## Technological Innovations in Human Relations and the Specter of Cybercrime in Nigeria

### <sup>1</sup>Uzochukwu Chukwuka Chinweze

Social Sciences Unit, School of General Studies, University of Nigeria, Nsukka, Country: Nigeria

# <sup>2</sup>Uzoigwe, Christopher Okoro

Department of Computer Science, Federal University Wukari, Taraba State, Nigeria

# <sup>3</sup>Benjamin Okorie Ajah

Department of Sociology and Anthropology, University of Nigeria, Nsukka

# <sup>4</sup>Areh, Chinwe Edith

Department of Criminology and Security Studies, Chukuwemeka Odumegwu Ojukwu University, Igbariam, Anambra State, Nigeria

# <sup>5</sup>Rebecca Ginikanwa Nnamani

Department of Political Science, University of Nigeria, Nsukka

# 6\*Okorie Albert\*

Department of Political Science, University of Nigeria, Nsukka

### Corresponding Author

# <sup>7</sup>Chibuike Chris Ogbonna Ugwu

Social Sciences Unit, School of General Studies, University of Nigeria, Nsukka, Country: Nigeria

## Abstract

Every society is built on the social contract of trust. Nigerian societies are no exceptions and have dramatically evolved in social and human interactions within the last decade. These evolutions are underscored by unique technological innovations that have demystified the traditions of different cultures in Nigeria and across the globe, making way for people of diverse backgrounds to interact in ways that magnify their differences and similarities. These evolutions have also created a novel environment for crime – but this time, cybercrime. This novel environment is the internet and all forms of crime carried out on the internet constitute cybercrime. Cybercrime, like all crimes, stands against the social contract of trust that keeps societies functional and human relations effective. This paper examines how social and human relations have evolved in Nigeria and how cybercrime emerged to threaten the foundations of trade and social progress and affect the health of the victims in the country. The paper is founded on structural functionalism theory. Myriads of information were gathered from newspapers, e-books, magazines, journals, textbooks and online articles to compose the paper. In closing, the paper recommended continuous and concerted anti-cybercrime efforts by African governments as a necessary approach to combat cybercrime in Nigeria and across Africa.

**Keywords:** Cybercrime, Human interactions, Social contract, Specter, Technological innovations.

## A. Introduction

A specter threatens Nigeria, not the regular specter of hunger or political instability but a specter capable of undermining Nigeria's social progress in the next century. This specter is Cybercrime (Chinweze, Chukwuemeka, & Egbegi, 2019). In 2017, African economies lost US\$3.5 billion to cyber-attacks with Nigeria holding the biggest loss of US\$649 million (Africa's Pulse, 2019; Abdi, 2018). This is seconded by Kenya with a loss of US\$210 million. For Nigeria, the US\$649 million was about 3.3% of its total national budget for that year 2017 which is bigger than 3.1% of the budget that was allocated to Defense and 1.9% of the budget that was allocated to Health (Punch, 2016). Despite popular metrics, Nigeria is not particularly a wealthy country as it houses a good percentage of the poorest population in the world (Kazeem, 2018; Saharareporters, 2018). With 3.2% of the national economic activities lost to cybercrime in 2017, a great number of people and businesses were affected and pushed below poverty line (Ukwayi & Okpa, 2018). Prince (2019) and Jumoke (2019) affirmed that 60% of Nigerian firms experienced cyber-attacks in 2018 and 43% of these attacks went to small and medium scale enterprises. These financial losses meant that some businesses were shut down while others outrightly downsized their workforce to maintain viability, hence causing more unemployment,

poverty and hunger across the country (Ajah, 2018; Okpa, & Ekong, 2017). Approximately one in every eleven Nigerians is unemployed and about 50% of the 180million population live in extreme poverty (Yomi, 2018; Timothy, 2018). These metrics raise more concern with the fact that cybercrime steals about 3.3% of national economic activities per year and is responsible for many businesses shutting down and downsizing, resulting to the tremendous unemployment and poverty that troubles the nation.

