

University of Wrocław

Institute of Sociology

Doctoral Dissertation

**The Hands of Social Messiness in the Raise of Economic Cybercrime: A Case of Sakawa
Phenomenon in Tamale, Ghana**

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Preface

Parts of this thesis has been published, accepted, under journal peer-review, or presented in international conferences.

Parts of Chapter 1, titled "Sakawa and Cybercrimes are Global Pandemics," have been published, with others currently under review. The article "The Reasons, Impacts, and Limitations of Cybercrime Policies in Anglophone West Africa: A Review," published in *Przestrzeń Społeczna*, issue 1 (2021), pages 137-158, constitutes a section of Chapter One. Additionally, the second article, "Modelling the Modus Operandi of Online Romance Fraud: Perspectives of Online Romance Scammers," is presently under review at the *Journal of Economic Criminology* and represents partial findings from Chapter One.

Parts of Chapters 4 and 6 have been jointly published as an article in the *Deviant Behavior Journal*, with my main supervisor, Mateusz Blaszczyk, serving as the co-author. This paper has undergone a rigorous peer review process. The citation for the article is as follows: Yushawu Abubakari & Mateusz Blaszczyk (06 Sep 2023). "Politicization of Economic Cybercrime: Perceptions Among Ghanaian Facebook Users." *Deviant Behavior*. <https://doi.org/10.1080/01639625.2023.2253487>

Chapter 5, now titled "Sakawa Actors' Immoral Disentanglement: Under the Paradigms of Trait and Divine Forgiveness," is currently undergoing a second round of reviews at the *International Journal of Offender Therapy and Comparative Criminology*. To enhance the coherence and flow of this thesis, I have implemented several revisions, including the addition of specific details and a modification of the title.

Chapter 7, titled "Sakawa-Girls: Social Relations We Clench and Digitalization We Hide," has been published in the *Deviant Behavior Journal*. The version included in this thesis has been expanded to provide additional details, thereby enhancing its coherence. The citation for the published version is as follows: Abubakari, Y. (2023). "The Espousal of Women in the Online Romance Fraud World: The Role of Sociocultural Experiences and Digital Technologies." *Deviant Behavior*, pages 1-28. Available at: <https://doi.org/10.1080/01639625.2023.2263137>

Chapter 9, titled "Espousal of Sakawa under the Disorganized Formal Control Perspective: Law Enforcement Nexuses," was presented at the "1st International Symposium on Crime Studies 2019," organized by the Turkish National Police Academy. The paper is currently under consideration for inclusion in the conference proceedings book. The version presented at the

conference differs somewhat from that included in the thesis; I have added additional details and modified some narratives to ensure alignment with the overall coherence of the thesis.

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Abstract

The issue of economic cybercrime, known in Ghana as Sakawa, has raised global concerns, affecting individuals, government institutions, and businesses. Although economic cybercrimes are partly shaped by technological vulnerabilities, their prevalence in many parts of West Africa, particularly in Tamale, Ghana, highlights the role of social processes in their growth. While previous research has sought to understand this phenomenon from various angles, there remains a gap in exploring how these social processes specifically contribute to the growth of economic cybercrimes. This thesis leverages the social disorganization theory, focusing on informal and formal control mechanism, to explore how social processes—such as social ties and capital, sociocultural practices and beliefs, collective efficacy, and economic conditions—shape the proliferation of economic cybercrimes in Tamale. In doing so, this study aims to uncover the underlying sociological account to economic cybercrimes in the area, offering fresh insights for researchers and policymakers alike. The study engages with various social actors from both formal and informal institutions and reveals that in Tamale, economic cybercrimes are predominantly viewed through moral and deviant lenses. This perspective shifts the focus from legal interpretations to moral and sociocultural considerations, indicating a distinct regional interpretation of economic cybercrimes. These perspectives, coupled with severe poverty in the region, have led to a level of societal justification, acceptance, and normalization of such activities as a viable economic strategy. Consequently, both informal and formal social control mechanisms, influenced by social processes such as social ties, collective efficacy, sociocultural practices and beliefs, and economic conditions, prove ineffective in controlling Sakawa activities. Instead, these social factors or processes create a conducive environment for the proliferation of Sakawa activities. Based on these findings, the thesis offers recommendations for research and policy initiatives aimed at addressing the issue of cybercrimes and Sakawa activities both within the region and more broadly.

Keywords: Economic Cybercrime, Ghana, Sakawa, Social Disorganization Theory, Tamale

Abbreviations and Definition of Terms

CCE: Cross Collective Efficacy

CID: Criminal Investigation Department

CPA: Community Policing Assistant

CPU: Community Policing Unit

CU: Cybercrime Unit

FCC: Formal Collective Efficacy

GPS: Ghana Police Service

ICC: Informal Collective Efficacy

ISPs: Internet Service Providers

LEAs: Law Enforcement agencies

MDFD: Mother Die Father Die

MTN: Mobile Telecommunication Network

NWC: Neighborhood Watch Committee

PCP: Police-Community Partnership

RDM: Religious Dispositional Motivator

SDM: Scammer Dispositional Motivators

VDM: Victim Dispositional Motivators

Afanima: Dagbani term for religious leaders

Afa Tibrisi: Dagbani term for religious leaders who also act as spiritual advisors who. They are often part of the Tiyaaniya Muslim sect.

Al-Qaeda boys: Voluntary community group in Tamale who are sometimes tasked by traditional leaders to control violent crimes in the society.

Sakawa: Sakawa refers to a form of economic cybercrime that blends technological methods with elements of cyber spirituality in its execution.

Sakawa boy: Sakawa-boys is a term use to describe men who are engaged in Sakawa activities.

Sakawa girl: Sakawa-girls is a term use to describe women who are engaged in Sakawa activities.

Sakawa actors: Sakawa actors is a term that describes perpetrators of economic cybercrimes.

Nachin Nanima: Nachin Nanima refers to traditional leaders who serve as warlocks, bearing the responsibility to monitor, question, and punish behaviours and attitudes that defy the values of society.

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Introduction

Background of the Study

In this thesis, I examine the issue of economic cybercrime, also locally known as Sakawa, focusing on how messiness of social processes in Tamale, Ghana, contribute to the proliferation of this phenomenon. Sakawa is a term in Ghana that describes the combination of technology and spiritual elements, or what Tade (2013) refers to as “cyber spirituality,” to defraud victims on the internet. Though most studies in Ghana use 'cybercrime' and 'Sakawa' interchangeably to describe Sakawa activities – this overlapping usage indicate a lack of sufficient attention to the nuanced differences between these two concepts. Although related, these concepts are distinctive in terms of scope. A clearer understanding of the thesis necessitates differentiating the conceptual distinctions between 'cybercrime' and 'Sakawa'. 'Cybercrime' refers to a wide array of illegal activities conducted online, encompassing both economic and non-economic crimes (Viano, 2017), whereas 'Sakawa' specifically refers to economically motivated cybercrime activities. Sakawa activities encompass various forms of cyber nefarious acts such as online romance scams, ransomware attacks, credit card fraud, phishing, and money laundering – all of which are carried out for economic or financial gain. However, they exclude acts like revenge porn, cyberbullying, and child pornography, which are not committed with the intent of economic or financial benefit. Conceptually, Sakawa may be used interchangeably with economic cybercrime activities, as such – I use these two terms interchangeably in this thesis.

While a range of cybercrime activities fall under the umbrella of Sakawa, such as credit card fraud and money laundering, online romance fraud stands out as the most prevalent form of Sakawa activity in Tamale. Online romance fraud involves perpetrators establishing romantic relationships with victims under the pretence of genuine affection, with the goal of defrauding them of substantial amounts of money (Whitty, 2015). In executing online romance scams, perpetrators engage in intimate communication with victims, exploiting their emotional, psychological, and social vulnerabilities. Over time, they earn the victims' trust and affection, which are then manipulated as tools to commit fraud (Whitty, 2015, 2018b, 2019). It is crucial to note that despite the diversity of Sakawa activities, they are not committed in isolation. Rather, they are interwoven, with perpetrators often beginning their journey into Sakawa through online romance frauds. For example, perpetrators might start with online romance scams and then progressively lure victims into money laundering or collect personal

information. This information can then be exploited by perpetrators to perpetrate further fraudulent activities, including credit card and wire transfer frauds.

The strategies used by cybercrime perpetrators are deeply influenced by both geographical and cultural contexts. For example, in some South-East Asian countries and Africa, particularly in countries like Ghana, Nigeria, and Cameroon, perpetrators combine technological tactics with sociocultural practices, including elements of cyber spirituality, to dominate their victims (Bui, 2019; Oduro-Frimpong, 2014; Tade, 2013). This integration of spirituality into cybercrime is a unique characteristic that sets African perpetrators apart from their counterparts in Western and Global North countries, who primarily exploit technological and victims' psychological vulnerabilities. This cultural element, particularly evident in Africa, is essential to the definition of Sakawa in the region. Ignoring the spiritual dimension would lead to an incomplete understanding of Sakawa within the African context. For instance, Tade (2013) describes Sakawa as an illicit online activity that combines technological tactics with cyber spirituality to carry out internet frauds. This blending of cyber spirituality with cybercrime tactics underlines the significant role sociocultural narratives play in shaping economic cybercrimes in Africa. It underscores the necessity of exploring how social dynamics foster the development of cybercrimes, demonstrating the profound influence of cultural narratives on the evolution and spread of economic cybercrime in the region.

In the African context, various terms are used to refer to individuals involved in cybercrime, often reflecting gendered connotations. For example, in Nigeria, those who participate in economic cybercrime activities are commonly referred to as "Yahoo boys." In Ghanaian society, terms such as "Game boys" and "Sakawa-boys" are commonly used to refer to Sakawa perpetrators. However, from a gender perspective, although men predominate in these activities, the use of such terms inaccurately suggests that only men are involved in Sakawa. In practice, both men and women participate in these activities. For instance, in her study in Nima, an underprivileged community in the Greater Accra region of Ghana, Cassiman (2018) shows the participation of women in online romance frauds and its consequences on their value in the matrimonial market. Besides, chapter seven of this thesis, I explore the rising engagement of women in the Sakawa phenomenon and the sociocultural perspectives that surrounds their involvement. To reflect the gender diversity more accurately among those involved in Sakawa, I introduce the term "Sakawa actors". "Sakawa actors" serves as an inclusive term, representing all perpetrators of economic cybercrimes, regardless of their gender. On occasions where it is necessary to indicate the gender of a Sakawa actor, the terms

“Sakawa-boy” or “Sakawa-girl” will be employed specifically for gendering the actor in discussion.

Predominantly, Sakawa actors come from underprivileged communities within urban areas of the country. While many engage in economic cybercrimes as their sole source of economic sustenance for themselves and their families, some Sakawa actors might have formal employment or participate in other informal economic activities. They turn to Sakawa activities to supplement their income, as earnings from these legitimate sources are often insufficient to support their significant number of dependents.

Over the years, Sakawa has evolved into not just an economic activity for the youth in many parts of Ghana, but also gradually becomes a significant aspect of life for many young people across Ghana, especially in the northern region of Ghana such as Tamale. The notable increase in economic cybercrimes in Tamale and its surrounding areas is primarily attributed to the challenging economic conditions prevalent in the region (Abubakari & Blaszczyk, 2023; Boateng et al., 2011; Cassiman, 2018). With poverty widespread, many individuals, not only the youth, but also the elderly and community representatives – are seeking alternatives to improve their economic situations, leading to a rise in activities like Sakawa. Despite Tamale being the capital of the Northern Region and experiencing development in education, population, and economic activities, the financial well-being of its residents remains considerably lower than that of people in southern urban areas like Accra and Kumasi (Amoako & Aikins, 2018). A significant portion of the population lives below the poverty line, relying on informal economic activities for survival, with agriculture being the predominant occupation. Yet, 90% of this agricultural work is small-scale, focusing on crops such as guinea corn, maize, yam, cowpea, rice, and soybeans. Recent challenges, such as adverse climate conditions and the encroachment of urbanization, have led to farmlands being repurposed for housing, forcing many to depend on other informal economic activities and Sakawa activities for their livelihood.

The challenging economic conditions in Tamale and other regions of Ghana have significantly influenced people's perceptions and attitudes towards Sakawa activities, creating an environment where such practices are normalized. Since its emergence in the early 2000s, the phenomenon of economic cybercrime has undergone a perceptual evolution in Tamale from those that completely discourage Sakawa to those that justify it. Initially, money earned from Sakawa activities was regarded as "dirty money," but over time, this view has shifted to paradoxical sentiments, where most people begin to morally justify Sakawa activities

(Abubakari & Blaszczyk, 2023). The phenomenon of Sakawa now intersects with adhering to sociocultural, religious, and legal norms, while also addressing individuals' economic necessities. Regrettably, the economic hardships faced by many have led to the creation of various sociocultural, religious, and political rationalizations for engaging in Sakawa activities. As a result of these diverse justifications and their normalization, economic cybercrimes are increasingly viewed as a viable economic activity. This perspective is shared not only by the youth but also by their families, community representative, public, and even some government officials and public administration professionals, who rely on it to supplement their incomes (Abubakari & Blaszczyk, 2023).

During the early days of its emergence in Ghana, the scope, and forms of Sakawa activities were relatively limited. This limitation was due partly to restricted internet access and less advanced technology, and partly to a limited understanding of the diverse methods through which economic cybercrimes could be executed. Initially, economic cybercrimes in Ghana primarily involved credit card fraud, where perpetrators would steal credit card information from foreign visitors to make online purchases (Warner, 2011). While these initial attempts did not involve acquiring credit card information on the internet, Sakawa actors leverage digital technologies to use credit cards for their illegitimate transactions. Today, the landscape of economic cybercrime, encompassing its forms and scope, has surpassed all other illegal economic activities in the country. This expansion is partly attributed to technological advancements in the country (Boateng et al., 2011; Duah & Kwabena, 2015; Warner, 2011) and partly certain social processes that provide favourable conditions for the flourish of these activities (Abubakari, 2023).

Ghana was among the first countries in Sub-Saharan Africa to achieve full internet connectivity in 1995. However, despite this early access, the number of internet users remained relatively low until 2012, when the penetration rate notably increased to 2.31 million users. Since the 1990s, the Ghanaian government has launched various initiatives to expand internet access nationwide, aiming to make it available to all citizens. As of 2023, nearly 23.05 million people in Ghana use the internet, accounting for about 67% of the population (Kemp, 2023)¹. This significant growth in internet development has played a crucial role in advancing national development priorities such as access to information, the digitalization of economic activities,

¹ <https://datareportal.com/reports/digital-2023-ghana>

and communication. However, it has also inadvertently contributed to a rise in cybercrimes, particularly Sakawa activities.

Previous studies have utilized these technological and internet advancements in Ghana to examine how these developments have contributed to the proliferation of Sakawa (Boateng et al., 2011; Duah & Kwabena, 2015; J. Warner, 2011). These studies offer valuable insights into the role of technology in the expansion of Sakawa activities. However, there has been less focus on how social processes, including culture of acceptance and normalization of Sakawa activities contribute to their growth. Employing sociological and criminological perspectives, this neglected area of study raises critical questions that require addressing to develop effective strategies to mitigate the spread of Sakawa. One essential question is: How can the phenomenon of Sakawa be interpreted from a sociological standpoint? Answering this question undoubtedly necessitate sociological approach. Such approach is crucial as it may lead to a deeper understanding of the root causes of these activities and how social dynamics such as culture of acceptance, cultural fabrics, and social perceptions, contribute to the growth of economic cybercrimes or Sakawa activities.

The motivation behind this research originates from these neglected sociological perspectives on Sakawa, coupled with my personal experiences regarding the phenomenon and its significant influence on the moral fabric of Ghanaian society. I was raised in a Tamale community where Sakawa activities have become a means of livelihood for numerous individuals. It would not be an exaggeration if I state that the number of individuals involved in or drive economic advantage from Sakawa activities exceeds the number of housing facilities in the region, considering that nearly every household has one or more individuals either engaged in or perceived Sakawa as an economic activity. This phenomenon not only undermines sociocultural and religious values but also cultivates an environment where such activities are accepted, to the point where young people favour engaging in Sakawa over pursuing higher education degrees, which, in their view, offer little to no prospects for their economic empowerment.

Residing in Tamale for decades, observing social change processes, I observed firsthand how the allure of economic gains from Sakawa, combined with prevailing poverty and a high unemployment rate, compels many—particularly technologically literate youth—to turn to Sakawa as a means of economic survival. The practice has also sparked serious moral panic and concerns in Ghana due to beliefs in the need for spiritual fortification. There is widespread alarm about the supposed premature deaths of children and women, allegedly at the hands of

Sakawa actors for spiritual reasons (Abdulai & Gyima, 2021). This issue has gained considerable coverage in local media. Additionally, the extravagant lifestyles displayed by Sakawa actors, especially among the youth, shift focus on illegal activities (Alhassan & Ridwan, 2021). This trend potentially undermines the value of legitimate business practices in the region. It has further influenced sociocultural values, creating a distorted perception of success and challenging traditional values on economic success, which were traditionally based on hard work and legitimacy.

Initially, Sakawa activities faced condemnation and informal sanctions, which acted as deterrents. However, the phenomenon has progressively gained momentum as some societal custodians began to rely on the proceeds from these Sakawa actors for their economic sustenance, leading to increased societal acceptance. In some cases, parents have even engaged spiritual consultants, also locally known as “Afa tibrisi” to ensure their children's success in Sakawa (Abdulai & Gyima, 2021). This shift in societal norms and the complex web of social dynamics supporting the rise of economic cybercrime in the region motivated me to pursue this research. My aim is to reveal the social processes and dynamics that drive the proliferation of Sakawa activities, which carry consequences not only locally but also globally.

I use the term “social messiness” to describe the various social processes that contribute to the proliferation of economic cybercrime activities, such as those described in my experience and others. Theoretically, “Messiness” is a concept that encompasses a range of characteristics including disorganization in social order, dirt, violation of social norms, culture of acceptance of deviancy, and the overall disruption of sociocultural frameworks (Coskun et al., 2019). In this study, I use the term ‘social messiness’ to encapsulate the disorganizations found within various social processes, focusing on complex ways in which social ties and capitals, collective efficacy, cultural disorganization, and socioeconomic structures contribute to the proliferation of Sakawa activities. On one hand, social ties refer to the connections and relationships individuals cultivate within their social networks, including families, peer groups, and community organizations. Bourdieu points out that these ties serve as essential mechanisms enabling individuals to access various forms of social capital, such as information, support, and opportunities, catering to their socio-economic and political needs (Bourdieu, 1986b). Therefore, social ties and social capital are the two sides of a coin, where these concepts are interdependent. The process where by an individual leverage their social ties to achieve certain social capitals, as described by Bourdieu, is not fixed; rather, it is dynamic, with individuals

and social actors actively forming, structuring, and adapting these connections to satisfy their socio-economic, cultural, and political goals (Pret et al., 2016).

On the other hand, collective efficacy represents a distinct aspect of social cohesion, where members of a community or a specific social network collectively commit to achieving shared objectives, such as a community's collaborative effort to uphold social norms and combat deviancy (Kawachi et al., 1999). Cultural disorganization, which may also be referred as violation and misuse of sociocultural norms – characterizes situations where communities fail to uphold and transmit cultural norms and values effectively (Kubrin, 2017). This disorganization can also include scenarios in which socio-economic and political pressures lead communities to rationalize behaviours that contradict established socio-cultural norms and values. For instance, under the tenets of cultural disorganization, Sakawa actors and community members may interpret their sociocultural and religious values in a way that rationalizes Sakawa activities. This way of interpretation could then provide psychological and moral ground for individuals to engage in Sakawa activities.

To delve into the complexities surrounding these social processes and how they contribute to the proliferation of Sakawa activities, I apply the lens of social disorganization theory – a framework that utilizes sociological methods to examine the spread of criminal and deviant behaviours within society (Porter et al., 2012). As the thesis unfolds, I detail the nuances of social disorganization theory and how this theory conceptualizes messiness of social processes, and how in tend, they contribute to the growth of Sakawa.

Sakawa as a Global Social Pathology

The phenomenon of economic cybercrime has led to numerous harmful consequences, impacting not only individuals and institutions but also the broader Ghana and global society (Abubakari, 2021; Brookings, 2018). Consequently, this study aims to investigate the role of social messiness in the proliferation of economic cybercrime in Tamale, focusing on social processes such as social ties and capitals, collective efficacy, cultural disorganizations, and socioeconomic structures. This region has been identified as a hotspot for Sakawa activities within the country. Although economic cybercrime activities might yield financial gains for Sakawa actors and their families and those within their social network (Abubakari, 2023; Boateng et al., 2011; Cassiman, 2018, 2019; Ridwan, 2019), the rise of such crimes in Tamale and other regions of Ghana has led to severe and detrimental consequences with far-reaching impacts. For instance, in a comprehensive review of the literature, Abubakari identified that economic cybercrime has produced impacts at the micro, meso, and macro levels in West

African countries (Abubakari, 2021). These levels of impact correspond to effects on individuals, social organizations including businesses, and the nation, respectively. The proliferation of Sakawa activities has led to significant economic and psychological harm for the victims (Whitty, 2018b).

At the institutional level, businesses, particularly micro financial institutions, have faced severe repercussions, leading to numerous closures. In today's global economy, where digital technologies are integral to economic activities, the rise of Sakawa in Ghanaian society and other regions around the world has posed significant security challenges. This has resulted in a loss of customer trust in e-banking, causing a downturn in e-business operations (Abubakari, 2021; Apau & Koranteng, 2019). Many of these micro financial institutions and e-businesses have been discredited and liquidated due to cyber-attacks and the tactics used by Sakawa actors, who frequently lure customers with deceptive and appealing online business models. This has led to a withdrawal of customers from legitimate e-businesses (Abubakari, 2021; Chilwa et al., 2020). Additionally, the emergence of Sakawa presents novel challenges for legal institutions, including law enforcement agencies. Existing legal frameworks may be inadequate to tackle the complexities of cybercrime (Razmetaeva et al., 2021), particularly as economic cybercrime activities are often intertwined with sociocultural practices.

The rising prevalence of Sakawa has significantly impacted the global economy, causing nations, businesses, and individual with huge sums of money (Steve 2020). Steve Morgan highlights the significant economic impact of cybercrime, estimating the global cost to reach approximately \$10.5 trillion annually by 2025. He suggests that if cybercrime were a country, it would rank as the world's third-largest economy, trailing only behind the U.S. and China, emphasizing the substantial and growing threat it poses to global economic security. In Ghana, cybercrime has also impacted the nation's economic development from various angles, encompassing both direct and indirect costs. These costs are primarily linked to diminished foreign investment and financial withdrawals. Notably, from 2016 to 2018, Ghana incurred a staggering loss of \$209 million due to cybercrimes (Amofah & Chai, 2022). These consequences of cybercrimes extend beyond mere financial cost. The widespread occurrence of Sakawa has not only caused financial losses but has also damaged Ghana's reputation in international relations (Abubakari, 2021; Olukolu, 2019), leading to a decrease in foreign investments and hindering national economic progress. The prevalence of Sakawa activities raises serious concerns regarding Ghana's ability to manage them effectively. This, in turn, creates scepticism among foreign investors about the prospects of investing in the country (Barnor Barno et al., 2020; Enghomwanse, 2019).

The rise of economic cybercrimes has wide-ranging implications on the global society, impacting individuals, organizations, communities, and the nation at large, as demonstrated in the preceding discussion. This situation underscores the necessity for a comprehensive approach, including research, to address economic cybercrime. Understanding the root causes is essential for developing more effective policies and interventions aimed at curbing these cybercrimes. Such measures are crucial not only for ensuring social safety but also for fostering national development. Although existing research provides essential insights, it has not fully explored the social nuances that contribute to the rise of this phenomenon. Meanwhile, understanding these social nuances and their interplay with the emergence of economic cybercrime is crucial in developing effective strategies. These strategies, hypothetically – may address not only the technological complexities associated with cybercrimes but also the sociocultural trajectories contributing to the rise of economic cybercrimes.

Specifically, previous research has shed light on various aspects of Sakawa, such as the techniques Sakawa actors employ to deceive their victims (Cassiman, 2018, 2019; Whitty, 2015), the economic factors that drive individuals towards cybercrime (often interpreted merely as rationalization or neutralization in these studies) (Boateng et al., 2011; Oduro-Frimpong, 2014), the role of digital technologies in facilitating economic cybercrimes (Akuta et al., 2011), and the impact of these crimes on national economic growth (Abubakari, 2021; Chiluya et al., 2020). However, there is a noticeable gap in understanding the social dynamics that contribute to the spread of economic cybercrimes. This study aims to fill this gap by examining the influence of social messiness on the spread of economic cybercrimes. By doing so, it aims to provide fresh perspectives on this multifaceted issue. To achieve this, the study employs the social disorganization theory, which offers researchers both methodological and conceptual frameworks for understanding the impact of social processes on criminal, deviant, and unethical behaviours (Shaw and McKay, 1942; Sampson et al., 1997; etc).

Theoretical Approach

Throughout the chapters, I utilize interdisciplinary approach to analyse the various issues surrounding the social processes of Sakawa activities. The issue of Sakawa is multidisciplinary, which do not only concern sociological accounts but also other disciplines such as criminology, law, and social psychology. Therefore, I leverage concepts from these various disciplines to unpack the social realities of economic cybercrimes. Thematically, I engage with the various conceptual frameworks that are pertinent to social disorganization theory to understand how various social messiness, also known as “disorganizations”, contribute to the proliferation of Sakawa activities. Social disorganization theory focuses on the relationship between social

structures, social control mechanisms, including both formal and informal social controls, and crime or deviance (Bursik, 1988; Kubrin & Herting, 2003; Sampson et al., 1997). The theory posits that social processes or dynamics, including factors like social ties and capital, collective efficacy, cultural practices, and economic conditions, are crucial in determining a society's capacity for social control (Bursik, 1988; Sampson et al., 1997). This, in turn, influences the nature and extent of community crimes. As noted by Kubrin and Herting (2003, p. 374), “social disorganization theory focuses on the effects of ‘kind of places’ – specifically, different types of neighbourhoods – in creating conditions favourable or unfavourable to crime and delinquency”. The theory hypothesizes that societies may inadvertently foster conditions conducive to the spread of criminal and deviant behaviours through various forms of disorganization. These include the weakening of social ties, cultural disorganization, and the weakening of collective efficacy (Kubrin & Herting, 2003; Sampson et al., 1997). According to this perspective, poverty can contribute to social disorganization, rendering a society less capable of exerting effective social controls, which may then lead to an increase in criminal and deviant behaviours (Sampson et al., 1997). Social disorganization theories suggest that poor economic conditions can lead to two main outcomes: on one hand, they may drive individuals toward adopting criminal behaviours and norms; on the other hand, they can result in "disorganizations" within social processes, affecting societies and communities' social control mechanisms. This intends, leads to proliferation of deviant and criminal behaviours in the society.

The concept of social control refers to the mechanisms for enforcing sociocultural and legal norms. This can manifest informally, with local communities establishing social protocols to curb criminal and deviant behaviours through monitoring, questioning, moral education, and punishing negative actions. Social control also unfolds through formal interventions, notably by law enforcement agencies, which include conducting investigations, making arrests, and implementing punishments for criminal activities. In this study, I explore how the complexity of social processes impedes both local communities and law enforcement agencies from effectively applying social control mechanisms to mitigate Sakawa activities.

Research Questions

Guided by the theoretical framework of social disorganization, this study formulated a series of questions aimed at understanding the proliferation of Sakawa activities in Tamale, Ghana.

- 1. In what ways do the dynamics of social ties, social capital, and social controls contribute to the emergence of economic cybercrimes?*

2. *How do sociocultural practices and beliefs influence social controls and the development of economic cybercrimes?*
3. *How can the rise of economic cybercrime be understood in the context of society's collective social control mechanisms?*
4. *What is the role of economic conditions in the interplay between formal and informal social controls in relation to economic cybercrime?*

Approaching the Research

Given the exploratory nature of the research questions and the interplay of both informal and formal control mechanisms within the social disorganization framework, I adopt a multimethod research approach (Mik-Meyer 2020). Through this method, I utilize various methods to gather in-depth data that comprehensively address the research questions. The research questions required collecting data from a diverse range of social actors across various levels of social structure, including families, communities, informal social groups, and institutions. To comprehend how factors like social ties and capital, sociocultural practices, collective efficacy, and economic conditions interact with social controls to influence the prevalence of economic cybercrimes, I conducted two fieldwork sessions in Ghana – the first in 2021 and the second in 2022. Conducting the fieldwork was the most enlightening aspect of my study. Following the fieldwork, I continued to interact with participants through WhatsApp and phone calls during the data analysis phase to gain additional insights.

I sought insights from a variety of social actors. These included Sakawa actors, parents, selected community members, social representatives like religious leaders and chiefs, Assembly members, and police officers. I selected these categories of participants using different sampling techniques including snowball, convenient, purposive, and expert sampling, as will be discussed in detail in chapter three. I adopt different sampling techniques because various sampling techniques were more effective for different participant groups. For example, referral and snowball sampling methods were deemed most appropriate for recruiting Sakawa actors, whereas the recruitment of police officers was best achieved through an expert sampling technique. Therefore, combining the various sampling techniques were used to both encourage participation and satisfy ethical considerations.

Throughout this research, I primarily utilize qualitative data, complemented by a limited amount of quantitative data to enhance the qualitative data. Data collection methods encompassed a range of techniques, including unstructured interviews or informal conversations, semi-structured interviews, focus groups, and observations. Additionally, the study employed ecomaps to explore the social ties of Sakawa actors. In parallel, digital

technologies such as social media platforms, with a particular focus on Facebook, and local online media publications were used to gather supplementary data. Most importantly, the data I collected through digital technologies were related to the perceptions and attitude of Ghanaians towards Sakawa activities. While the online data collected were quantitative in nature, they were primarily utilized to corroborate and enrich the qualitative findings of the study. These diverse data sources were triangulated and analysed using the thematic approach to qualitative analysis, ensuring a comprehensive and multi-dimensional understanding of the research questions.

The Glance of Insights from the Current Study

Through this exploration, the study significantly enriches the domains of research, theoretical perspectives, and policy considerations. The findings of this study indicate that the factors fostering the rise of economic cybercrime extend beyond technological advancements and the vulnerability of victims' social and psychological profiles. In Tamale, social trajectories and economic contexts are pivotal in understanding the prevalence of economic cybercrime. These contexts harbour specific vulnerabilities, opening novel dimensions of opportunities for Sakawa actors to engage in economic cybercrime without considerable deterrence. This deterrence may be legal, social, or moral in nature. The findings provide sociological perspectives to the issue of economic cybercrimes.

The rise of Sakawa activities in the region is intricately influenced by social ties and social capital, demonstrating a complex dynamic. Firstly, according to social disorganization theories, weakened social ties weakens a community's ability to enforce social controls, which are essential for mitigating deviant and criminal behaviours in society such as monitoring and questioning undesirable behaviours and providing proper values and norms transmission (Browning et al., 2004a). The manifestation of economic cybercrime in Tamale offers a nuanced perspective on how social ties relate to criminal and deviant behaviours. This enhances our comprehension of how social disorganization theory can be applied to the study of digital crimes and deviance, broadening the scope of this theoretical framework. In this thesis, it is observed in Tamale that both weak and strong social ties can inadvertently create conditions conducive to the proliferation of economic cybercrimes. On the one hand, weak social ties between the youth and their parents or the older generation, traditionally seen as guardians of moral and ethical education, disrupts the transfer of these values. This weakening of intergenerational connections weakens informal social controls, thereby creating an environment conducive to the flourishing of Sakawa activities (Browning et al., 2004a; Sampson et al., 1997). The weakening of social ties is influenced by poverty, where financial

hardship compels parents and the older generation to the margins of moral upbringing and the exercise of informal controls. This includes activities such as monitoring children's behaviour, questioning their actions, and providing moral and ethical guidance. The manifestation of weak ties that contribute to the proliferation of Sakawa activities is the relationship between Sakawa actors and their victims and their accomplices in foreign countries. Sakawa actors form relationship with their victims and other African nationals in western counties for the purpose of scamming. While these relationships contribute to the proliferation of Sakawa activities, they are based on share psychological and emotional values.

On the other hand, in the Tamale area, Sakawa actors benefit from established strong ties with influential community members including police officers, state officials, bankers, chiefs, and religious leaders. These relationships provide various levels of support in exchange for economic benefits. Despite the legal risks and moral repercussions associated with economic cybercrime (Eboibi, 2017; Holt, 2018a), these connections offer Sakawa actors certain moral and legal immunities. Some law enforcement officers, bankers, and political figures facilitate legal immunity for Sakawa actors through their positions, while religious leaders and spiritual leaders offer moral justifications and spiritual support, mitigating feelings of guilt among Sakawa actors. For instance, while some police officers provide insider information for Sakawa actor to escape legal repercussions, some bankers facilitate fraudulent transactions, while political actors interfere with legal proceeding in favour of Sakawa actors. Strong social ties also significantly contribute to proliferation of Sakawa activities through providing the essential social capitals and resources needed for involvement. Through networks of friends and family, individuals motivated by various factors to engage in Sakawa find access to crucial information and support within their immediate social circles (Warr, 1993).

Collective efficacy, a key concept in sociological theories like social disorganization, plays a crucial role in understanding the spread of deviant and criminal behaviours in society. These theories posit that collective efficacy—understood as the capacity of community members to achieve common goals, particularly in controlling crime and deviance—when disrupted, leads to increased instances of undesirable behaviours (Browning et al., 2004a; Sampson et al., 1997; Shaw & Henry, 1942). The situation of economic cybercrime in Tamale – as will discuss in-depth in later chapters of this thesis, exemplifies this theoretical framework, illustrating how weakened collective efficacy contributes to the flourish of these activities. In Tamale, the rise of Sakawa is facilitated by the region's failure, particularly among key figures such as community leaders, parents, law enforcement, banks, internet service providers, and community volunteer groups, to unify efforts in controlling economic cybercrimes. This is even

exacerbated by social representatives and official authorities becoming beneficiaries of Sakawa activities. Benefiting from Sakawa activities coupled with the lack of coordinated action among formal and informal control institutions hinders effective social control over such activities (Browning et al., 2004a). Factors like political and religious differences, the deconstruction of extended family values promoting collective child upbringing, and conflicts of interest – where certain social groups profit from Sakawa activities, disrupt a unified approach to curb these activities. Such social divisions, particularly along religious and political lines, lead to subjective judgments of behaviour in the region. For instance, people often defend Sakawa actors if they share political or religious affiliations, complicating informal controls over Sakawa, such as criticism, questioning, monitoring, and punishment. Attempts to exert such controls across different political or religious lines can provoke controversy and backlash from the Sakawa actor's affiliations.

The proliferation of Sakawa in Tamale is also intertwined with social beliefs that span sociocultural, religious, political, and historical contexts. These beliefs do not only provide justifications for Sakawa activities but also leads to normalization and acceptance of them as economic activities (Jacobs and Copes 2015). While the Tamale's society largely regards Sakawa as immoral and deviancy, potentially incurring divine repercussions, there exists a widespread cultural and religious belief in the region suggesting that Sakawa, driven by severe poverty and lack of legitimate employment opportunities, might be forgivable by God. This belief is anchored in the predominant notion that earning money through immoral and illegal means to support oneself and family due to poverty can be justified. However, the acceptance of this justification is contingent upon the absence of legitimate alternatives, suggesting that divine forgiveness may not extend to those who choose illegal paths or Sakawa activities despite having lawful options.

Beyond socio-religious beliefs, perceptions of colonial exploitation and political discourses on high unemployment rates in the region offer further rationalizations for economic cybercrimes. On one hand, there is a sentiment that the West, the primary target of Sakawa activities, owes a debt to Ghana for historical resource exploitation during colonial period, framing Sakawa as a form of reclamation. On the other hand, Sakawa is seen as a response to unemployment exacerbated by corruption and regional neglect. These layers of justification, grounded in socio-religious beliefs, colonial narratives, and economic challenges, foster a cultural tolerance for Sakawa, thereby disrupting the effectiveness of both formal and informal controls against this phenomenon (Kubrin & Weitzer, 2003).

