft and stealing in any kind be it physical decoy or blueprint scam among other forms of theft, In the light of this, *Qur'ān* read thus,

As for the thief, the male and the female, amputate their hands in recompense for what they committed as a deterrent [punishment] from *Allāh*. And *Allāh* is Exalted in Might and Wise. (Muhammad Taqi-ud-deen and Muhsin Khan 2008, *Qur'ān*5:38).

To the opinion of Longe et. al (2009:158), Crime threatens social order and cyber crime is a subset of crime that is committed by use of computer technology, either alone or in conjunction with real-world acts and actors. Meanwhile, Agyemang duah and kwabena (2015) conclude that the fraudsters always create profiles that match those of their potential 'mugu' (client). He stressed further,

They use photographs either taken from the web or that of a female accomplice. The victim is usually a bored rich old man or someone in the mid-forties. The perpetrators present themselves as a fabulously luscious young lady (using pictures from pornographic or fashion websites). The promise of overseas love is found so attractive and irresistible that the victim (who at times is a dissatisfied husband or wife or attention deprived) will do anything to get this kind of attention. The victim commits to love over the internet with the hope that they will meet their lovers eventually.

In the same vein, Chawki (2009) confirms that in respect to cyberspace, anonymous servers, hijacked emails and fake websites are being used as a tool and medium for fraud by cyber scammers. Nigerian advance fee fraud on the Internet is an obvious form of cybercrime that has been affected by the global revolution in ICTs. In recent times, the realization of the damaging effects of this type of crime on the region has sparked debates in many theatres of national security, commerce and development (Atta-Asamoah, 2009).

Due to the theoretical justification of available literature, the researcher concludes that yahoo-yahoo is but illicit activities that bring catastrophe upon innocent client known as *Maga* or *Mugu* on internet through the use of laptop or mobile phone application.

Conceptual Framework on The Forms of Yahoo-Fraud in Nigeria

Yahoo fraud is an internet crime that involves stealing of money and property with fraudulence means. The Finding of this study discovered that there many modus operandi and blueprint that yahoo-boys put into practice to get money on internet but the most

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common forms of Yahoo-fraud such as website prank, sham identity, silhouetted profile, high-tech disaster fraud and card fraud among others; thus:

Website Prank

This form of internet fraud involves formation of charade website or blog which launched purposely to generate money from financial organization or philanthropist or breeds money in form of data from whoever log-on to the website. This research notices that the first step of yahoo-yahoo stride is the creation of VPN channel and IP address to engender misleading and deceptive course with their client known as 'Maga' or 'Mugun'

Sham Identity

This is a very common composition of internet fraud. In this form of deception, yahoo-boys made use of identification code of someone else to defraud other people abroad. This is also known as *Phishing Technique*, which simply means a scam that involves the procedure of obtaining sensitive information irrespective of the policy encryption and security code. The most critical implication of this form of cyber-fraud is but how they will get all the detail of the person such as his date of birth, Usernames, Password, driving license number, Voters card, credit card detail and even NEPA bill if necessary. It may be identity of influential people or government official purposely to have a deal with an organization or individual particularly on internet.

Silhouetted Profile

This is another form of internet fraud in which the impostor creates crooked identity to deceive people. This form of yahoo deception is the creation of outward appearance with the help of photo shop, picture frame or photo application to lend credent to their real image to swindle people on internet. Chawki and Abdel Wahab (2006) submits that Identity theft occurs when someone uses or exploits the personal identifying information of another person such as: name, social security number, mother's maiden name, ID number, etc...to commit fraud or engage in other unlawful activities. He asserts that

Numerouss variations of this crime exist, an identity thief can fraudulently use personal identifying information for any of the following purposes: Opening new credit card accounts, Taking over existing credit card account, Applying for loans, renting apartments, Contracting with utility companies, Issuing fraudulent checks using another person's name and account number, Stealing and transferring money from existing bank accounts, Instituting bankruptcy proceedings; and/or, obtaining employment using a victim's name and details. (Chawki and Abdel Wahab, 2006)

High-tech disaster fraud

This is the most high-logical form of internet fraud that requires the use technology and computer expertise. This form of fraud involves the use of fiddle money application to generate imagery account and nonexistent money from Bank in Abroad.