These threats are perpetrated by employing the most intelligent methods by either stealing from people without their knowing or deliberately ensnaring people into parting with their resources . In using deliberate methods, cybercriminals tell cascades of stories to their prospective victims either to win their sympathies or interests. Once this step is achieved, they proceed to lure their victims into parting with their savings (Frank, 2019). This use of deliberate method is the popularly known 'Yahoo-Yahoo' in Nigeria. Their deliberate methods can come in the forms of love and romance like the case of Jan Marshall who was defrauded \$350,000 by a fake Nigerian lover or in the forms of business opportunities like the case of Emmanuel Nwude who sold a nonexistent airport to Brazilian bankers for \$242 million (Frank, 2019; Farida, 2018). In using deliberate methods, they cajole, ensnare and deceive victims into willingly parting with their resources. This does not only happen from Nigerian fraudsters to foreign victims but also from Nigerian fraudsters to Nigerian victims – but Nigerian victims have continuously failed to tell their stories, likely because of shame, stigma or fear of being condemned as weak or stupid.

People are neither stupid nor ignorant rather cybercrime is simply breaching a social contract of trust that binds societies together and sustains human relationships. Societies exist and thrive on trust (Chinweze, Chukwuemeka, & Egbegi, 2019). This is necessary for trade, commerce and survival to exist. John Locke clearly noted in his theory of social contract that all

men must comply and trust the community's ability to protect and safeguard their property (Fahnestock, 2011; Tan, 2009). There has to be trust for communities and human interactions to function. These communities are people, the likes of Emmanuel Nwude and other cybercriminals who undermine society's trust on one another to trade and interact. It is not stupid to believe that Nigeria has an airport to sell or that Nigeria intends to construct a new airport, neither is it stupid to love, make genuine sacrifices for love or expect to be loved in return. The entire human relationship is underscored by the social contract of trust, once this contract is compromised; a breakdown results and societies begin to crumble. This is the current threat that faces the Nigerian state and the future of its posterity.

Though, a lot of research efforts have been directed towards cybercrime (Das & Nayak 2013; Ajah & Bentina, 2017; Okpa & Ukwayi, 2017; Abdi, 2018; Ukwayi, Okpa, & Akwaji, 2019) and its impacts in Nigeria. These have been spearheaded by scholars, students, government officials, non-governmental organizations and other bodies with interests in social order. So little has however been achieved in understanding how human relations evolved in Nigeria across centuries and how cybercrime currently threatens the foundations of trust, trade and prosperity of Nigerian societies. This paper intends to fill this gap and additionally recommend ways cybercrime could be eradicated in Nigeria and Africa.

## **B.** Developmental Stages of Human Relations in Nigeria

The quest of how human existence and relations evolved has instigated a lot of theories ranging from scientific evolution theories to religious conspiracies. The theories that have received wider approvals are mostly scientifically backed either through archeological findings or other sort of scientifically-proven methods. In the words of Okereke (2004), archeological

findings have profoundly built-up convincing theories that laid-out human development from earlier forms of humans to modern humans. The earliest family of human decent was the Hominidae, which later underwent series of evolutionary processes to reach the modern day Homo sapiens. At each stage of the evolution, the species at those stages had unique levels of interactions that characterized their relationships and survival mechanisms (Okereke, 2004). The different stages are picturesquely captured below;

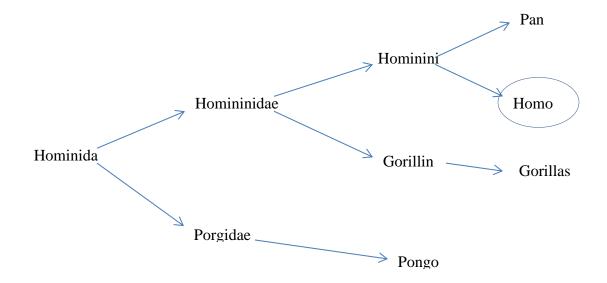


Diagram from Khan Academy (2019b)