In Tamale, it is observed that severe poverty significantly shapes social control narratives, weakening social cohesion, collective efficacy, and acceptance of economic cybercrime – as outlined earlier. The lucrative appeal of economic cybercrimes, coupled with harsh economic conditions, leads individuals and groups to adopt favourable views towards such activities. This includes forming moral and legal justifications for engaging in Sakawa activities. The prevalence of Sakawa in Tamale indicates that poverty not only undermines social controls but also serves as a catalyst propelling individuals towards deviant and criminal behaviours. Simultaneously, it strips institutions, particularly law enforcement agencies, of the essential resources and training required to effectively tackle this issue. Urbanization, which often comes with economic pressures, coupled with unemployment further drives youth towards cybercrime as a viable economic solution, exploiting its low entry barrier and perceived risk-free nature (Abubakari, 2023; Tade, 2013). Further, the lack of institutional resources hampers the Ghana Police Service's ability to implement effective formal controls, contributing to the proliferation of cybercrime in the region. Therefore, the role of economic conditions in controlling the emergence of Sakawa activities cannot be overlooked.

Significance of the study

This study explores the prevalence of economic cybercrimes in Tamale, Ghana, emphasizing the ecological and sociological elements that fuel such activities. It employs social disorganization theory, examining social ties, capitals, collective efficacies, cultural factors, and economic conditions to understand the societal underpinnings of Sakawa activities. By investigating these areas, the research aims to reveal the root causes of these technological crimes, which are deeply interwoven with the cultural and economic fabric of society. The study highlights the necessity of a comprehensive approach that extends beyond technological solutions to include sociocultural and economic strategies. Its significance lies in its innovative theoretical and methodological approaches to studying economic cybercrimes.

The study expands the understanding of social disorganization theory, traditionally applied to offline crimes, by applying it to cybercrimes. It demonstrates that social disorganization concepts can be adapted to digital contexts, given the evolution of digital societies and their relationship with traditional offline societies. The study challenges the traditional focus on offline crimes, suggesting that social disorganization concepts can be adapted to examine online criminal and deviant behaviours. Additionally, the research uncovers new insights into the nuances of social disorganization, indicating that strong social ties, contrary to the theory's usual emphasis on weak ties as a crime facilitator, can also underpin criminality through mechanisms like differential association. This approach broadens the theoretical scope, integrating

interdisciplinary perspectives to enrich the analysis of social dynamics influencing cybercrime. Through this approach, the study opens new opportunities for researchers to consider the relevance of sociological approaches in studying cyber related offenses.

The study's findings emphasize the importance of developing targeted policies that are sensitive to social and cultural dynamics to mitigate cybercrime effectively. It underscores the necessity of incorporating the understanding of social processes into cybercrime policies for them to be truly effective. The research provides valuable insights for government bodies, policymakers, and stakeholders, enabling the formulation of more comprehensive strategies to combat cybercrime. This approach aims to enhance safety in both social and digital spaces, positioning the study as a pivotal contribution to local and global cybercrime prevention efforts.

Scope and Limitations of the Study

While this study offers deep insights into the social processes behind economic cybercrimes, particularly in Tamale, Ghana, I also recognize certain limitations. The focus on Tamale's specific sociocultural and economic conditions means the findings may not fully apply to other regions with different backgrounds. This geographical constraint, however, presents an opportunity for future research. Expanding investigations to include diverse geographic areas could enrich our understanding of the varied sociocultural practices influencing economic cybercrime globally. This approach would allow for a broader, more nuanced comprehension of the sociocultural factors and processes driving these activities across different societal contexts.

Acknowledging the diversity of cybercrimes, this research narrows its focus to economic cybercrimes, leaving out the exploration of how local sociocultural factors influence other forms such as revenge pornography, cyberbullying, online sexual harassment, and cyberstalking. These other forms of cybercrime, bearing significant social, psychological, and emotional impacts on victims, merit attention. Besides, sociocultural dynamics encompass more than just social cohesion, collective efficacy, and cultural organization. This study's focus on these aspects means it may not fully delve into the wider complexities of sociocultural dynamics that influence the spread of Sakawa activities. Future research in Tamale could beneficially explore these areas, offering insights into the broader spectrum of cybercrimes within the unique sociocultural context of the region.

The study primarily examines informal social structures, dedicating less attention to formal structures such as educational institutions, banks, political actors, and internet service providers, which play a critical role in the formal control narratives against Sakawa activities. For formal control mechanism, the primary data collection focused on interactions with police officers,

with minimal engagement from actors within other formal institutions, potentially limiting the understanding of formal control mechanisms. Future research should aim to include detailed perspectives from these institutions. Additionally, the study's reliance on qualitative data, despite efforts to triangulate multiple data sources for comprehensiveness, might restrict the ability to generalize findings. Incorporating quantitative methods in future studies could enhance understanding and generalizability of the sociocultural factors influencing the proliferation of economic cybercrimes.

Organization of the study

The thesis is structured into ten chapters, divided into four key sections: literature and theoretical background, methodology, results, and conclusions. It allocates two chapters to literature and theoretical framework, one chapter each to methodology and conclusions, and dedicates six chapters to presenting the results. In combination, chapter one (1) and two (2) foreground the thesis with literature review and theoretical framework. Chapter one explores existing research on cybercrimes, spanning from global to regional contexts, and discuss its impact on the global socioeconomic and political landscape. Given the absence of a universally accepted definition of cybercrime, the chapter discusses various perspectives from which cybercrime has been defined in the literature, revealing the complexities surrounding its concept. This exploration of diverse conceptual framings helps in establishing a clear definition of economic cybercrime for this thesis. The chapter then proceeds to articulate the importance of defining cybercrime, not only for this thesis but also for other researchers, policymakers, and stakeholders engaged in addressing cybercrimes. The literature review further contrasts the rise of economic cybercrimes in Africa and Ghana with global cybercrime trends, emphasizing the distinct cultural, economic, and political factors that set them apart. The concluding part of the literature review delves into the political, social, and economic ramifications of economic cybercrimes in Ghana. It emphasizes the necessity to comprehend how the prevalence of economic cybercrime is interwoven with the social, economic, and political narratives in the region, underscoring its broader implications.

Chapter two (2) delves into the theoretical framework of the study. It presents the foundational aspects of social disorganization theory, tracing its evolution from the classical model to its modern form, known as dynamic social disorganization. The study unpacks the central concepts of the dynamic model of social disorganization, examining their relevance to the issue of economic cybercrime in Tamale, Ghana. Throughout this chapter, the thesis analyses how each conceptual framework in the theory is utilize in the study. Even though some

aspects of social disorganization theory such as spatial correlation are describe in this chapter but are not utilise in the study. This is done in the chapter to demonstrate its awareness of the various theoretical dimensions that are part of social disorganization theory. Throughout the discussion, the chapter analyses how these various theoretical concepts are applied to understand the rise of economic cybercrime in Tamale.

Chapter three (3) detailed the methodological traditions that were utilized to collect and analyse data. The thesis adopts a multimethod approach to gather data. This chapter begins with an explanation of this multimethod approach, followed by a detailed description of the various data collection methods employed, including interviews, observations, document analysis, and the use of internet data sources. While non-probability sampling methods were primarily used to recruit most participants, probability sampling techniques were also utilized for survey administration in the study. This chapter further explores the strategies used for participant recruitment. In terms of data analysis, the thesis adopts a thematic analysis approach. The latter part of this chapter is dedicated to discussing the data analysis procedures and the ethical considerations involved in the research process.

Chapter four (4) delves into how the phenomenon of Sakawa activities is perceived in Tamale within the nexus of social understanding of illegality, morality and deviancy. Through this the chapter unravels a clear conceptual framework for understanding Sakawa within the thesis. It is important to note that the concept of Sakawa and cybercrime lacks a unified framework due to its multidisciplinary and transnational nature. Depending on the sociocultural and political context, Sakawa may be approached as a crime in one context, while in another context, it may be considered a moral or cultural issue. Therefore, this chapter was devoted to unpacking the way the society conceptualize Sakawa activity – whether Sakawa is viewed as a crime, deviant behaviour, or immoral act. Delving into these dynamics, the chapter presents how Sakawa activities are predominantly framed around moral compasses, the various perceptions about Sakawa activities, various justifications that are meted for Sakawa activities and how these framing and perceptions shape Sakawa activities.

Chapter five (5) explores the moral complexities faced by Sakawa actors, focusing on their internal conflicts and efforts to seek forgiveness. It delves into their moral struggles, the factors that induce guilt, and how their sociocultural and religious backgrounds shape their responses to these feelings. The chapter also discusses the concept of seeking forgiveness to alleviate guilt while continuing fraudulent activities, highlighting the criminogenic aspect of

forgiveness-seeking behaviors. Through examining these elements, the chapter provides insight into the ethical journeys of Sakawa actors within their cybercrime activities.

Chapter four (6) focuses on the phenomenon of Sakawa and its relationship with social ties and social capital in the context of informal controls. It examines how participants conceptualize Sakawa and the extent to which their experience of social ties and social capital contribute to it in the region. The chapter also discusses how people's attitudes towards Sakawa contribute to its proliferation, drawing on the experiences, perspectives, and opinions of different participants including Sakawa-boys, Sakawa-girls, and social experts, and “S-media Ghanaians”. In chapter seven (7), the thesis examines how social ties serve as a means for women to participate in Sakawa to address their economic situation. The chapter explores the involvement of women in the "Sakawa-business" through the lens of social ties and the role of digital technology in maintaining the social reputation of Sakawa-girls. The chapter also discusses gender perspectives on offending and how Sakawa is contextualized within these perspectives, drawing on the experiences and perceptions of Sakawa-girls and their families.

In Chapter six (8), the thesis shifts its focus to the role of social collective efficacy as a theoretical paradigm in understanding the phenomenon of Sakawa in Tamale. The chapter explores society's perception of collective efficacy as a means of controlling deviant behaviours and crime and examines the level of disorganization of collective efficacy in Tamale and its relationship to Sakawa. It also analyses the factors that contribute to the disorganization of collective efficacy and its impact on the proliferation of Sakawa in Tamale and presents potential interventions for improving collective efficacy to reduce the prevalence of Sakawa. The findings in this chapter are based on perspectives and experiences collected from social experts, including chiefs, religious leaders, and assemblymen.

Chapter nine (9) focuses on how Sakawa can be expatiated through formal control agencies such as police officers, Politicians, Internet service providers, Bankers, and community partnership. The chapter includes how police officers define Sakawa and how their perceptions influence their response to it. The chapter also discusses how the attitude of this actors contributes to the proliferation of Sakawa. The challenges faced by police officers in dealing with Sakawa in Tamale are also explored, including how police officers are interrupted by “powers from above”. The chapter discusses police-institutional partnership, police-community relations within the context of collective efficacy theory, as well as the challenges associated with these relationships in controlling economic cybercrime activities in Tamale. This chapter also discusses the social relationship between Sakawa-boys and formal control

agents and how such relationships factor into Sakawa narratives. Throughout the chapter, the thesis delineates the disruption of formal control mechanism as a determiner of proliferation of economic cybercrimes.

Chapter ten (10) concludes the thesis by synthesizing findings across all chapters, highlighting their theoretical and practical implications. It connects the research outcomes to social disorganization theories, outline its alignments and contributions. The chapter also outlines policy recommendations and future research directions based on the thematic insights gained.

Chapter one

Sakawa and Cybercrimes are Global Pandemics

1.0 Introduction

From the early 1990s to the present, cybercrime has emerged as a global issue, impacting various facets of life including politics, economics, relationships, and socialization. Economic cybercrimes like ransomware attacks and online dating frauds are particularly notable. This trend may be linked to the widespread adoption of capitalist ideologies, highlighting the economic aspects of human behaviour. This chapter reviews the previous literature, examining cybercrime from global and regional perspectives, with a special focus on economic cybercrimes. It delves into the global economic impact of cybercrimes, drawing on academic and policy research. The chapter also explores global responses to cybercrime, including policy interventions by international organizations, governments, and private entities. It discusses the legal and policy measures taken to mitigate cybercrime and the challenges encountered in these efforts. Further, the chapter addresses the complexities in defining cybercrime, as seen by researchers and policymakers, and how it is perceived in Africa. It then shifts to the rise of economic cybercrime in Africa and Ghana, specifically highlighting online romance fraud as a prevalent issue. Finally, the chapter reviews the various impacts of cybercrime in Africa and Ghana, examining its effects at micro, meso, and macro levels, in regions where cybercrime is almost synonymous with national identity.

1.1. Cybercrime: A Global Phenomenon

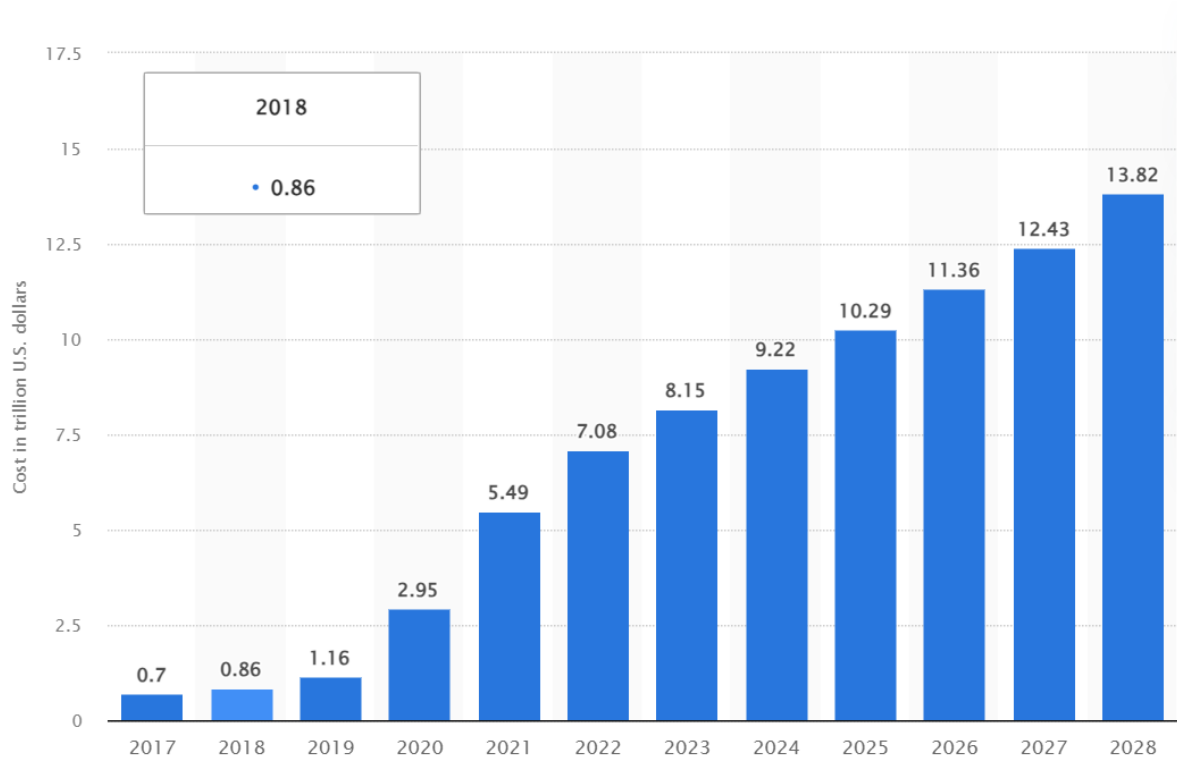
Inasmuch as the world became optimistic because of the development of internet cross the globe, especially since the early 1990s, the world also became pessimistic because of the emergence of cybercrimes that accompany technological development and the internet. In today's contemporary society, cybercrime is one of the world's most detrimental forms of crimes that transcend beyond national boundaries (Akdemir & Lawless, 2020). While it may be daunting to correctly estimate the economic cost of cybercrimes because of victims' fluidity and unreported nature of these crimes, reports such as those from Interpol, UNESCO, and FBI, and other organizations show that cybercrimes affect the global economy more than any form of crime in human history. For instance, in projecting the annual global economic cost of cybercrime to be around \$10.5 trillion by 2025, Steve Morgan postulates that "If it were measured as a country, then cybercrime would be the world's third-largest economy after the

U.S. and China” (Steve, 2020). This moves cybercrime as a nation – metaphorically, from 13th largest economy in 2020, when its annual cost was about 1.5 trillion (ibid). It is important to mention that while cybercrimes may be categorized as economic motivated and non-economic motivated cybercrimes, the estimation of economic cost of cybercrimes includes non-economic motivated cybercrime, as national organizations and private businesses must invest into mitigating non-economic cybercrimes. Therefore, the global economic cost of cybercrime includes direct and indirect costs. Direct costs are those related to economically motivated cybercrimes where victims, including individuals, organization, and nation, lose to cybercriminals. The indirect cost on the other hand, is the amount of resources that are invested in cybercrime mitigation interventions.

Over the years, the financial cost of cybercrimes on the global economy has followed a continuously escalating trend. This surge in costs is likely linked to the growing reliance on the internet for various aspects of life, including economic, political, and social activities. The financial impact of cybercrime varies among different institutions and actors, such as individuals, organizations, and national bodies. For organizations and national structures, the direct costs are often associated with data breaches, corruption, data destruction, theft of funds, intellectual property, and ransom demands (Hakimi & Hamdi, 2017). Indirect costs for these entities involve expenditures on training, education, and implementing various cybercrime countermeasures. Individuals, on the other hand, primarily suffer financial losses or breaches of personal information. These diverse impacts cumulatively escalate the global economic cost of cybercrimes. For example, by 2018, the annual global cost of cybercrime had reached \$1 trillion, and predictions suggested a 50% increase by 2020 (McAfee, 2020). Recent analyses forecast that by 2025, the annual global cost of cybercrime could soar to \$10.5 trillion, which is estimated to reach \$13.82 trillion by 2028 (Statista report, 2023)². Refer to figure 1 for the estimated global cost between 2017 to 2028.

Figure 1: Estimated cost of cybercrime worldwide 2017-2028

² <https://www.statista.com/forecasts/1280009/cost-cybercrime-worldwide>



Source (Statista, 2023)³

While the economic impact of cybercrime is enormous in the Global North, with countries like the USA, Canada, the UK, Australia, and Europe, there is also a significant trend of cybercrime's financial cost in the Global South, particularly in Africa and Asia. In the African context, the economic impact of cybercrime is profound and diverse, affecting businesses, financial institutions, national bodies, and individuals. Countries such as Nigeria, Kenya, and South Africa are bearing the brunt of these losses. A decade ago, Côte d'Ivoire and Senegal reported cybercrime costs at \$47 million and \$27 million, respectively. Fast forward to 2017, and the landscape had changed dramatically, with Nigeria and Kenya reporting staggering annual losses of \$649 million and \$210 million, respectively. These figures predominantly impacted vital sectors including finance, government, and e-commerce (Brookings, 2018)⁴.

The current cybercrime landscape in Africa is even more alarming. Latest report suggests the continent incurs almost \$4.2 billion in losses annually (CNBC Africa, 2022)⁵. South Africa alone experiences \$157 million in losses each year (Eyewitness News, 2023)⁶,

³ <https://www.statista.com/forecasts/1280009/cost-cybercrime-worldwide>

⁴ <https://www.brookings.edu/articles/global-cybercrimes-and-weak-cybersecurity-threaten-businesses-in-africa/>

⁵ <https://www.cnbc africa.com/media/6306670898112/>

⁶ <https://ewn.co.za/2023/04/05/csir-cybercrime-costs-the-economy-an-estimated-r2-2bn-per-annum>

positioning it as the third most impacted African country, following Nigeria and Kenya, which face annual losses of \$500 million (Punch Newspaper, 2023)⁷ and \$146 million (The Standard Media, 2023)⁸, respectively. It is important to mention that while individuals may be victims of economic cybercrime in the region, businesses are highly susceptible to cyberattacks. A significant contributing factor to this vulnerability is the lack of robust cybersecurity measures. As of February 2023, it was reported that 90% of African businesses operate without essential cybersecurity protocols, making them prime targets for cybercriminals (African Business, 2023)⁹. This gap in cybersecurity is not just a technical issue but also reflects broader challenges in awareness, education, and investment in digital security infrastructure.

1.2. Response to Cybercrime: Global Perspective

Cybercrime, now a top-tier sophisticated crime form in the modern global society, presents significant challenges requiring advanced skills and resources for mitigation (van Vuuren et al., 2020). Its transnational and cross-border nature evokes a collaborative response from national and international entities, including law enforcement, policy institutions, and governments. Internationally, cybercrime policies are developed to acknowledge its borderless, transnational nature and technological complexities (Tapia, 2022). These policies aim to implement proper legal and technical measures to investigate and prosecute cybercrimes while safeguarding the rights of individuals and organizations online. Key elements of these international strategies include global legislative harmonization, enhancing law enforcement capacities and resources, training in criminal justice and legal systems, and fostering international cooperation among stakeholders in the international criminal justice system (Tapia, 2022).

In the international context, organizations like the Council of Europe, United Nations, OECD, European Union, Interpol, Europol, FBI, and Afripol play a pivotal role in developing and coordinating policies to counteract the proliferation of menace of cybercrimes globally (Konradt et al., 2016). Some of these bodies, like the FBI, Afripol, and Europol, focus on regional cybercrime cases, while others, including the Council of Europe and the United

⁷ <https://punchng.com/senate-laments-nigerias-loss-of-500m-annually-to-cybercrime/#:~:text=In%20its%20report%2C%20the%20Nigerian,%2C%20harassment%20and%20Internet%20fraud.%E2%80%9D>

⁸ <https://www.standardmedia.co.ke/article/2000180949/cybercrime-cost-kenyan-companies-sh15-billion>

⁹ <https://african.business/2023/02/technology-information/africas-cybersecurity-threat>

Nations, take a more global approach¹⁰. A key example is the Council of Europe's Cybercrime Convention, known as the Budapest Convention, which has been instrumental in tackling cybercrime issues across both the Global North and South through various international legal mechanisms (Wilson et al., 2022). The Budapest Convention has been signed by numerous countries worldwide, facilitating resource sharing among them to combat cybercrimes. Since from its inception in 2001, about 64% of the 124 United Nations Member states have implemented cybercrimes provisions that are defined by the Budapest Convention, with 48 % of the states already establishing procedural powers that are proposed by the Convention (Council of Europe, 2022)¹¹. The Council promotes global discourse on cybercrime, fostering international cooperation and collaboration among stakeholders in international criminal justice (Mphatheni & Maluleke, 2022; Tapia, 2022; Wilson et al., 2022). These efforts enable law enforcement agencies worldwide to effectively investigate and prosecute cybercriminals, focusing on a spectrum of cyber offenses defined by the Council, such as illegal data access, content infringements, child pornography, online fraud, and copyright violations (Mphatheni & Maluleke, 2022).

According to Van Vuuren et al. (2020, p. 89), law enforcement officers require specific skills and competencies to effectively tackle cybercrime. This includes abilities in investigating cybercrime, securing electronic evidence, conducting computer forensics analyses for criminal proceedings, assisting other agencies, and contributing to network security. In response to the escalating global and regional rates of cybercrimes, institutions such as the Budapest Convention, Afripol, and Europol have been instrumental in equipping law enforcement agencies with the specialized technological tools and skills necessary for these tasks. The Budapest Convention has transcended its role as a mere legal document. Supported by the T-CY and the specialized Cybercrime Programme Office (C-PROC) for global capacity building, it serves as a comprehensive framework for capacity building for law enforcement agencies. This framework enables law enforcement officers worldwide to acquire skills and resources that are needed to combat cybercrime activities. The Convention's capacity-building programs are continuously expanding as more countries join. This expansion, along with the evolution of the treaty through protocols like the 2nd Additional Protocol for enhanced international

¹⁰ AFRIPOL fosters extensive cooperation among the African Union's Member States. It also enhances its Member States by supplying essential resources and tools for gathering evidence required for digital investigations. Bolster Member States' abilities to combat cybercrime through specialized training programs and ensure continuous threat assessment regarding cybercrime at the continental level, maintaining vigilance and preparedness against emerging challenges.

¹¹ <https://www.coe.int/en/web/cybercrime/achievements>

cooperation and cloud evidence access, ensures that the Budapest Convention will remain highly relevant and impactful in sustainable global mitigation of cybercrime activities (Europe of Council, 2020)¹².

Western regions such as Canada, the European Union, the UK, and the USA have implemented comprehensive legal and policy interventions to combat cybercrimes within their jurisdictions and internationally. For example, the UK has adopted a broad strategy to counteract cybercrime threats, encapsulated in the four Ps of the UK's serious and organized crime strategy: Pursue, Prevent, Protect, and Prepare (Saunders, 2017). This approach includes robust law enforcement as a deterrent, enhanced cybersecurity measures for protection, effective collaboration between law enforcement, government bodies, industry partners, and international allies, as well as substantial investment in cybersecurity resources, policies, and legislation. On the legislative front, the UK's Computer Misuse Act 1990 and the establishment of the National Cyber Security Centre (NCSC) have significantly contributed to providing legal support and expertise in mitigating cybercrime in the region (Akdemir & Lawless, 2020). Similar initiatives have been undertaken by other Western regions, (R. Smith et al., 2015). In the EU, beyond the widely recognized Budapest Convention, key initiatives include the Cybersecurity Strategy for EU member states and the establishment of the European Cybercrime Centre within the Joint Cybercrime Action Taskforce (J-CAT). J-CAT focuses on collaborating with law enforcement agencies both within and outside the EU to effectively tackle cybercrimes (Christou, 2018).

International institutions like the Council of Europe have also significantly influenced the way countries in Africa and Asia incorporate legal and operational frameworks to mitigate and intervene in cybercrimes, as seen in the provisions of the Budapest Convention. African nations have adapted these international standards within their legal and policy frameworks to effectively respond to cybercrimes (Abubakari, 2021). Ghana, recognizing the detrimental impact of cybercrimes, has developed specific policies and regulations to address this phenomenon (Ennin & Mensah, 2019). Ghana's first substantial legislative response to cybercrime was the 2008 Electronic Transactions Act (Act 772). This Act is notable for several key aspects: it mandates the reporting of cybercrime incidents in the country, provides licensing and legal authority to cybersecurity service providers, and allows for the enactment of policies and procedures to respond to cybercrimes (Issah, 2021). Following Act 772, Ghana introduced

¹² <https://www.coe.int/en/web/cybercrime/-/the-budapest-convention-on-cybercrime-in-operation-new-t-cy-report>

further legislation, including the 2008 National Information Technology Agency Act (Act 771), the 2012 Data Protection Act (Act 842) (Ennin and Mensah, 2019), and the 2020 Cybersecurity Act (Act 1038) (Issah, 2021). These legislative measures reflect a comprehensive approach to combating cybercrime, encompassing various aspects from incident reporting to data protection.

In addition to these national legislative efforts, the Ghanaian government actively collaborates with the international community, including governments and agencies, to address the proliferation of cybercrime. This collaboration extends to cybersecurity training and advocacy programs, underscoring Ghana's commitment to both domestic and international efforts in combating cybercrime (Eboibi, 2020; Issah, 2021). This holistic approach demonstrates Ghana's alignment with global standards and practices in cybercrime mitigation, further reinforcing the impact of international conventions like the Budapest Convention in shaping national cybercrime strategies. Similar policy and legislative interventions are taken by other countries, both within Africa and beyond (For details see the following; Eboibi, 2020; McCurdy, 2020; McMurdie, 2016).

1.3. Challenges of cybercrime measures in Africa and beyond

International organizations, governments, and private entities are constantly seeking solutions to mitigate cybercrimes, both within and beyond national boundaries. However, the evolving nature of cybercrime, coupled with complex legal, institutional, political, and economic factors, poses significant challenges to the effectiveness of these policies and interventions. A primary issue identified by researchers and policymakers is the rapidly changing nature of cybercrimes (Sarrab et al., 2014). Research indicates that the challenges in addressing cybercrimes can be viewed from three broad perspectives.

Firstly, there is a disparity between the rate of technology and internet development and the pace of policy and legal reforms. While technological advancements rapidly change the landscape of cybercrimes, legal and policy responses are often slower to adapt. This delay hinders legislative bodies and policymakers from effectively updating cybercrime legislation and policies to investigate and prosecute cases efficiently (Khan et al., 2022). For example, a study in the Middle East and North Africa by Sarrab and her colleagues (2014) highlighted the challenges in investigating cybercrimes due to the rapid development of internet infrastructure and the need for robust information security and cybercrime laws. Secondly, the advancement of the internet and cybercrimes are characterized by the evolution of attack methods and the

emergence of new forms of cybercrimes (Pervaiz & Bhatti, 2023). This constant evolution presents a challenge for cybersecurity experts and training institutions like the Council of Europe, tasked with designing sustainable training materials to detect, predict, and mitigate the proliferation of cybercrimes (Yeboah-Ofori & Opoku-Boateng, 2023). Finally, the evolutionary nature of cybercrime complicates national and organizational responses. The emergence of new cybercrime forms and techniques necessitates continuous and extensive research, which often struggles to keep pace with the diversification of cybercriminals' methods (Chamuddika & Ranaweera, 2021). This ongoing evolution demands constant research and adaptation in the fight against cybercrime.

While the Budapest Convention and other international treaties promote cooperation between law enforcement, governments, and private organizations in addressing cybercrime, challenges persist due to the transnational and technologically complex nature of these crimes. As Akdemir et al. (2020) note, there are ongoing disruptions in coordination among these various institutions and international bodies. Collaboration in mitigating cybercrime is further complicated by various contingent factors. Economic and cultural disparities, for instance, impact the effectiveness of cooperation across jurisdictions. In some cultural contexts, certain cyber threats might not be recognized as criminal, leading to a reluctance in collaborating to mitigate such crimes. This issue particularly affects collaboration between law enforcement agencies in different jurisdictions, where disparities in legal frameworks and the lack of consensus on cybercrime legislation can hinder effective collaboration.

Furthermore, private sector engagement in combating cybercrime often faces challenges due to mistrust between government bodies and private entities, differing objectives, and complex regulatory environments that may discourage private sector participation (Akdemir & Lawless, 2020; Holt, 2018b). These factors indicate that while cooperation among various stakeholders is crucial in combating cybercrimes, the lack of a global consensus on cybercrime legal measures and scepticism among stakeholders can impede the effectiveness of international responses to cybercrime issues. Therefore, there is a pressing need for legal consolidation and effective communication among different stakeholders to implement global initiatives for cybercrime mitigation successfully. This approach would foster a more unified and efficient response to the complex challenges of cybercrime in the international context.

Beyond jurisdictional limitations that can hinder global policing and responses to cybercrimes, the technical expertise of law enforcement agencies and their perceptions of cybercrime also present significant challenges in combating these crimes. Global studies on

various forms of cybercrime suggest that, although international policies may offer legal assistance in addressing cybercrimes, law enforcement officers often lack the necessary technical skills and appropriate attitudes towards cybercrimes, leading to less effective outcomes of cybercrime measures (Akdemir & Lawless, 2020; Bond & Tyrrell, 2021; Holt et al., 2019). For example, in the UK, Bond and Tyrrell (2021) conducted a national online survey for police officers to assess their knowledge and expertise in handling revenge pornography cases. Their findings indicated that while police officers might understand the concept of revenge pornography, many lack knowledge of the specific legislation in the UK that governs it. Additionally, they often lack the technical expertise required to investigate such cases effectively. In the USA, similar studies have shown that police officers often do not have adequate knowledge or technical skills to respond effectively to cybercrime activities. This lack of technical knowledge and expertise is a significant impediment in the fight against cybercrimes. Furthermore, the perception of cybercrimes by law enforcement officers as being less severe than traditional or offline crimes exacerbates the issue. Holt et al. (2019), in their study in England and Wales, found that police officers did not view online sexual harassment as a serious crime, leading to ineffective responses to such incidents. This knowledge gap and the varying perceptions of cybercrimes among law enforcement personnel contribute to the challenges in mitigating the increasing trend of cybercrimes globally.

Efforts to combat cybercrime globally are also influenced by various administrative and political factors, including the inadequate implementation of cybercrime policies and corruption, particularly in African countries. Abubakari (2021) highlights that in these regions, government interference often impedes policy enforcement and law enforcement operations. Despite being signatories to international and regional treaties on cybercrime, such as the Budapest Convention, the United Nations' Commission on Crime Prevention and Justice (CCPJ), and the Economic Community of West African States (ECOWAS) cybercrime directives, many African countries struggle with the successful implementation of these regulations (Abubakari, 2021; Eboibi, 2017; Jerome Orji, 2019). Eboibi (2017) noted that the adoption of cybercrime policies by some countries typically occurred only after a significant increase in cybercrime incidents. Additionally, it is crucial to acknowledge the argument by some researchers regarding the ineffectiveness of current cybercrime regulations. For instance, Enoghomwansi et al. (2019) conducted a qualitative analysis of cybercrime regulatory documents in Nigeria and concluded that the existing cybercrime regulations are not only inconsistent and ineffective but also suffer from inadequate enforcement.

1.4. Conceptualizing Cybercrimes

Research in criminal justice and academic fields shows that the concept of "cybercrime" is relatively new. Parker (1976) is credited with introducing the term "computer crimes" to describe offenses involving computers as either the target, tool, or environment for the crime (As cited in Payne 2020). Following Parker's definition, scholars like Hollinger and Lanza-Kaduce (1988), as well as international entities like the Budapest Convention on Cybercrime, have expanded the study of this phenomenon. This has led to various terms in criminal justice and criminology, such as "virtual crime" by Lastowka and Hunter (2004), "techno crime" by Friedrichs (2009), "digital crimes" by Sabell (2012), "internet crime" by the FBI, and "network crime" by Wang (2012). Initially, cybercrime was mainly viewed as offenses against digital infrastructure. However, in 2001, Katyal proposed a broader perspective, including crimes against individuals on digital platforms. Katyal (2001) suggests that computer crimes encompass activities using computers to attack digital systems or aid conventional crimes. He explains that these crimes could involve unauthorized access to networks and data, damaging digital infrastructure, or using computers as tools for traditional crimes like insurance fraud and sexual harassment, which could also occur without computers.

The emergence of early scholarly work, including Katyal's contributions, laid the theoretical groundwork for the Council of Europe to develop the Convention on Cybercrime at the Budapest meeting in Hungary in 2001. This convention marked a significant legal milestone in the global socio-political economy's approach to cybercrime. The Convention defines cybercrime through several broad narratives. First, it addresses offenses against the confidentiality, integrity, and availability of computer data and systems, focusing on unauthorized access, data theft, interception of non-public information, or dysfunction caused to computer systems (Tapia, 2022). Another aspect of the Convention is computer-related offenses, highlighting fraudulent activities against organizations or individuals through alteration, deletion, or manipulation of data in cyberspace. Content-related offenses form another crucial part of the Convention, particularly concerning the use of digital content to infringe upon child sexual protection laws, such as the distribution or possession of child pornography via digital platforms (Cough, 2014; Tapia, 2022). Additionally, the Convention covers offenses related to copyright infringement, encompassing various forms of digital piracy and the legal frameworks to prevent and penalize such activities. Finally, the Convention

includes provisions for assisting or abetting the types of offenses, thereby encompassing a wide range of activities under the umbrella of cybercrime (Cough, 2014).

While Katyal (2001) and the Council of Europe's Convention on Cybercrime (2001) have significantly influenced the development of cybercrime policies globally, their impact on subsequent academic perceptions of cybercrimes is limited. For example, Viano (2017) define cybercrime broadly as illegal activities carried out using digital and electronic means, without specifying particular types of crimes. In contrast, Wang (2012) offers a more specific definition, viewing cybercrime as activities involving unauthorized access to data for alteration, destruction, or interception. The generality of Viano's definition poses conceptual challenges. While Wang's (2012) concept clearly identifies the objects of victimization in cybercrime, Viano's (2012) approach lacks clarity on the specific targets or victims of these crimes. This ambiguity in their definition is indicative of broader conceptual issues in academic discourse on cybercrime. As technology evolves and new forms of crime emerge on the cyberspace, the term "cybercrime" and its related concepts continue to evolve and expand in both academic and public discussions. The term has grown to encompass a wide range of activities, reflecting the dynamic nature of crimes in the digital age.