Card fraud

Card fraud involves the use of monetary card such as Master card, Credit card and other cards that serves as instant merger to receive money from bank. All cards contain secret code from bank authority best known to the owner alone except yahoo-boys that decipher the secret code through the use of scam technique and surreptitious plank.

Atta-Asamoah (2009) confirms that this form of crime originated in Nigeria and therefore became known as the 'Nigerian letter', but the phenomenon has in recent times assumed remarkable criminal dimensions through which thousands of young people operating from cybercafés in West Africa siphon millions of dollars from victims across the world each year.

Black Magic and Supernatural Incursion

This is another form of Yahoo-yahoo technique which administer with the use of spell and incantation through evil spirit. Despite the use of laptop and mobile phone as a yahoo tools, this method engage herbalist that prepare an enchantment to bewitch Yahoo-boys in order to use charm and fetishistic cadence on their client to do whatever they ask just like abracadabra

Longe and Danquah (2011) explained that the role of the Black Magic factor, according to him the perpetrators of which tend to believe that black magic can be used to hypnotize victims into parting with their money without a careful thought. Jaishankar (2008) submits that traditional crime gangs are starting to use the Internet not only for communication but also as a tool to commit crimes such as extortion, fraud, money laundering, intimidation or theft, more efficiently and with less risk, and to move into new fields of crime. Tade (2013) confirmed that a new phenomenon in cybercrime is mixing spiritual elements with internet surfing to boost cybercrime success rates. He agreed that

yahoo plus a cybercrime strategy which blends spiritual elements with internet surfing to enhance victimization rates on the web. This is what I call 'Cyber spiritualism'. Cyber spiritualism involves the procurement and use of mystical, spiritual and supernatural powers by yahoo boys to cast a spell on their victims.

Contrary to the supernatural evidence of the black magic, Nigeria constitution did not recognize any form of magic or charm. Meanwhile, many brand of black magic are available for the yahoo-boys to spellbind their client in order not to reject the tone of their voice. That is why almighty *Allāh*, in the glorious *Qur'ān* condemned the use of spell to beguile fellow counterpart, thus;

“They took their [false] oaths as a cover, so they averted [people] from the way of Allah, and for them is a humiliating punishment. Never will their wealth or their children avail them against Allah at all. Those are the

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companions of the Fire; they will abide therein eternally. On the Day Allah will resurrect them all, and they will swear to Him as they swear to you and think that they are [standing] on something. Unquestionably, it is they who are the liars. (Muhammad Taqi-ud-deen and Mausin Khan 2008, Qur'an58:16-18).

Causes of the Widespread of Yahoo-yahoo in Nigeria

i- The Brunt of Unemployment

This study discovered that the problem of unemployment in Nigeria is one of the major syndromes that upturned youths to become atrocious actors. Though the famous saying of the elder still applicable as known to us that 'devil works in idle hands' but Nigeria government underrate the negative impact of unemployed people.

There are many graduates that excel in their various studies and still roaming around for many years without reliable job until when they were catch up with dropped out students and Yahoo-boys with luxurious and valuable property which acquired through sign-in and log-out indoor game of Yahoo-Yahoo. They have no choice than to be au fait with fraudster. That is why Almighty *Allāh* repeatedly emphasized the significance of engaging with reliable work and the negative impact of staying idle such as:

And O my people, work according to your position; indeed, I am working. You are going to know to whom will come a punishment that will disgrace him and who is a liar. So watch; indeed, I am with you a watcher, [awaiting the outcome]." (Muhammad Taqi-ud-deen and Mausin Khan 2008, Qur'an5:93).

However, unemployment which has been identified as the major cause of poverty is a worldwide economic problem. In the light of this Adeniyi (1999) emphasized that the youths are taken as the foundation for the future growth and sustainable development of a nation, they are the key agents for social change, economic development and technological innovations. Hence, the failure of leadership at all levels in Nigeria to promote positive values for the youths has often translated into social incongruence. The Nigerian youths are noted for being idealistic, adventurous, resourceful, inquisitive and proactive. The negative consequences of unemployment include poverty, psychological problems of frustration, depression, hostility, suspiciousness of people, food insecurity, all manner of criminal behavior and general insecurity of life and property (Adebayo 1999).