From above figure, it is illustrated that forms of human development actually started with earlier forms of Hominidae, Homininidae, Homini to Homo [sapiens]. The 'Homo' family comprises the Homo erectus, Homo sapiens etc. The earliest forms of existence in the 'Homo' family are the Arboreal Simians which were fruit-eaters and lived on trees. Their structures and relationship models were adapted for tree-top lives and fruit-eating (Khanacademy, 2019; Okereke, 2004). This is similar to all other stages of the evolutionary trend – their structures and interactions were all shaped to provide basic needs like food and interact with their environments in a manner that ensured survival. The Arboreal Simians that lived on trees later came down to the ground and

started living and walking on two legs. This is called Bipedalism and occurred at the time because the abundance and number of trees changed in a way that threatened their survival as top-tree duelers. Again, their structures and modes of interaction changed to suit the new environment (Okereke, 2004). The below diagram shows the physiological changes the Arboreal Simians underwent to become Homo sapiens and survived living on ground.



Diagram from Khanacademy (2019a)

The Paranthropus Aethiopicus are the in the Arboreal Simians family. They obviously had a head and jaw physiology that suited eating hard foods and adapting on tree branches. Their social circles where limited and interactions were just within their little groups and other arboreal habitants, their next evolutionary stage is the Homo erectus where they lived and walked on ground (Khanacademy, 2019; Okereke, 2004). After a while, the metamorphosed to Homo sapiens – the current stage of human development. From Hominidae to Homo sapiens, each set of species lived in groups and had sorts of connections or regulations that shaped their interactions – and how they interacted within themselves and their environments where very dependent on their needs for food and safety. The Homo sapiens started with lives in the groups of 20 or 30, entertaining different antagonisms between groups – till such antagonisms got minimized by reduction in availability of food or security threats that required cooperation

between groups in order to guarantee survival. Thus, the Homo sapiens societies started growing network by network till the modern day (Khanacademy, 2019; Okereke, 2004).

Interactions and relationships existed and evolved with the evolution of human beings. The complexity of this interaction peaked with Homo sapiens who introduced language, use of tools and other sophisticated means of connecting with one another. Intellectuality and advanced levels of intergroup cooperation also became norm (Khanacademy, 2019; Okereke, 2004). This characterizes the modern day social relations in Nigeria and across the world. Nigeria has particularly evolved in unique ways that captures it diverse cultures, challenges and fight for survival. In all cases, like earlier evolutionary trends, the forms of human relations have been shaped by basic needs of food and safety.

### • Pre-colonial Era

Charles Thurstan Shaw was first to show his archeological research that proved people were already living in south-eastern Nigeria around Igbo Ukwu, Nsukka, Afikpo, and Ugwuele about 100,000years ago (Telegraph, 2013). These were farmers who lived on crop plantation and hunting. They already had social arrangements that supported living together in groups under certain agreements as against individualistic survival. Shaw's excavations also showed that high levels of sophisticated bronze metal works had started at Igbo-Ukwu long before the coming of Arabs or Europeans. Similar patches of human existence likely existed in different corners of Nigeria. People interacted face-to-face; used drums and gongs to pass key messages at community levels. Each group was small and was considerably homogenous in beliefs and behavioral patterns. Everyone knew everyone and a level of trust existed at both interpersonal and community levels. In this era, trust in other people was already in existence and served as basis for communal existence and human relations (Telegraph, 2013).