The term "cybercrime" might seem straightforward due to its frequent use in academia and popular media, but the concept is multifaceted and complex. Debates around its definition often raise questions: Is cybercrime an offense against digital infrastructure, a crime utilizing digital technologies, or an offense against individuals or groups in cyberspace? These inquiries highlight the conceptual discrepancies in defining cybercrime. Leukfeldt and colleagues (2017) argue that defining cybercrime is challenging due to its multidisciplinary nature. They suggest that cybercrime's definition hinges on the intent behind the crime, which could be motivated by revenge, economic gain, ideology, or political objectives. Each of these motivations' frames cybercrime differently. For instance, from an economic perspective, cybercrime is seen as causing financial damage to individuals, groups, and nations. Politically, it's examined in terms of its impact on democratic processes and international relations (Hill & Marion, 2016). In computer and technology narratives, cybercrime is often associated with computer infrastructure and data encryption (Schrock, 2016). This diversity in perspectives, according to Leukfeldt and his colleagues, makes it hard to settle on a single definition of cybercrime. Additionally, Braine and Payne, in Holt and Bossler (2020: 4), delve into the complexity of conceptualizing cybercrime, citing six dynamics: the history and evolution of the cybercrime concept, its atypical nature, the vastness of cyberspace, the global reach of cybercrime, the

scarcity of empirical research, and its multidisciplinary aspect. They echo Leukfeldt and colleagues' (2017) concerns and identify additional factors that contribute to the difficulty in defining cybercrime, including geopolitical, evolutionary, and the lack of concise understanding. This highlights that the complexity of defining cybercrime extends beyond its varied interpretations, encompassing broader geopolitical and evolutionary contexts.

Several scholars have adopted methodological approaches that significantly clarify the conceptual challenges of defining cybercrime. These methods often focus on the nature of crimes in relation to their interaction with digital platforms. One prominent approach of categorizing digital is based on the possibilities of committing crimes with or without digital technologies: cyber-dependent crimes (CDC) and cyber-enabled crimes (CEC) (Ardolino et al., 2018). Furnell and his colleagues (Furnell et al., 2015) define cyber-dependent crimes as those intrinsically linked to technology, which cannot be carried out without computers or other technological means. Also known as technology-mediated cybercrimes (Abubakari, 2021), their evolution and development are tightly intertwined with technological advancements. The victimization in cyber-dependent crimes is tied to individuals and groups who rely on the digital world. Utilizing data from the 2014/2015 Crime Survey for England and Wales (CSEW) and forty-two semi-structured interviews, Akdemir and Lawless (2020) discovered that individuals often become victims of cyber-dependent crimes through both voluntary and involuntary disclosure of personal information on online advertising sites and social media platforms. Offenders of these crimes also exploit system vulnerabilities of organizations, companies, and institutions. Examples of cyber-dependent crimes include unauthorized access to networks, mobile devices, computers, exploitation of system vulnerabilities, Distributed Denial of Service (DDoS) attacks, malware, ransomware attacks, and other technology-specific offenses.

Cyber-enabled crimes differ from cyber-dependent crimes in that they are traditional forms of crime adapted to the digital environment. These crimes leverage the digital society to enhance their execution methods, but they can also occur in traditional, non-digital settings. Wall (2015) refers to this as “hybrid cybercrime,” indicating that these offenses can be committed both online and offline. This adaptability is not surprising given the pervasive role of technology in social and economic life in contemporary society. In a digital era where technology is integral to socializing and economic participation, as highlighted in Lupton's (2014) seminar presentation "Life is Digital," criminals too have incorporated digitality into their operations. Just as institutions such as businesses, educational entities, government agencies, law enforcement, and individuals rely on digital platforms, criminals also exploit

these platforms for their activities (Keygnaert et al., 2012). Offline or traditional crimes like bullying, stalking, harassment, fraud, and the distribution of fake news have found new avenues in the digital world. While these crimes can occur without technology, the advantages of the digital society, such as anonymity, make online platforms more appealing for offenders.

Cyber-enabled crimes, therefore, often occur online due to the benefits the digital platform offers, including reduced risks and increase opportunities and benefits. This preference aligns with the rational choice theory studied by sociologists and criminologists, which posits that offenders weigh the costs and benefits of a crime before acting. Within this framework of decision-making and opportunity, cyber-enabled criminals often choose the digital realm over traditional methods, as it lowers the risk and potential cost associated with the crime (Paternoster et al., 2017).

Cyber-dependent crimes present a novel area of investigation for sociologists, criminologists, and technological scientists, primarily due to their emergence being closely tied to the evolution of the internet. In contrast, cyber-enabled crimes, having been around for centuries, are well-studied under the umbrella of traditional crime. The advent of technology, however, has opened new perspectives for sociologists and criminologists in understanding these traditional crimes. One example is the historical exploration of fraud. Cunningham (2017) details an incident from 300 BC where a Greek ship owner, Hegestratos, and his accomplice Xenothemis, attempted to defraud a loan system by sinking their ship after selling its cargo. This scheme involved borrowing money against the value of the ship and cargo, with repayment contingent on the safe delivery of goods. In this case, Hegestratos and Xenothemis sought to sell the cargo, scuttle the ship, and avoid repaying the loan.

Taking an even broader historical view, Bologna (1984), as cited by Johnstone (1998: 107), traces fraud back to the biblical story of Eve and the serpent. Bologna interprets the serpent's deception of Eve as a form of fraud, arguing that this represents the earliest recorded instance of deceitful behaviour. Compared to Bologna's approach, which offers a 'historical end' by tying the origins of fraud to the biblical story of Adam and Eve, other scholars have traced the evolution of fraud and similar cyber-enabled crimes differently. These discrepancies in historical accounts underscore the longstanding nature of cyber-enabled crimes, predating modern technology. Cyber-dependent crimes, on the other hand, lack such historical controversy and can be reliably traced to the late 1970s, with Parker (1976) first introducing the term "computer crimes." This distinct historical trajectory contributes to the conceptual

difficulties in defining cybercrime universally, as the two categories of cybercrime have vastly different origins and evolutions.

1.5. Understanding Cybercrime in West Africa

In West African states, the meaning of cybercrime varies among different groups, ranging from political entities to the media, academia, and the general public. While the term 'cybercrime' is commonly used in political and legal contexts, various other terminologies have been adopted by the media and public to describe acts of cyber criminalization. One notable term is '419', which emerged in Nigeria in the late 1990s. It references a specific section of the Nigerian Criminal Code that prohibits impersonating officials for financial gain (Glickman 2005: 461). The term came to represent scams involving the manipulation of foreigners for financial gains. The typical modus operandi of 419 scams involved creating fake online profiles, pretending to own legitimate properties, and then persuading foreigners to invest in these non-existent properties. Perpetrators would either highlight the economic value of the property or promise large sums of money to influence their victims. In Ghana, a similar wave of cybercrime emerged around the same period, known as 'mother-die-father-die' (MDFD). This phrase marked the beginning of cybercrime in Ghana. MDFD scams involved perpetrators feigning personal tragedies, such as the death of parents, in communications with foreigners. They would then solicit financial assistance for supposed school fees and sustenance. This method capitalized on the goodwill of unsuspecting foreigners, manipulating their compassion to defraud them.

Within the context of Nigerian 419 Advance Fee Fraud (AFF) and Ghanaian mother-die-father-die schemes, a commonality is the targeting of foreigners online. However, these cybercrimes employ distinct manipulative tactics. Nigerian 419 AFF leverages people's economic decision-making tendencies to attract victims, aligning with the rational choice theory in criminology. This classical theory, as proposed by Cornish and Clarke (1987), suggests that the decision to commit a crime is influenced by weighing the costs and benefits. Criminal behaviour, according to this view, is more likely when the perceived benefits outweigh the potential costs, such as the risk of arrest, time, and resources.

In contrast to the economic focus of rational choice theory, there is less emphasis on understanding how this theory might explain victims' vulnerabilities. However, the behaviour of Nigeria 419 AFF victims can be examined within this framework. Researchers like Whitty (2018b) have contributed to understanding the characteristics of these victims. Fischer et al.

(2013) suggested that overconfidence is a trait common among victims of 419 AFF. Whitty (2018), in her study on the psychological characteristics of online romance fraud victims, concluded that they are often elderly, impulsive, and highly educated. However, her use of AFF and online romance scams interchangeably raises theoretical issues, given the conceptual differences between the two. Despite their similarities, the narratives used in these types of mass marketing fraud significantly influence how victims respond. In Nigeria 419 or AFF, perpetrators typically promise large sums of money during the grooming stage of the fraud. In contrast, online romance frauds use emotional manipulation, focusing on love and relationships to deceive their victims. Essentially, AFF employs the lure of economic benefits, while online romance scams exploit emotional vulnerabilities. This distinction is crucial in understanding the different mechanisms of victimization in these cybercrimes.

While Whitty's (2018) research did not explicitly differentiate victims' reactions to online romance fraud versus AFF, her findings offer valuable insights into theorizing victims' responses to these crimes. However, both Whitty (2018) and Fischer et al. (2013) primarily focused on demographic aspects of the victims, overlooking other factors that might interact with these characteristics to create vulnerabilities. In this context, the rational choice theory can supplement the findings of Whitty (2018) and Fischer et al. (2013) offering a more comprehensive understanding of the behaviours of AFF victims. Specifically, in Nigerian 419 AFF scenarios, offenders often entice victims with unrealistically low prices for properties or the promise of large sums of money. This strategy is designed to trigger the victims' rational decision-making processes based on perceived economic advantages. Hypothetically, it can be suggested that, although AFF victims are often educated and impulsive as indicated in Whitty's (2018) study, the economic allure presented in the scammers' tactics plays a critical role in facilitating victimization. Thus, it is arguable that the tendency towards economic rationalization may indeed be the key vulnerability exploited in AFF victims.

Ghana's 'mother-die-father-die' (MDFD) cybercrime differs from Nigeria's 419 scams in its exploitation of victims' empathy and kindness. Fry and Barker (2002, p. 141) defines empathy as the capacity to perceive, understand, experience, and respond to the emotional state or ideas of another. Though fundamentally psychological, recent scholarship views empathy as a multidimensional construct, encompassing cognitive, affective, and social components. According to Fry and Barker (2002), empathy enables individuals to cognitively engage with and understand others' negative social experiences, often leading to efforts to support those in distress. In MDFD scams, offenders draw victims into emotionally charged and pitiable

scenarios, convincing them of their inability to afford necessities or continue education due to parental death. These distressing narratives are designed to evoke empathy, compelling compassionate victims to send money to the scammers.

Douglas, an expert at the organized crime unit of the Ghana Police Service, notes that MDFD scams predate internet fraud, originating in personal interactions with foreigners (Douglas, 2021). During the late 1990s and early 2000s, MDFD perpetrators often frequented bus stations and airports, targeting foreigners visiting Ghana. They would offer to be tour guides and, over the course of the tour, share sympathetic stories to manipulate the foreigners into giving them money. The prevalence of MDFD scams increased with the rise of email and Yahoo Messenger. The transition to digital platforms allowed scammers to reach a wider audience, using the same emotionally manipulative narratives to exploit the kindness and empathy of unsuspecting victims. This shift marks the evolution of MDFD from direct personal interactions to a more widespread, internet-based approach to fraud.

As technology advances and awareness of cybercrimes increases, the effectiveness of traditional 419 Advance Fee Fraud (AFF) and Mother-Die-Father-Die (MDFD) methods in West Africa is diminishing. In response, offenders are evolving their tactics, incorporating aspects unique to African contexts, such as spiritual beliefs and new scam narratives (Adomako, 2018; Tade, 2013). These developments will be explored later in this chapter. In contrast to regions outside Africa, where cybercrime is predominantly framed in socio-economic and political terms, in many West African countries, the spiritual dimension plays a central role in understanding cybercrime. This aspect is critical to comprehensively defining cybercrime in the region. The integration of spiritual elements into the *modus operandi* of African cybercriminals is reflective of the broader cultural context. Scholars like Pokimica et al. (2016) note that religion and spirituality are foundational to the African way of life. These elements are interwoven into various aspects of daily living, underscoring their significance. Opoku (1978, p. 1) also emphasizes the integral role of religion and spirituality in African societies. This cultural backdrop informs the unique ways in which cybercrime manifests and evolves in the African context, particularly in West Africa, where spirituality and religious beliefs can be leveraged as tools in the arsenal of cybercriminals.

Religion ... is the determining principle of the African life. ... It is no exaggeration, therefore to say that in Africa, religion is life and life is religion. Africans are engaged in religion in whatever they do-whether it be farming, fishing or hunting; or simply eating, drinking or traveling. Religion gives meaning and significance to their lives, both in this world and the next (Opoku, 1978, p. 1).

In Nigeria, the term 'yahoo plus' emerged as an alternative name for cybercrime, signifying the fusion of cybercriminal activities with African spiritual practices (Tade, 2013). Similarly, in Ghana, 'Sakawa' refers to the incorporation of spirituality in the execution of cybercrime. These terms have become localized labels for cybercriminals in Nigeria, Gambia, and Ghana. 'Sakawa' originates from the Hausa language, meaning 'how to make money' (Afriyie, 2009). This term has become particularly prevalent in Ghanaian contexts, especially among the youth in underprivileged communities where Hausa is widely spoken (Abubakari, 2021; Whitty, 2015). Contrasting with the international, political, and legal contexts where 'cybercrime' is the standard term, 'Yahoo Plus' and 'Sakawa' are more commonly used in Nigeria and Ghana, respectively. These localized terms reflect the unique cultural nuances and practices associated with cybercrime in these regions. To avoid criminological and sociological misconceptions, it is crucial to specify the paradigm from which cybercrime is being discussed.

The following section of this chapter will delve into the implications of defining cybercrime, particularly in the context of its cultural and spiritual dimensions in West Africa. This exploration helps in understanding how cybercrime is not only a technological issue but also a socio-cultural phenomenon, especially in regions where traditional beliefs and practices intersect with modern cybercriminal activities.

1.6.Cybercrime Definition Rationale

The conceptual complexity of cybercrime necessitates that academic researchers clearly define the term before engaging in relevant discussions, to avoid misunderstandings. In the realm of sociology and social sciences, some scholars may choose to interpret cybercrime as a form of deviant behaviour. This perspective shifts the interpretation of cybercrime from technological and legal narratives to a sociological one, where cybercrime is seen more as a social issue rather than a legal infraction. Consequently, offenders might face social criticism instead of legal repercussions.

Payne (2020) emphasize that how cybercrime is defined influences the policies, strategies for mitigation, and the general public's attitude towards it. If cybercrime is categorized as deviant behaviour, it shifts the focus from legal consequences to a sociological understanding. Payne's perspective suggests that individuals who are inclined to break social norms or act defiantly might be more drawn to committing cybercrime if they see cybercrime as a deviant behaviour. This perspective is supported by empirical studies in both psychology and sociology. A study by Kahari et al. (2017) in Uganda investigated how work characteristics

and risk tendencies contribute to prosocial rule breaking. This study found that individuals might derive pleasure from breaking rules if they perceive their actions as beneficial to others. Similarly, Kim and Zhan (2023) noted that individuals might also enjoy deviant behaviour if they deem it psychologically and physically beneficial to themselves. This tendency is particularly pronounced when such behaviour is carried out anonymously, as discussed by Nogami and Yoshida (2013). These body of literature suggests that how individuals view or define cybercrime activities in relation to their interest and others in their network can have a profound impact on how they approach it approached, both in terms of perpetration, policy implementation, and their perception in general. If cybercrime is understood primarily as a deviant social behaviour, it could potentially influence the motivations and attitudes of those who engage in it, emphasizing the importance of framing in the study and management of cybercrime.

In contrast to the sociological perspective, law enforcement agencies typically view cybercrime through a legal lens, considering it as the use of computers and technology to commit offenses that violate legal statutes. This legalistic approach to defining cybercrime naturally leads to handling it within the judicial system. This perspective differs significantly from the sociological viewpoint of Payne (2020), who emphasize social criticism over legal action. Brenner, however, argues that cybercrime should be legally penalized rather than merely socially criticized. Payne (2020, p. 18) challenge this legal approach with a thought-provoking question: “If an offender commits a cyber harm in a country that does not legislate against the behaviour, has a crime been committed?” This query highlights the challenge of applying a global legal framework to cybercrime, as what constitutes a crime in one jurisdiction may not be recognized as such in another.

Fafinski et al. (2010) further elaborate on this complexity, noting the significant linguistic implications associated with the term 'cybercrime.' They point out that the inclusion of the word 'crime' can be problematic, particularly when the actions in question may not fall entirely within the scope of criminal law across different jurisdictions. According to Fafinski and colleagues, this leads to a conceptual dilemma: acts categorized under 'cybercrime' are not universally recognized as criminal offenses. This discrepancy underscores the challenges in defining and legislating cybercrime globally, as legal interpretations can vary significantly across different geopolitical regions.

Cybercrime is unquestionably a technological issue and framing it as such shifts the focus of researchers and scholars towards its technical aspects, rather than its legal or

sociological elements. From technological perspective, cybercrimes are primarily seen as offenses committed on digital platforms due to system vulnerabilities, emphasizing the digital infrastructure (Katterbauer et al., 2022). According to Payne (2020), when cybercrime is viewed as a technological problem, mitigation strategies tend to be digitally oriented. The way cybercrime is conceptualized significantly influences the approach of policymakers and researchers. Scholars who view cybercrime as a social problem might use social research methods such as ethnographic interviews and observations. For example, Burrell (2012) employed ethnography to investigate the emergence of cybercrime in Ghana, concluding that socio-economic hardships often drive youth towards cybercrime as a means of livelihood.

Conversely, those who consider cybercrime a technological issue may use methods like big data analytics and algorithm science. Technological researchers often develop algorithms to detect fraud in the digital domain. Daliri (2020), for instance, used a harmony search algorithm in a neural network to propose a technological solution for fraud detection. This conceptualization also affects how policymakers and organizations address cybercrime. The FBI's Internet Crime Complaint Centre (IC3) defines cybercrime incidents as offenses targeting individuals in cyberspace, whether victimized or not, and includes unvictimized reports in their cybercrime estimations. Given the research's focus on Ghana, a West African nation, it's crucial to understand how cybercrime is perceived within the West African geopolitical community. The following section will explore the definition of cybercrime in West Africa and highlight key aspects of cybercrime in the region. This regional perspective is essential for grasping the unique characteristics and challenges of cybercrime in this specific context.

As previously mentioned, cybercrime can be perceived as a political issue, with definitions and approaches consequently leaning towards political interventions. A notable example of this is the examination by the European Union (EU) and the North Atlantic Treaty Organization (NATO) of cybercrime's role in international security (Raychev, 2019). These international organizations address cybercrime not merely as an issue affecting individuals or businesses, but as a political tool utilized in international relations. State actors have increasingly weaponized cybercrime and techniques like spear phishing as part of their politico-military strategies in global politics. This modern approach marks a significant shift from a century ago when political conflicts predominantly relied on coercion and military force. Nowadays, cybercrimes and espionage are integral components of political warfare on the international stage. In his analysis of cyberwar narratives within Russian and US military-

political contexts, Raychev (2019, p. 350) presents a compelling argument about the Western framing of cybercrime through a political lens.

Cyber warfare is often seen as another transformation in military affairs; one of several that took place under the impact of technologies and their implementation in different countries and epochs. Sometimes these changes are so deep that they are changing the whole concept of war: our understanding about offensive and defensive operations, just and unjust war, etc

This perspective highlights how cybercrime is not just a matter of technological or criminal concern, but also a significant instrument in the arsenal of state actors, employed for strategic advantage in the complex arena of global politics. This political contextualization of cybercrime reflects the evolving nature of international relations and the increasingly digital landscape of modern geopolitical struggles. In political discourse, cybercrime is often reframed as cyber warfare, highlighting the way it is perceived and addressed in the realm of international politics. Within this context, state-sponsored cybercrime organizations are transformed into functional political structures, used by states and nations as tools in global political conflicts. Notable examples include the prolonged cyberattacks between Russia and the United States, Russian cyber-attacks against Ukraine since 2014 (European Parliament, 2022), and other state-level confrontations (Raychev, 2019). In these instances, political cyber offenders target machines, security infrastructures, and data, aiming to induce political change rather than attacking individuals. This form of cyber warfare is particularly prevalent in Western societies, leading Western scholars of cyber war to conceptualize cybercrime as a form of cyber conflict in national and international politics.

Contrastingly, in the African context, particularly within the West African region, the emergence of cybercrimes is less about being weapons in political warfare. Instead, cybercrimes in these regions are predominantly seen as social and economic issues. This differentiation underscores the regional and cultural variations in how cybercrime is understood and addressed, reflecting the diverse impacts and interpretations of cybercrime in different geopolitical landscapes. The distinction between the political use of cybercrime in Western contexts and its socio-economic implications in West Africa highlights the multifaceted nature of cybercrime and the necessity for tailored approaches in addressing it in various regions. As the current study is concerned with the phenomenon of cybercrime in Ghana, the study approaches cybercrime through sociological perspectives with less focus on state actors' involvement.

In this study, which focuses on the phenomenon of cybercrime in Ghana, the approach is primarily through sociological and ecological lenses, placing less emphasis on the political

perspective. Consequently, within the scope of this research, cybercrime is defined as any form of deviant or criminal behaviour carried out in the digital realm, primarily aimed at obtaining financial benefits. This definition aligns with the socio-economic context of Ghana, where cybercrime is often driven by financial motives rather than political agendas. By adopting this perspective, the study aims to explore the nuances of cybercrime in Ghana, understanding its causes, manifestations, and impacts within a framework that is most relevant to the local context. This approach acknowledges the diverse nature of cybercrime across different regions and seeks to provide insights that are tailored to the specific socio-economic realities of Ghana.

1.7.Cybercrime in Ghana

The emergence of cybercrime, commonly referred to as “Sakawa”, in Ghana began in the early 2000s. While some critiques and scholars attribute the origins of cybercrime in West Africa to Nigeria which was initially referred to as “419” in Nigeria, others suggest that cybercrime in Ghana may have been brought in by Nigerian migrants who settled in the country (Warner, 2011; Whitty, 2015). Since its emergence in Ghana, the nature of Sakawa and its sociocultural and legal dimensions have continued to evolve. This section provides a brief overview of Sakawa and how it has evolved in Ghanaian society over the years. This background will provide the theoretical and empirical foundation for understanding the realities of cybercrime and Sakawa activities in the Ghanaian society.

While some scholars believe that Sakawa in Ghana started with credit card fraud in the early 2000s, where hotel bellhops shared Western visitors' credit card details with scammers who then used such details for online purchases (Warner, 2011), the fieldwork materials suggest nuanced forms of Sakawa that preceded this. Primary data indicates that Sakawa in Ghana began as a form of letter mail fraud. Scammers would send letters to Western Christian missionaries, pretending to be orphans to receive gifts and financial support before moving on to stealing foreigners' credit card details (Edward, 2021)¹³. During the same period, another form of fraud that was eventually dropped off due to its lack of sustainability was “mother-die, father-die”, which some participants believe preceded both credit card fraud and traditional letter frauds (Hudu, 2022)¹⁴. In the “mother-die, father-die” strategy, scammers took advantage of Western visitors' kindness to defraud them. This was like the traditional letter mail strategy, but

¹³ Interview with a Police officer

¹⁴ Interview with Alhassan, a religious leader who for several years has been involved in preaching against cybercrime and Sakawa activities in Tamale.

scammers played the role of tourist guides, which gave them the opportunity to share their stories with foreigners. They often made Western visitors believe that their parents were dead, and they needed support from foreigners, as discussed earlier. Although both credit card fraud and traditional letter mail fraud occurred during the early 2000s, the emergence of cybercrime was built upon the offline “culture” of fraud among scammers. Before 2005, new forms of cybercrime emerged, with credit card fraud taking on different forms, where scammers solicited credit card information on the internet instead of “traditionally” stealing credit card details from Western visitors (Oduro-Frimpong, 2014; Sorell & Whitty, 2019; Warner, 2011). Thus, while credit card fraud eventually became more electronically based than traditional letter mail fraud, it is important to note that the offline practices of scammers were instrumental in the emergence of cybercrime.

As of 2005, advance fee fraud and online romance fraud emerged as new forms of successful cybercrime, which remain prevalent in contemporary cybercrime practices, especially romance fraud, not only in Ghana but worldwide. During the early stages of online romance fraud, scammers adopted two broader strategies to lure their victims, pretending to be Ghanaians in the diaspora or foreigners living in Ghana. In his early study of cybercrime in Ghana, Warner (2011) revealed that scammers, in the late 2000s, used their fake identities to initiate relationships with their victims to obtain their credit card and other financial details for the purpose of theft. In some cases, scammers also forged documents to show gold business deals in Ghana to lure their supposed romantic partners into sending them money to conduct the gold business. During the same period, Advance Fee Fraud (AFF) also emerged as a form of cybercrime in Ghana. The difference between online romance fraud and AFF lies in the promises scammers make to victims and the channels they use to perpetrate the scam. While online romance scammers focus on getting victims to fall in love with them before they defraud them, AFF perpetrators promise victims large sums of money through unsolicited emails. Therefore, victims' need for a romantic relationship makes them vulnerable to romance fraud, while their need for economic benefits makes them vulnerable to Advance Fee Fraud.

Warner (2011) categorized fake-gold deals as the third phase of Sakawa evolution in Ghana. However, this strategy seems to be part of other earliest cybercrime strategies such as online romance fraud. However, fake-gold deal has evolved over time. In the fake gold scam, scammers exploit Ghana's reputation as a “Gold Coast” to initiate fake gold businesses with Westerners. Scammers use this scheme to defraud victims through online romance fraud strategies or by contacting Westerners online and presenting their gold reserves in Ghana as a

business opportunity. Some victims of fake gold fraud even travel to Ghana to meet with scammers in person, who show them evidence of gold to convince them of the legitimacy of the transaction, but it ultimately turns out to be a fraud (Also see, Warner, 2011). The fieldwork materials indicate that fake gold fraud, which participants refer to as “Gold format”, used to take on an “online to traditional” form in the past, but it has now become purely online among contemporary scammers. “Online to traditional” refers to a situation where scammers first meet victims on the internet and later allow them to come to Ghana to view a sample of gold before scamming them. “Purely online” describes a situation where scammers use only online modalities and forged documents to defraud their victims without the victims coming to Ghana to transact the business. In today’s practices of scammers in Ghana, “Gold format” reminds one of the strategies that are used to defraud victims, which is under a broader form of Sakawa called “Business format”, as described by scammers during interviews. The term “Business format” is used among scammers to refer to any form of cybercrime that evolves doing fake business with victims, who are often refer as “clients”.

As the proliferation of Sakawa continues to expand, scammers are consistently diversifying their modus operandi, including adopting African spirituality as part of their strategies. While outside of Africa, concepts of cybercrime are limited to socioeconomic and political narratives, and are largely seen solely as cyber nefarious activity, cybercrime is seen as part of the cultural lives of African because of the involvement of spiritual dimension to Sakawa strategies (Adomako, 2018; Tade, 2013). The spiritual element of cybercrime is central to defining cybercrime in Ghana and other African countries such as Gambia, Nigeria, and Cameroon, and without considering this spiritual aspect of it, the definition of cybercrime may be incomplete. Therefore, for many social groups in Ghana and Nigeria, including traditional communities and law enforcement agencies, the definition of cybercrime or Sakawa is incomplete without including the spiritual dimension. In this sense, cybercrime or Sakawa is described as using technological and spiritual modalities to defraud people on the internet, especially Westerners. Scammers believe that adding a spiritual element facilitates the success of the scamming process and serves as protection from law enforcement agencies and any stakeholders who may want to harm Scammers. The use of spiritual elements in scamming is more pervasive among Ghana, Nigeria, and Cameroon's scammers (Oduro-Frimpong, 2014; Tade, 2013).

In the current cybercrime landscape of Ghana, a diverse array of cybercrimes is prevalent, encompassing both economically and non-economically motivated forms. Among

these, online romance fraud stands out as a particularly dominant form. Defined by Whitty (2015) as a type of mass marketing fraud, online romance fraud involves scammers feigning romantic interest in their victims with the aim of defrauding them of substantial sums of money. It is crucial to note that online romance fraud is rarely an isolated activity. Perpetrators often integrate other forms of cybercrimes into their operations as they evolve. These can include Advance Fee Fraud (AFF), credit card fraud, online shopping fraud, sexual harassment, and phishing, among others. This multifaceted approach amplifies the complexity and impact of their schemes. The following section delves deeper into the intricacies of online romance fraud. It aims to provide a comprehensive understanding of how this fraud is perpetrated, outlining the strategies employed by scammers and exploring the profound impact these deceptions have on their victims. This analysis not only sheds light on the mechanics of online romance fraud but also underscores the broader implications for individuals entangled in these deceptive webs, outline the power dynamics between scammers, victims, and law enforcement agencies.

1.8. Online Romance Fraud

With the rise of platforms like Tinder since 2013, online dating has surged in popularity, leading to a significant increase in the number of people using online dating services. As a result, there has been a corresponding rise in both online dating market's value and online romance frauds. In 2022 alone, 366 million people were using online dating services, contributing to a market value of \$7,939.2 million, marking a 70% revenue increase from the previous year (Grand View Research, 2021). Projections estimate that the number of online dating users will grow to around 440 million by 2027 (Statista, 2023)¹⁵. Recent research, such as a 2023 study by Forbes Health, indicates that 30% of U.S. adults use online dating apps, with nearly 70% of these interactions leading to romantic relationships (Forbes Health, 2023)¹⁶. This study also highlights that older individual, particularly those aged between 43 and 58, find considerable success in online dating, with 72% forming romantic relationships through these platforms. From a gender perspective, the research suggests that men are more likely to find romantic relationships online. This shift towards digital platforms for initiating and developing romantic relationships significantly contributes to the increasing incidence of online romance fraud.

¹⁵ <https://www.statista.com/topics/7443/online-dating/#topicOverview>

¹⁶ <https://www.forbes.com/health/dating/dating-statistics/>

The increasing trend of online romantic relationships has led to a surge in online romance frauds, a significant type of cybercrime targeting individuals, though it can also impact businesses and organizations. The USA Federal Trade Commission's 2023 report revealed that between 2015 and 2020, victims lost \$1.3 billion to such frauds (Federal Trade Commission, 2023)¹⁷, with an alarming 80% increase in 2021, according to DataProt report (DataProt, 2023)¹⁸. The trend persisted into 2022, with around 70,000 victims reporting online romance fraud. The report also indicated that the average loss per victim was \$4,400. Concerning the prevalence of scammers on dating platforms, it was estimated that out of the 3.5 million profiles reviewed monthly, about 500,000 are fraudulent. These figures underline the severity and economic impact of online romance fraud on individuals.

In conducting online romance fraud, scammers create fake romantic relationships to deceive their victims into parting with significant amounts of money (Buchanan & Whitty, 2014; Whitty, 2018b). This form of cybercrime relies less on technological sophistication to exploit system weaknesses and more on manipulating emotional, psychological, and social vulnerabilities of victims. This is particularly notable in regions like Africa and other developing areas (Barfi et al., 2019), where technological advancement may not match that of Western countries, but the reliance on interpersonal and emotional manipulation provides an avenue for perpetrators with limited technical skills.

For more than ten years, online romance fraud has been recognized as a global issue, affecting individuals and their families. Research indicates that the consequences of such fraud are not limited to financial losses; the emotional and psychological trauma experienced by victims upon discovering the deceit can be profound. Whitty and Buchanan (2016) observed that for many victims, the emotional impact of losing the relationship can be more distressing than the financial loss. Additionally, the stigma and blame attached to victims by law enforcement, family, and friends can compound their trauma, often leading them to refrain from reporting the fraud or seeking support, which aggravates their suffering.

Historically, the concept of online romance fraud can be traced back to the 'Spanish Prisoner scam' of the 16th century, as Gillespie (2017, p. 218) notes. The proliferation of the internet has significantly expanded the scope and impact of these scams, facilitating fraudulent

¹⁷ <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed>

¹⁸ <https://dataprot.net/statistics/online-dating-scam-statistics/#:~:text=These%20statistics%20will%20help%20you,online%20dating%20scams%20are%20working.>

interactions without physical meetings. The origins of modern online romance fraud in Africa date back to Nigeria in the 1980s (Whitty, 2018a) and have since spread globally, including to Asia and Western countries (J. Warner, 2011). The widespread nature of this type of fraud underscores its status as a global concern. Whitty (2018a) describes online romance fraud as akin to an advanced fee fraud, given their structural similarities. However, the exploitation tactics differ markedly. While advanced fee fraud typically involves promises of financial gain, such as a share in an inheritance (Nwokeoma, 2018), romance fraud perpetrators use the allure of love and relationships. Whitty (2018a) points out that those who are most at risk for romance fraud are often in the middle to older age bracket, exhibit psychological vulnerability, and possess characteristics such as trustfulness and addictive tendencies.

1.9. Power Inequality and Online Romance Fraud Strategy

In the complex landscape of online romance fraud, a power struggle unfolds involving scammers, law enforcement, and victims, with scammers at the core of this conflict. This study employs Van Dijk's (2017) concept of power, viewed as control and dominance, to analyse the power dynamics between scammers or Sakawa actors and their counterparts, including victims and law enforcement. Van Dijk posits that power allows one to dominate others and resist external control, a perspective that informs this thesis. At each stage of the scamming process, scammers aim to dominate their targets, manipulate law enforcement, and shift societal perceptions in their favour, utilizing tactics like deceptive communication, cultural and technological manipulation, illusion, and disinformation. The initial framework for understanding the strategies of online romance scammers was developed by Whitty (2015) in her study "Anatomy of the Online Dating Romance Scam". Whitty's multimethod approach combined public online posts, victim interviews, and expert insights to dissect these strategies. While Whitty identified five stages used by scammers, this study proposes a six-stage process: 1) Creating a fake profile, 2) Reconnaissance, 3) Grooming victims, 4) Testing the waters, 5) Forcing victimization, and 6) Abandonment. This expands on Whitty's findings, offering a nuanced perspective on the scammers' methods through their lens.

1.8.1. Fake Profile and Power Imbalance

Research have shown that the initial step involves in conducting online romance fraud is creating an appealing fake profile on popular social media and online dating platforms like Tinder, Match, and Facebook (Whitty, 2015). These scammers often adopt false identities, such as military personnel, porn stars, or individuals whose pictures can be easily obtained. They

ensure that their online profiles display nationalities different from their actual countries of origin, often choosing western countries. According to Whitty (2015), scammers frequently use attractive and younger women in their fabricated female profiles, depicting women in precarious sectors like volunteering, low-paying jobs, or studying, with the intention of attracting older, financially affluent heterosexual men. On the other hand, male fake profiles tend to portray individuals with a high socioeconomic status, such as successful businesspeople or army officers, which is more likely to capture women's attention. While Whitty's (2015) study suggests that scammers typically avoid using their real identities in creating online profiles, fieldwork materials indicate that, in certain cases, scammers employ their actual identities in other scam strategies, maintaining a relationship with the victim. This finding aligns with Cassiman's (2019) study conducted in Accra, Ghana, where female online romance fraudsters occasionally use their real photos on their profiles, hoping to sustain their relationship with victims.

The utilization of fake online profiles plays a pivotal role in the strategy of scammers, enabling them to target potential victims while establishing power dynamics with various stakeholders, including victims themselves and law enforcement agencies. The scammers use of fake online profiles and its relationship with power conflict can be understood through the lens of Cryptopolitics (See Pype et al., 2022). Scammers employ identity encryption and concealment to evade detection by law enforcement, thereby establishing a power structure in which scammers possess control and knowledge, while law enforcement agencies remain in the realm of the "unknown" with limited means to uncover the true identities of these scammers. Numerous studies have highlighted that cybercrime, including Sakawa or online romance fraud, thrive due to the challenges faced by law enforcement agencies worldwide in tracing the identities of cybercriminals, owing to the inherent anonymity of the internet and the technical complexities involved in revealing such identities. This lack of technical expertise is commonly observed within law enforcement agencies across both the global north and south (Abubakari, 2021; Harkin et al., 2018). The anonymous nature of Sakawa, combined with the use of pseudonymized or counterfeit online profiles, establishes a climate of concealment through which scammers gain an advantage over law enforcement agencies, potentially impeding their ability to effectively prosecute these individuals.

Utilizing fake profiles also highlights the presence of a power imbalance between scammers and their victims, shedding light on the interplay between disinformation, manipulation, and the broader framework of Cryptopolitics. By deliberately misrepresenting

themselves, scammers aim to deceive their victims and gain an upper hand. This establishes a dichotomy of "known" and "unknown," where victims find themselves disadvantaged and susceptible to believing in a fabricated reality. The creation of fake profiles empowers scammers to control the information they present to their victims, including details such as their name, ethnicity, age, gender, and occupation (Abubakari, 2021; Cassiman, 2018; Whitty & Buchanan, 2012). Through these manipulations, scammers can exploit the desires, trust, and sense of familiarity of their victims, thereby exerting power over them. Conversely, victims often lack access to the true identities of scammers, rendering them vulnerable to Sakawa schemes. As argued by Whitty (2015), scammers may fabricate profiles that showcase appealing nationalities, occupations, and socioeconomic statuses to capitalize on the vulnerabilities of their victims. Consequently, the power dynamics and manipulative capabilities between scammers and victims can assume diverse forms, contingent upon the victims' awareness of the actual identity of the scammers.