Therefore, the researcher submits that the youthful stage is the pivotal period at which human psychology and behavioral development set-in. This is the state that human being develops their character through the reflection of peer group or cultural inclination. Many of these unemployed youths were readily prepared in school to engage in good job to draw out resourceful productivity of their professional franchise but the policy of getting job in Nigeria is too strict to the extent that only those who get connected with influential people and politicians are able to secure job.

The axiomatic fact shows that federal government has been trying with different programs to cater for the widespread of unemployment in Nigeria but some, if not all of these programs did not have positive effect to reduce outrageous number of unemployed graduates. This research is exceptionally calling the attention of federal government to present unwinding solution to the problem of unemployment in order to reduce youth involvement in cybercrime and all forms of fraudulence.

ii- Poverty

Poverty is the lack of goods and services which are needed to reach the proper standard of living. Nigeria integrity has been faded away with the scourge of poverty. That is why Suleiman (2016) agreed that poverty can simply be termed as deficient or insufficient means of living to survive economic standard because of low income and exorbitant cost of living that above financial capacity.

The current economic downturn has fueled an increase in more aggressive fraudulent online activities, resulting in more frequent and malicious forms of this type of crime (Nhan, 2009). Since Nigeria government can no longer provide sustainable economy that can benefit its citizen, it is essential to admit that all Nigerian are looking for a means to survive economic recession which has been prescribed in the glorious *Qur'ān* such as;

And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patient, Who, when disaster strikes them, say, "Indeed we belong to Allāh , and indeed to Him we will return.": (Muhammad Taqi-ud-deen and Mausin Khan 2008, *Qur'ān*21:155-156).

Despite the ordainment of *Allāh* as stated in the verse above, many people especially youth were disheartened to have withstand the lack of money and precarious poverty. In the light of this, Hassan (2010) propounds that poverty is a multidimensional economic phenomenon that has both political and social ramifications. It exists throughout generations and societies irrespective of cultural affiliation and geographical boundaries. Although the nature of poverty may vary from community to community, culture to culture and time to time but poverty persists in both rural and urban areas alike.

Suleiman (2016) concludes that federal Government is looking to find absolute solution to curtail the widespread of poverty in Nigeria yet all their efforts proved abortive not only because of the economic meltdown but also their policies favour only political gangsters, influential people and minority individual among many others. Meanwhile, the glorious *Qur'ān* has proffered patience as unconditional solution to the time of trial and period of insufficient which applicable to Nigeria current situation, *Qur'ān* read thus;

And We shall try you until We test those among you who strive their utmost and persevere in patience; and We shall try your reported (mettle)" (Yusuf Ali 1988, 47:31)

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iii- Weak bylaw and Feeble Punishment

The suppleness of Nigeria constitution is one of the factors that lend potent hand to the criminal to carry out their awful acts. Whenever a thief is caught, the constitution provides him a chance to franchise his fundamental human right which many at time lead to justice delay or justice upturned. The fact is known that the common law is unbinding and not rigid that is why some of the criminal counsel always provide section to support their clients even if the culprit agree to have been guilty, their lawyer will create a distraction for the judge to bend or tamper justice with mercy.

On a contrary, *Islāmic* law is a law that covers all feature of human life. That is why Mumisa (2015) states that *Islāmic* law is the ‘divine guidance’ which encompasses moral code and religious law of *Islām* in the same vein, this type of law governs many areas of a Muslim’s behaviour, including those relating to crime, politics, taxes, inheritance, marriage, divorce, hygiene, diet, prayer, fasting and pilgrimage. It can be described as a system which is meant to guide how Muslims act in society and their interrelationship with those inside the Muslim faith as well as those outside of it.