### • Colonial Era

By the time foreigners arrived in Nigeria, certain patterns of human relationship had been entrenched and people already knew what to expect and what not to expect from other people and from their leaders. Certain empires like the Oyo Empire, Benin Empire, Nri Kingdom and others had been built and social interactions had evolved beyond primitive levels (Bentina & Ajah, 2017; Telegraph, 2013). Systems of establishing law and order and regulating commerce were also present. Foreigners came to Nigeria to trade and each band of foreigners brought with them their cultures, religions, and patterns of trade. They transmitted these lifestyles to Nigerians and Nigerians to them. As Nigerians traded with the Arabs and Europeans, they absorbed their lifestyles and took these new lifestyles to their local communities. This infusion made certain modifications in lifestyles of local communities in Nigeria and shook some bases of their existence (Bentina & Ajah, 2017; Telegraph, 2013). Slave trade was the top of the modifications caused by the infusion of foreigners. As local traders witnessed the wealth of their foreign counterparts, they got greedy and embraced slave trading from the foreigners as quick means to wealth. This was the first profound tremor on the foundation of trust in Nigerian communities as fathers sold sons, sons sold fathers, and neighbors sold neighbors. The foundation of social existence in Nigeria got shaken to its roots and paved way for colonialism (Bentina & Ajah, 2017; Telegraph, 2013)..

The Britons first came to Nigeria in the 19<sup>th</sup> century and amalgamated all small groups in the region into a single nation in 1914. With the amalgamation, the need for human relations

became higher and people migrated and communicated across groups. Social interactions became more advanced than in earlier eras. People spoke inter-group languages, regions understood other regions, and high-level of mutual respect and communication existed (Bentina & Ajah, 2017; Telegraph, 2013). The amalgamation extrapolated the successful human interactions that existed within small groups to larger and bigger single group called Nigeria.

## • Post-colonial Era

By the eve of independence, Nigeria already had a good number of university graduates and well-developed social systems that allowed appropriate communication among the many ethnic groups in the country (Bentina & Ajah, 2017; Telegraph, 2013). The Igbos lived and traded in the North, the Hausas lived and traded in the South and the Yoruba lived and traded in both regions as were others. Each of these regions had unique cultures and religions but developed social orientations that overlooked these differences and allowed successful mingling and trading. The educated class also managed to reach consensus on independence regardless of diverse differences and interests. On the human level, social interaction reached great heights in this era (Ajah & Bentina, 2017; Telegraph, 2013).

Ofili (2016) and Muhammed, Ayinla and Adeoye (2006) discussed extensively on social relationship theories that capture the evolution of human relations in Nigeria from the amalgamation period to post-colonial period. In their opinion, the three theories that capture this evolution are Social Identity Theory, Contact Hypothesis, and Realistic Group Conflict Theory (Ofili, 2016; Muhammed, Ayinla & Adeoye, 2006). Social Identity Theory opines that since Nigeria was formed by unifying over 250 ethnic groups, every Nigerian sees himself/herself through the lenses of his/her ethnic group (Ofili, 2016; Muhammed, Ayinla & Adeoye, 2006).

Thus, each Nigerian has a conceptualized self-image that reflects his/her ethnic origin and propagates this self-concept to other Nigerians during interactions. Hence, this creates a feeling of 'we' and 'they' in human relationships. The Hausas see all Hausas as 'we' and see the Ibos and Yorubas as 'they,' and vice versa. This brings a dent in how Nigerians relate with each other and often make social relations unsuccessful (Ofili, 2016; Muhammed, Ayinla & Adeoye, 2006). This theory of Social Identity likely had most prevalence around the pre-amalgamation period and around 1967 when Nigeria got massively polarized and the mentality of 'we' and 'them' became widespread among the masses (Ofili, 2016; Muhammed, Ayinla & Adeoye, 2006). In inter-country relationships, this theory opines that Nigerians see and project their self-identity from the environmental image of Nigeria and see others from the standpoints of the environmental images of their respective countries. Thus if Australia is known to be a peaceful country, Nigerians will see every Australian as peaceful - also if Nigeria is known to be a fraudulent country, Australians will see every Nigerian as fraudulent. The social identity theory infers that each group develops their self-concepts from the environmental constructs of that group – and projects these concepts as who they are to other people, thus creating a scenario where groups see similar concepts as 'we' and non-similar concepts as 'they.'