Fake profiles in online romance fraud provides scammers, particularly female actors referred to as Sakawa-girls, with a unique opportunity to navigate social power structures and safeguard their social reputation (Abubakari, 2023). For instance, in Ghanaian society, gender dynamics often restrict women's involvement in deviant and unethical behaviours, particularly those pursued for economic gain. Such behaviours are considered as transgressing gender role and can tarnish the reputation of women and their families, thereby diminishing their perceived value in the marriage market (Cassiman, 2019). Studies have shown that Sakawa-girls highly valued the anonymity afforded by online romance fraud, as it allowed them to participate in the practice, fulfil their financial needs, and preserve their matrimonial worth within society (Abubakari, 2023; Cassiman, 2019). This underscores the significance of fake profiles, as well as the anonymity provided by the internet, in concealing and encoding these practices to navigate power dynamics within society. Through the creation of fake profiles, scammers can construct a digital persona separate from their identity, enabling them to engage in Sakawa without facing the social consequences associated with being identified as scammers. This can be seen as a strategy for negotiating power in a society where certain actions can trigger significant social repercussions.

1.8.2. Reconnaissance as Power Modality

Some scammers employ random research on social media to identify potential victims, creating appealing profiles for this purpose. Particularly adept at online romance frauds, these

individuals leverage various digital technologies, including analysis of digital footprints, to collect personal information about potential victims before initiating contact. This information typically includes age, occupation, interests, relationship history, health data, and emotional vulnerabilities, and is sourced from social media, dating apps, and Google searches. The goal of this data collection is to gain a thorough understanding of the victim, exploiting their personal, psychological, and economic vulnerabilities. Reconnaissance, a key factor in scamming, not only influences the scammers' communication style and approach but also places potential victims at risk in online romance fraud scenarios.

Scammers utilize their understanding of the link between reconnaissance and trust-building in romantic relationships. Drawing parallels with organizational strategies, extensive research shows that information gathering is crucial for companies to understand customer needs, develop strategies, and enhance satisfaction and loyalty (Ardolino et al., 2018). Moreover, gathering customer information enables organizations to personalize their promotions and tailor information to meet individual customer preferences (Hassan et al., 2015). Data collection is not only crucial for profit-oriented organizations but also for various actors involved in legitimate and illicit pursuits, including researchers, academics, law enforcement agencies, and organized crime groups. For instance, data gathering plays a significant role in the tactics employed by ransomware attackers (Brewer, 2016). These cybercriminals collect system information about their targeted victims to exploit any weaknesses or vulnerabilities that may be present. While ransomware attackers typically focus on acquiring system-related information, romance fraud scammers concentrate on obtaining demographic details about their target victims. Their objective is to gain a deeper understanding of their victims' vulnerabilities, enabling them to tailor their communication and strategies to exploit these weaknesses effectively.

From the perspective of power dynamics, scammers' reconnaissance can be seen as a tactic to gain control over victims through information acquisition. This knowledge advantage enables scammers to exploit victims' emotional and personal vulnerabilities while concealing their own. Digital technologies such as social media and dating sites provide scammers access to otherwise hidden victim information, reinforcing their dominance. Drawing from Pype et al (2022) perspective of negotiating power, it becomes clear that digital technologies such as social media, dating sites, and Google searches enable scammers to access or decrypt hidden information about their victims that would otherwise have been impossible. By decoding and revealing victims' information, scammers manipulate them, exhibiting dominance over their

victims. Therefore, reconnaissance activities contribute to the power imbalance between scammers and their victims, given that victims do not have the same advantage to decrypt the personalities of scammers or exploit their vulnerabilities. After obtaining information about victims, scammers initiate a contact with their victims with the hope of getting response. When victims respond, scammers activate the third stage, where they try to establish trust and romantic relationship with victims.

1.8.3. Grooming Victims in the Dark

Online romance fraud actors employ grooming strategies to establish trust and build romantic relationships with potential victims. Their communication techniques are tailored to resonate with victims' personal experiences, utilizing persuasive language, personal stories, expressions of interest and empathy, and even sending gifts. Through these tactics, scammers create a sense of trustworthiness and maintain their relationship with victims. However, Whitty's (2013) research shows that scammers' use of persuasive language can make victims susceptible to erroneous decisions, leading them to trust scammers with their well-being. This is exacerbated when scammers present themselves as authoritative figures, such as army generals, businessmen, or doctors. By combining persuasive language, attractive profiles, and shared personal experiences, scammers gain complete trust, giving them the advantage to scam their victims. Trust is recognized as a crucial element in sustaining relationships (Fukuyama, 1995), but it also entails responsibility, as trusting individuals must accept the outcomes of the decisions made by those they trust (Kanagaretnam et al., 2019). Scammers may understand the significance of trust in establishing lasting romantic relationships and manipulating their victims.

In the grooming stage, the power dynamic between scammers and victims is characterized by a disparity in knowledge. Scammers employ language manipulation to gamify victims' psychological and emotional responses, while victims remain unaware, believing in the illusion of support, genuineness, and love. This allows scammers to exert power and manipulate their victims' emotions and psychology. The language and tricks used by scammers at this stage can be seen as a disinformation strategy, deliberately creating false communication messages that resonate with victims' life experiences to gain their trust, love, and ultimately steal their money (Marwick & Lewis, 2017).

1.8.4. Testing the Waters

Victims of Sakawa and online romance fraud experience the loss of material, financial, and psychological resources during the stages of "testing-the-waters" and force victimization.

These stages drive the various strategies employed by scammers, including the creation of fake profiles, reconnaissance, and grooming of victims. In the context of Whitty's (2015) research, "testing-the-waters" refers to the initial request made by scammers for a relatively small amount of money or inexpensive gifts like perfume. Whitty found that when victims hesitate to send this money, scammers may opt to send gifts instead, aiming to create a sense of reciprocity where victims feel compelled to reciprocate favours and care. While victims may perceive reciprocating favours and sending small amounts of money or gifts to scammers as an act of care and reciprocity, Sofo et al. (2010) argue that these initial transactions make victims feel a sense of belonging and commitment to their relationship with scammers. From the perspective of scammers, the initial amount of money requested from victims serves as a test to gauge the level of trust victims have in them and their willingness to continue sending more money throughout the fraud.

When examining the concept of testing-the-waters through the perspective of power negotiation, the power dynamics between scammers and victims become apparent due to an information disparity. Pye et al. (2022) describe this as the distinction between "those in the known" and "those in the unknown." Scammers exploit the emotional and psychological desires of victims while concealing their own true intentions, encrypting their actions. As a result, victims find themselves in a state of unknown, lacking the knowledge to decipher the underlying reality and becoming susceptible to exploitation. This lack of knowledge limits their ability to negotiate social power effectively. According to Pye et al. (2022), the capacity to decode and interpret concealed information grants individuals and groups the agency to navigate social power structures. In the context of testing-the-waters, victims' inability to decrypt the hidden intentions of scammers leaves them exposed and susceptible to falling victim to scams. Their limited understanding suppresses their agency to effectively counterbalance the power dynamics at play.

In some instances, victims of Sakawa scams can unravel the hidden intentions of scammers, enabling them to evade falling prey to the scam. Whitty's (2015) research revealed that even those who successfully decipher scammers true intention and avoid being scammed still experience a sense of victimization. However, scammers acknowledge the presence of victims who possess prior knowledge of scams and can identify them in the initial stages. These kinds of victims either investigate the authenticity of scammers or block their attempts, particularly when trust levels are low. However, it is important to note that scammers may employ persuasive tactics or spiritual elements to hypnotise suspecting victims. Scammers in

Ghana utilize the term "Suhugu" (meaning prayer in the Dagbani language) as a tactic when encountering wealthy and potentially lucrative victims who exhibit scepticism towards the scam. This exploitation of African spirituality within the Sakawa industry allows scammers to manipulate their victims' minds for financial gain, even if the victims become aware of the fraudulent nature of the scheme (Tade, 2013). This observation aligns with Whitty's (2018) notion of hypnotizing victims. According to Whitty (2018), romance fraud actors in Africa incorporate spiritual rituals as a significant means of hypnotizing victims into sending scammers money and valuable items. The used of Suhugu and other spiritualities are also presented in Tade's (2013, p. 689) study of scammers in Nigeria:

The methods used include ase or mayehun (incontrovertible order), charmed or magical rings (oruka-ere) and incisions made around the wrist, which are used to surf the net, while ijapa (tortoise) is used to navigate profitable sites. Unsuspecting victims fall under the spell of the ase via phone conversation where spiritual orders are made to the victims without their objecting.

Some of the spiritual practices used by scammers are intended to help them identify potential victims who are more likely to pay, while others are used to hypnotize victims. Tade's (2013) research reveals that scammers may use "Ijapa" (a tortoise) to identify suitable victims as they browse through profiles on social media and dating sites. Additionally, they may use "ase" (a mouth incision) when speaking to victims over the phone to hypnotize them. Scammers seek out cyber spiritualism from both traditional priests and religious leaders who perform certain rituals to spiritually empower scammers for their scamming activities (Harding, 2020; J. Warner, 2011).

The use of spiritual elements in the scamming process reveals the complex theoretical trajectories of Cryptopolitics in the scamming industry. On one hand, the use of cyber spiritualism to hypnotize victims highlights the power of decoding information in the spiritual realm and its importance in negotiating power in the physical world. Those who are unable to interpret hidden power in the invisible realm, such as victims, may be disadvantaged in negotiating social power, while practitioners such as scammers can exhibit dominance over non-practitioners. On the other hand, the incorporation of cyber spiritualism in the scamming process shows how cultural and spiritual power in the invisible realm can be exercised through digital technologies. For example, scammers may use Ijapa and ase to decrypt potential-paying victims and hypnotize their targets (Tade, 2013). This underscores the negotiation of values and sociocultural beliefs to create a sense of legitimacy and credibility for the scam. Overall, the incorporation of cyber spiritualism or African spirituality in the scamming process reveals the

ways in which the invisible realm can be decoded and interpreted and used to negotiate social power in the physical world, including on the digital technologies.

1.8.5. Scammers Power Niche in Force Victimization

Online romance fraud actors usually followed testing-the-waters with other manipulations to collect more money from victims. While still using cyber spiritualism as power negotiation elements to control their victims, Sakawa actor resort to different financial demanding stories that trick victims to keep sending them money (Budd & Anderson, 2009; Whitty, 2015). Some of the common stories that scammers usually formulate are the need to send money to their adopted children in African, medical emergence or sudden death of a relative (Rege, 2009), clearing goods from customs, buying flight ticket to visit victims (Cassiman, 2019, p. 491), and inability to access personal accounts due to circumstances (Kopp, Sillitoe, et al., 2016, p. 149). These strategies are meant to disinform victims to keep sending them money. However, the frequency of demanding money from victims eventually makes victims to realize the scam, which Whitty (2015) conceptualized as “revelation” in her article entitled “Anatomy of the online dating scam”. At this point, scammers include other strategies that compel victims to keep sending them money.

Besides cyber spiritualism hypnosis, scammers also engage in blackmailing victims and even turning them into accomplices. It's worth noting that victims can be turned into accomplices even before the scam is exposed. Various studies have shown that victims of online romance fraud may be used as “money mules”, either knowingly or unknowingly (Cross & Lee, 2022; Raza et al., 2020; Whitty, 2015, 2018b). In some cases, victims knowingly become money mules due to the need to recover the money they lost to scammers or because they are threatened by scammers with being involved in a scam, they know nothing about (Raza et al., 2020; Whitty, 2018b). Unknowingly, victims may become money mules when scammers, during the grooming and testing-the-waters stages, make other victims send money to the victim's account (Cross & Lee, 2022; Whitty, 2015). Since scammers often deal with multiple victims at the same time, they often make victims share in the money before sending it to others (Whitty, 2015). This strategy of turning victims into accomplices can occur both knowingly and unknowingly. In addition to this, scammers use sex-tape blackmail to coerce victims into continuing sending them money. In some cases, scammers record footage of victims during cybersex or video calls and later use the tapes to blackmail them.

The strategy of formulating different lies, sex tap blackmail, and threats of victims' involvement in scams are elements that have power dominance implications. In the case of formulating money demanding stories, scammers are perceived as using deceitful and manipulative tactic to create a sense of legitimacy and credibility for their victims, which can be conceptualized as exhibiting power dominance over their victims because of victims' misinterpretation of the lies. This highlights the power of disinformation and interpretation in negotiating dominance and social power, as revealed in Pype and her colleagues writing (Pype et al., 2022). The power of decrypting secrecy through digital technologies have also been revealed in the scamming used of sex taps to blackmail their victims. Through digital technologies, scammers can acquire material information, which is deem secret and damaging for victim, and then use their knowledge of victims' secret to exert control over them. This further highlights the various ways that digital technologies can be used to decrypt information, acquire secret information, and negotiate power dynamics in both the offline and online societies.

The use of victims as money mules without their knowledge is a clear demonstration of how scammers exert power and dominance over their victims through their modus operandi. Digital technologies play a role in manipulating human behaviour towards unconscious unethical behaviours. Scammers hold the knowledge of using victims as money mules while victims remain in the unknown. This dichotomy between scammers and victims highlights the power dynamics at play in the scamming process. Furthermore, the threats and accusations made by scammers towards their victims regarding their involvement in a supposedly scam can be seen as a manipulation of information for power dominance. This is a key element of Cryptopolitics. By threatening their victims, scammers exert power and coerce them into continuing to transfer money to them. This illustrates the ways in which power can be exercised through the manipulation of information on the digital technologies.

Scammers frequently use power manipulative strategies to receive large sums of money from their victims, often using money mules. By using bitcoin and other cryptocurrencies, scammers can conduct transactions anonymously, which gives them an advantage over traditional payment transfer methods such as bank transfers and credit card transfers. This anonymity can make it difficult for law enforcement agencies to detect and prosecute scammers, which can lead to a sense of power and control for the scammers. Cryptocurrencies operate independently from central banks and governments, further complicating the process of tracking down scammers and recovering stolen funds. In this way, the use of cryptocurrencies

can be seen as a means for scammers to negotiate power over law enforcement agencies and other authorities, as they can continue to operate with impunity and victimize others without fear of consequences. From a power negotiation perspective, this highlights the challenges of regulating and monitoring the cryptocurrency market, and the need for effective measures to combat fraudulent activities.

1.8.6. Abandonment

Abandonment represents the final stage in the scamming process. At this point, scammers come to the realization that they can no longer benefit from their relationships with the victims, prompting them to block the victims or cease using the profiles or communication channels they have been employing. Scammers may abandon some victims after defrauding them of substantial sums of money, or they may abandon individuals who have not been victimized at any point from stage three through six. These individuals may have been defrauded once or several times, or they could be those who became accomplices but are no longer beneficial to the scammers, such as in instances where they refuse to continue participating or are apprehended by law enforcement agencies.

In her 2015 research on the experiences of scam victims, Whitty highlighted that during this phase, many victims come to the realization that they have been defrauded (Whitty, 2015). This awakening, particularly among those who have lost substantial amounts of money, often propels them to seek evidence and support. They may turn to law enforcement agencies, embassies, or even the dating companies involved for assistance. Whitty's study also delves into the post-scam challenges faced by these victims, encompassing both psychological and financial difficulties. This part of her research sheds light on the long-term impacts of such scams, emphasizing the profound and often lasting toll they can take on individuals who have been deceived and exploited (See more., Whitty, 2015).

1.9. Motives of Cybercrime in Africa: Sakawa and Yahoo Actors

The rise of cybercrimes in Africa, particularly economic cybercrimes, is linked to a range of socio-economic and political factors prevalent in the region. Numerous studies aimed at understanding the increasing trend of cybercrimes in Africa indicate a connection between these crimes and the economic hardships faced by individuals and communities. Such economic difficulties often stem from the region's challenging politico-economic circumstances (Abubakari, 2021; Chen et al., 2023). Researchers employing diverse methodological

approaches – including exploratory cross-sectional studies, quantitative ex-post facto studies, mixed methods, and qualitative research – consistently point to the economic and political conditions that drive individuals towards cybercrime in Africa (Abubakari, 2021; Anyanwu & Obiyo, 2012; Dukku, 2019; Uzorka et al., 2018).

For example, Abubakari's (2021) systematic review study identified socio-economic deprivation, such as poverty and unemployment, as key factors influencing cybercrime adoption in Anglophone West Africa. However, Anyanwu and Obiyo (2012) posited that while poverty and unemployment are contributing factors, the primary driver of cybercrime engagement is the frustration arising from individuals' inability to find employment or meet their economic needs. The genesis of cybercrime in Africa, as supported by various studies, aligns with the general strain theory (Broidy, 2001), which suggests that crime emerges from an individual's inability to fulfil financial needs or achieve a middle-class status. Consequently, to overcome economic deprivation, many youths turn to cybercrime as a form of resilience (Agnew, 1992b).

The emergence of cybercrime in Africa, particularly influenced by perceived neglect and corruption, can indeed be seen as a manifestation of the darker aspects of capitalism. In studies conducted in Ghana and Nigeria, researchers like Burrell (2012) and Igwe (2011) observed that government neglect and corruption, particularly in marginalized communities, often drive young adults towards cybercrimes. This situation is exacerbated in regions where some communities benefit from developmental initiatives and government interventions, while others remain underprivileged. The disparity leads to heightened unemployment and economic strain in these neglected areas, compelling individuals to seek alternative means to meet their economic needs. Cybercrime, in this context, emerges as an attractive option due to its perceived low risk and potentially high rewards.

However, it is not just economic desperation that drives this trend. Scholars like Uzorka et al. (2018) also point to greed and the aspiration for wealth among the youth as significant motivators for engaging in cybercrime. This blend of desperation and aspiration can be seen as a byproduct of capitalist ideals, where the pursuit of wealth and success often overshadows ethical considerations and societal well-being (Zafirovski, 2019). Analysing the rise of cybercrime in Africa through the lens of the darker side of capitalism unravels a situation where societal frameworks are gradually undermined in the quest for economic gain. Under this system, capitalism is seen not only as a creator of wealth and opportunity, but also as a catalyst for significant disparities and conditions that are ripe for illegal activities like cybercrime. This

degradation of social structures, driven by the pursuit of economic success, creates an environment where cybercrimes flourish (Perrotta, 2020; Zafirovski, 2019). Individuals in disenfranchised communities, influenced by the capitalist ethos of wealth accumulation, often turn to these illicit activities to achieve financial prosperity or simply to survive in a society marked by growing inequalities. This viewpoint highlights the complexity of cybercrime in Africa, entwined with broader socio-economic issues rooted in the principles and consequences of capitalist systems.

1.10. Consequences of Cybercrime: West African Context

The rise of cybercrime has had significant negative impacts globally, with particularly profound socioeconomic effects in West Africa, where it influences various layers of society, including individual, organizational, and national levels (Abubakari, 2021). The micro-level consequences refer to the adverse effects of cybercrimes on individuals. In contrast, meso-level impacts concern the repercussions on organizations, such as e-businesses and financial institutions (Abubakari, 2021). Macro-level consequences encompass the broader national implications, including harm to a country's international reputation and economic stability (Abubakari, 2021; Chilwa et al., 2020; Dukku, 2019). It's crucial to note that in West Africa, the impacts of cybercrime extend beyond financial disruption to include social and political ramifications.

At the individual level, research in Africa indicates that people have faced significant financial losses due to the prevalence of cybercrime in the region. Chilwa et al. (2020) utilized a critical discourse analytic approach to explore the ideological and discursive practices of Ponzi schemes like the Mavrodi Mondial Moneybox (MMM). Such schemes, as forms of cybercrime, have stripped many Nigerians of substantial funds. This results in severe economic hardship and psychological distress for victims, who often lose their savings to these frauds (Monteith et al., 2021). The threat of cybercrime has led individuals in the region to be wary of online and technological banking solutions. Despite regulatory pressures to adopt online banking, many feel frustrated and insecure using these platforms. Additionally, a systematic review suggests that those in Anglophone West African regions, where cybercrime rates are higher, face international limitations, such as restricted access to global opportunities through visa denials and scepticism of giving job opportunities to individuals from the region, especially Nigeria (Abubakari, 2021).

Cybercrime significantly impacts financial institutions in West Africa, with profound meso-level consequences. For instance, a 2018 report from the Bank of Ghana highlighted that cybercriminal activities cost financial institutions approximately \$61.5 million (Apau & Koranteng, 2020). Amofah and Chai (2022) further reported that, between 2016 and 2018, financial institutions in Ghana incurred losses of around \$209 million due to cybercrimes. Beyond direct financial losses, these institutions also suffer erosion in goodwill and reputation, diminishing customer satisfaction, and a decline in public confidence. For example, Apau and Koranteng's (2019) study investigating the impact of cybercrime on consumer trust in e-commerce in Nigeria revealed a significant decline in trust. This erosion of trust, shaped by the fear of cybercrimes, leads to a marked reduction in e-business activities. Cybercrimes not only deter customers from engaging in e-business and online transactions but also malign the reputation of e-businesses. This is often achieved by presenting customers with fraudulent, yet seemingly attractive, online business models intended to deceive (Chiluwa et al., 2020). The combined effect of reduced patronage and the direct financial toll of cybercrime places immense pressure on these institutions. As a result, both small-scale and larger financial entities face the risk of liquidation due to unsustainable operations (Enghomwanse, 2019).

The macro implications of cybercrime in West Africa, particularly in Ghana and Nigeria, are profound and far-reaching. These fraudulent activities not only damage the international reputation of these countries but also have a ripple effect on their economic development (Dukku, 2019; Longe & Chiemeké, 2008; Olukolu, 2019; Tettey, 2008; Viosca et al., 2004). This tarnished reputation has several repercussions, including hindering the ability to attract foreign investments, shaping policy formation, and impacting international relations. Several studies have shown that the prevalence of cybercrime in the region has significantly deterred foreign investment in the region. Tettey (2008), Ebenezer et al. (2016), Enghomwanse (2019), and Olukolu (2019) all highlight how this trend has led to a cautious approach from foreign investors, who are wary of the heightened risk of cybercrime. The situation is further exacerbated by the actions of governments in West Africa, particularly in Ghana and Nigeria, where substantial monetary and material resources have been allocated to develop and implement cybercrime policies (Olukolu, 2019). However, these policies and regulations, while necessary, have introduced additional economic and national challenges. Eboibi (2017) discusses how these regulations can inadvertently restrict economic growth and complicate international relations. For example, stringent cybercrime laws might impede the ease of doing business, affecting the flow of international trade and investment.

Chapter Conclusion

This chapter delves into the literature surrounding cybercrime, particularly its emergence in Africa, laying a foundational understanding of its nature and peculiarities. It explores the scope of cybercrime from a global perspective, narrowing down to its specific manifestation in the African context, with an emphasis on Ghana, as highlighted in prior studies. The discussion posits that cybercrime, a distinctively modern technological crime, has inflicted more economic damage globally than any other crime in human history. Due to its interdisciplinary nature, cybercrime is conceptualized differently across various fields, such as sociology, economics, political science, and criminology, each interpreting its harm in unique ways.

Furthermore, the chapter addresses the diverse economic, social, and political consequences of cybercrime in both the Global North and South, focusing specifically on Africa and the Ghanaian region. The multifaceted challenges posed by cybercrime significantly impede the region's economic and social development. From the personal financial and psychological toll to the erosion of confidence in digital financial services, the effects at the micro and meso levels are profound and enduring. At the macro level, the negative impacts on national economies, international standing, and the potential for foreign investment are equally concerning. Addressing these effects calls for a comprehensive approach, including research to uncover the underlying causes of cybercrime in the region. This is essential for devising effective policies and interventions for the sustainable mitigation of cybercrime.

While previous studies have explored the emergence of cybercrime from various angles, a gap remains in understanding its roots as a product of social issues. This study seeks to bridge this gap by examining the rise of economic cybercrime in Ghana through the lens of social disorganization theory. It focuses on how cybercrime can be explained by informal and formal control mechanisms, encompassing various social aspects such as social ties, collective efficacy, and cultural and religious norms. This approach aims to elucidate how cybercrime emerges as a byproduct of social challenges in controlling digital forms of deviancy and crimes. Ultimately, this study aims to contribute to the establishment of a safe digital culture and the smooth digitalization of social and economic life in the region. This, in turn, is expected to support sustainable economic growth, bolster international confidence, and enhance the overall wellbeing of the region's citizens and beyond.

In the coming chapters, the thesis discusses social disorganization theory as a theoretical framework through which the root cause of economic cybercrime can be unpacked in Tamale, Ghana. The thesis proceeds by detailing the methods and procedures that are employed to collect and analysis data. This is then followed by the results of the study.

Chapter Two

Theoretical Approach of the Study

2.0. Theoretical Framework

In this chapter, the conceptual assumptions that informed how data was analysed and reported are described. In sociology, crimes and any form of deviant behaviour are studied in two broader perspectives, including individual's life course and social structure theories. Whereas developmental and life course theories focus on individual differences as variables to investigate criminal tendencies, social structure theories are centred around socioeconomic and political conditions as sources to expatiate criminal behaviours. The current study explores the phenomenon of economic cybercrime or Sakawa in Ghana through the lens of contemporary social disorganization theory. Social disorganization in this study is not approached in historical standpoint, but as persistent theoretical framework with wide range of social presumptions that examine emergence of crime rate in communities.

Apart from social disorganization theories, sociologists and criminologists also depend on strain and cultural deviance theories to study social production of crimes. These approaches can be understood from social class perspective, as postulated by Max Weber. According to Weber people are grouped according to socioeconomic class and each segment of the social stratification share similar economic status, norms, and beliefs, and by virtue of these share values, society's exhibit distinctive characteristics (B. Jones, 1975). According to Weber these structural factors influences peoples' attitude to social phenomena. To Max Weber, criminal behaviours, and societies' ability to react to anti-social behaviour largely depends on societies' structural conditions such as nature of culture, economic structures, political structures, social relations, and several others.

It is important to mention that whereas social disorganization theories have been crucial in describing communities' deviance and crimes since the early 1940s, these previous studies have focused on "traditional" crimes without any attention to illegal activities on the internet. One would assume that society's structure can be employed in the same manner to study deviant and criminal behaviours both on the internet or offline. However, this assumption is rather superficial given that digital technologies come with both its opportunities and challenges that could affect the way social structure influences crimes (Jaishankar, 2008). In his space transition theory that contributed to understanding cyber offenders' behaviours, Jaishankar

(2008, p. 7) postulates that “people behave differently when they move from one space to another”. Though Jaishankar’s (2008)¹⁹ space transition theory has seven hypotheses, the first two hypotheses are significant to investigating Sakawa under the auspices of social disorganization theory.

1). Persons, with repressed criminal behavior (in the physical space) have a propensity to commit crime in cyberspace, which, otherwise they would not commit in physical space, due to their status and position. 2. Identity Flexibility, Dissociative Anonymity and lack of deterrence factor in the cyberspace provides the offenders the choice to commit cybercrime (p. 7)

Individuals may engage in criminal behaviour that is suppressed by informal deterrents such as criticism, community ostracism, and violence. These individuals are more likely to commit crimes when these deterrents are reduced or eliminated. For example, in Ghana, it is common for communities to lynch suspected burglars before law enforcement can intervene (Darkwa & Attuquayefio, 2013). This illegal informal action serves as a deterrent for potential offenders, making burglar offenses less pervasive in the society. Also, law enforcement agencies in Ghana prioritize “traditional”²⁰ crimes and take measures to control them, without significant attention and resources to combat cybercrimes. As a result, repressed individuals may turn to online crimes, as it offers them opportunities to commit offenses without detection or damaging their social reputation (Jaishankar, 2008). The space transition theory focuses on the behaviour of offenders, but its perspectives also extend to how people react to crimes committed both online and in traditional societies. People, including law enforcement agencies, tend to be more concerned about traditional crimes than cybercrimes, which evokes different

¹⁹ Persons, with repressed criminal behaviour (in the physical space) have a propensity to commit crime in cyberspace, which, otherwise they would not commit in physical space, due to their status and position. 2. Identity Flexibility, Dissociative Anonymity, and lack of deterrence factor in the cyberspace provides the offenders the choice to commit cybercrime 3. Criminal behaviour of offenders in cyberspace is likely to be imported to Physical space which, in physical space may be exported to cyberspace as well. 4. Intermittent ventures of offenders into the cyberspace and the dynamic spatial-temporal nature of cyberspace provide the chance to escape. 5. (a) Strangers are likely to unite in cyberspace to commit crime in the physical space. (b) Associates of physical space are likely to unite to commit crime in cyberspace. 6. Persons from closed society are more likely to commit crimes in cyberspace than persons from open society. 7. The conflict of Norms and Values of Physical Space with the Norms and Values of cyberspace may lead to cybercrimes (Jaishankar, 2007, p.7)

²⁰ Traditional crims is used to refer to crime that are committed offline. Though the word traditional is administered in the criminological literature, the literature on African study is acceptable about using “traditional” to describe offline activities, as it may have a negative connotation in Africa. I employed the word “traditional” to recognize the criminological essence of Sakawa activities, however, throughout the thesis, Sakawa is framed as immoral activity, as most of the participants in the study refer to it as both immoral and crime but place emphasis on immoral than criminality.

attitudes towards these forms of crime. Thus, the significance of studying the phenomenon of Sakawa in the context of societal structures and actions cannot be ignored.

The remaining part of this chapter describes social disorganization theoretical perspectives since from its inception to how contemporary scholarship operationalizes it. This is coupled with how these perspectives are tackled in this thesis.

2.1. Social disorganization Theory: Systemic Social Control Model

The study is informed by theoretical assumptions of contemporary thoughts of dynamic model of social disorganization theory that was first advanced by Clifford Shaw and Henry McKay in 1942. The fundamental notion of social disorganization theory is that, espouse of crime and delinquency can be explained by nature of the society in which such crimes are perpetrated. As noted by Kubrin (2003, p. 374), “social disorganization theory focuses on the effects of ‘kind of places’ – specifically, different types of neighbourhoods – in creating conditions favourable or unfavourable to crime and delinquency”. This theory became criminological and sociological concern when Clifford Shaw and Henry McKay (1942) reported their observations on crime rate in Chicago neighbourhoods. They observed that changes in ethnic and racial constituents of certain neighbourhoods in Chicago did not have corresponding effect on crime and delinquent rates. This observation led Shaw and McKay (1942) drew conclusions that contrasted earliest criminological assumptions that were based on developmental and life course factors, concluding life course and Lombrosian criminological postulations (Roger & Levesque, 2011). Shaw and McKay (1942) observational work emphasized on informal social control or the willingness and potential of neighbourhoods to control crimes. Though Shaw’s and McKay’s (1942) mechanism for crime control was not empirical tested – instead was based on observations and assumptions, this classical thoughts have had enormous influenced on contemporary criminological and sociological exploration of crimes – both empirically and theoretically.

The theoretical postulations of Shaw’s and McKay (1942) fell out of favour in crime discourse because of its empirical flaws. Later scholarly works of Sampson, et al (1997), Bursik and Grasmick (1993), and Eve (1979) re-conceptualized Shaw and McKay assumptions into the systemic model – which has revitalized social disorganization theory in sociology and criminology. According to the systemic model of social disorganization theory, the society constitute a “complex system of friendship and kinship networks and informal associational ties rooted in family life and on-going socialization processes” (Kasarda & Janowitz, 1974, p.

329). Unlike Shaw's and McKay's (1942) assumptions that was limited to society's collective efficacy, systemic model added that local kindship and friendship ties are important trajectories in controlling instabilities, crimes, and anti-social behaviours in societies. Therefore, instead of reproducing development and life course hypotheses or Shaw and McKay (1942) assumptions, Kasarda and Janowitz (1974), Bursik and Grasmick (1993) and other systemic model scholars argued that neighbourhood crimes and delinquency are social phenomena that can be altered or explained by ecological factors such as social relationships, collective orientations, and informal punitive measures.

Though Shaw and McKay (1942) are credited for the exogeneity of social disorganization, the theory's foundation is inspired by the earliest sociological works of Robert Parks during the 1920s. In attempts to understand humans relationship with their societies and natural phenomena, Robert Parks coined the term "human ecology", which explained ecological processes that are inherent in societies with different economic, ethnicity, and mobility rate (Justice, 2015; Reitzes & Reitzes, 1993). In his work, Parks noted that the economic, ethnic heterogeneity, and migration levels affect the ecological processes of every society: this forms the fundamental assumptions of Shaw and McKay. To Robert Parks (1920), and now to Shaw and McKay (1942), the socioeconomic tendencies, racial, and ethnic heterogeneity determine the level at which societies control their ecological process, including but not limited to, crimes and delinquency. The emphasis of these assumptions is on social collectiveness and not individuals who constitute the society. This also align with Emile Durkheim's social facts postulation:

social phenomena consist; of ways of acting, thinking, and feeling, external to the individual, and endowed with a power of coercion.... These ways of thinking could not be confused with biological phenomena, since they consist of representations and of actions; nor with psychological phenomena, which exist only in the individual consciousness and through it. They constitute, thus, a new variety of phenomena; and it is to them exclusively that the term 'social' ought to be applied (Durkheim as cited in Jarvioski, 1996, p. 79).

Insofar as Durkheim believes that society is composed of individuals with ability to exhibit their biological and psychological dispositions through thinking, feelings, and behaving, he holds that such dispositions are not the results of individuals conscious effort, but the collective social unit. The pivotal point of Durkheim's social fact and Shaw and McKay (1942) social disorganization theory is that social phenomena (crimes, delinquency, immoralities, etc) are unintended consequences of societies collective orientations that are shaped by exogenous sources such as poverty, community instabilities, migration, and ethnic heterogeneity. Earlier

social organization scholars like Shaw and McKay (1942) argued that increase in neighbourhood crime rates are unintended consequences of lack of social control. Foremost among antecedence that are embedded in social control are informal control, social ties, social capital, and collective efficacy.

2.2. Agencies of Informal Social Control

2.2.1. Collective Efficacy, Social Ties, and Social Capital

Principally to social disorganization theory is neighbourhoods' tendency to set informal control mechanisms to check anti-social behaviours, criminal, and delinquencies. Communities achieve informal control when members of the community takes punitive measures to prevent anti-social and criminal behaviours without the intervention of law enforcement agencies (Sampson et al., 1997). Social disorganization theories place emphasis on other antecedence of social structures to hypothesize the influence of informal social control in crime science. In other words, informal social control entails spectrum of social theories that deter deviant and immoral actions. Therefore, systemic social disorganization theorists assumed that informal social control are mediated through structures such as social capital, social ties, and collective efficacy. This thesis considers these social structures as pertinent to understanding proliferation of Sakawa in Ghana. Therefore, as part of delineating how Sakawa is reflected in social disorganization theory, the project investigates how social capitals, social ties, and collective efficacy are mediated in relation to the phenomenon of Sakawa. Social disorganization theories are concerned about the interrelatedness of these mediating concepts. Whereas some scholars strive to investigate these concepts separately, most social disorganization theorists argued that social capital, social ties, and collective efficacy play complementary and supplementary roles to achieve informal social control (Kubrin and Weizer, 2003). Though earliest social disorganization theorists limited informal social control to community level determiners, contemporary scholars such as Justice (2015) argued that informal social control can operate at multiple socio-structure levels such as within families, streets, and community level.

To establish informal social control, communities monitor undesirable and suspicious activities. Kubrin and Weitzer (2003) state that informal social control is achieved through "informal surveillance of the streets and direct intervention in problems such as questioning individuals about suspicious behaviours, reprimanding individuals who are misbehaving, and informing parents about their children's misdeeds." Although informal social control is an effective means of reducing crime and deviancy in society, the social theories that are used to

assess informal social control have produced paradoxical results in the literature such as the role of social ties and social capital.

In studying prevalence of crimes and deviant behaviours, collective efficacy is a significant area of consideration for both early and contemporary scholars of social disorganization. The concept originated from the psychological theories of Albert Bandura, as an extension of his theory of self-efficacy (Bandura, 1982). According to Bandura (1982), "perceived collective efficacy affects what people choose to do as a group, the effort they put into it, and their persistence when group efforts fail to produce results." This concept has since been applied to other fields, including criminology and organizational sociology (Sampson et al., 1997).