The Cyber crime is common to both developed and developing countries. Its impact appears to be worse in developing countries where the technology and law enforcement expertise is inadequate (Boateng, 2010:7). The campaign of Nigeria government looking for a way to hold back the wing of Yahoo-boys and fraudsters which is the father of other corruption cannot be over emphasized. Meanwhile, as the notion of this research, the number of yahoo-boys will be reduced beyond limit if federal government implement *Islāmic* law, because whoever caught stealing others belonging or creating a platform to expropriate other property, their hand will be amputated as clearly mentioned in the glorious *Qur’ān* such as;

[As for] the thief, the male and the female, amputate their hands in recompense for what they committed as a deterrent [punishment] from Allāh. And Allāh is Exalted in Might and Wise. (Muhammad Taqi-ud-deen and Mausin Khan 2008, *Qur’ān*5:538).

iv- Yahoo Money Flaunt (MF)

There is no doubt that the flashy life-style of Yahoo-boy is one of the major baits that ensnare victims especially youths to join the abysmal industry. Conceptual analysis revealed that Yahoo-boys accustom to the ostentatious life better known as Money flaunt (MF). This custom attracts many youths to get thrill into the fraud business. To this effect, Atta-Asamoah (2009:107) concludes that, in a region suffering from serious poverty, with rising youth unemployment rates and endemic corruption, the flamboyant display of wealth by cyber criminals has become a lure to poor and unemployed youths desperate to share in the wealth.

Due to the gaudy life of Yahoo boys’ life style, many people especially youth enthusiastically equipped to get their hand dirty because of ephemera prosperity without considering the rebound and peril consequence. In the light of this, the glorious *Qur’ān*

was recorded to have make clear difference on the disadvantage of using flashy life and the doable outcome in acquire wealth from illicit and unlawful means as read thus,

“That is because they preferred the worldly life over the Hereafter and that Allah does not guide the disbelieving people. Those are the ones over whose hearts and hearing and vision Allah has sealed, and it is those who are the heedless”. (Muhammad Taqi-ud-deen and Mausin Khan 2008, Qur’ān16:107-108).

Conclusions

The upsurge of Yahoo-yahoo in Nigeria has become topical issue of discuss as most widespread and treacherous problem that traversing religious, social-political and economic spectrum with different shapes athwart the internet. However, an assessment conducted by the researcher revealed that more than 60% undergraduates and up to 70% graduates without dependable job have been recruited into fraudster industry to become yahoo-yahoo luminary.

Despite the sensitivity of this information, this paper divulges that the only means that yahoo-boy get their money is through bank trend. The argument is that, all yahoo-boy have insider assistance from bank’s staff. Another instance shows that, some banks in Nigeria dismiss well equipped staffs without fear of revealing their password cipher to the criminal. As the suffering of unemployment beyond acceptable, disengaging bank staff to the labor force is one of the major causes that promote the widespread of monetary scam in Nigeria. Most of the ex-bank officer connived with yahoo-boys base on the percentage to sustain their life.

Meanwhile, the present work addressed the form of Yahoo-yahoo and some of the factor responsible for its widespread in Nigeria especially among the youth and the involvement of underage in secondary school. Therefore, the result of the findings concludes that, finding solution to the problem of unemployment and the implementation of Islamic law may be the only substantial solution to curtail the pervasiveness of yahoo-yahoo in Nigeria.

As a result of aforementioned impression, the glorious *Qur’ān* as the first source of *Islāmic* law did not left any question unanswered be it legal, social or political issue out of its delineation. It is crystal clear in *Islāmic* law that, Almighty *Allāh* is the law giver and the creator of all human being who provide for them how to interrelate and intermingle with divine commandment.

Recommendations

- Government should start their campaign of war against fraud and criminality from primary school to enable underage students to be aware of the legal consequence of cyber crime.

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- *Islāmic* scholars must carry out anti fraud crusade to enable youths to know *Islāmic* perspective on the kleptomania and fraud.
- Government must with immediately effect engage unemployed graduates as an assurance to the undergraduate that their integrity is needed to contribute to the society in Nigeria.
- Youths of this generation must understand that, there is no deal between European and our forefathers that involve money. In the same vein, they should know the implication of stealing others people belongings in a fraudulent way.

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