The Contact Hypothesis presents a higher level of social interaction where these individual communities or ethnic groups have made contact and communicated for long. Such contact and communication will clear doubts or wrong beliefs about each of the groups and bring about less biased or discriminative opinions about other groups (Ofili, 2016; Muhammed, Ayinla & Adeoye, 2006). Thus, help establish understanding and trust in human relations. This model best captures Nigeria at the amalgamation and independence periods. Periods Nigerians actively intermingled, the mythical differences across ethnic boards were discussed at interpersonal levels

(as opposed inter-community levels) and differences were largely addressed – and people became less discriminatory, polarized, and prejudiced (Ofili, 2016; Muhammed, Ayinla & Adeoye, 2006). This was also experienced during the penetration of internet in Nigerian societies. The internet contracted distances and unified global societies into one big group. Its introduction in Nigeria introduced Nigerians to other countries and people and provided basis for mingling and human interactions. Other people learnt about Nigerians, confirmed or cleared their assumptions on the traditions of Nigerian people as Nigerians to theirs. These relations brought less suspicion on all parties and laid basis for further interactions

The Realistic Group Conflict Theory describes emerging patterns of social relationship in Nigeria. The theory opines that human relations are based on economic interests rather than personal characteristics or ethnic differences (Ofili, 2016; Muhammed, Ayinla & Adeoye, 2006). In this theory, Nigerians have less focus on anyone's origin or ethnic background but on their economic interests. Hence conflicts, agreements, and general behaviors will be guided by economic interests. Thus, Nigerians do not care about the origins or peculiarities of anyone's social personality but on the economic benefits that relationship with such a person would yield. This is largely a modern postulation that emphasizes the recent anxiousness among young people to make money by any means – hinging all their human interactions on economic benefits.

## C. Technological Innovation in Human Relations in Nigeria

Information Communication Technology remodeled many factors around human relations. It started in 2001 with the introduction of GSM to enable Nigerians communicate remotely instead of writing or face-to-face communication. For over 18years, Nigeria and the world underwent massive technological revolution that impacted all spheres of human life including human relations (Bentina & Ajah, 2017).

Before advanced communication technologies came to Nigeria, people in Enugu Nigeria traveled for over 12hours on road to reach Lagos Nigeria and over 18hours on road to reach Jos in Northern Nigeria. People either interacted face-to-face or wrote one another through posting systems that could take weeks to successfully deliver. Mingling was slow and resource mobilization for businesses and other commercial activities was slow as well (Bentina & Ajah, 2017). Interactions between the ethnic groups were tardy and Ofili's Social Identity theory was largely obtainable in the social circles. The Hausas had more trust in fellow Hausas in business and the Ibos had more trust in fellow Ibos in business – and same went for the Yorubas. Lies and fraudulent escapades were present but the stories were not largely shared. News of travelers robbed on highways took days to reach home - and often weeks. Communication, as well as all forms of social interaction, was tardy.

The Global System for Mobile communication (GSM) came to Nigeria in 2001. It brought uniqueness in speed of communication. People did not have to travel very often again and business partners in the south could call to explain delays or transaction failures to their partners in the north and vice versa (Bentina & Ajah, 2017). Considerably, the GSM brought much transparency and speed in human relations. Many earlier incidents of fraud were eradicated and social cohesion was largely improved. In less than a decade, further innovations ensued and brought niched communication tools like Facebook and Twitter for teenagers and business people. Soon other platforms like LinkedIn, Instagram, 2go, WhatsApp, and others followed. It is now super easy to communicate with anyone in any corner of the world with easy. From living in small groups in Nigeria with limited knowledge of other groups to interacting with few members of other groups in face-to-face communications, then now to communicating with almost all members of other groups in real-time and with adequate knowledge of one's group and other groups (Bentina & Ajah, 2017). Social media platforms have made it possible for Nigerians from different groups and regions to communicate, share information, and understand their cultural differences with ease. This has tremendously improved the contract of trust that binds Nigerian societies together.