Collective efficacy refers to an organizations or neighbourhood's ability to set and achieve common social expectations, such as setting informal deterrent measures to control crime (Sampson et al., 1997). The fundamental notion of the concept lies on group's ability to set and pursue common goals. In sociology explorations, the concept of collective efficacy is based on the inverse relationship between this collective effort and crime; higher collective efficacy is associated with lower levels of neighbourhood crime and vice versa (Sampson et al., 1997). The systemic model of social disorganization scholarship (Bursik & Grasmick, 1993; Sampson et al., 1997) suggests that a community's capacity and willingness to set deterrent and surveillance measures to control anti-social, immoral, and criminal behaviour are rooted in the societal structures, such as socioeconomic conditions, cultural and ethnic heterogeneity, moral values, and political conditions. For example, a survey of 8,782 Chicago residents in 1995 showed that residents with stable and high socioeconomic status were more likely to have collective efficacy than underprivileged and deprived neighbourhoods (Sampson et al., 1997). The same study found that collective efficacy was less likely in neighbourhoods with high ethnic heterogeneity.

Aside socioeconomic status, cultural, and ethnic diversity that propel fractures in structuring collective efficacy, established mutual trust is a building structure for the effective collective efficacy interventions. Without mutual trust and cohesive measures towards crimes within neighbourhoods, collective efficacy is almost impossible – as noted by Sampson et al (1997: 919) “the willingness of local residents to intervene for the common good depends in large part on conditions of mutual trust and solidarity among neighbours.” It is important to note here that, cooperation as collective efficacy is not limited to individuals' participation but also the willingness of community's structures such as religious groups, recreational groups,

and voluntary organizations to collaborate in controlling undesirable community's courses. In theorizing emergence of Sakawa, I consider collective efficacy as undoubtedly crucial. Therefore, in this study, I argue that controlling economic cybercrime activities can be achieved through communities' collaborative efforts. The inability of communities in Tamale and northern Ghana to construct the same need for controlling Sakawa activities may lead to their unwillingness to collaborate towards Sakawa's mitigation. This intend leads to the proliferation of Sakawa. Therefore, in this study, I investigate how Sakawa activities can be understood through this lens.

Taking this into consideration, I postulate that Sakawa prevails and proliferates when social structures such as families, religious groups, and institutions in northern Ghana are not able to collaborate effectively towards mitigation of Sakawa. As argued by Kubrin and Weitzer (2003), collective efficacy becomes panacea when both micro- (family groups), meso- (religious, cultural, and voluntary groups), and macro-social (informal structures, like educational institutions, law enforcement, government, etc) structures are willing to mitigate criminal and deviant behaviours. However, Insofar as I assume that ineffective and collective efficacy disorganization contributes to proliferation of Sakawa, I acknowledge that the willingness to cooperate to control individual's undesirable behaviours or Sakawa alone does not necessitate conformity (Hirschi, 2018). For instance, Hirschi (2018, p. 16) argued that, "the more weakened the groups to which individuals belongs, the less he depends on them, the more he consequently depends only on himself and recognizes no other rules of conduct than what are founded on his private interests." Therefore, for collective efficacy to produce its intended goals, the constituting structures should have the capacity and ability to produce individual's conformities. Alongside the investigation of collective efficacy, I also consider social capitals that are inherent in families, social experts (religious leaders, chiefs, assemblymen), and law enforcement agencies as important areas to examine. Therefore, as part of examine collective efficacy, the thesis also focuses on how social capital influences society's collective efficacy in combating Sakawa.

The concept of collective efficacy is not separate from other theories of social controls: both informal and formal control. In this thesis, I recognize the impact of the offender's connections to the community, including family, friends, social networks, and participation in religious and moral organizations like Mosques and Churches, as both a mediating factor for collective efficacy and as a separate dimension to understanding Sakawa. This perspective is influenced by the systemic model of social disorganization. According to Sampson et al. (1997),

collective efficacy is enhanced by the prevalence and strength of social ties and an individual's involvement in community organizations. However, the role of social networks in social disorganization theory is complex and multi-dimensional. While social ties are commonly used in various disciplines such as sociology, criminology, and psychology, defining them can be challenging. In this study, social ties are defined as relationships between individuals, particularly Sakawa actors, that are based on family, shared experiences, and aspirations. Without proper definition of social ties, its application in the study of Sakawa may lead to inaccurate results (Kubrin & Weitzer, 2003).

Also, according to systemic model of social disorganization hypotheses, collective efficacy and informal social control are functional only insofar as they incorporate strong social ties (Sampson et al., 1997; soD1). In their literature exploration, John and Hipp (2015) identified three broader perspectives at which social ties are associated with levels of collective efficacy. According to John and Hipp (2015), the level of collective efficacy in neighbourhood crime and disorder control is determined by the density of social ties, strong or dense social ties are not the only mediating factors for effective collective efficacy, and association between collective efficacy and social ties is not consistent in all situations. The conclusions in John and Hipp (2015) literature exploration suggest that neighbourhood social ties correlate with collective efficacy; however, this association are contingent to other social factors. For instance, Bellair and Browning (2010) found that collective efficacy reduces homicide rates but presence of dense social ties attenuates the effect of collective efficacy on homicide control. In contrast to Bellair and Browning (2010) study, Morenoff et al (2003) analysed Project on Human Development in Chicago Neighbourhoods (PHDCN) data to establish the overlapping relationship between density of social network and collective efficacy, and concluded that the density of social ties is an important predictor of collective efficacy.

These paradoxical relationship between social ties and collective efficacy partially suggests methodological challenges of investigating the relationship between network density and collective efficacy (Browning et al., 2004b). The discrepancy also suggests that there are other mediating factors that predict the relationship between dense network structures and collective efficacy, such as willingness to collaborate, nature of crime and perceived victimization, socioeconomic status – as suggested by systemic model of social disorganization theorists (Bursik & Grasmick, 1993; Sampson et al., 1997; Shaw & Henry, 1942). Unlike previous studies that employed quantitative approach to social ties and network density in social disorganization, I consider social capital as important dimension to explore the quality of

Sakawa actors' relationship with their families, friends, and communities' members, and how the interplay between social capital and social ties accounts for Sakawa decision. Moving beyond the traditional focus of social disorganization theories, which primarily consider social ties within offline contexts, the analysis in the current study also incorporates cyber social ties. Specifically, it examines the connections between Sakawa actors and their victims, as well as their transnational counterparts in foreign countries, as crucial elements in understanding the relationship between Sakawa activities and social ties.

Systemic model postulates that social ties are necessary ingredient to inculcate expected behaviours and informal sanctions in the society (Bursik & Grasmick, 1993; Sampson et al., 1997). Through social ties, common values and expected behaviours are transmitted from parents to their children, friends to colleagues, religious leaders to their followers, elderly to the young, and between other relationship dichotomies. This assumption is peculiar to both the classical view of Shaw and McKay (1942) and systemic model scholarship; however, in differing viewpoints. Whereas Shaw and McKay argued that the surveillances and deterrence measures from families and communities contribute to informal social control, the systemic models focus on the density of social ties to determine the viability of social ties in controlling crimes and deviants. According to the systemic model perspectives, communities where neighbours are closely related experience low level crimes and high level of informal social control (Bursik & Grasmick, 1993; Sampson et al., 1997; Sampson & Groves, 1989; Warner & Rountree, 1997). This is partly because they share similar psychological and economic expectations, and partly because people rarely commit offenses against those in their network (Kubrin & Weitzer, 2003). Even though social ties have been an important aspect of examining espouse of crimes in contemporary studies, the empirical studies on it evoked paradoxical results – making scholars to rethink the applicability of social ties as a component for crime and deviancy control trajectories. As argued by Kubrin and Weitzer (2003, p. 378), “Some ties facilitate crime control while others hinder it, yet writers fail to make this distinction”. The central critique is that systemic model scholars focus on social ties among law abiding residents with less focus on social ties that could facilitate criminal and deviant activities (Kubrin & Weitzer, 2003; Pattillo, 1998). These critiques come from Sutherland's (1939) differential association theory, which argues that people exhibit higher tendencies to become criminals when they are associated with criminal individuals. Therefore, the baseline is that the role of social ties in social control largely depends on the actors' attitude to crimes and deviancies. In

other words, insofar as social ties play significant role in crime controls, they also contribute to proliferation of crimes.

Recent scholars have made a distinction between social ties and social capital in relation to social control and collective efficacy. Instead of viewing social ties as essential to these concepts, it is the resources transmitted through these ties that are key to promoting social control and collective efficacy. These resources may obligations, information, trust, norms, and material capitals. Despite the challenges in operationalizing the concept of social capital, several studies have shown its impact on crime control. For example, Moore et al. (2016) found that elements of social capital reduced both violent and property crime rates in the USA. In addition, Buonanno (2009) showed that civic norms play a significant role in mitigating property crimes across Italy.

While social ties, social capital, and collective efficacy are all components of informal social control, contemporary scholar Ruth Kornhauser argues that informal social control cannot be complete without considering the role of culture in controlling deviance and disorder in society (Kornhauser, 1978). The study of Sakawa in this context also considers the debate surrounding the concept of social capital and its role in social disorganization theory. I conceptualize social capital as any form of enable factor that individuals within the social network of Sakawa actors provide to either deter or encourage them from committing Sakawa such as economic support, transmission of cultural norms and values, and admonishment. These perspective can be understood from Pierre Bourdieu classification of social capitals (Bourdieu, 2017). Social capitals may manifest in a form of material or symbolic. Through this lens, the information, normative appraisal, encouragement, and any form of support Sakawa actors may receive from those within their social ties can be seen as a form of social capital.

2.2.2. Cultural Antecedence of Social Disorganization

Even though in the earliest works of Shaw and McKay (1942), they recognized the importance of culture in neighbourhood's organization; however, this aspect of the social disorganization was overlooked by later scholars who propagated the theory (Kornhauser, 1978). Culture has been one of the most important trajectories in studying crimes, both among classical and contemporary studies (Kubrin & Weitzer, 2003). Especially for social disorganization theories and sociological standpoint, it appeals superficial to conceptualize neighbourhood organization without conceptualizing culture as part of societies' structure. Culture as argued by Kornhauser (1978), is not only important component to determining social

organization, but also crucial in determining criminal tendencies. Kornhauser (1978) and Shaw and McKay (1942) both recognized the importance of culture in studying crimes in societies but from different perspectives. At one hand, Shaw and McKay (1942) attention was skewed towards competing cultural norms among different subcultures in a community as sources of neighbourhood crime. They argued that societies with uniform norms experience low levels of deviancy and crime. Opposing Shaw and McKay's (1942) and other theories of cultural deviance and subcultural hypotheses, Kornhauser (1978: 63) argued that, "social disorganization exists in the first instance when the structure and culture of a community are incapable of implementing and expressing the values of its own residents". She identified these incapacities as inherent in family's inability to enforce cultural values into younger generations, communities' inability to convey social values as a common perspective, and inability of communities to represent social norms and values as fundamental principle to socialize. Therefore, unlike culture and subculture deviance theories, Kornhauser (1978) theorized cultural disorganization, where inability of culture to convey its norms leads to criminal and anti-social behaviours. The current study aligned with the Kornhauser's (1978) perspective on culture. Therefore, in this study, I examined Sakawa in the nexuses of communities attempts to transfer social norms and religious values to offenders. The assumptions here is that, the inability of the community to convey appropriate religious and social norms may lead to construction of values and beliefs that are conducive for the proliferation of economic cybercrimes, as argued by Kornhauser (1978).

Whereas Kornhauser (1978) opined that delinquency and criminal behaviours are products of malfunctioning of share norms and values, she rejected the assumption that socializing into deviant subcultures precede delinquency and anti-social behaviours. For instance, she argued, "All members of the society are said to have certain broadly similar basic values, and the source of delinquency is sought in community conditions that prevent their being attained" (Kornhauser, 1978, p. 63). She perceives delinquency groups as products of societies' cultural and structural malfunctions rather than subgroups that are formulated as counter structures to mainstream cultures. Following the writings of Kornhauser (1978) in his theoretical synthesis, Kubrin (2017, p. 202) concluded that "the cause of crime and delinquency is not variation in the content of values defining what is morally valid, but variation in the strength of commitment to values of unopposed moral validity". Conceptually, insofar as Kornhauser (1978) rejects the existence of subcultures, which is pivotal point of cultural deviance theories, her theoretical position does not reject differential association. Instead, she

conceptualized differential association as a rupture in community's culture. Deductively, both cultural deviance and cultural disorganization theories recognized central role of culture in espouse of crimes and deviance. In this study, Kornhauser's perspective on cultural disorganization is prioritized to investigate how disorganization in social and religious values contribute to the proliferation of Sakawa in Tamale, Ghana.

2.3. Dynamic Model of Social Disorganization Theory

2.3.1. Formal Control, Urban Political Economy, and Proximal Diffusion

Since from its inception, social disorganization theory has experienced renaissance over the decades – from the classical ideas of Shaw and McKay (1942), which transcended to systemic theories, and dynamic model. The dynamic model scholarship attempts to make social disorganization theory flexible to allow social changes to be considered in examining neighbourhood crimes. To substantiate dynamic model of social disorganization in their theoretical study, Kubrin and Weitzer (2003, p. 375) argued:

(1) dynamic models that allow for the measurement of changes over time in neighborhood ecological structures and crime, (2) reciprocal effects between social disorganization and crime (how community organization shapes crime and how crime shapes community organization), (3) neighborhood contextual effects on individual outcomes, and (4) spatial interdependence (e.g., how adjacent neighborhoods may affect each other's level of disorganization and crime)

This model does not only provide empirical direction to researchers to reconceptualize what ought to be social structure, but it has also provided insight into the reciprocal relationship between social structures and deviant behaviours. Without hypothesizing variable restrictions, dynamic model identified informal control, urban political economy, and neighbourhood culture – which Kornhauser (1978) expatiated in her works, as variables to consider in theorizing social disorganization.

As mentioned earlier, dynamic model scholars have embraced formal structures as inherent narrative of social disorganization theory. Whereas the role of informal social control is undoubtedly crucial in determining communities and neighbourhoods' crime rate, formal controls are equally important – and without which, social disorganization theory is incomplete (Kubrin & Weitzer, 2003). However, previous, and earlier scholars ignored formal control in theorizing social disorganization. Formal control is the activities of law enforcement agencies and other formal social structures such as educational institutions, that contributes to mitigation

of crimes in societies (Kubrin & Weitzer, 2003). These activities involve, but not limited to, conducting arrest, and punishing offenses. The relationship between formal and informal social control has always been central to social theories for decades. For instance, whereas some classical social theories assume that deterrence and crime control measures are the responsibility of state actors or law enforcement agencies (Hirschi, 2018), other social theories emphasis on community informal actors as sources for deterrence and crime controls (Sampson, 1990; Sampson et al., 1997; Sampson & Groves, 1989; Shaw & Henry, 1942). The question of which actors effectively mitigate community and neighbourhood crimes is a matter of perspectives. Where earlier sociological literature presents informal social control strategies over formal and state crime control interventions (Lukes & Andrew, 1983), legal and criminal justice apologists prioritize state sanctions as most effective strategy to preventing crimes (Braga et al., 2001, 2018). To study neighbourhood crimes, dynamic models have operationalized legal and law enforcement agencies as part of social structures. Therefore, instead of limiting social disorganization studies to informal social structures such as family, religious groups, culture, recreational and other community organizations, recent studies have shown that law enforcement agencies is central to understanding neighbourhood crime patterns (Braga et al., 2015; Olujinmi, 2005).

Dynamic model of social disorganization recognized the role of formal control in two broader perspectives, including directly deterring crimes and anti-social behaviours, and influencing informal social control practices (Kubrin & Weitzer, 2003). Recent studies have shown that increasing the number of police surveillance and operations in communities decreases the rate of neighbourhood crimes (Blesse & Diegmann, 2022; Cook, 2017). How does this factor into expanding the notion of social disorganization theories? The operations and deterrence measures of law enforcement agencies foster crime reduction in the society. For instance, in their large-scale police reorganization study in German state of Baden-Wurttemberg, Blesse and Diegmann (2022) found that decreasing the number of police presence in neighbourhoods increases residential burglary. They concluded that the absence of police officers in neighbourhoods provide opportunity for criminals to commit more crimes. Blesse and Diegmann (2022) conclusion is supported by rational choice and deterrence theories. These theories suggest, that criminals evaluate cost and benefits before committing offense (Cook, 2017; Rock, 2014). The absence of police or formal sanctions reduces perceived risk and increases opportunity for criminals to commit more offenses (Cook, 2017). Though Blesse and Diegmann (2022) study provide theoretical foundation to criticize the lacunas in earlier

social disorganization theories and to recognized the function of law enforcement agencies in neighbourhood crimes, it fails to recognized that the mere presence of enforcement agencies that does not itself lead to crime controls, but instead, the operations and modus operandi of law enforcement agencies (Kennedy, 2011).

Formal control also foster into social control and social disorganization hypothesis through focused deterrence strategies, or what Braga et al (2018) refers as special deterrence. Focused deterrence strategy defers from general deterrence measures in that it provides social place for law enforcement agencies to have inductive and deductive dialectics with potential offenders. Unlike general deterrence, focused deterrence utilize explicit and direct messaging to inform people about the cost of specific crimes (Braga et al., 2018). Kennedy (2011) noted that focused deterrence strategies are exhibited to change underlying socio-political and economic narratives that instigates recurring crimes in the society. Therefore, focused deterrence strategies are broadly dichotomized; changing offenders' behaviour and implementing blended strategies that reduce crime-producing dynamics. In other words, focused deterrence increases cost of committing offense and effectively convey the cost to potential offenders. In this thesis, I consider deterrent measures of law enforcement agencies in Tamale as important dimension to study the phenomenon of Sakawa. Therefore, though the assumptions of general deterrence, the thesis examines how the activities of law enforcement such as arrest and severe measure on economic cybercrimes contributes to the proliferation of this phenomenon in the area.

According to the rational choice hypothesis of offending, the severity of punishment of crime decreases the likelihood offense. Within focused deterrence, law enforcement agencies employ measures that include increasing swiftness, severity of punishment, warning offenders through identification and direct communication, and educating public about the cost of offense. I also employed assumptions of focus deterrence to investigate the emergence of Sakawa in the northern region of Ghana. Inclusively, I assumed that the inability of police officers to exhibit focused deterrence measure contribute to the proliferation of Sakawa in the region. The literature is consistent with the effectiveness of focused deterrence in controlling traditional crimes in the society, including drug market, gang violence, and burglary (Braga et al., 2018; Kennedy, 2011). Braga et al (2018) argue that without formal control and law enforcement agencies' community paroles, informal social control alone could create vacuum from which retaliatory crimes and unlawful control strategies such as killing, beheading, and abuse of offenders rights are proliferated. Therefore, according to Braga et al (2018), formal control is an important social

structure that does not only contribute to reducing crime control but also provides platforms on which informal control controls is lawfully functionalize.

Another important dimension at which the dynamic model positions law enforcement agencies or formal control in social disorganization theory is the realization of collective efficacy. Firstly, apart from providing direct crime control, Kubrin and Weitzer (2003) argued that the presence of law enforcement agencies in the society encourages effective collaboration, not only among community members, but also between community members and police officers through community policing. The theoretical assumption of community policing utilizes the combination of formal and informal proceedings towards crime controls. In community policing, whereas police officers discharge formal control through community patrol, investigating community crimes, and carrying out arrest (Poland, 2019), other community structures such as neighbours, community leaders, public, and voluntary groups report crimes and support police officers in investigations (Mastrofski et al., 1995). Though Kubrin and Weitzer (2003) argument was not dependent on empirical exploration, their argument is supported by several empirical studies in different contexts. For instance, in a systematic review and meta-analysis conducted, Rosenbaum and Schuck (2015) showed that collective effort between police and community members generates noteworthy crime control gains. Their study revealed that the implementation of community policing strategies reduces violent, drug, and property crimes in the society. Several contemporary studies suggest that police officers and community members perceive partnership as important step towards mitigating crimes in the society (O'Neill & McCarthy, 2014). In This study, the assumption is that the proliferation of Sakawa is reinforced by the lack of community and law enforcement partnership. To investigate this assumption, I examine the extend at which communities and police officers are willing to collaborate towards mitigating Sakawa or economic cybercrimes.

It must be noted that police and communities' partnership is not without challenges. Studies have shown that collective efficacy between law enforcement agencies and communities are hinders by factors such as power relations, operational dynamics, lack of common goal between police officers and communities (Edward, 2013; O'Neill & McCarthy, 2014; Skinns, 2008). For instance, Edward (2013) revealed that police officers are usually concern about losing their reputation during police-community partnership, and hence are reluctant to collaborate with communities in crime control. Other impediments of police-community partners are difference between the strategies that law enforcement agencies and communities' use. Therefore, this study is not limited to the extent to which police officers and

communities' partner to mitigate Sakawa, but it also examined the conditions that prevent the effective collaboration between these parties. Meanwhile, it must be noted that community crime control does not necessarily correlate to partnership between communities and law enforcement agencies. Recognizing that community policing is an effective and contemporary approach to policing, some scholars have argued that collaboration between law enforcement and community might lead to favouritism and extra-legal considerations, where communities determine which offender or perpetrator is arrested (Mastrofski et al., 1995). In a study that utilized data from 451 non-traffic police-suspect encounters in Richmond, Virginia to regress arrest decisions against legal and extra-legal variables, showed that arrest decisions were significantly associated with extra-legal practices – where arrest decisions were based on communities' discretion (Gonzales et al., 1992).

2.3.2. Urban Political Disorganization

Urban political disorganization was ignored by both earliest and systemic models. However, contemporary social disorganization theorists, within the dynamic models have theorized urban political structures as key dimensions from which crimes in neighbourhoods can be understood. According to the apologists of dynamic model, the decisions and priorities of metropolitan assemblies, municipal governments, and national government creates conditions for criminal behaviours. Kubrin and Weitzer (2003) argued that urban political economy affects neighbourhood crimes in two broader perspectives, including direct and indirect narratives. At one hand, Kubrin and Weitzer (2003) argued that government and political initiatives such as deindustrialization and structural unemployment deplete socioeconomic conditions of underprivileged neighbourhoods, which consequently increase crimes. Linkon (2018) noted that deindustrialization generates cultural and economic depletion – a condition he described as “half-life”, when industrial regions are deindustrialized. Half-life is exogenously a physics term that describes the time taken to slowly decline toxicity in any radioactive material (Linkon, 2018). To demonstrate how deindustrialization evokes half-life or generates conditions for community and neighbourhood crimes, Linkon (2018, p. 2) argued:

In its half-life, deindustrialization may not be as poisonous as radioactive waste, though high rates of various illnesses as well as alcoholism, drug abuse, and suicide suggest that it does manifest itself as physical disease. Equally important, though, the half-life of deindustrialization generates psychological and social forms of disease, as individuals and communities struggle with questions about their identities and their place in a global economy that has devalued workers and their labour (2018, p. 2)

To Linkon (2018), the closure of industries leads to closure of blue-colour jobs, which increases people's tendencies to commit crimes because of the negative psychological stimuli that are developed because of retardation in economic sustenance and reconstruction of one's identity. Several empirical studies conducted in Western Europe, North America (High et al., 2017; Strangleman, 2017), and United Kingdom (Ditton & Farrall, 2017) have confirmed that deindustrialization has a significant impact on neighbourhood crime rate. Unlike strain theorists who consider economic strains as the sources of crime in societies (Agnew, 1992a), dynamic model scholarship postulates that strains are conditions that are created by decisions of urban political economy. Therefore, instead of considering economic strains as independent determiners of crimes, dynamic model conceptualizes economic strains and crimes as prolongations of political economy disorganizations. Whereas deindustrialized assumptions are undoubtedly crucial in examining crimes in reindustrialized regions, its theoretical framework is insignificant in this thesis, given that the study is contextualized in a region without pre-established industrialized. From colonial era to contemporary Ghana's political society, government developmental initiatives skewed towards Ghana south (Cooke et al., 2017). Therefore, in terms of industrialization and other aspects of economic development such as education, job opportunities, the northern part of Ghana is lagging behind as compared to the southern part of the country (Cooke et al., 2017; Senadza, 2012).

However, the study aligned with centralized industrialization hypothesis of political disorganization. Whereas deindustrialization is factor into social disorganization by virtue of its reshaping of people's economic conditions retrospectively, centralization of industries significantly contributes to crime rates in underprivileged communities (Kubrin & Weitzer, 2003). Guest (2000) argued that neighbourhoods and regions differ in their ties with external decision makers and political officials, and hence have different negotiation capacities for state and community developmental, investment, and economic opportunities. Therefore, the dynamic model suggests that centralization of industries is an opportunity cost, where communities and regions with high negotiation power and strong ties with external decision makers are favoured at the detriment of underprivileged communities. To dynamic model scholars, centralization of industries creates unfavourable economic, social, and political conditions for underprivileged communities, which subsequently lead to criminal and anti-social behaviours (Kubrin & Weitzer, 2003). In the case of northern and southern part of Ghana dichotomise, discriminatory government priorities have created unsuitable economic conditions in the north, which consequently push the residents to depend on underground economic

activities for their livelihood. While I did not specially consider the dichotomies of industrialization and urban spaces in this study, I utilize the notion of urban political disorganization to explore influence of inequality, lack of unemployment opportunities, and corruption contributes to the proliferation of Sakawa in Tamale.

In reference to Shaw's and McKay's (1942) original assumptions of social disorganization theory, economic and political underprivileged neighbourhood experience more crimes than neighbourhoods with economic and political advantages. These assumptions are precluded in Marxism's proletariat struggles as crime sources. Marxism uses the term proletariat to describe social classes that are underprivileged in terms of ownership of production means (Marx and Engels 1997). To Marxists, crimes and social disorderliness are the means through which proletarians gain financial and economic freedom from bourgeoisie – the social class that Karl Marx described as the affluent and owners of production means.

Apart from economic and political deprivation that are encapsulated in centralization of industries, Kubrin and Weitzer (2003) also argued that centralized approaches to industrialization disrupts pre-existing social ties and informal social control tendencies of neighbourhoods. they argue that centralization of industries forced those with resources to relocate to industrialized communities, “leaving behind the most disadvantaged residents and disrupting pre-existing network and control capacities” (Kubrin & Weitzer, 2003, p. 385). Whereas centralized industrialization disrupts social ties in underprivileged communities, systematic model of social disorganization theories have also argued that industrialization also evokes criminal conditions in industrial areas through increase in population density – which has a well-established criminological background (Bursik, 1988; Paternoster et al., 2017).

Recounting on Robert Park (1864-1944) and Ernest Burgess (1886-1966) urban ecology theory, urbanization and population concentration create multiple conflicts and cultures which creates conditions for anti-social behaviours and disruption in social order (N. Brown, 2011). To the dynamic models, these multiple and conflicting cultures and ideologies evokes anomie and crimes in industrial and business cities, which Burgess referred to as concentric zones. Though there is consistency in the association between multiple cultures, anomie and neighbourhood crime rates – which is the central thesis of dynamic model, there is still conflicting theoretical and empirical conclusions on the relationship between population density and neighbourhood crime rate (Battin & Crowl, 2017). These differences in research outcomes are results of cultural constituents of different neighbourhoods. For instance, neighbourhoods could have similar population densities but varies in their cultural constituents.

Therefore, oversimplifying crime rate to population density without other social structural factors could be incorrect conclusions. For instance, whereas Kvatseth (1977) established a positive correlation between population density and neighbourhood crime rate, Christens and Speer (2005) did not find any significant correlation between population density and crime rate.

2.4. Reciprocal Effects: Crime and Social Disorganization

Contemporary scholars of social disorganization research have acknowledged the bidirectional relationship between crime and social disorganization antecedence. Unlike earliest scholars assumptions, where neighbourhood level crimes are consequences of societies inability to exhibit effective social control, contemporary scholars have underscored the significance of considering the impact of crime on society in theorizing social disorganization (Kubrin & Weitzer, 2003; Sampson et al., 1997). In other words, social structure influence neighbourhood crimes and neighbourhood crimes also have influence on social structure such as social ties, social capital, culture, and economic conditions. Despite the interplay between crime and society is paramount to contemporary social disorganisation theories, the current thesis employed unidirectional approach. The aim of the current project is to examine proliferation of Sakawa through the lens of social disorganization antecedences and not the influence or impacts of Sakawa on the society. The current thesis adopted non-recursive approach to conceptually interpret the position of Sakawa in the society. However, the reciprocal effect was not employed as an independent theoretical framework. Several studies, both empirical and theoretical show that crimes causes changes to communities structure, and how neighbourhoods respond to social phenomena (Astell-Burt et al., 2015; Jonathan et al., 2021; Taylor, 1995).

The plethora of research on communities structure and crime suggests that, besides slowing socio-economic development (Jonathan et al., 2021), community crime rate evokes psychological and physical contingencies that affects communities ability to exhibit social control. With respect to psychological contingencies, neighbourhood crimes increases fear of victimization, which consequently reduces social cohesion and willingness to participate in social activities (Astell-Burt et al., 2015; Jonathan et al., 2021). For instance, employing non-recursive approach to study the relationship between disorder, burglary, social cohesion, and fear, Markowitz (2001, p. 293) reported the mediating impact of burglary on social cohesion through fear.

...Disorder has an indirect effect on burglary through fear and neighbourhood cohesion. Although cohesion reduces disorder, non-recursive models show that disorder also reduces cohesion. Part of the effect of disorder on cohesion

is mediated by fear. Similar results are obtained in non-recursive burglary models.

To dynamic model scholarship, neighbourhood crimes affect social cohesion or relationship that has significant theoretical ground in social disorganization studies. Also, fear of crime appeals to affect social ties through communities unwillingness to participate in community activities and functions (Astell-Burt et al., 2015; Liska & Warner, 1991). Social disorganization theories argue that community activities increase social cohesion and efficacy (Bursik, 1988; Bursik & Grasmick, 1993). Therefore, the fear to participate in community activity negatively influences these variables. Whereas the literature is clear about the influence of fear of crime on social cohesion or social ties, the effect of fear of victimization has a complex relationship with collective efficacy. At one hand, and with risk and fear being mediating variables, Bellair (2000) revealed that robbery rate in community has a negative correction with communities' willingness to exhibit informal surveillance. At another hand, Bellair's (2000) study shows that burglary increases collective efficacy and informal surveillance. This suggests that the effect of crime on collective efficacy is dependent on the type of crime.

With respect to physical contingencies, research has shown that neighbourhood crime rate destructs social cohesion and social control through migration and reduced participation in communities' life. Astell-Burt et al (2015) argued that community level crimes creates community's insecurity, panic, and pervasive instability that coerce those who can afford stable neighbourhoods to leave. To dynamic models, the movement of people distorts pre-existing social cohesion and informal control. Even those who are compelled to stay within such communities because of their uncontrollable circumstances such as jobs, lack of resources to change neighbourhood, and migration statues are unwilling to participate in physical activities – an attitude that affects social cohesion (Astell-Burt et al., 2015; Jonathan et al., 2021). For instance, in their survey conducted in large and small residents in Australia, Astell-Burt et al (2015) regressed crime count and physical activities in community lifestyle. The study showed that crime rate has a strong negative association with community physical activities. In other words, the rate of crime rate in the neighbourhood influences resident's willingness to participate in communities' activities. Studies about this phenomenon do not provide consistent results. Whereas some studies showed negatively correlation between crime rate and physical activities (Astell-Burt et al., 2015), other studies did not find any significant relationship (Ball et al., 2010; Doyle et al., 2006). Scholars identify different methodological issues that are related to the inconsistent findings associated with crime rate and physical activities. Wherein some scholars claim that the consistent findings are related to geographical scale (Ball et al.,

2010), some of them attributed the inconsistency to the type and amount of ecological data that are employed in exploring the phenomenon (Ball et al., 2010; Flowerdew et al., 2008).

Chapter Three

Approaching Sakawa in Tamale: My Fieldwork Approach

3.0. Introduction

This chapter provides a comprehensive overview of the methodologies used in data collection and analysis. It outlines the established protocols within social research, ensuring that the study was conducted with integrity. Specifically, in ecological research designs involving human participants, it is imperative to observe certain ethical standards throughout the data collection and analysis phases. This study conformed to these standards methodologically. A multimethod approach was employed, leveraging various data sources to enhance the breadth and depth of data collection. The chapter further delves into methodological aspects, their significance in investigating economic cybercrimes, the research positionality, the sampling strategy, techniques for data gathering and analysis, and the ethical guidelines followed.

3.1. Eclectic Approach

Contemporary social research is highly volatile and diverse. Research in different areas of social sciences explores myriad of social phenomena that require combination of research methods. Whether a study combines approaches to tackle research problems, the emphasis is on the significance of each approach in achieving the objective of the study. Meanwhile, the combination of these methods provides opportunities for researchers – while holding flexible epistemologies, to approach complex social problems in holistic and in-depth manner (Brewer 2006). In the classical approaches to research in social science – dated back to emergence of the Chicago school in the early 1920s, there were consistent and extensive debates between qualitative and quantitative approaches to research (Esbjorn-Hargens, 2006). These debates, still on going to some extent, are results of different philosophical positions about social realities between positivist and non-positivists or interpretivists researchers. Though in contemporary research practices, different methodologies are developed to integrate the methodological and philosophical assumptions of both traditions, some scholars still adopt recursive approach. Thus, either through qualitative or quantitative methods – which according to Creswell (2017) lacks strength to investigate complex social issues.

Example, whereas qualitative approach – which is often non-positivist method of research, is extensively criticized as being overly subjective and lacks reliability, consistency, and empirical replicability, quantitative approach methods are criticized for oversimplifying

social problems to mathematical and statistical coefficients (Aspers & Corte, 2019). To contemporary scholars who employ non-recursive approaches to social research, the two approaches play complementary roles towards investigating complex social problems. Therefore, instead of approaching social issues with limited epistemological and ontological paradigms, scholars utilize different methods coupled with both qualitative and quantitative data to approach research problems (Creswell, 2017). To expatiate the fundamental assumption of eclecticism, Creswell (2017, p. 2) explains, “a core assumption of this approach is that when an investigator combines statistical trends (quantitative data) with stories and personal experiences (qualitative data), this collective strength provides a better understanding of research problem than either form of data alone”. To utilize this opportunity, Brewer and Hunter (2006) argue that a more cosmopolitan research tradition should be developed.

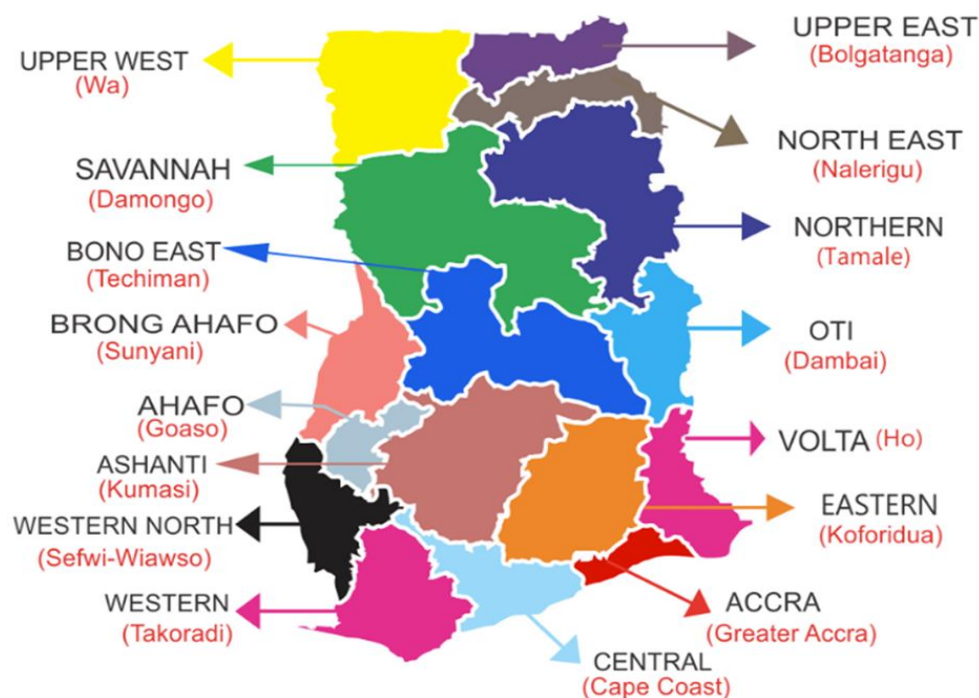
In this thesis, the study of proliferation of Sakawa in the context of social disorganization assumptions evolve around collecting different forms of data and from multiple sources, which rationally necessitates the use of multimethod approach. Within the context of social disorganization theory, several social structures explain the emergence of deviance and crimes in societies such as family, friendship, public, religious organization, law enforcement and authorities. Therefore, to obtain in-depth data, several techniques and data types were used in the study. Among such techniques includes focus group interviews, interviews with offenders, expert interviews, community members, social representatives, police officers, and social media content data. All these methods yield a mixture of qualitative and quantitative data, which complemented each other to detail the results. In the next sections of this chapter, the thesis outlines the methodological epistemologies and ontologies of multimethod, and how its principles were employed in the thesis. This is followed by describing the positionality of the research, data collection, and ethical considerations.

3.2. Research Area

The research was primarily conducted in Tamale, Northern region of Ghana. Though some of the data collection was done outside the region because of the need to interview some key participants who lived outside the city during the time of the data collection. The research was conducted in Tamale, Ghana. Though the city is both religiously and ethnically heterogenous, it is predominantly occupied by Dagombas and Muslims. Tamale is the third biggest urban city in the country after Accra and Kumasi. Apart from being the centre for online romance fraud in the country (Alhassan & Ridwan, 2021), Tamale is the fastest growing and developing city in Ghana in terms of economic, education, and infrastructural development.

Tamale Metropolitan (*See figure 2*) is the capital city of the northern region with 922 km² of land area (Ghana-Statistics-Service, 2013) and a population of 730,000 inhabitants per the United Nations 2022 report on world population (United Nations, 2022).

Figure 2: The map of Ghana, highlighting Regions and Their Capital Cities



(Source: Easy Track Ghana, n.d)²¹

The city, when was made the capital of the northern territory by the colonial administration during the 19th century have, hitherto experience tremendous and consistence spatial growth throughout colonialism, post-independence, and neoliberal era (Fuseini et al., 2017). Because of its location and development speed, the city serves as the centre for all political, administrative, and commercial activities in the northern region (Antwi et al., 2015). Therefore, most government political and economic initiatives in the northern region are cantered in Tamale. The city plays a crucial role in interregional transportation of agricultural produce and other goods and services between the south and other regions in the north, including Burkina Faso. This made the city a hub for migrants from other parts of the northern territories, including Upper East and Upper West region.

²¹ Easy Track Ghana (n.d). Map of Ghana. Retrieved from: <https://www.easytrackghana.com/travel-information-ghana-maps.php>

Even though there has been development in areas of population, infrastructure, economic and educational activities in Tamale, the economic situation of inhabitants is relatively low as compared to other urban cities in southern Ghana such as Accra and Kumasi (Amoako & Aikins, 2018). Most of the inhabitants live below the poverty line and are dependent on informal economic activities for their livelihood with agriculture being the most practice economic endeavour. However, 90% of this farming activity is rather in small-scale (usually in crops such as guinea corn, maize, yam, cow pea, rice, and soya beans). Recent unfavourable climatic environment coupled with urbanization process – which has turned farmlands into housing – have created several challenges for most inhabitant to have sustainable returns from their farms (Honyenuga & Wutoh, 2019). As such, the economic conditions for inhabitants have deteriorated significantly (Naami, 2012) Since the 1990s, both the government and private entities such as NGOs have tried to reduce poverty in Ghana; however, Tamale and other areas in the northern region have witness insignificant results (Damba et al., 2019). Some critiques also associate harsh economic conditions in Tamale to household nature in the city. For instance, Damba et al (2019) argue that inhabitants of Tamale are in economic deprivation, not only because unemployment – which is the case of northern Ghana, but also because of the exorbitant basket of household expenditure. Traditionally, households in Tamale are relatively big, where economic active members of the family are expected to take financial responsibilities of other family members in the household and even those outside the household.

In terms of deviant and criminal behaviour control mechanism in Tamale, several institutions and measures are used to regulate the behaviour of people to ensure conformity to the laws and cultural values and norms. Aside formal legal systems in Tamale that depends on the Ghana's criminal justice system to maintain order, Tamale also employs traditional justice system where community representatives solve deviant behaviours in a community court or chief's palace (Asante & Ananga, 2013). Traditional justice systems are usually based on the customary laws that serve as measures for inhabitants to be held responsible for deviant behaviours that violate cultural norms.

Because Tamale is predominantly occupied by Muslims, “*Afanima*” (Islam religious leaders) play crucial roles in establishing control through spiritual guidance. Most people in the area are religious and are usually involve Islamic rituals such as fasting and praying to shape their moral lives and control deviancy in the society (Tetteh, 2011). Though the Muslim population in Tamale are decided into sects such as the Ahlu-Sunnah and Jijaniya with few people representing Shia and Ahmadiya Muslims, religious leaders in all the sects play

important roles in establishing order in the society. However, it is worth mentioning that the effectiveness of social control in Tamale depends on the type of deviant behaviour, type of enforcement use and the cultural acceptability of the enforcers.

In Ghana, especially in urban cities, the internet has become accessible to both institutions and individuals. The availability and less cost of smart phones and internet data has made it easy for people to access the internet. For instance, it is estimated that out of 32 million population, there were 16.99 million internet users in Ghana with registered WhatsApp users up to 13.3 million (Fuseini & Kemp, 2016). The Tamale metropolitan, where this study was conducted is endowed with 3G, 4G, and 5G mobile network coverage. This makes internet access in the city more effective across individuals and organizations. Almost everyone, whether educated or uneducated owns a smart phone with internet access in the city.

My demographic characteristics impacted the research process, affecting both participant recruitment and data collection. I assumed multiple demographic positions that led to both challenges and advantages during fieldwork. Being a native of the research location, I faced a paradoxical reception while studying economic cybercrime. On one hand, I was well received and given considerable attention due to being familiar and well known to many participants. On the other hand, some participants were wary of my role as a European PhD student, particularly the "Sakawa-boys" who suspected the researcher to be a European spy.

I lived in a community where many of the Sakawa actors were my friends, family, and neighbours. Being familiar with the normalization of this activity, I spent time with Sakawa actors, learning about their social lives and business practices. This provided me with valuable insight into the narratives, motivations, tools, and strategies used in the scamming business. However, some Sakawa actors attempted to convince me to participate in the economic cybercrime activities as they will do to anybody who were in their social network. Despite these efforts, I rejected these requests and instead attempted to challenge them to consider the moral and religious implications of their actions, as anyone in the community who does not subscribe to Sakawa activities will do. This experience partly motivated me to take on a study of cybercrime and the social dynamics that drive it.

However, relocating abroad to pursue my postgraduate and PhD studies strained my relationship with the Sakawa community, as I was unable to maintain frequent communication with many of them. This situation, combined with my past conversations in which I condemned their activities, presented challenges for me during fieldwork.

3.3. Research Participants and Recruitment

Because the current study employed multimethod approaches and includes participants who possess different demographic characteristics and are related to the research problem in varied ways, I utilized both probability and non-probability sampling techniques to create the participants. In sampling, Alharahsheh and Pius (2020) noted that the demographic characteristics of the participants in relation to the subject of investigation influence my choice of sampling technique. To exemplify how the position of participants in relation to the research problem influences researchers' choice of sampling techniques, consider the phenomenon of violent crime investigation. Researchers in violent crimes might resort to snowball sampling techniques to recruit offenders and purposive sampling to research police officers for the same research area. Because offenders are usually at risk and are hidden population, researchers are not recruit them through any of the probability sampling techniques. According to the plethora of offender research, researchers are most likely to employ referral or snowball sampling techniques to recruit offenders because they are most suitable approach to recruiting offenders. However, to recruit police officers, who are considered expert in violent crimes, researchers are most likely to adopt purposive sampling techniques. Therefore, because of the varied nature of the participant in this current thesis, I employed different sampling techniques to recruit participants. The following subsections are devoted to the recruitment procedures that I used to select participants for the thesis.

The recruitment of participants can be understood through consideration of the how probability and non-probability sampling techniques are utilized in research design. In most monomethod research designs, researchers employ either probability or non-probability sampling techniques to recruit participants. Positivism researchers, whose epistemologies are developed from the natural sciences circulate around drawing generalization, focus on obtaining pure and voluminous data to explain social narratives. Positivism social research methods are attempts to investigate human interactions as like interactions in the physical world such as geology, physics, climatology, and biology. Therefore, positivism relates to social problems based on what is said about the problems' variables in general, with less attention to interpreting the depth of such variables (Ryan, 2015). In other words, obtaining high amount of data from unbiased target group to explain the causal relationship between variables is the primary concern of positivism. Therefore, for most positivism researchers, aggregating quantitative data through probability sampling techniques are most appropriate methods of investigation social

issues. Probability sampling is a method use in social research to select participants randomly from a population. In probability sampling, where every member of the population could be selected for the data, the researcher has less control on who would be selected. These strategies are considered more naturalistic approach that provides a presentative sample for the study of social problems. Probability sampling that are commonly used in social research includes simple random sampling, stratified random, random cluster, and systematic sampling.

Interpretivism – which I align with in the current thesis, on the other hand is developed as juxtaposed and critique to positivism and it is concerned with subjective human experiences, realities, and philosophies as basis for understanding and expatiating social phenomena Alharahsheh and Pius (2020). In contrast to positivism, interpretive paradigms opine that realities of human interactions are distinct from physical phenomena – and that methods that consider uniqueness of human dispositions and realities should be employed in studying human society (ibid). This ontological position is clearly delineated in Alharahsheh and Pius (2020, p. 41) postulations.

Interpretivism is more concerned with in depth variables and factors related a context, it considers humans as different from physical phenomena as they create further depth in meanings with the assumption that human beings cannot be explored in a similar way to physical phenomena.

In the interpretivist methodology, the focus is to understand depth of the variables that concerns human society rather than the relationship between those variables. This methodological tradition emanates from the assumption that human interactions cannot be universalized or generalized because people have different socioeconomic, political, psychological, and physical conditions society that influence how they behave in context. Rather than concentrating on generalizing findings, interpretivist considers different economic, cultural, and individual difference in the interpretation and analysis of social realities. Therefore, to investigate social phenomenon, interpretivists employ non-probability sampling techniques that support them to recruit participants who are directly associated with the problem under investigation. Non-probability sampling is the technique use to non-randomly select participants for a study. Unlike probability sampling, in non-probability sampling, members of the population do not have the same chance of being selected and the researcher determines who can be selected for the study (Corney et al., 2020). In almost all non-probability sampling research designs, researchers are interested in aggregating qualitative data. Pervasively,

convenience, purposive, snowball, voluntary response, and quota sampling are examples of non-probability sampling techniques (ibid).

3.3.1. The Researcher Chasing the Sakawa Boy

The first fieldwork was between December 2021 to February 2022. I visited Tamale, the capital of northern Ghana and a city that is famous for Sakawa proliferation. The purpose of this visit was to interact with Sakawa actors. The nature of Sakawa actors' social network and modus operandi made me to visit Accra subsequently. The visit to Accra was done to meet some Sakawa actors who were in Accra at the time of the fieldwork. Overall, 27 Sakawa actors (15 males and 12 females) were recruited for the study. All selected Sakawa actors were active scammers with a minimum of 3 years in the economic cybercrime venture. Most of participants age was between 27 and 38 with five participants been 17 and 19 years. Whereas six participants were students, fourteen were school dropped out, three registered nurses and four basic schoolteachers. Just as other families in the northern region, all the participants were from low socioeconomic family backgrounds. Whereas some of the offenders live in their own houses, some of them live with their parents and siblings.

My initial attempt to negotiate social access to Sakawa actors was through traditional snowball sampling. Snowball sampling is a non-probability sampling technique that depends on referrals. Snowball sampling is simply a technique of selecting participants through the dependence of the network structure of another participant. As Reyes-Quilodran et al (2022, p. 275) postulates, in snowball sampling, "one subject gives the researcher the name of another subject, who in turn provides the name of a third, and so on". Snowball sampling is famous for its effectiveness in recruiting hidden and criminal groups into research studies. One thing that makes snowball an effective strategy in offender recruitment is its utilization of familiar individuals. Because deviant groups are usually excluded from mainstream society coupled with high level of scepticisms among offenders, researchers find it daunting to recruit offenders into their studies. Therefore, most criminal researchers resort to law enforcement reports and ex-offenders to study offenders' behaviour. However, some researchers, through snowball sampling can recruit active offenders into their study. To execute this, researchers commonly negotiate and maintain social access with either one offender, or anybody who is associated with the offender, who in turn refers researchers to other offenders.

My first snowball attempt was based on two active Sakawa actors who worked closely with me for one year before the field visit. These two Sakawa actors served as gatekeepers and

initial participants through which I planned to recruit other participants. As the gatekeepers from whom the research utilized snowballing, they introduced me to other Sakawa actors they work with. Even though these introductions were crucial and contributed to the successful completion of the data collection, referred participants through the gatekeepers were rather sceptical and unwilling to take part in the study. Most of their reservations were associated with the illegal nature of the business and my institutional affiliation.

The participants' perception about my institutional affiliation posed a major challenge to the social access. Though, from the beginning, I did not face any challenge in accessing most of the participants because of my existing relationship and the referrals, introducing the research and its purpose limited my access to the participants. After series of rescheduling and procrastinations, some of the participants contended that, since the research is hosted by a European University, the outcome of the study will be disseminated in the European societies where they usually pick their victims and anticipated that the outcome of the research could affect their activities. According to this category of Sakawa actors, they would have participated in the research if the host institution was in Ghana or any African country. Previous studies that are conducted on the phenomenon of Sakawa in Ghana and other West African countries concluded that victims of Sakawa are usually from European and Western countries (Abubakari, 2021; Reep-van den Bergh & Junger, 2018). Therefore, the scepticisms that arise among those group of participants is based on the view that the research/fieldwork is an attempt to enlighten westerners or Europeans about the scam to mitigate it.

Another important dimension that made social access to Sakawa actors challenging was my position as an "inappropriate insider". Inappropriate insider-ness in this context describes my position as a person recognized by Sakawa actors as one with records of discouraging Sakawa in his community. This previous record created scepticisms and untrustworthiness towards me. Some of the Sakawa actors believed that I was working for the European law enforcement agencies to apprehend them. For instance, to introduce the research to "Boga" (pseudonymized), he argues that he could not trust me because he had a heated conversation with me about the illegality and morality of cybercrime even before I started my postgraduate studies. Boga believes that I was either using the research as an attempt to support the European community toward the mitigation process or working for European law enforcement agencies to apprehend them. He mentioned that since it is difficult for European law enforcement agencies to apprehend them, they are using me as a spy to get them. I made several attempts to convince Boga that the research was for academic purpose and was completely confidential. However, Boga did not succumb to that. Boga strong scepticism and perception about the

researcher was difficult to hack but not impossible. I convinced Boga to accept to participate through a technique I describe as leader's endorsement, which is described in the proceeding paragraphs.

Another challenge I faced in accessing participants was related to providing financial incentives to scammers or Sakawa actors. Though rarely occurred, I found it difficult to access some of the participants because some postulate that the research should somehow benefit them too if they must participate in the project. While still negotiating to recruit participants, a group consisting of six Sakawa actors argued that the condition to participate in the project is that I should pay Ghc2000 which will be a compensation for the group. However, I could not afford this amount given that the research was conducted without funding. This happened after my attempts to access the group members individually through informal referral failed. To have access the group, I decided to contact the leader of the group for nomination. After coupled of days, the leader came with the proposal for provide incentives to the group before they can participate. These group of participants were not included in the study since I could not meet the demands and exhausted available options to include them.

The ethical and consent forms that was meant to inform participants about their rights and safety in the research turned out to be an obstacle to obtaining access to the participants. Obtaining consent, sign forms is one of the most important ethical clearances that social researchers have to obtain before conducting interviews, observations, or surveys (Bengry-Howell & Griffin, 2012). Almost all research and educational institutions in both developed and developing countries recognize the centrality of signed consent documents when conducting social research. However, some institutions still recognize verbal consent too. In practice, especially in the African and deviant groups context, obtaining sign consent is almost impractical. Some of the participants who I identified had second thought about their participation after I handed them the informed consent forms. Although some participants still participated through verbal consents, some others – after seeing the informed consent forms developed scepticisms and never taken part in the study. For instance, I met “Zazta” through a referral by a gatekeeper. The referral was done through phone call by the gatekeeper. Zazta agreed to meet me for the interview. When we met and I introduce myself and my research, Zazta listened attentively and was interested to communicate. However, he requested to rethink on his participation after I told him about consent forms. Though I made attempts to convince him to understand the purpose of the consent form and the possibility of verbal consent, he insisted on rethinking his participation. Several attempt afterwards to meet Zazta showed futile.

3.3.2. Changing the Narratives

To overcome “Research host institutional Context” and “Researcher’s inappropriate insider” challenges, I adopted two techniques, including “*leaders’ endorsement*” and methodological grooming as coined by Howell and Griffin (2012) in a systematic manner. Whereas leaders’ endorsement is described as the process of obtaining access to the participants through grooming leaders, obtaining their trust, consent, and referrals, methodological grooming involves the use of implicit persuasion to encourage participants to take part in the study (Bengry-Howell & Griffin, 2012). Firstly, I concentrated on convincing some leaders in the scamming industry, using my pre-existing interpersonal relationship. After successfully convincing them, they instructed their subordinates to participate in the study. Although, subordinates were ready to take part in the study because of the directives of their leaders, I persuaded them further by delineating the purpose of the study and how that cannot obstruct their activities or expose them to the law enforcement agencies. This was done to get participants full consent without them feeling obliged. Here, the leaders’ endorsement offered me a level of opportunity to communicate the safety and harmless nature of the research to them. After the leaders’ endorsement, I was able to, while recognizing their concerns and their scepticisms, clarify their rights, including confidentiality, anonymity, pseudonymity, and the right to opt out of the project at any time.

Also, realizing participants’ attitude towards the informed consent forms, I discarded the use of consent forms and instead, concentrated on acquiring verbal consent. These verbal consents were then documented for ethical reasons. For social research to be ethically aligned, Kelman (1972) postulates that the participants of the study must be fully aware of the risk, benefits, and their rights in the research. In the research context of this paper, whereas I could not communicate any direct benefit of the study to the participants, I effectively communicated the risk level and their rights. Inasmuch as obtaining written and signed consent forms are crucial for institutions to ensure the ethical conduct of scientific studies, it is equally important to acknowledge the importance of verbal consent which is the most convenient form of consent that researchers in minority and deviant groups can obtain with minimal ethical dilemmas. In other words, institutions should recognize the complexities and realities of different social groups, especially deviant and criminal groups, and put equal priority on verbal consents – given the high level of scepticisms towards documentations among such groups.

3.3.3. Acquaintance with Social Nodes

Apart from Sakawa actors, I also engaged with other social actors who play significant role in expatiating emergence of Sakawa through social theories, including families of Sakawa actors, chiefs, police officers, teachers, and assembly members. As research suggested, the nature of these participants instigated different identification and selection procedures (Creswell, 2014). Unlike offenders who are usually recruited through snowballing, recruitment of other actors into a crime and deviant research might resort to other sampling techniques such as convenient, purposive, and consecutive sampling. In this thesis, I recruited other actors such as community representative and police officers through purposive and convenient sampling methods. In the following sections, these sampling techniques are discussed and how I utilized them in this study.

3.3.4. Purposive Sampling: Social and Legal Experts

I employed Purposive sampling to recruit some social representatives and police officers. Purposive sampling is a non-probability sampling procedure that allows researchers to recruit specialized and experts into studies. Purposive sampling is mostly used in qualitative research. However, studies that adopt multimethod approaches might utilize purposive sampling to collect qualitative data that might be needed to achieve the objective of the study. Researchers use purposive sampling to recruit participants who have direct and distinct knowledge about the topic under investigation (Campbell et al., 2020). This enables researchers to improve the rigour and trustworthiness of data. In purposive sampling, researchers assume that selected participants are most likely to provide appropriate and useful information that answers research questions (Campbell et al., 2020; Kelly et al., 2010). Therefore, researchers tend to be judgemental about the participants importance in the study and select participants deliberately. As noted by Etikan (2016, p. 2), purposive sampling “involves identification and selection of individuals or groups of individuals that are proficient and well-informed with a phenomenon of interest. In terms of willingness to participate and to provide reliable information, Etikan (2016) argued that participants selected through purposive sampling are more willing to participate and are more likely to communicate their perspectives with ultimate interest. In this study, purposive sampling was employed to recruit religious leaders and chief, who are otherwise this study labelled as social experts. The technique was also used to recruit police officers or legal experts.

Methods of purposive sampling can differ based on the research objective. Etikan (2016) identified seven purposive sampling methods, including maximum variation,

homogenous, typical case, deviant case, Total population, and expert sampling. Firstly, whereas maximum variation, also known as heterogenous sampling, involves deliberately selecting participants from a broad-spectrum social demographics that are related to the research problem, homogenous sampling involves selecting participants with similar social demographics. Example, in researching the modus operandi of online romance fraudsters, researchers might resort to homogenous sampling – where the target participants would be offenders of online romance scam. With respect to heterogenous sampling, the research might recruit both fraudsters and victims to obtain data. Aside typical case, deviant case, total population (see, purposive1, p.3)²², expert sampling, which I utilized in this thesis, involves researchers deliberately selecting people who have expertise in the areas of the research problem. Expert sampling is a goal-oriented sampling technique that gears towards acquiring information from individuals who are highly skilled and capable of providing invaluable perspectives on the topic of the research (Campbell et al., 2020; Pohl & Wilson, 2016; Trochim, 2006). This method is mostly useful when investigating research problems that are peculiar to certain professional groups. For instance, to research the phenomenon of computer security vulnerabilities, it would be more appropriate to select cyber security experts to achieve the objective of the study.

Whereas expert sampling is undoubtedly crucial in acquiring in-depth and accurate information that represents the phenomenon under investigation (Campbell et al., 2020), it can also be bias due to peculiar and its selective nature (Trochim, 2006). The nonprobability nature of expert sampling, researchers might select participants because of proximity and willingness to participate, and hence, committing selecting bias since such sampling might not adequately represent the population from which such experts are selected (Pohl & Wilson, 2016). Notable among the challenges of expert sampling are response bias where participants because of their perceive expectation of the study, special interest, and personal characteristics (ibid) and confirmation bias – which are often committed when participants provide information to

²² Typical case sampling is useful when a researcher is dealing with large programs, it helps set the bar of what is standard or “typical”. Candidates are generally chosen based on their likelihood of behaving like everyone else. ... Deviant Case Sampling is designed to focus on individuals that are unusual or atypical. This form of sampling is more often used when researchers are developing “best in practice” guidelines or are looking into “what not to do”.... Critical Case Sampling is a method where a select number of important or “critical” cases are selected and then examined. The criterion for deciding whether or not an example is “critical” is generally decided using the following statements: “If it happens there, will it happen anywhere?” or “if that group is having problems, then can we be sure all the groups are having problems?”..... Total Population Sampling is a technique where the entire population that meet the criteria (e.g. specific skill set, experience, etc.) are included in the research being conducted. Total Population Sampling is more commonly used where the number of cases being investigated is relatively small (purposive1, p.3)

confirm their prejudices with less attention to details that contrast their preconceived notions. These biases can have significant impact on the accuracy of data, thereby leading to inaccurate results and conclusions (Trochim, 2006). To mitigate tendencies of bias in expert sampling, Pohl and Wilson (2016) recommend researchers to prioritize anonymity so that participants can feel encouraged to provide in-depth information even if such information does not align with their perspectives. They are recommended that researchers should employ multiple sources of data, give provide them with additional data can be used to consolidate expert opinions.

During the fieldwork I employed expert sampling to select social representatives whom I considered as expert in exportation on the social processes underlining the proliferation of Sakawa activities. These group of participants includes religious leaders and chiefs. They play significant role in delineating espouse of Sakawa through social informal control trajectories of social disorganization theory. Within Tamale's sociocultural context, religious leaders and chiefs are considered in this study as experts because of the position they occupied in the nexuses of the cultural and moral life of the people. These categories of social representatives' mediate conflict and provide guidance on the moral and cultural lives of the people, including controlling deviant and criminal behaviours. Apart from dealing with legal dimensions of Sakawa, religious leaders and chiefs are accorded with the role in shaping people's perspectives about Sakawa and all forms of deviancy. Community members, including individuals and groups often seek religious leaders and chiefs' guidance on how to deal with social problems such as deviancy, poverty, social ostracism. Religious leaders are chiefs are often consulted when community members and law enforcement agencies must formulate deterrent measures to control antisocial behaviours in Tamale, Ghana. Therefore, religious leaders and chiefs were selected to provide insight into the cultural, societal, attitudinal, and moral dimension of Sakawa. Whereas this thesis recognizes the benefits of including religious leaders and chiefs into the study, the study is aware that these categories of social representatives are not immune to biases that are inherent in any kind of expert-interlocutors based research (Pohl & Wilson, 2016). Therefore, the study employed recommended strategies, including data triangulation and expert screening to reduce the biases that might accompany responses of these participants.

In this thesis, I selected religious leaders through the information that I obtained from the two biggest Mosques in the city, including "*Afa Ajura jingli*" and "*Zagmi'wu jingli*" also known as Tamale central mosque (Palinkas et al., 2015). Whereas *Afa Ajura Jingli* is the biggest mosques for the Sunni Muslim community in Tamale, *Zagmi'wu Jingli* is the biggest mosque for the Tijania Muslim community in the city. Though there are four Islamic group of Muslims

in the city, including Sunni, Tijania, Shia, and the Ahmadis, I selected the Sunni and Tijani groups because of their influence and popularity in the city. Through these two Mosques, I identified the religious leaders who have significant influence on their community and can provide valuable information about Sakawa in the city. Based on initial contact with religious leader that I identified in the Mosques, where I introduced the objectives of the study and the ethical concerns (Palinkas et al., 2015; Pohl & Wilson, 2016), four religious leaders were selected for the study because of their familiarity and receptiveness toward the subject under investigation. Four religious leaders were selected from each of the Sunni and Tijani communities.

With regards to the selection of chiefs for the study, I made initial contact to a subchief of the Tamale “Dakpema” to discuss the research scope and the significance of including the perspectives of chiefs in the study. My conversation with the subchief led to the selection of three “*Nachin’Naa nima*” for the study. Tamale Dakpema is a fetish priest within the Tamale and is accompanied by other *Tindani nima* (priest). Though traditionally, Tamale *Dakpema* is the land priest, whose has the responsibility to please the gods and has authorities over the Tamale market – most people in Tamale considered him as the paramount chief of the Tamale. *Nachin’Naa nima* are traditionally accord as warriors of the Dagomba ethnicity – and every community in the Dagbom kingdom is designated with a *Nachin’Naa* who is also responsible to deal with deviant behaviours in their respective communities. Because of the role *Nachin’Naa nima* play in dealing with antisocial and deviant behaviours in communities, I selected three *Nachin’Naa nima* for the study (Palinkas et al., 2015; Yin, 2014). Like religious leaders, *Nachin’Naa nima* were selected after initial contact to introduce the research objective and scope. Though five *Nachin’Naa nima* were contacted, three were selected for the study because they had experience dealing with Sakawa cases and were willing to be part of the research.

In this thesis, I thesis also selected police officers and teachers through expert sampling procedure to solicit their perspectives. Studying Sakawa in the context of social disorganization theory necessitate the participation of police officers and teachers because of their expertise, uniqueness, and responsibility to address their perspectives of deviant, antisocial, and criminal behaviours. Therefore, to delve superficially into the formal control perspectives of Sakawa, which is fundamental to examining dynamic model of social disorganization, I negotiated social access to teachers and police officers through the combination of expert and referral sampling techniques. After acquiring formal permission from the Inspector General of Police and the

Northern Regional Police Commander to conduct the research, I initiated contact with police officers in the Criminal Investigation Department (CID) and the Community Policing Department (CPD) to introduce the research objectives, the ethical concerns, and the benefits of the study (Palinkas et al., 2015). These departments were selected because of the role in dealing with deviant and criminal behaviours in the city. Whereas police officers at the CID can provide insightful perspectives to understanding the nature, scope, and the challenges of dealing of Sakawa, police officers at the CPD perspectives were crucial in describing Sakawa within the nexuses of police community partnership. After screening the familiarities, experiences, and interest of police officers, I selected two participants from each of the departments. These initial participants served as snowballs who provided referrals and recommendation, through which other police officers were included in the study (Alharahsheh & Pius, 2020). Snowball became necessarily in the study because of difficulties of having social access with the participants. Overall, ten (10) police officers were selected for the study. With regards to selecting teachers, the researcher selected five (5) Information and Communication Technology (ICT) teachers to examine their perspectives on the subject under investigation.

3.3.5. Convenient Sampling for Family

Within the scope of this thesis, social disorganization theory emphasises the importance of family structure in determining the deviant and criminal tendencies of individuals. Family is considered as important social system that plays crucial role in shaping individual's attitude through the transmission of social, religious, and cultural norms (Farrington, 2003; Morenoff et al., 2003). The transmission of such values is interdependent with families' socioeconomic status. As many families in Tamale are in poverty, leading to disorganization of family structures, social disorganization theory and the current thesis considered families of Sakawa actors as important institutions that can provide insight into underlying socioeconomic conditions that leads to family inability to control and guide individuals towards a more acceptable behaviour. To include families into the study, the I relied on convenient sampling technique to select close relatives of Sakawa-boys, including parents and siblings.

Convenient sampling technique is the technique used to sampling participants who are easy to access and are willing to participate (Creswell 2014b). In terms of quick recruitment and resources effectiveness, convenient sampling can be inexpensive and relatively quicker as compared to other recruitment strategies, especially when researchers establish rapport and social connection with targeted participants (Creswell 2014b, 2014a). In the context of this

thesis, where family members of Sakawa actors were studied, the researcher took convenience of families of Sakawa actors who lived in the same house with families and willing to have an informal conversation with me. Though the initial plan was to engage with all twenty (20) family members of Sakawa actors who were recruited into the study, some Sakawa actors were not comfortable with my attempt to engage with their families. Therefore, I engaged with the siblings and parents of four Sakawa actors who did not have any reservation about my engagement with their families.

3.4. Fieldwork Data collection

The data collected in this thesis comprises both qualitative and quantitative data, using different approaches. Whereas the researcher mainly collected qualitative data, using different interview techniques and social media data, the study also utilized surveys to gather quantitative data. Part of the results of this quantitative data is presented in chapters four and nine according to their thematic scope.

3.4.1. Interviews as Data Sources

The study of Sakawa activities in Tamale required multiple data collection techniques to gather information for analysis. During the fieldwork which was conducted twice in 2021 and 2022, I utilized a variety of methods to collect data. Interviews were a widely used technique during fieldwork and were conducted with Sakawa-boys, Sakawa-girls, religious leaders, chiefs, police officers, and parents. I considered Interviews as an appropriate and reliable data collection tool as they allow researchers to gather first-hand qualitative data to answer their research questions. An interview is a conversational exchange between the researcher and the participants, where the researcher asks questions. In contrast to the 1970s, when interviews were mostly conducted in person, contemporary research has seen the popularity of phone interviews, which gained popularity in the 1980s and 1990s (Connell & Couper, 1998). Today, phone interviews, video calls, social media platforms, and emails have become effective ways to collect missing data after fieldwork. While interviews are crucial in collecting qualitative data, they can be time-consuming and costly, particularly when conducted in person (Connell & Couper, 1998; Creswell, 2014b). However, phone interviews have proven to be an effective tool, as they allow researchers to conduct interviews with minimal resources, without having to travel to the participants (Connell & Couper, 1998).

Interviews are a commonly used method in sociological and anthropological studies. They are also useful in various industries and scientific disciplines, such as economics, geography, education, and law. Interviews can be classified into three forms: structured, semi-structured, and unstructured. These types of interviews serve different purposes and are chosen based on the researcher's methodology. Structured interviews consist of a pre-determined, standardized set of questions, which are usually asked in the same order (Creswell, 2014b). Participants in structured interviews are limited to answering predefined questions and cannot provide in-depth personal anecdotes outside of the scope of the defined questions (K. Young, 2019). Structured interviews often use closed-ended questions and are designed for survey research to collect consistent data (Creswell, 2014b). On the other hand, unstructured interviews are more conversational and less restrictive, giving the researcher little control over the scope of the participant's responses. These interviews are driven by the participant's responses, with the interviewer or researcher asking follow-up questions based on their responses (Creswell, 2017; Mannik & McGarry, 2017). Unstructured interviews are often used in exploratory studies to gather detailed and in-depth information about a subject of investigation. Semi-structured interviews incorporate both the strategies of unstructured and structured interviews, providing restrictive questions to direct responses, but also allowing participants to share personal anecdotes that are not within the scope of the questions (Mannik & McGarry, 2017).

The forms of interviews, such as structured, unstructured, and semi-structured, can be conducted through either focus group interviews or individual in-depth interviews. Researchers conduct focus group interviews by bringing together a diverse group of individuals to discuss the topic of research. This type of interview is used in qualitative research to gather information from a group of people who share certain demographic characteristics relevant to the study. Although researchers can conduct focus group interviews without a moderator, it is often more effective to include one who can guide the discussion (Krueger & Casey, 2015). One-on-one interviews, also known as individual in-depth interviews, are conducted when a single participant is interviewed to gather in-depth information on a research subject. The goal of individual in-depth interviews is to gain a deeper understanding of the participant's perspectives, experiences, and beliefs related to the research topic (Creswell, 2014b). The decision of whether to use focus group or individual in-depth interviews is left to the discretion of the researcher and the purpose of their study.

3.4.2. Unstructured interviews or Informal Convo

In this thesis, I utilized different forms of interviews depending on the diverse nature of the participants. Although I had prepared semi-structured questions to be used in administering interviews with both social representatives and police officers, the interviews with social representatives often became open and informal conversations between me and the participants. As a result, I shifted to unstructured conversations with these categories of participants, including religious leaders, assemblymen, and chiefs. I was influenced by Davison's (2004, p. 61) methodological recommendations for researchers in musicology and social behaviour.

In open-ended questioning of this kind, the interviewer needs to know the interview topic areas very well, and be prepared to go along with the flow of a conversation from one topic to the next at the participant's pace; he or she needs to pursue areas that may emerge spontaneously in the interview, and that may end up providing important insights into the participant's thoughts about an issue.

During the interviews, participant would prefer to start by given some flashbacks of social and personal account that provide background to the question the researcher asked. This often set a stage for me to delve into more unstructured and informal conversation with participants. By doing so, I allowed participants to drive the questions with me asking follow-up and probing questions on issues that were inherent in the responses and were part of the research scope. In other words, I allowed the interview to dissolve into informal conversation. This was rather unexpected switch but also led to obtaining more in-depth information than the semi-structured interviews could produce. For instance, to answer a general question about society's role in controlling deviant behaviour, a participant first provided in-depth information about the nature of Tamale's social structure in the past, and how it was useful in controlling deviancy. After using historical social structure to set the background, the participant turned to how contemporary society's structure does not support behaviour control, citing Sakawa as one of the deviant forms of behaviour the society is unable to control. The research theoretical exploration played a crucial role in supporting me to probe and asked follow-up questions to pursue areas that emerged spontaneously and were useful to the research questions (Davidson, 2004).

I conducted individual in-depth interviews with Sakawa actors. Conducting interviews with Sakawa actors was a unique experience for me. Because of the perceive legal consequences surrounding the act of Sakawa, most of the Sakawa actors were reluctant to openly discuss their endeavour, let alone to record interviews (Chancer, 2005; Creswell, 2014a; Gadd, 2020). However, my desire to collect in-depth and honest information about their

perspectives and experiences. However, without rapport it is impossible for researchers to gain in-depth information from deviant and ostracized population in research.

Because of my pre-existing relationship with some of the Sakawa actors, I assumed automatic rapport without considering the sceptics that comes with people talking about their secret dealings. This approach yielded unsuccessful result as most of the participants were reluctant to provide in-depth responses. I resorted to different approach that was invaluable in gaining the trust and in-depth information from Sakawa actors. I turned to leaders' endorsement - where leaders in the Sakawa business vouch me the researcher, to build rapport with them (Bengry-Howell & Griffin, 2012). Whereas this approach was instrumental to get consent and access to participants, it was insufficient to gain participants trust. Therefore, I resorted to methodological grooming, where I spent time with participants in non-judgemental conversation about their life trajectories. This was the breakthrough of the initial mistrust that created a barrier and discomfort between the researcher and participants. By sharing stories with participants, listening to their stories, showing understanding of their circumstance and genuine interest in their lives, I was able to, not gather in-depth and reliable information from them, but also able to sustain an ongoing relationship with them.