Technological networking platforms are the new communities, but this time they are larger and house bigger, more diverse global populations. It is now easier to locate and interact with anyone than it has ever been in human history. Undoubtedly, this global unification of humans has also propagated some poignant vices in human nature. Just like crime has always existed in all societies with legal agreements, these crimes have also migrated to the internet (the new human community) – tagged by the new word 'cybercrime.' Cybercrime is like all other forms of crime but only perpetrated through the internet. It began within the last three decades in Nigeria and has evolved both in impacts and etiquettes (Bentina & Ajah, 2017). Cybercriminals have developed peculiar methods for their crafts and built systems around it. As part of technological evolution, cybercrime only exists because the internet exists and continuously widens in reach as the internet spreads through many societies. Technology has enhanced human interactions and promoted a quick spread of human bonds and relations. Along with these positive enhancements, it has also provided the internet as foundation cybercrime thrives upon.

## • Socio-economic Interactions

At all stages of human relations in Nigeria, it is obvious that Nigerian societies only existed and survived on a form of social contract. This contract is underpinned on trust, a belief in other people and in a societal system for the benefit of all members (Ajah et al., 2022)..

In the pre-colonial era, this contract existed, grew steadily and established most systems that enabled early Nigerian societies to flourish. People lived in trust and absolute belief in their systems for trade, security, and property ownerships. It is almost impossible for anything to have survived that time without a considerable existence of social contract. The trust was hit with the coming of foreigners in the colonial era and the introduction of slave trade. Locals began admiring foreign lifestyles and embraced slave trade as quicker route to wealth. A great deal of the trust on security was lost and only began rejuvenating at the end of slave trade.

In recent times, human relations have become a bit stretched with many means to interact and this also places more demands on social contracts in order for successful interactions to thrive. The technological innovations that brought GSM, Facebook, Twitter, Instagram, WhatsApp and others have made it possible for people to communicate effectively with no distance restrictions (Bentina & Ajah, 2017). This has positively served many individuals and enabled businesses to perform tremendously better. Everything that could be done on face-toface communication can now be possibly done over the internet and/or social media platforms. For this means of interaction to survive, same social contracts that applies to face-to-face communications and upon which successful communities are built, should also apply to relationships over the internet. It is only on this basis can the world overcome the barriers of distance and time to communicate, trade, share and disseminate information successfully.

# D. Crime and Cybercrime in Nigeria

There will always be tendencies for some individuals to harm others or go extra mile in their pursuits to the extent of breaking societal laws. Just like trade and interactions exist in all human gathering, crime also exists in all human gathering.

In earlier Nigeria as well as earlier Africa, crimes existed but they were highly unsophisticated. Stealing was almost horizontal and people simply walked into crimes. There were no fixed definitions of what comprised crime and what did not; people were merely guided by indigenous laws and definitions of crime. Ani (2019) and Solanke (2011) described indigenous legal system as local elders and chiefs sitting under an Iroko tree to discuss a peculiar behavior and determine whether it is right or wrong. The legal system at the time was both not structurally formed and unsophisticated. Sophistication came with the foreigners when people saw different ways to live – and different ways to also commit diverse crimes. By the time of independence, a few Nigerians had acquired education and sharpened their skills in thinking and sophistication. Fraud and embezzlement among educated public officials kicked-in. Officials were silently stealing from the people without public's knowledge. People gradually gained consciousness on the crimes of officials; others also discovered criminal patterns of their own. Cybercrime came with the internet. As the world developed technologically for businesses and social interactions, criminal minded individuals also saw opportunities to expand their methods and reach more people. Cybercrime connotes crimes committed on the internet. This may exist in different forms like cyber-fraud, cyber espionage, cyber stalking, hacking, etc. The most common among Nigerian cybercriminals is cyber fraud. Cyber fraud, unlike hacking, requires less technological skills but much social skills. It is the act of relating with other people on the internet with the sole purpose of defrauding them. It usually involves other sub-criminal

activities like impersonation and forgery and is more emotionally exhausting than hacking (Bentina & Ajah, 2017).