Reporting from my experience, the most important step to conducting successful individual in-depth interview with Sakawa actors is to go informal with interviews and make them to feel secured and comfortable. This includes empathetic listening and responding non-judgementally. At the initial stages of interviews, I expressed concern about their safety, experiences, and how their responses were for research purposes and no third-party will have access to the information. This created a conducive atmosphere for interview sessions with participants. To further show commitment to the safety of Sakawa actors, I assured them of confidentiality and how their names and identifiability demographic characteries were to be remained confidential (Gadd, 2020). Though for most participants, these assurances and strategies made them to contribute immensely without hesitation, some were still uncomfortable about recording interview sessions. Therefore, for some interview sessions, the researcher forgoes recording the conversation and instead took notes during the conversation.

In addition to conducting individual in-depth interviews with Sakawa actors, I also employed ecomaps as a data collection method to study their relationship structures. Ecomaps are research tools that visually depict an individual's social connections and relationships with others, including family members, friends, religious leaders, chiefs, and religious organizations. For decades, ecomaps are commonly use in sociology, nursing, education, and psychological

to examine the interplay between social relationships and individual's well-being (Anderson & Sabatelli, 1988), poverty reduction (Anderson, 2002), and academic performance (Noguera, 1994). While there were 27 Sakawa actors in the study, I only gathered ecomap data from five of them. I used ecomaps to analyse the social ties and social capital of Sakawa-Boys (Holt, 2021). For instance, the ecomaps were used to examine the strength of relationships between Sakawa actors and their family, friends, religious leaders, and others, as well as to identify the social capital inherent in these relationships. This information was then used to explore the role of social connections and social capital in the emergence of Sakawa.

To collect data, I utilized ecomaps and asked Sakawa actors to identify individuals within their social network and describe their relationships in terms of closeness, trust, emotional and psychological support, capital flows, benefits derived from those individuals, and frequency of communication. This was done to gain an understanding of how Sakawa-boys' social ties are influenced by social capital. I then mapped out the relationships between Sakawa-boys and their network members, noting the strengths of those relationships and the direction of capital flow.

3.4.3. Semi-Structured Interviews

Another group of participants who I interviewed in the study were police officers and teachers. Though different interview protocols were designed for teachers and police officers, interviews with these group of participants more formal compared to those with social representatives (chiefs, religious leaders, and assemblymen) and Sakawa actors, but with a degree of fluidity in the interaction²³. During the interview session, I provided ethical and consent forms to teachers and police officers, introduced myself, and explained the purpose of the study. While the semi-structured interviews had a list of topics to discuss with the police officers, we were able to deviate from the list to explore new and unexpected areas of the participants' experiences and perspectives. This approach proved to be an effective way of building rapport with the police officers, as I observed. The relaxed atmosphere made the police officers more comfortable and open, providing nuanced insights into the phenomenon of Sakawa. Though in his book entitled "*Qualitative Inquiry and Research Design: Choosing Among Five Approaches*", Creswell (2016), emphasized on the importance of building rapport

²³ The interview protocol for teacher was designed to collect data from teachers' experiences and perspectives on the phenomenon of Sakawa and the role schools play in relation to the proliferation of Sakawa. On the other hand, interview protocol for police officers focuses on examining police officers' perspectives on Sakawa in terms of legally dealing with Sakawa in Tamale, and the challenges that they encounter.

with participants and how such can lead to comfortability and honest response, the researcher in this thesis confirms participants comfortability; however, honest response is rather complex phenomenon to confirm. Participants may have different motive for their response, and this can be difficult for researchers to determine (Oonagh & Perks, 2010). Oonagh and Perks (2010) argue that social and cultural factors, as well as power dynamics between the researcher and the participants can influence the level of honesty. They however hold that researchers should focus on the context and motivation of participants to comprehend the complexity of participants' honesty.

In addition to collecting in-depth information during fieldwork, I maintained informal conversations with police officers, social representatives, and family members of Sakawa actors through WhatsApp and phone calls, which facilitated the collection of supplementary data during the analysis phase of the project. Based on my experience with the various strategies I employed in interviews, I argue that while interviews may not solely allow for the collection of qualitative data, they also have implications for building social relationships with participants through rapport. Establishing rapport, developing social relationships, and maintaining continuous informal communication with participants can be an effective way to clarify misunderstandings and gather additional information without having to repeat fieldwork. However, this approach may also come with challenges, such as a financial burden on the researcher if some participants seek financial support. In this study, some participants contacted me and requested financial assistance for school fees, food, and hospital bills.

3.4.4. Focus Group Interviews

The conduct of focus group interviews with family members of Sakawa actors was an insightful aspect of the fieldwork that provided me with comprehensive information on the socioeconomic, relational, and moral life of families related to the exploration of Sakawa within the framework of social disorganization theory. I carried out two focus groups, one comprised of the parents of Sakawa actors and another of siblings of Sakawa actors. The parent focus group had five participants (four women and one man), while the siblings focus group consisted of seven participants (three females and four males).

The ideal size of a focus group is not universally agreed upon by researchers. However, methodologists such as Krueger and Casey (2015) and Creswell (2016) argue that the ideal size of a focus group should typically be between 6 to 12 participants. While this is a suggestion, some studies may have fewer or more participants depending on the complexity of the topic,

research goal, and availability of participants. However, as per Krueger and Casey (2015), a smaller sample group may impact the richness of perspectives and a larger group may pose challenges for the researcher in terms of moderation or providing equal opportunity for participation to all group members. Some researchers are wary of using focus group interviews due to the inherent power dynamics among participants that may influence the responses of other participants (Young, 2019). In this study, both parent and sibling focus groups were easier to moderate because of two important factors: 1) I had a long-standing personal relationship with some of the participants and had established rapport with new members, and 2) both groups were relatively small, allowing each participant the opportunity to contribute to the discussion.

After recruiting participants, me and the participants developed a list of questions relevant to the research objectives. The social and cultural context of the research has a significant impact on the sensitivity, judgmental, and threatening nature of questions during interviews, as different societies and cultures may have different norms and values that influence the evaluation of question appropriateness and, consequently, their willingness to respond (Lo, 2015). To ensure that both groups of participants felt encouraged to participate in the discussion, I sought the advice of two parents and one religious' leader (Afa Hudu) to evaluate the sensitivity, threatening, and judgmental nature of the questions. With their recommendations and suggestions, I revised the list of questions used during the focus group sessions. During the parent focus group interview, Afa Hudu supported the research by moderating the group and ensuring that every participant had the opportunity to speak. Afa Hudu volunteered to help during the siblings focus group interview, but I decided to conduct the session without him to avoid the potential power dynamics that could be created with his presence among younger participants.

3.5. Quantitative Data Sources: social media and Survey Data

During the fieldwork and the whole period of data collection, I also conducted discourse analysis of social media conversation on issues related to economic cybercrimes among Ghanaians social media users. I use the term *S-media Ghanaians* to describe Ghanaians who used social media to engage with matters arising in the country, irrespective of their physical location. Though some of these people might live outside the country but they still participate in issues concerning the country. To gather data, I used Facebook comments section as a main source. A large amount of qualitative data was extracted, and the researcher also quantified comments to supplement the analysis. Choosing Facebook was motivated by the large number

of people who depend on it for their daily activities. No wonder platforms like Facebook are leverage by contemporary researcher to examine the social lives of people. Facebook, with over 2.8 billion monthly active users (Facebook, 2021), is a popular platform utilized by researchers to study social groups. For instance, to expatiate how Islamist is presented in Post-revolution Tunisia, Hamrita (2016) utilized Facebook comments as data sources. In the context of Ghana, Statista report showed that apart from WhatsApp which has 13.3 million registered users as of 2021, Facebook had the second highest number of users with 8.9 million people. Therefore, utilizing Facebook was necessarily to gain insight into how digital Ghanaian perceive the phenomenon of Sakawa.

The emergence of social media has made it possible to collect large amount of data from large number of individuals within a short time. Despite that scholars are sceptical about data collected over social media or Facebook comments due the representativeness of commentors in relation to the population under study, social media remains one of the vibrant platforms to collect data represent the realities of social groups (Uyheng et al., 2022).

The data for the current study was collected using Facepager, a third-party software that can extract content from various social media platforms including Facebook. The software adheres to social media data protection policies and requires permission from account owners for data extraction from private accounts. However, no permission was needed to extract data from public Facebook group pages in this study. I carefully selected 20 posts from five media channels (Ghanaweb, TV3, Joy News, Adom TV, and GTV) based on their level of engagement and the number of comments received. From these posts, a total of 1,986 relevant comments were extracted and analysed. Relevant comments were then coded, quantified, and grouped into themes to better understand the subject matter. Irrelevant comments, such as those that did not contribute to the subject matter or were off topic, were eliminated from the data analysis. However, this quantitative was meant to triangulate with the varied qualitative data.

3.6. Data Analysis

The purpose of the study was to delve into the phenomenon of Sakawa in Tamale, Ghana within the framework of social disorganization theory. In this section, the approach and process of data analysis is outlined, and its significance highlighted. Data analysis is a critical component of the research methodology that transforms raw data into meaningful information and serves as the foundation for the research findings. To achieve a thorough understanding of the data, a combination of several qualitative sources was employed to categorize, interpret,

and present the data in relation to the conceptual framework of social disorganization theory. This section provides an overview of the data analysis techniques used to interpret the data collected from interviews and quantitative surveys.

It is crucial to consider the theoretical perspectives and context when interpreting the results of the data analysis. This approach helps to shed light on the complex interplay between the data and the underlying social, cultural, and economic factors that shape the phenomenon under investigation. By presenting the data analysis process and its relationship to the conceptual framework, this section provides a foundation for understanding the research findings and their implications. The results of the data analysis will be presented in subsequent chapters, providing a comprehensive and in-depth examination of the main theoretical frameworks under social disorganization theory such as collective efficacy, social ties and social capital, formal control.

3.6.1. Qualitative Data Analysis

The process of qualitative data analysis involves making sense of complex and in-depth data gathered from multiple sources. One widely used method of qualitative analysis is thematic analysis, as outlined by Braun and Clarke (2012). This method offers a flexible approach to analysing qualitative data, incorporating both inductive and deductive methods. Thematic analysis presents a dichotomous continuum that provides researchers with different approaches to data analysis - either inductive or deductive, essentialist or constructionist, and experimental or critical (Braun & Clarke, 2012).

The inductive approach of thematic analysis is characterized by a bottom-up analysis approach, where the researcher begins by exploring the data and allowing themes and patterns to emerge organically. This approach is considered "data-driven" as the researcher's understanding of the data is built through the process of analysis. On the other hand, the deductive approach of thematic analysis involves a top-down approach, where the researcher begins with a preconceived framework or theory and tests it against the data. This approach is often used when the researcher has a specific assumptions or theory that they want to apply in a specific situation. The deductive approach allows for a more structured and systematic analysis of the data, as the researcher starts with a clear understanding of what they are looking for in the data.

Thematic analysis method focuses on identifying patterns, themes, and relationships between themes in a data. As I have already detailed, the data for this study were collected

through interviews from different social groups, encompasses police officers, families, religious leaders, assemblymen, chiefs, Sakawa-boys, and Sakawa-girls. I used this data to examine the experiences, opinions, and perspectives of these group of participants with regards to proliferation of Sakawa, and how they factor into discussing the theoretical assumptions of social disorganization theory. Following the six stages of thematic analysis, including data familiarization, coding, identifying themes, reviewing, and refining themes, and sampling quotes, I analysed the interviews scripts. Prior to the data analysis, I transcribed interview recordings and eliminated all identifiable demographic information from the interview scripts.

During the thematic analysis process, I familiarized myself with the interview transcripts which encompassed perspectives from police officers, Sakawa actors, chiefs, religious leaders, teachers, police officers, and assemblymen. This was achieved through multiple readings of each transcript to gain a conceptual understanding of the overall themes and content of the interviews. I also made use of follow-up WhatsApp interviews with some participants to gather additional information that was crucial for a complete understanding of the participants' perspectives, experiences, and opinions on the proliferation of Sakawa in Tamale, Ghana.

I then proceeded to conduct an in-depth close reading of the transcripts and label and code sentences and paragraphs that were relevant to the theoretical assumption of social disorganization theory. In this phase, I looked for patterns and thematic areas that the codes fit well into. These codes were then grouped and combined to form higher-order themes. This was an iterative process, where the coding and grouping of the data constantly evolved until the researcher had established comprehensive themes that represented the data and were valuable in relation to the social disorganization assumptions. I then synthesized and simplified the themes by grouping the codes into thematic frames. This was crucial as it allowed for a better discussion of the data within the context of the social disorganization assumptions. Through this process, I represent the collective perspectives and experiences of the participants on Sakawa in Tamale.

Following the systematic examination of the interrelatedness, relationships, differences, and similarities of the thematic areas, I interpreted and analysed these themes to answer the research questions regarding the understanding of Sakawa and how it is related to the various social processes that are identified in the research questions. In doing so, I focus on how the various social processes interact with informal and formal control mechanisms to produce Sakawa activities. Within informal control realities, I analysed Sakawa within the context of

community and family social ties, socioeconomic realities, collective efficacy, and attitudes towards Sakawa, Sakawa-boys, and Sakawa-girls to understand the informal control trajectories. In addition, I analysed the formal control realities through examining the police officers' understanding, attitude, and abilities to deal with Sakawa, as well as their resource availability. I also analysed the emergence of Sakawa in schools, including students' awareness, prevalence of Sakawa, experiences, and perspectives. This was crucial in determining the role educational institutions play in responding to the emergence of Sakawa in Tamale, Ghana.

By considering these multiple perspectives, the results of the analysis provided a comprehensive understanding of the complexities surrounding Sakawa in Tamale and how to address it as a social problem. The findings are presented in subsequent chapters that are dedicated to the empirical aspect of the thesis.

3.7. Ethical Consideration

Ethics play a crucial role in social research, ensuring the validity, reliability, and scientific rigor of the study. To maintain ethical conduct, researchers are required to follow the ethical codes set forth by their institutions. However, these institutional ethics may not always align with the cultural and ethical standards of the communities being studied. For example, in Tamale, Ghana, the institutional ethics that was proposed for the current thesis may be based on Western and European principles, which may differ from the ethical norms of the Tamale community. To address these complexities, Singh and Manchanda (2009) suggest that ethical standards should be adapted and applied in a flexible manner, considering the unique cultural background of the research participants. Recognizing the intricate relationship between cultural background and ethical standards, Singh and Manchanda (2009) recommend that researchers tailor ethical standards to the specific context of their research. Therefore, in this study, while balancing ethical standards, I ensured that the study was conducted according to the ethical standards that do not violate the institutional ethic and suited for participants' cultural principles.

A crucial aspect of conducting ethical research is ensuring that participants are fully informed about the purpose of the study and have given their consent to participate. In this study, I made sure that each participant was informed of the purpose of the research, their rights, benefits, and potential harms, and had their confidentiality guaranteed (Knudsen, 2007). I anonymized the data by removing identifiable demographic information and ensured secure storage of the collected data.

Before conducting interviews, I introduced myself and asked participants to either sign consent forms or give verbal consent. Some participants, such as some assemblymen, students, and police officers, provided written consent after receiving detailed information about the research. Most other participants, such as religious leaders, chiefs, and family members, did not feel the need to sign consent forms before speaking with me, partly because they were not familiar with signing documents and partly because they trusted me. In these cases, I obtained verbal consent from the participants. Additionally, Sakawa actors who were intimidated by signing consent forms also provided verbal consent.

Obtaining written consent for participation in research can vary in different contexts, particularly in the case of the research fieldwork in Tamale. The educational level, familiarity, position, and relationship of the participants with researchers can influence whether written consent is obtained. Many participants who did not provide written consent were those who were less educated and had a long-standing relationship with me, making them less familiar with signing documents. Sakawa actors opted for verbal consent due to perceived risks associated with signing written consent forms.

I ensured that participants understood the purpose of the study and gave their verbal agreement to participate by conducting thorough pre-interview discussions. During these discussions, I asked participants about their understanding of the study, informed them of their rights and any potential harm or benefits, and obtained their verbal consent to participate. The I documented and maintained records of the verbal consent process to ensure ethical research practices. While obtaining written consent is generally preferred in Western and European ethical codes, the researcher believes that in the context of Tamale, verbal consent is the preferred option for participants. Most people in Tamale are less educated, less familiar with signing documents, and prefer giving verbal agreements. Thus, in this context, obtaining verbal consent may be more appropriate and respectful of the participants' perspectives and preferences.

I faced a unique and important dilemma when conducting interviews with young Sakawa actors. According to the European Union General Data Protection Regulation (GDPR) –(EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), which is a widely recognized standard in European research ethics, a child is defined as anyone under the age of 18 and research involving such individuals must obtain

consent from their parents or guardians. Although this study was conducted in a cross-cultural setting, the definition of a "young person" did not change.

However, the issue of obtaining consent from young people has been a subject of considerable debate among ethical committees in contemporary society. Instead of using age as the sole requirement, the maturity level and ability of the young person to understand the research project, their rights, benefits, and potential dangers is considered a fundamental factor (Williams, 2006). This shift in thinking about ethical issues regarding young people is driven by the varying rates of psychological development among adolescents. Psychological studies have shown that adolescents can exhibit different rates of maturity due to variations in brain development. While some adolescents may demonstrate advanced cognitive development and maturity at an early age, others may have a slower progression (Casey et al., 2005; Knudsen, 2007). As a result, obtaining informed consent from young people can be a complex process that requires careful consideration of their maturity level.

I made sure to include young adults in the fieldwork but faced an ethical dilemma during the informed consent process with a 17-year-old Sakawa-boy. The participant agreed to participate but requested that his parents not be involved due to concerns about their knowledge of his involvement in Sakawa and its impact on their financial support. In other words, the participant did not want his parents to know his source of income because he was scared that they will reject financial support he renders to the family. While the participant demonstrated maturity through his sense of responsibility for his family, I ultimately decided not to include the young participant's interview in the final data. This decision was informed by my consideration of ethical concerns, particularly regarding the participants' limited capacity for making independent decisions and understanding the potential harm of the research. These considerations are crucial in the informed consent process.

The research was conducted in my home society, which presented ethical challenges that the research took steps to navigate. Scholars have noted that conducting deviant research in one's own community can lead to conflict of interest, where researchers' personal relationships, beliefs, and perspectives can influence how the researcher interprets data (Matt, 2013). Being well-informed about this ethical concern, I conducted extensive self-reflection during the data interpretation, maintained impartiality, and sought reviews from colleagues and other experienced ethnographic researchers to minimize the impact of his personal orientations, biases, and perspectives on the credibility of the research findings. I also employed multiple

data sources to provide comprehensive perspectives to the research and to reduce the trap of personal biases.

In ethical research on deviant populations, it is important for researchers to avoid reporting sensitive information that could harm the participants or their families, lead to stigmatization, or create mistrust. To protect the participants, it is recommended that their identifying demographic information be anonymized or pseudonymized (Matt, 2013). In this study, I consulted with and received consent from the Sakawa actors, and other participants who did not wish to have their names mentioned. While others, particularly those not involved in Sakawa activities, agreed to have their names mentioned, except for a few police officers, all Sakawa actors preferred to remain anonymous or use pseudonyms. There I anonymized and pseudonymized the data accordingly. I also ensured that reporting the findings and interpreting the data represented the experiences and perspectives of participant to avoid stereotyping or posing harmful narratives about the participants.

The European Union General Data Protection Regulation (EU GDPR) views compensation for participants as a form of data processing expense and permits EU researchers to compensate participants if necessary to maintain the relationship. However, the EU GDPR recommends researchers to ensure the compensation is reasonable and adequate to avoid unduly influencing participant decisions. In line with ethical principles, I provided monetary and material compensation to acknowledge the cultural importance. For instance, in the Dagombas culture in Tamale, visitors to the chief's house must bring cola-nuts and a small amount of money as a sign of respect. Thus, to conduct ethical research on chief perspectives and experiences, I provided monetary incentives and cola-nuts. In Tamale culture, sharing knowledge and presenting gifts during special events such as weddings and funerals is a more respectful way of showing gratitude than monetary compensation. Although I did not buy gifts for any participant during and after the fieldwork, I provided advice to some participants' children on education and continued to support these young people by finding and recommending scholarships and supporting admission applications.

In the chapters that follow, I present the results of the thesis. Throughout these chapters, I discuss how various social processes, as identified in the theoretical framework, contribute to the proliferation of economic cybercrime in the region.

Chapter Four

Framing Sakawa in Context of Livelihood: Sakawa is a Justifiable Immorality

4.0. Introduction

The previous chapters dealt with the theoretical and methodological processes adopted in the study. In this chapter, I shift the focus of the thesis to the results of the study, serving as the introduction to the social processes that contribute to the proliferation of economic cybercrimes. The emergence of economic cybercrime has evoked paradoxically reaction, not only among local communities in Ghana, but also in academic and discourses (Payne, 2020). While economic cybercrime might be framed as a legal problem in one academic discipline, it might be conceptualised differently in other contexts such as shadow economic activity, immoral activity, or deviancy in other discipline such as in sociology (Applegate, 2011). The varied academic interpretations of Sakawa activities can also be reflected in their social framing. Different societies may perceive these activities through distinct lenses, classifying them as criminal actions, deviant behaviour, or even immoral conduct. Given this intricate and paradox surrounding Sakawa and other cybercrime behaviours, the current chapter delves into how Sakawa is framed in Tamale, within the context of illegality, deviancy, and immorality. In other words, the chapter is concerned with how the participants in the study predominantly perceive Sakawa, whether a crime, deviancy behaviour, or immoral behaviour and how these perspectives are justified. In attempts to conceptualized economic cybercrimes within these frameworks, the chapter underscores the predominant perception regarding Sakawa from different social groups, including religious leaders, Assemblymen, chiefs, parents, community members, police officers, and Sakawa actors.

One essential perspective that social disorganization theory scholarship addresses the spread of socially undesirable behaviours, such as crime, immorality, and deviance, is through cultural disorganization where the culture of neutralization, acceptance, and lack of desirable sociocultural norms' transmission are studied (Kubrin, 2017). The theory acknowledges the significance of community representatives in influencing deviant and immoral behaviours through informal social controls. From the informal social control perspectives, the attitudes and beliefs held by community members and their leaders can create an enabling or disabling environment for Sakawa to flourish. The community's response to Sakawa can influence the attitudes and behaviours of Sakawa actors and can also shape the attitudes of future generations towards the practice. This chapter notably situates Sakawa activities within this theory, aiding

in understanding how Sakawa is conceptualized in Tamale, and how such conceptual framing contributes to the proliferation of the phenomenon.

However, the theoretical lens of social disorganization does not necessarily determine how Sakawa activities are studied, but rather offers insight into how they are perceived within the specific sociocultural context. The framing of Sakawa activities, whether as crime, immorality, or deviant behaviour, has a significant impact on the community's reactions or responses to these activities. For example, if Sakawa activities are seen as criminal behaviour, it would be expected that law enforcement agencies would step in, applying legal measures to aid the community in addressing these activities. Conversely, if they are perceived as immoral or deviant behaviour, local communities, including families, religious organizations, traditional authorities (such as Chiefs), and other societal opinion leaders, may play a more crucial role in controlling Sakawa activities, with minimal expectation of law enforcement agencies. In the latter framing, communities may be expecting economic cybercrime activities to be punished by divine laws, as in the case of religious moral principles. Therefore, the framing of Sakawa is crucial in viewing and studying it through the lens of social disorganization theory.

In attempt to unpack the nuances of framing, the study reveals that the emergence of Sakawa has led to varied and complex framing among individuals and groups in Tamale. Most social groups, particularly those rooted in informal social structures, generally view economic cybercrime as a necessary immoral activity that is crucial for the livelihood of the underprivileged, often blurring the lines between immorality and deviancy. Therefore, economic activities are constructed more as a deviant or immoral behaviour than a criminal behaviour. The community pays special attention to the moral aspect of every behaviour. Therefore, behaviours that may fall within the context of immorality and deviancy are primarily considered as immoral. For most of the participants, whatever violates their cultural and social norms also violates their religious morality. But religious morality is held more important in the society. Essentially, they framed economic cybercrimes around their religious morality but have some reservations when it comes to seeing Sakawa as a crime. The society draws on the dysfunctional nature of laws and the potential of law being against their religious beliefs to question the legal position of Sakawa activities.

However, some societal groups, particularly among law enforcement agencies, community members, and teachers, while considering Sakawa activities as immoral or deviant behaviour, they also categorize Sakawa as criminal behaviour. This makes Sakawa-related activities to be treated as immoral activities in the society rather than criminal activity in the

region, with minimal law enforcement deterrence. As Sakawa is predominantly considered an immoral and deviant activity, actors involved in it often face condemnation as sinners, potentially invoking the wrath of Allah (God). However, the deterrence meted out for Sakawa tends to be less harsh compared to other antisocial behaviours, or crimes such as property offenses, armed robbery, rape, and burglary, which are often perceived by the society as more detrimental to security and cultural fabric of the society.

The data also suggests that although Sakawa activity is largely perceived as immoral and criminal to some extent, Sakawa actors and certain community members maintain specific moral justifications for such activities. These justifications are often grounded in the socioeconomic circumstances in the community and the individuals involved in Sakawa activities. Beyond the inherent common justification in the society, Sakawa actors harbour distinct perspectives to justify their actions – perspectives that often deviate from those held by the broader society and those in previous studies. The justifications provided for Sakawa activities within the society can be interpreted through the lens of various crime neutralization strategies.

In the subsequence sections that follows, the chapter delves into sociological interplay between immorality, deviancy, and illegality. In doing this, the chapter synthesizes the theoretical and empirical relatedness of the concepts. This provides insights into understanding the multifaceted perspectives that underline the emergence of economic cybercrime in Tamale. The chapter then moves to how the community conceptualizes the relationship between illegality, immorality, and deviancy. This provides a roadmap to understanding the perspective through which they may view economic cybercrime activities within these concepts. The chapter advances to explore how the community frame Sakawa within these concepts: illegality and immorality. This section provides empirical evidence on how Sakawa is perceived in the community as against the conventional notions and perspectives surrounding Sakawa activities. Finally, the chapter presents the results on how the community and Sakawa actors justify the phenomenon and the theoretical perspectives of such justifications.

4.1.Sociological Interactions: Illegality, Immorality, and Deviancy

The interrelationship and intersectionality of illegality, deviancy, and immorality weave a complex tapestry within sociological research, touching on social norms, religious beliefs, and legal frameworks. These concepts grapple with societal expectations, aiming to foster a sense of security and harmony. However, there is no simple, one-to-one correlation among

them. While illegality and deviancy can be more straightforwardly dissected within a given sociocultural context, the concept of morality poses a greater challenge. It delves into the realm of right and wrong, areas that invite multiple perspectives including, but not limited to, cognitive, social, and theological dimensions (Berry et al., 2005). Consequently, a comprehensive understanding of these intersecting concepts requires a nuanced and multifaceted approach.

Illegality encompasses behaviours that breach the formal laws or penal codes of a specific jurisdiction. Although illegality is a broadly recognized concept, the specific behaviours classified as illegal can differ significantly among various sociopolitical jurisdictions. An action deemed illegal and criminal in one jurisdiction might not be legislated as such in another. Hence, illegal actions are clearly delineated by legal authorities within the respective penal codes, often accompanied by prescribed punishments (Black, 2010). In contrast, deviancy is a more flexible, non-formal concept. Deviant behaviours are those that diverge from socially accepted norms, and these deviations can vary significantly across different cultural and social contexts. It is a more organic and fluid concept compared to illegality, largely because it is not codified in a universally applicable manner.

The relationship between illegality and deviancy is multifaceted. Some deviant behaviours may also be classified as illegal or criminal within a particular social context, but not all deviant behaviours are illegal. Certain deviant actions might simply be non-conformist or unconventional, eliciting social criticism without formal sanctions. Conversely, not all illegal behaviours are perceived as deviant. Actions that are legally punished as criminal offenses might not deviate from the accepted sociocultural norms in a given context (Stack, et al., 2004). The relationship between illegality and deviancy provides insights into social and legal construction of norms, values, and how different social structures control and construct individuals and groups' behaviours. The theoretical perspectives of illegality and deviancy further shed light on larger social expectation of individuals behaviours, power dynamics, and construction of values for the survival of the society (Stack et al., 2004).

Sakawa activities can also be analysed within the context of immorality, a construct distinct from deviancy and illegality. Immorality presents a more complex framework for understanding behaviour, as it requires a comprehensive exploration through various sociological and philosophical paradigms such as moral sociology, utilitarianism, deontological ethics, virtue ethics, and egoism (Bauman, 1994; Bykov, 2019). Each of these perspectives seeks to interpret human conduct based on concepts of good and bad – constructs that are

subjected to sociocultural, theological doctrines, and cognitive subjectivities. Individuals, society, and different religious groups may construct sense of morality differently. More pervasively, individuals within the same sociocultural and religious backgrounds may interpret immorality and morality different because of their cognitive subjectivities. However, the fundamental notion of morality evolves around behaviour in accordance with societal norms, rights, and perceptions of justice. Immorality, therefore, represents behaviours that transgress these established norms, violating what is conventionally considered right and just in one's social, theological, or cognitive construct (Rachel, 2003).

Thus, viewing economic cybercrimes through this lens requires a deep understanding of the moral compass that guides the actions of individuals and societies. To conceptually understand morality and immorality nexus, the current study interpret morality based on the relativist and divine command approaches, thereby emphasizing on interpreting morality based on social constructivism, cognitive processing, and theological constructivism. These perspectives are utilized in this study because of the nature of the Tamale's society where ethics and values are based on their religious and cultural norms, which are fundamental ingredients in understanding relativists and divine command theories of morality. While relativists' philosophy argues that morality is not an objective or universal reality, and that morality depends on the social and cultural context and individual interpretations (Lyons, 2012), divine command theories hold that morality is a command by God and its violation are punishable by God or divine authorities (Quinn, 2017). By employing both relativists and divine command theories the current study explores how the participants conceptualized economic cybercrimes within their sociocultural norms and religious beliefs.

4.2.Society's Perspectives on Illegality, Deviancy, and Immorality

In previous studies, researchers employ recursive approach without drawing on the perspectives of Sakawa actors and the Ghanaian society to conceptualize Sakawa activity. Instead, they draw from legal and Western perspectives to frame Sakawa, thereby conceptualizing Sakawa as an illegal activity that needs legal actions (Abubakari, 2021; Alhassan & Ridwan, 2021; Boateng et al., 2011). However, the findings of the current thesis suggest that the framing of Sakawa solely on legal basis can be problematic when it comes to understanding the sociocultural nuances surrounding the phenomenon. By expanding the legal and western discourse on Sakawa, the current chapter unpacked its sociocultural framing, providing sociological perspectives from which Sakawa can be well understood outside the

western literature and legal structures. One of the main assumptions that form the basis of the current chapter is, if Sakawa must be described as a crime, then who defines it a crime? The question not only evokes controversial perspective but also calls to understanding Sakawa from a larger perspective such as the relationship between bureaucratic structures and communities, difference sociocultural and legal context, and many others. Therefore, while these previous studies have provided insights into the legal dimensions of Sakawa, taken a sociological perspective through which Sakawa can be framed within the context in which it happens is crucial. In the current chapter, I presents the sociocultural nuances surrounding the phenomenon of economic cybercrimes in Tamale, Ghana.

In attempts to delve into these sociological narratives, the thesis unravels the sociocultural perspectives that surrounds the concepts such as crime, deviancy, and immorality in Tamale, as these concepts are fundamental in labelling human behaviour within harm causation calculus. Drawing on how the community conceptualizes these concepts, the chapter provides stable ground to unpack how the society position Sakawa within this discourse, and how Sakawa actors leverage this societal positioning to commit Sakawa activities. Several discussions with different group of community representatives and law enforcement agencies were conducted to depict how the Tamale's society conceptualizes the lines between legality, morality, and deviancy. In exploring these perspectives, participants provided valuable and multifaceted insights into how these concepts are related and perceived within the society, and how Sakawa activity fix into these narratives.

One of the important themes that emerge in the data is how the community perceives the relationship between deviancy and immorality. While there is a conceptual difference between morality and deviancy, the community make insignificant distinction between these concepts. To abrogate the gap between morality and deviancy, the society provides insights into the moral system of their region by drawing on the interrelatedness between relativists and divine philosophical standpoints. They believe that the advent of Islam – which came with set of religious and divine moral principles – confirmed their social and cultural moral values that their great grandfathers implemented in their culture. Drawing on different illustrations, the participants argue that before a social phenomenon is considered immoral in their religious domain, the same phenomenon is/was already unacceptable in their cultural values and beliefs without any religious reference. They hold that any behaviour that deviant from the Islamic and their cultural principles are all punishable by God. To them certain behaviours may not be punished by the society such as telling a lie, lack of respect for others, disobedience, and

reluctance to help a needy person, they argue that such behaviours are immoral, and God will punish anybody who consciously and deliberately exhibit such behaviours. The excerpt below demonstrates how the community interconnects deviancy and immorality.

For me, I don't think deviant behaviours are different from immoral behaviours because they are all the same... because they are all wrong doing and God will punish anybody who do anything that is not good in the society. Whether is about Islam or our culture or the society, a wrong is a wrong and its immoral and God will punish anybody who does it (Excerpt from a focus group interview).

The perspectives of the participants suggest that whether a behaviour is deemed punishable or merely deviate from expected norms, all behaviours that deviant from the sense of rightness in the society is punishable by God. The participants provide insights into the relevance of social deviance theory in understanding the conceptual interplay between deviancy and immorality (Hawley, 2008). The participants argue that “a wrong is wrong and its immoral” aligns with the theory of moral absolutism, an ethical theory prescribed nondynamic system of morality without taken sociocultural and personal contexts (Hawley, 2008). Within this theoretical position, morality can be understood as a universal ethic that governs every individual and group in any sociocultural and political context. This directly opposes moral sociology and relativist philosophy, which suggests that morality is subjected to a defined sociocultural and personal context (Bykov, 2019). Through moral absolutism, participants in the interview further blurs the gap between religious morality or divine morality and sociocultural deviancy, thereby shifting deterrence of deviation and immorality to divine authority.

More concretely, the excerpt illustrates how participants interpret deviant behaviours as synonymous with immoral behaviours. This further highlights the role of cultural compatibility in creating a sense of collective social response in ethic formulation such as deviant-immoral nexus. During an interview, Afa Awal demonstrated how cultural compatibility shapes the cognition of the inhabitant of the northern region of Ghana to accept Islam and its principles.

That is why Islam is here more than the south. When the Arabs brought Islam, the principles in the region were just the same as what our great grandfathers and the kings were already preaching about in the culture. Do not sleep with another person's wife, do not steal, provide for your family as a man, and all of that. So, it was easy for our people to accept Islam because they saw it as confirming what they already know (Interview with Afa Awal).

The contribution of Afa Awal showcases the association between relativists and divine command theories of morality. The similarities between Islamic and cultural values principles

created a sense of acceptance for Islam when it arrives in the region, highlighting the role of cognitive resonance in the spread and diffusion of Islam in the region. The relationship between cultural beliefs and Islamic values, as highlighted by the participants is within the conceptual framework of cultural compatibility hypothesis (Whaley & Noel, 2011). According to the cultural compatibility theories, the acceptance and adoption of a faith or belief system is largely dependent on its compatibility with pre-existing ethical standards and values. The acceptability of Islamic religious doctrine depended on its compatibility with the pre-existing cultural norms and values in the Tamale's society. As mentioned by the participants, before Islam diffused into Ghana through the northern territories, the people had established moral or ethical conducts, which Islamic principles confirmed. This evokes inhabitants' sense of collective cognitive resonance towards the acceptance of Islamic ethical principles.

However, while the discussion may present ethical and cultural compatibility between Islam and the cultural norms as contributing to the acceptance of Islam in the region, it is important to acknowledge that the acceptance and subsequently adopting a belief system – like the case of Tamale, may be shaped by myriad of other factors than just ethical or cultural compatibility such as psychological, historical, social, and political factors. For instance, in his in-depth study of the spread of Islam and Christian throughout the global north, Bulliet (2006) argue that the spread of religious ideologies is influenced by political alliances, trade connections, and the charismatic nature of religious missionaries. Bulliet noted that power dynamics play a significant function in this transmission process, where dominant cultures have tendencies to transmit their religious ideologies to dominated cultures. The classical example of how power dominance contributes to spread of religious doctrine is the spread of Christianity in Ghana through colonialism when the European missionary went to Ghana – not only to engaged in slave trading but also propagate Christianity (Boateng & Darko, 2016). Therefore, while cultural compatibility contributes to the spread of Islam in Tamale and other part of the northern region, it may be part of a larger constellation of factors that contribute to the emergence of Islam and its values in the northern territories of Ghana (See example,.. Weiss, 2007).