In cyber-fraud, the perpetrators usually approach their victims with business opportunities, romance gestures or unfortunate stories to win their victims' pity. Once a prospective victim listens and accepts the gestures of the cybercriminal, the victim is made to part with his/her monies to the cybercriminal (Bentina & Ajah, 2017). These monies are usually victims' life-savings or borrowed funds. In some cases, the romance method is used and victims also get emotionally affected as well.

Whether it is cyber-stalking, espionage, cybersquatting, cyber-bullying, identity theft, cyber child pornography or cyber fraud, Nigerian constitution abhors them and finds perpetrators guilty with jail terms and/or fines (Das & Nayak, 2013). An example of identity theft is the imposter of Bola Tinubu on Facebook who was later discovered and arrested (Lawpadi, 2019). Such Identity theft crime on the internet is punishable with no less than 3years imprisonment or  $\Re$ 7 million fine or both (Cybercrime Act, 2015). Similar forms of constitutional punishments exist for the rest of the crimes like cyber fraud, cyber-stalking, espionage, and others.

## E. Effects of Cybercrime on Human Relations in Nigeria

Economic benefit remains a key element in every interpersonal interaction in recent times (Ukwayi & Okpa, 2017). For every ten thousand phone calls or social media posts made in Nigeria, at least 30% have economic intentions attached to them. With cybercrime in the clime of every online social networking, interacting parties always anchor their communications with suspicion and cynicism – the guard to avoid being defrauded or manipulated by other people. This has meant fewer interactions, less successful business deals, and longer time of diligence before reaching business agreements (Ajah et al., 2022). This poses considerable threat as Nigeria losses good share of economic activities to this threat, leading to underperforming sectors, weakening businesses and further underdevelopment of the country (Ajah, Nwokeoma & Okpan, 2017).

In addition to economic losses within Nigeria, foreign investments are also consistently lost due the negative images peddled on Nigeria in the international market by cybercrimerelated activities (Ukwayi, Okpa, & Akwaji, 2019). This is particularly visible in emerging economies such as technological startups like Medsaf, Gokada, LifeBank, Mendfy, and other emerging players in the technological sector. Growth in these industries are so much dependent on foreign investments and when inflow of foreign investments is hindered by Nigeria's profile on cybercrime, key growth driving components become nonexistent in the sector and growth is lost. Cybercrime has tainted Nigeria's profile in the global community and the repercussions include not only loss of critical foreign investments and partnerships but loss of recognition, free movement and access to many global technologies (Ajah et al., 2022).

Cynicism and lack of trust are two killing elements in any human relationship. Communication is scientific but also more relationship-based than scientific. At the beginning of every interpersonal interaction, undertones of agreements and expectations are usually unconsciously agreed – whether to sit during the interaction or not, hold hands or stay far apart, or even to talk loud or in lower tones. These also go with other agreements coming from special nonverbal cues like eye contacts, hand movements, posture and others. Each of the agreements matter to the communication and are successfully executed on the premises of reliable social contract. Trust is the central proposition of the social contract theory and should exist for every successful interaction. Cybercrime among Nigerians has made a few Nigerians unwilling to interact with others on the internet on the fear of exposure to cybercriminals. This limits social interaction and creates gaps for misconceptions, prejudices and other vices that hinder the success of communities with limited interactions or social engagements.

# F. Impact of cybercrime victimization on the health of the victims

Researches have demonstrated the health and psychological impacts of being criminally victimized. These health and psychological impacts have been widely studied using victim survey studies, clinical techniques and in-depth interviews, and the findings generally report that the intensity and severity of the impacts are specific to the type of offense. Some of the impacts are discussed below:

- Emotional trauma: Hack attacks and other cyber crimes can cause not only financial problems but also mental stress. The victims might also find it difficult to trust anyone online. This emotional stress may stem not only from stolen data itself but also from ways the cybercriminal might use the data. These criminals may use email threats to expose the cybercrime victim. In extreme cases, victims won't just feel anger and worry but even experience **Post Traumatic Stress Disorder (PTSD)**.
- Depression: Previous research has found that these negative self-directed thoughts may lead to the emotional elements of depression in victims of crime (Kunst & Koster, 2017).
  Similarly, some victims reported lowered self-esteem, which appeared to be a central feature in the development of depressive symptoms.
- Eating disorders: Such physical effects of cybercrimes affect not only a person's physical well-being but also their mental health. For example, a person might turn to binge eating as a way to cope with online fraud. "Emotional eating" is a way that people suppress

negative emotions, such stress, anger, fear, sadness and loneliness. This situation often causes people to eat foods high in calories, sugar, or fat.

• Sleep disorders: Cybercrimes can also cause insomnia as victims toss and turn worrying about stolen data or financial situations. Various life situations, such as money problems, can cause stress-triggered sleep disorders. This sleeplessness is due to higher levels of the stress hormones cortisol and adrenaline.

### **Theoretical Formation**

The structural functionalism is the theoretical framework adopted to explain the relevance of the social contract of trust in human relations. The functional approach in Sociology was borrowed from the analogy of organism in the biological sciences in which all the body organs, in any living organism, have a kind of interconnectivity which links them together. Each of these organs plays a certain role for the survival of the organism. In any situation where any of the organism malfunctions, it is believed that this malfunctioning might affect the life of the organism Auguste Comte and Herbert Spencer (Eteng, Echiegu, Eteng, Okereke, Otu & Nweke, 2007).

In this view, the functionalists, therefore, argue that the society is made up of groups and institutions which constitute the whole. They state further that each of these institutions that form the society plays a part for the survival of the system. From the foregoing, functionalists view society as a system, a set of interconnected parts which, together form a whole. This makes society the primary unit of functional analysis. When a society has lost its social contract, social interactions are affected and every other aspect of that society stops functioning at full capacity. Every society is interconnected and its success depends on keeping each unit of that society

functional. Whether it is trade, security or religion, once the social contract of trust gets affected, every other member of the societal system gets affected too.

## **Recommendations on Addressing Cybercrime in Nigeria**

A major approach that would profoundly inhibit cybercrime in Nigeria has to be a unanimous concerted approach. Each administration in Nigeria has used different methods to curb cybercrime in the last decade. These methods are isolated and not part of any bigger strategy. The methods emerge out of reactions rather than active steps to identify cybercrimes and hold perpetrators to justice. Same status quo is obtainable in wider African anti-cybercrime crusades. The nations of Africa employ individual nation's strategies without strong unison or synergy in tactics between nations in combating cybercrime. In some cases, some Africa nations are yet to reach consensus on meaning of certain aspects of cyber-related crimes or laws. A ten year plan that would run through different government administrations and clearly state synergies among nations of Africa would likely make much progress in combating cybercrime than the current approaches. Such strategy will harness the individual strengths of one nation to balance the weaknesses of another, in a way that the union operates out of absolute strength and with negligible lapses in the war front.

This approach will eradicate safe-heavens for cybercriminals and make it difficult for people to successfully carry-out cyber offences or cash-out proceeds from such endeavors. With this eradication, people will gradually relearn to trust other people, Nigeria and all African countries will be freed from the infamy of fraud, and socio-economic potentials across the continent will materialized.

## Conclusion

Successful human and social relations stand at the core of every thriving community. These communications are underpinned by trust and faith in one another. In many ways, cybercrime has shattered this social contract in Nigeria and left existing structures vulnerable to losses that could cripple the nation's future. This paper journeyed through the developmental stages of social interactions in Nigeria and how cybercrime has evolved to threaten the modern order. In the end, it recommended a concerted effort by African governments in forming a crossborder united front in their wars against cybercrime as the best means to tackle cybercrime in Nigeria and Africa.

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