4.3. Illegality is not Necessarily Immorality

In the society, as illustrated among the participants, tend not to differentiate between immorality and deviancy. They view illegality as actions that violate the official constitutional law or legal authorities' regulations. They acknowledged that certain immoral actions could be

classified as illegal or criminal through legislation, yet they maintain that illegality and immorality are distinct concepts. While recognizing that some behaviours might be both illegal and immoral, and that laws sometimes meet societal needs, the participants align community-based social control and behavioural judgment with their divine or religious moral values. Legal laws are viewed as political interventions that can occasionally be perilous. The participants expressed their scepticism about legal judgments and the concept of illegality. They remarked that some behaviours classified as illegal by legislative bodies could be either unnecessary or designed to favour political figures or government officials. Ultimately, they uphold religious principles as a flawless and universal system for passing judgment on individual's and group's behaviours. Take, for example, the argument presented in the following excerpt by a social representative.

When it comes to illegal things or criminal thing, it is the government who decide it. They just look and see what they think they can put in the law and do will do it. You can even see that they will just put something in the law and is not important or just to make money from people... like, for example when you buy a motorbike or a car from Togo or somewhere, they will arrest you and say it is a crime if you don't register the motorbike. They just want to use that law to take money from people.. for the law, I know is good but sometimes is not got good (Interview with Afa Shamsu).

The excerpt provides a perspective echoed by several participants, revealing concerns about the function and fairness or moral position of laws and the criminal justice system in the society. Afa Shamsu's viewpoint contributes to the ongoing debate in critical criminology about how political structures shape legal and criminal codes and how officials may exploit these structures for personal gain. His argument encapsulates several theoretical positions within critical criminology. While Shamsu concedes that legal instruments may serve social security needs, he contends that what is deemed criminal may be inconsequential or may even advance the interests of the powerful. This perspective can be interpreted through the lens of conflict theory in criminology, a key element of classical Marxism, which critiques capitalist society and its inherent inequalities (Zembroski, 2011).

Conflict theories, developed from sociological roots, provide a framework for understanding the relationship between deterrence measures and power dynamics. These theories argue that laws and the criminal justice system are fundamental structures crafted and controlled by society's dominant class to uphold their interests and perpetuate existing power structures (ibid). Afa Shamsu's belief that mandatory vehicle registration primarily serves the economic interests of political actors and government officials, highlighting the community

perceptions of legal structures. It provides valuable insight into how individuals in the community interpret and judge the law, fostering a deeper understanding of the complex relationship between citizens, law, and power structures.

The participants further contend that legal laws might be inherently immoral, as they can potentially impose injustice, inflict harm, and may even oppose divine authority. To illustrate this point, Honourable Agandoo, the Assemblyman of the Salamba Electoral Area, introduced a compelling argument to elucidate the intersection of legal law and divine law or morality. His claim was as follows, "*the law is legal and not moral, and legality can sometimes be immoral*²⁴." Agandoo's perspective distinguishes between morality and legality and highlights the potential for legal and constitutional law to harbour immorality. Participants utilized specific legal principles to demonstrate how legality and law might embody immorality as a societal ethical principle. Examples cited included LGBTQ+ rights (with reference to countries where these rights are legalized), privileges extended to politicians, and instances of wrongful incarceration.

According to these participants, such legal principles are immoral as they contradict divine command principles. For instance, they view privileges bestowed upon politicians as a societal injustice. They argue that such privileges foster social harm by depriving others in the society of a quality life. When discussing LGBTQ+ rights, Afa Hudu expressed some strong views, which are presented in the excerpt below.

The laws of human beings cannot be prefect because Allah created human beings and make us imperfect. That law (LGBTQ+) is Haram and Satan is using the leaders of nations to implement all this haram, so that many people will follow him (Satan) to hell in the hereafter. But if we follow the laws in the Qur'an, Allah will show us mercy because all these laws, like the Gays' law (LGBTQ+ laws) is the signs of the end time.

In the excerpt, Afa Hudu not only presents a multifaceted perspective on the conflict between illegality and morality but also provides significant narratives focused on judgments regarding homosexuality within the community and the broader Ghanaian society. Assessing legality through a theological prism, Hudu contends that law's imperfections are a consequence of human nature, while religious laws, particularly Islamic laws, are flawless. The significance of

²⁴ The participant uses morality in its religious and divine perspective. As the thesis explained early, the concept of morality in the community aligns with divine command theories, where the sense of moral judgement in the community is equated to what religious principles are. Therefore, in the participant's argument, he explained that what is the legal law or penal code is deals with legal stuff that are constructed my political actors and that this laws are not moral, as they perceive morality as ethical codes implemented by God.

religious values within the Ghanaian society is underscored by Hudu's references to the Qur'an, Islam's holy book, asserting that adherence to its laws ensures divine mercy, especially when contrasted with legal laws that contradict Islamic principles.

The participants in the discussion, which includes Afa Hudu, describe legal laws — laws made by humans — as potential enablers of immoral actions. They use the rights of the LGBTQ community as an example of “Haram,” an Arabic term for forbidden or immoral actions that can be inherent in legal rulings or legalities. Afa Hudu personifies Satan as manipulating global leaders to enact such laws, thereby exposing the role of immoral forces in the erosion of ethical values. He argues that these laws misguide people, leading them towards what he interprets as damnation in the afterlife. His mention of the “end times” connects the recognition of LGBTQ+ rights with apocalyptic narratives, which are often invoked to emphasize the urgency of specific issues in the society (Romanzi, 2021). While Hudu's interpretation of the morality of legal laws such as those regarding homosexuality may vary across different sociocultural and religious contexts, even within the Islamic doctrine (Kugle, 2010), his argument offers crucial insights into societal attitudes towards legality and morality, and the preference for religious morality over legal pathways.

Hudu's stance echoes Opoku's assertion in his writings on African religions. As Opoku (1978, p. 1) states, “*Religion ... is the determining principle of African life. ... In Africa, religion is life and life is religion. Africans engage in religious practices in everything they do.*” While some legal matters may be interpreted as human rights by political entities, individuals and communities in the African society may construct religious perspectives in response. Just as Afa Hudu does in this study, while homosexuality may be discussed as a human right within Ghana's and other nations’ political structures, individuals and community may approach the issue through religious and moral lenses. This resonates with the findings of Mesmer and Socha's (2020) study conducted in Ghana, examining perceptions of homosexuality and queer rights. They argue that while homosexuality may be considered through the lens of human rights in Western societies, the Ghanaian society views LGBTQ issues through the lens of morality (Mesmer & Socha, 2020). Similarly, Mohammed's (2022) study on how mainstream feminist organizations in Ghana support queer individuals experiencing state violence reveals that feminist and gender advocates in the country inadvertently undermine the efforts of radical activists to assist queer individuals, reflecting a negative attitude towards the phenomenon. While LGBTQ is cited to illustrate how communities’ approach moral contravening policies

and laws, homosexuality rights may just be a part of a pull of legal and policy issues that are of moral relevant to individuals and communities in Ghana and other African nations.

4.4. Framing Sakawa in the Society

4.4.1. Moral Spectrum

In this study, participants were asked several questions to tap into their perspective on the issue of Sakawa within their understanding of illegality, deviancy, and immorality. This was done to approach Sakawa in its sociocultural context, thereby framing it according to the perspective of the society. One question that evoked the nuanced perspectives surrounding Sakawa is whether they think Sakawa is a crime, deviant, or immoral activity. Unlike previous studies that mostly frame Sakawa through legal lenses, the responses of the participants evoked several perspectives with immorality been the centre of framing. While Sakawa is predominantly framed as an immoral activity, others perceive Sakawa as both immoral and illegal, drawing on their assumption of what is believed to be a crime. The community position economic cybercrimes within the divine morality principles arguing that the moral position of Sakawa is based on what the scriptures say about lying to someone for personal gains, specially referring the Qur'an and the Bible. Fundamentally, the participants mentioned religious implication of lies as the discourse surrounding the immorality of Sakawa. For instance, in an interview with Afa Lukman, he positioned Sakawa activities within the nexus of prophetic saying and the verses of the Qur'an²⁵.

Quranic Verse quoted: (Surat Al-Baqarah 2:42):

وَلَا تَلْبِسُوا الْحَقَّ بِالْبَاطِلِ وَتَكُنُوا لِلْحَقِّ وَأَنْتُمْ تَعْمُونَ ﴿٤٢﴾

(And do not mix the truth with falsehood or conceal the truth while you know [it]).

Prophetic Saying (Hadith) quoted from Sahih al-Bukhari 6094:

"Beware of falsehood, for falsehood leads to wickedness and wickedness to Hell."

²⁵ It is common practices to combine quotations from the Qur'an and the Hadith delineate the theoretical and practical implications of Islam. While the Qur'an is considered as the divine sources of Islamic teachings, the Hadith provide provides practical and theological applications of the teachings in the Qur'an, as demonstrated by Mohammed (P.B.U.H). Both sources are used in Islamic traditions, shaping the beliefs, and moral interpretations within Islam. However, it is crucial to mentioned that not all Hadiths have the same level of acceptance across different Islamic cultures, including Ahlul Sunni, Shi'a, Ahmadis, Sofi's etc.

Presenting the significance of honesty, the quotations presented by Afa Lukman also describe the moral implications of lying in the Islamic theology. The quotations suggests that any act of lies or dishonesty, including lying for personal gains such as Sakawa activity, is immoral and its repercussion may include going to hell. Whereas repercussion of immoral activities in the Ghanaian society such as Tamale are usually link to divine punishment, this may lead to society' meting less deterrent measures to control as they believe that the punishment of immoral behaviours is divine. However, this may vary from different socioreligious and cultural contexts where certain societies may take severe deterrent measures to control – especially when Islamic rulings are used within the political structures such as Islamic Republic of Iran (See, Bojnordi et al., 2023). Going back to Afa Lukman, he used these quotations and framed Sakawa as an immoral behaviour that offenders need to desist from or face divine punishment in the hereafter.

So you see, what they [Sakawa actors] do is immoral or Haram and they need to repent before they die. If not, the punishment of Allah will be upon them. Because Allah has promised that in the judgement day, HE [Allah] collect the white people's [victims] money for them [victims] and punished them [Sakawa actors] for causing them [victims] pain. Do they even know how the people they take the money feel? My brother it's painful, if they don't ask those people for forgive and repent, they will suffer.

Afa Lukman's contribution illuminates the moral aspects, deterrent factors, and implications of Sakawa for both victims and perpetrators. Lukman frames Sakawa as haram, an immoral action, suggesting that it is understood and evaluated based on religious principles. This interpretation of Sakawa within the scope of Islamic laws signifies a broader societal interpretation of values, aligning with the sociological perspective of social constructivism. However, the meanings associated with Sakawa may vary among different individuals, groups, and sociopolitical and cultural contexts, particularly in settings where religious values are not the primary basis for judgement.

For example, within legal systems both in Ghana and elsewhere, Sakawa activities could be designated as criminal, even if not explicitly legislated against, given that this phenomenon is relatively new. In Ghana and several other jurisdictions, the complex nature of Sakawa is often overlooked, with actions falling under this category typically considered criminal offenses based on existing penal codes designed for similar activities. For instance, law enforcement

agencies in Ghana primarily depend on the Criminal Offences Act of 1960 (Act 29), specifically Section 131 of the Act²⁶, to establish the legal stance on Sakawa activities.

Afa Lukman also highlights the repercussions of Sakawa activities, specifically focusing on the victims' suffering and the inevitable divine punishment that follows unrepentant scamming. According to the participants, Sakawa activities, if not repented for, lead to divine retribution, where the victims will receive compensation and the Sakawa actors will face divine punishment in the afterlife. The term "pain" in this context elaborates on the variety of negative effects Sakawa has on its victims. The distress of the victims can be attributed to both the financial damage inflicted by the Sakawa actors and the psychological and emotional harm they endure. For example, a study conducted by Whitty and Buchanan (2016) showed that the impact of online romance fraud, a prevalent form of Sakawa activity, goes beyond financial damage. Victims also grapple with emotional and psychological distress. While the primary objective of Sakawa actors is to exploit victims financially, the study indicates that most victims find the loss of the relationship and the emotional trauma more devastating. Even though victims may recover from the economic damages caused by Sakawa activities, the psychological and emotional trauma often lingers, resulting in long-term consequences (See for example, Kirk & Wakefield, 2018).

The introduction of divine retribution as a deterrent to Sakawa activities offers a nuanced way of reconsidering the assumptions of general deterrence theories. The core concept of general deterrence theory posits that potential offenders might be dissuaded from committing crimes due to the fear of potential consequences (Blesse & Diegmann, 2022; Sherman et al., 1992). Rooted in the sociological perspective of rational choice, deterrence theory proposes that criminal behaviours are determined by the offenders' assessment of the costs and benefits of a criminal act, where severe cost of offending may deter individuals from offending (Young, 2016). Criminological literature often relies on the role of formal structures like law enforcement agencies and informal structures such as community sanctions in theorizing deterrence (Bellair & Browning, 2010).

However, the ideas of divine retribution and punishment underline the possibility of integrating cultural and religious morality in comprehending deterrence theories. Sakawa actors

²⁶ "Whoever by means of any false pretence, or by personation, defrauds any person of anything capable of being stolen, or induces any person to deliver to any other person anything capable of being stolen, or to pay or deliver to any person any money or goods, or any greater sum of money or greater quantity of goods than he would have paid or delivered but for such pretence or personation, commits a misdemeanour" (Ghana's Criminal Offences Act of 1960 (Act 29), Section 131).

might evade detection from formal and informal penalties, but the fear of divine punishment could deter them from engaging in further fraudulent activities, as this fear might outweigh the financial benefits derived from Sakawa activities. Depending on the context, formal, informal, and moral beliefs might prove to be effective deterrents against criminal, deviant, and immoral behaviours. Therefore, while previous deterrence theories have primarily been viewed through formal and informal lenses, this study suggests that moral and divine beliefs could also provide a framework for understanding and developing deterrence theory.

Most participants, including Afa Lukman, express both a moral and religious denouncement of Sakawa activities, while also showing empathy for its victims. Lukman's stance on Sakawa resonates powerfully: *“Do they even know how the people they take the money feel? My brother it’s painful, if they don’t ask those people for forgiveness and repent, they will suffer.”* Afa Lukman's position clearly articulates his disapproval of Sakawa activities, underpinned by his moral principles, and his empathy for victims is palpable in his emotionally and psychologically empathetic reasoning. He expresses his concern for the emotional and financial damages suffered by victims – predominantly “white people” – and identifies with their potential anguish. The reference to “white people” sparks thoughtful discussions about the intersection of race and economic power. This mention could infer that Sakawa activities are perceived as a method of equilibrating the economic imbalances between the global North and South. However, the participants’ condemnation of Sakawa suggests a notable critique of postcolonialism, as they recognize the underlying economic and racial disparities between the global North and South, but reject the retributive strategies employed.

The assertion that Sakawa actors might seek repentance to avoid divine punishment reveals the participants' belief in the possibility of redemption and transformation. This belief is anchored in the concept of restorative justice, which prioritizes the rehabilitation of offenders through reconciliation with their victims. The participants emphasize the importance of repentance, positing that seeking forgiveness from victims and ceasing Sakawa activities could potentially spare them divine punishment. In a study on the perceptions of Sakawa victims regarding justice, within the framework of restorative justice and sentencing, Button et al. (2015) found that victims express a desire to confront offenders about the emotional and psychological harm they have inflicted, as a means of alleviating their own trauma. Considering both the findings of Button and his colleague and the perspectives of the participants in the present study, it is evident that restorative justice may be pivotal not only for Sakawa actors seeking redemption, but also for victims trying to recover from psychological harm. In other

words, restorative justice could serve as a vital mechanism for victims' psychological healing, as well as a moral platform for offenders seeking personal and divine redemption.

4.4.2. Legal Spectrum

While the moral perspective of Sakawa is typically framed by societal consensus, the legality of the phenomenon is often paradoxically debated. Some argue that Sakawa activities are illegal, based on their subjective understanding of what constitutes a crime. Despite lacking detailed knowledge of legal structures, certain individuals associate Sakawa activities with theft and fraud. They claim that Sakawa actors manipulate their victims, taking money without consent. A specific manifestation of Sakawa often mentioned to illustrate its criminal nature is the "Gold format" fraud. In this scheme, Sakawa perpetrators deceive their victims into investing in a non-existent gold business. Victims are enticed by the prospect of purchasing gold at an incredibly low price but never receive the promised goods despite making payment. Based on this perspective, these participants argue that Sakawa activities are no different from "traditional" forms of fraud. To them, the key distinction is the incorporation of technology in Sakawa scams, which allows for victims to be targeted from afar, complicating the reporting and pursuit of justice against Sakawa actors by law enforcement agencies. Take for instance that argument of Afa Hudu:

The sakawa is also crime because the Sakawa-boys defraud their victims and when you defraud a person is a crime... I said that because you know sometimes these boys will make the white people pay for gold and they will promise them they will send them the gold but they will never send them... it is just like you buy something from someone, he took your money and does not give you what you brought.. it is just what the boys do is on the internet and the white people are faraway and can't not report them..... (Interview with Afa Hudu).

The participant draws attention to the criminal nature of Sakawa activities, paralleling them with traditional forms of fraud. These insights underscore the relationship between traditional and digital fraud, suggesting that fraud, whether perpetrated through conventional methods or digital platforms, is fundamentally similar. However, participants contended that the digital characteristic of Sakawa activities offered a form of immunity to those involved. This was attributed to the fact that victims, often in different jurisdictions or remote locations, were unable to report Sakawa actors to law enforcement agencies. This perspective accentuates the difficulties of investigating Sakawa-related activities, adding to a growing body of research exploring the complexities of investigating and prosecuting cybercriminals (Cross & Holt, 2021).

The literature examining challenges of prosecuting cybercriminals broadly classifies the challenges into geographical and technological. Geographical challenges arise from the transnational nature of cybercrime activities, where victims and perpetrators may be in different countries (Ojukwu-Ogba & Osode, 2020). In contrast, technological challenges stem from the inherent technical aspects of the crime, with law enforcement often lacking the necessary technical resources to collect evidence and identify perpetrators (Kerr, 2020).

In the case of Afa Hudu, his argument fits within the discourse concerning geographical challenges. Prior studies have suggested that due to the transnational nature of Sakawa and similar cybercrime activities, law enforcement agencies may face limitations in exercising their legal powers as offenders may be situated in countries outside their jurisdiction (Wall 2007). Although international treaties such as the Budapest Convention have made strides to address these jurisdictional issues (Broadhurst et al., 2014), the investigation of cybercrime activities remains problematic due to lack of cooperation between countries (Yar, 2005). Furthermore, this study's findings indicate that the transnational scope of Sakawa not only potentially restricts the legal capabilities of law enforcement agencies but also discourages reporting behaviour, exacerbating the challenges in addressing Sakawa activities.

Additionally, viewing Sakawa's transnational nature and the challenges faced by law enforcement agencies through the lens of rational choice theory reveals opportunities for Sakawa actors (Felson & Boba, 2010). It is a well-established concept in both sociology and criminology that criminals often weigh the costs and benefits of their actions before committing an offence. For example, the likelihood of detection and prosecution may deter potential offenders. Conversely, a high likelihood of evading detection may encourage crime. Literature suggests that Sakawa activities' technological nature decreases the likelihood of detection, thereby increasing the potential for such activities (Peterson Armour & Umbreit, 2006). Moreover, the remote and jurisdictionally separated nature of victims may embolden Sakawa actors, aware of the reduced chances of detection and prosecution.

Another wave of framing of Sakawa as an illicit activity was prevalent among police officers and teachers participating in the study. While recognizing Sakawa as an undoubtedly immoral activity, they also sought to define it within the context of Ghanaian criminal law. These participants maintained that Sakawa is a serious crime, with the primary challenge being that law enforcement agencies lack the necessary legal evidence to apprehend those involved in Sakawa activities. In their efforts to situate Sakawa within legal parameters, particularly law enforcement personnel referenced Ghana's criminal laws that address fraudulent activities.

However, some participants hesitated to definitively classify Sakawa as a crime due to difficulties interpreting the connection between the act of defrauding under false pretences and Sakawa activities. For instance, one anonymous police officer contended that although Sakawa is a crime, interpreting it within existing laws is difficult. He highlighted that the absence of victims within the country complicates the task of defining cybercrime within the legal framework.

I know This Sakawa is a crime because the laws of this country says that defrauding by false pretense is a crime... But the problem is that we need a victim, the act, and the offender to say that Sakawa is a crime.. here being the case, the victims are not in this country. So one thing is missing in the process... The victim. That is why I said is difficult.. (Interview with Police officer)

The police officer maintains that Sakawa activities are illegal, yet his argument also underscores the challenges law enforcement agencies may face when addressing these issues within the legal framework, a departure from his initial definitive stance. He delineates three key elements required for a legal trial: the victim, the act, and the offender. However, participants imply that dealing with Sakawa within the existing legal infrastructure can be complex, especially given that Sakawa victims often remain unidentified or are located outside the country. According to the officer, this absence of victims disrupts the structure necessary for legal prosecution, thereby making it difficult to fully comprehend Sakawa within the context of legal proceedings.

The officer's viewpoint brings into focus the legal challenge encountered by law enforcement agencies when dealing with Sakawa and other forms of cybercrime (Wall, 2007). In instances where both the victims and perpetrators of these illicit activities are within the same jurisdiction or country, the process may be less convoluted for law enforcement, as they have the necessary technological resources and expertise. Yet, cybercrime and Sakawa cases involving victims and offenders in different countries introduce further complexities and challenges that are already prevalent in the fight against cybercrime. As previously mentioned, the jurisdictional constraints of national laws hinder law enforcement agencies from investigating cybercrimes, as offenders may reside in countries operating under differing legal systems, underlining law enforcement agencies' authority to investigate and prosecute.

The participants also address the issues of responsibility and support for victims from law enforcement agencies. For instance, the police officer argues that if victims were in Ghana, law enforcement could define Sakawa as a crime, implying a lack of responsibility for victims

outside the country. This standpoint could also influence the attitude post-victimization behaviours. Victims might be hesitant to report Sakawa activities to law enforcement if the crime committed against them occurred in a different country where they may have limited legal rights or support.

The discussion in this section also factors Sakawa actor views in understanding how they frame their activities. Engaging in conversations and interviews with Sakawa actors, I questioned whether they consider Sakawa activities to be criminal or not. This question was presented to all participants involved in the study. A Sakawa actor responded in an interview, “nothing is a crime until you are caught”. This response unravels various conflicting perspectives surrounding the definition crime. The Sakawa actor's argument can be understood within the context of crime neutralization theory - a theory describing how individuals may justify their illegal or immoral actions, perceiving them as criminal only when prosecution occurs (Sykes & Matza, 1957). Scholars posit that individuals with such beliefs have a potential criminal tendencies, but they are not identified and labelled as criminals until they are lawfully found guilty of an offence (Wise & McLean, 2021).

The Sakawa participant's argument also reflects labelling theory, where an act is deemed criminal only when society at large recognizes it as such via formal processes of detection and prosecution (Wise & McLean, 2021). The debate over Sakawa activity, as mirrored in the Sakawa participant's argument, exposes the gap between formal or legal procedures for defining crimes and individuals' comprehension of what should constitute a crime. Some participants shift the illegality lens through neutralization theory, where Sakawa is contextualized within the scope of inequality and power dynamics in the society. the next section expatiates these perspectives.

4.5. Moral Justification of Sakawa

While society typically condemns the immorality of economic cybercrimes, debates still arise regarding its legal status. Both societies at large and the individuals involved in Sakawa have begun to rationalize its moral implications, which may significantly contribute to the increasing prevalence of this act in the region. As noted by scholars, the rationalization of immoral or criminal behaviour can potentially lessen the guilt associated with these acts, thereby making individuals more likely to commit such unethical activities (Hirschi, 2018). To understand Sakawa from an ethical and moral standpoint, despite the repercussions associated with it, in-depth discussions were held with various individuals including Sakawa actors. The

collected data, including input from Ghanaian Facebook users, indicates that while Sakawa actors and community members often share similar viewpoints in justifying the morality of Sakawa, Sakawa practitioners also possess unique perspectives that diverge from those of non-Sakawa actors.

4.5.1. Justification: Society and Sakawa Actors

Previous research has significantly advanced our understanding of how Sakawa actors justify their actions, with most arguments centred on economic and political structural conditions, and colonial histories. For example, in his comprehensive review, Abubakari (2021) found that Sakawa actors often cite structural unemployment and economic hardships as reasons for engaging in Sakawa activities. Similar findings have emerged from different regions in Africa, including Nigeria, Gambia, and Cameroon (Tade & Aliyu, 2011; Uzorka et al., 2018). The data in the current thesis suggest that the justification for Sakawa activities is a systemic issue rather than simply a rationalization among Sakawa actors. The participants in the present study, which includes Sakawa actors and other societal groups, including community members and religious leaders, reveal a social perspective for justifying economic cybercrimes. The study participants argued that although Sakawa activity is immoral, the government's failure to provide employment opportunities compels the youth to seek solace in Sakawa activities. Therefore, some contend that God may forgive Sakawa actors for engaging in such actions, as the conditions leading to this behaviour were created by the government. In an interview with an anonymized Afa, known for providing spiritual support to Sakawa actors, he justified Sakawa's moral position in relation to structural employment issues by citing verses from the Quran and providing explanations.

Qur'an (Surah An Nahl 16: 115)

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخِنْزِيرِ وَمَا أُهْلَ لِغَيْرِ اللَّهِ بِهِ فَمَنْ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ

Translation: He has only forbidden you 'to eat' carrion, blood, swine, and what is slaughtered in the name of any other than Allah. But if someone is compelled by necessity—neither driven by desire nor exceeding immediate need—then surely Allah is All-Forgiving, Most Merciful (Quoted by Afa tibrigu in an interview).

The verse in question discusses the relationship between haram (forbidden) and halal (permitted) foods, and the circumstances that might justify a person consuming what is typically

deemed haram without moral consequences²⁷. The verse suggests that while certain foods may be classified as haram and consumption of these foods could invite divine punishment, it also conveys that God may forgive an individual who consumes haram food out of necessity, not for pleasure or desire. Notably, the verse illustrates how Allah, as depicted in the Qur'an, is a merciful God, forgiving deeds committed out of compulsion rather than personal choice or desire. From a sociological and criminological perspective, this verse offers theological insight into general strain theory (Agnew, 2017). This theory posits that an individual or group may commit crimes or unethical behaviour when they are unable to achieve their goals. Therefore, while Halal food is the ideal choice for Muslims, haram food becomes a viable option for someone forced into a difficult situation.

In attempts to broaden the theological and moral perspective of the verse, Afa connects the implication of the verse to the emergence of Sakawa activities in the region. He argues that Sakawa activity may be immoral, and the economic benefits may be haram, but he holds that God will forgive Sakawa actors as they may be committing such act because of unemployment and the need to provide economic support to themselves and their families. This argument highlights the dynamic interaction between the criminal justice system and the theological justice system. In the realm of criminal justice, criminal offenses are adjudicated within the context of "mens rea" and "actus reus". Offenses that are devoid of mens rea might be excused in the criminal justice framework (Chan & Simester, 2011). Mens rea symbolizes the "guilty mind" or "criminal intent", where the individual or defendant's state of mind and intentions are integral in determining the legal outcome of their cases. Conversely, actus reus refers to the "guilty act", or the deed that is deemed illegal within the criminal justice system (ibid).

Analysing the case of Sakawa activity considering this discussion, while Sakawa may be seen as an immoral or actus reus act, those engaging in Sakawa may lack the guilty minds - mens rea - as they are often driven by socio-economic forces. Therefore, in their moral justification, Sakawa actors could potentially face divine punishment, much like how it might unfold in a criminal justice system. While this represents the argument of Afa, several other participants pose similar arguments. For instance, during a focus group interview which consisted of five parents of Sakawa actors, the excerpt below shows the argument of a parent.

²⁷ Haram and Halal are Arabic words that are used in Islam to denote what is forbidden and what is allowed in Islamic traditions. While Haram means anything that is forbidden, Halal is used to show what is allowed. In the context of the verse (Al-Nahl 16: 115) that is quoted in the excerpt, Haram is used to describe forbidden foods.

We are not learned [lack of Qur'anic knowledge) but we know that what they are doing is bad. But Its not the fault of this children. You also know how this country is, you finish school you will get work. The politicians give work to those they know. So, what they are doing, the problem is the leaders we have in this country. If God will punish, He should punish the leaders first.. What do you think Mbe Yakubu?.. (Focus group interview, a parent).

The perspectives of the parents on Sakawa activities underscore various justifications for these activities, primarily attributing blame to structural issues within the country. These perspectives underscore the intricate nature of Sakawa activities and spotlight systemic factors that potentially fuel their spread. The parents' arguments suggest that political corruption may engender Sakawa activities within the region. Despite acknowledging their limited knowledge of Qur'anic principles, the parents consider Sakawa activities to be immoral. However, they view Sakawa actors not as culprits, but as victims of an unfair system. They primarily justify Sakawa activities based on the prevailing socioeconomic conditions, such as youth unemployment and poverty. The parents blame the government and political actors for the spread of Sakawa, claiming that job opportunities are unfairly distributed with political elites and their networks receiving preference, which forces many youths to grapple for employment.

The parents' argument aligns with the Afa's standpoint that economic pressures, exacerbated by structural unemployment, drive individuals to engage in Sakawa activities. Hence, participants tend to ascribe blame to system failures. As the parents suggest, if divine punishment were linked to Sakawa activities, political actors—deemed responsible for creating the conditions that necessitate Sakawa activities—should be the ones punished. The parents' stance implies that societal structures and leaders, who are tasked with meeting societal developmental needs, are accountable for immoral acts committed by individuals. This perspective overlooks individuals' tendencies to act immorally or unethically out of desire.

This viewpoint provides several theoretical implications. The parents' insights align with the structural strain theory, which posits that deviant and criminal behaviours are a response to conflict between social needs (economic, cultural, symbolic, and psychological) and limited opportunities to fulfil these needs (Agnew, 2001). The parents argue that a lack of job opportunities prevents young individuals from satisfying their economic needs, pushing them toward Sakawa activities. Furthermore, attributing the lack of job opportunities to the actions of the government and political figures aligns with the system justification theory and crime neutralization theory (Jacobs & Copes, 2015). These theories propose that individuals often default to believing that societal systems are inherently fair and just, and that individual behaviours are shaped by social structural factors, controlled by those responsible for system

maintenance such as government and political figures. In the event of systemic failure and societal injustice, individuals tend to blame those responsible for system maintenance and control. Consequently, the parents argue that if divine punishment exists for Sakawa activities, it should be meted out to the leaders responsible for economic development, including the government.

The colonial history of the country is also invoked by certain social groups to justify the moral stance of economic cybercrime activities. Analysing this narrative within the context of Sakawa activities reveals two primary perspectives: the region and the country's poverty because of colonial legacy, and retribution for colonial exploitation. According to the study's participants, the region's acute poverty is an outcome of resource exploitation during the colonial era. They argue that the morality of economic cybercrime can be perceived as a form of retribution. While previous studies suggest that this viewpoint is prevalent among Sakawa actors (Abubakari, 2023; Ridwan, 2019), the current study indicates that the notion of colonial retribution as a justification for Sakawa activities is more widely circulated as a societal discourse, rather than being unique to Sakawa actors.

During interviews, most of the participants acknowledged Sakawa's moral implications but also posited it as a form of payback for resources exploited during the colonial period. During discourse analysis on Facebook to examine how Ghanaian social media users perceive economic cybercrimes, the findings align with this colonial retribution narrative. For instance, on the GhanaWeb Facebook page, a news story about a Sakawa actor in Tamale facing extradition to the USA was presented²⁸. An analysis of the comments on this post showed that 74% of the Facebook users engaging in the discussion opposed the Ghanaian government allowing the extradition, citing the colonial retribution hypothesis as their reasoning. Consider the comment provided below as an example.

“African leaders are sellouts, may he clap back harder. Most great men have been to jail and his achievement shows him and his team are highly intelligent pple [people]. He took his share of reparations the western world owes him. If not for our coon leaders, they should be celebrated. May God give them best lawyers and greater ideas” (Comment F115).

The excerpt reveals psychological and emotional resentments that might be prevalent among post-colonial societies towards colonial powers in the modern global context. Despite Sakawa being perceived as an immoral activity, the Facebook users' reactions could be

²⁸ <https://www.facebook.com/TheGhanaWeb/posts/4472546152822748>

influenced by underlying resentment towards the West, driven by their awareness of colonial history. As such, they view the extradition of the Sakawa actor as a betrayal by the government towards its own citizens. They also regard Sakawa activity as a clever activity, potentially stemming from a deep-seated colonial resentment. The excerpt further exposes the community's attitudes towards law enforcement agencies, a topic that will be elaborated in subsequent chapters. Such resentment leads some to believe that it is morally justifiable for the government to legalize economic cybercrime activities.

“bcos of unemployment issues and i think the government should legalise it for beta for worse. Have [you] all forgotten [what the] Europeans did to our four fathers 'slave trading'” (R105)... AND... “Why should we stop is our turn now they came here with mirror and gun powders to steal our precious GOLD!!! So Is our turn now.” (comment R 112).

The Facebook Users’ contributions reveal insights into enduring legacies of colonial exploitation and resentment in Ghanaian society, and how these legacies inform individual and group perceptions on social justice and ethics. According to the data, a significant number of Facebook users, along with a portion of participants from Tamale, express support for Sakawa actors and oppose any legal action taken against them. They see Sakawa activities as a form of colonial retribution and reparation (User, F115, R105, R112). This suggests that these participants view economic cybercrime as a means to achieve social justice and to repair damages caused by colonial exploitation, underscoring the relevance of postcolonial theoretical perspectives in shaping ethical values (Young, 2021).

Furthermore, the results resonate with Spivak’s (1988) classical concept of subaltern resistance, which asserts that marginalized individuals and groups constantly strive to deconstruct pre-existing power structures. In the economic cybercrime context, participants regard Sakawa not only as reparation but also as an act of intelligence, as clearly stated by Facebook user F115. The phenomenon of Sakawa also reveals the deep-seated distrust and resentment towards African leaders, which aligns with neocolonial theories, spearheaded by Ghana's first president, Kwame Nkrumah. Advocates of these theories contend that African political leaders perpetuate the hegemonic power structures between Western and African countries post-independence, thereby exacerbating economic and social disparities in the continent. This, in turn, evokes resentment and distrust among African citizens for their political leaders (Pype et al., 2022). With respect to economic cybercrime, the extradition of Sakawa actors is perceived as the government siding with Western nations against its own people, as argued by Facebook user F115, who states, “African leaders are sellouts.”

While the findings discussed here pertain to Ghana, they unravel broader, intricate issues of colonial resentment and ethical considerations within the larger context of the colonial struggle between colonizers and the colonized. Despite previous studies on the colonial retribution hypothesis of Sakawa activities, the current research suggests this notion may be a wider social, regional, or even continental concern. For instance, Tade's study (2013, p. 698) investigating the spiritual aspects of cybercrime in Nigeria reveals that offenders justify their actions as a form of retaliation against the West, arguing that their exploitation left them in perpetual poverty. Similarly, Whitty (2018a) found that African cybercrime offenders used the colonial retribution hypothesis to justify their actions morally. This body of research including the findings of the current study reveals the position of modern technologies in further understanding postcolonial relations between the colonized and colonial powers.

The rise of economic cybercrime in West Africa can be understood within the framework of postcolonial crime narratives. These narratives highlight how crimes today are influenced by the lingering effects of historical colonialism in the global society. The aftermath of colonialism has left unresolved anguish and resentment in former colonies, leading individuals in these regions to either engage in crimes against former colonizers as a form of retaliation or endorse crimes committed against colonial powers (Simone, 2023). Although the influence of colonial history on the emergence of postcolonial crimes has been extensively critiqued in fields such as sociology, gender studies, and postcolonial studies (Aas, 2012; Carrington & Hogg, 2017), the role of these historical contexts in shaping individuals' and societies' attitudes towards crimes committed against colonial powers in post-colonial countries is undeniable. For example, in the context of economic cybercrime in Ghana and other African nations, while Sakawa actors primarily target Western victims as an expression of colonial resentment, others in these regions might not participate in such crimes themselves but still rationalize the actions of Sakawa actors. This indicates that colonial history plays a significant role in influencing how individuals and societies view crimes against former colonial powers.

4.5.2. Moral Justification among Sakawa Actors: Operational

In addition to the common societal perspectives of justifying Sakawa activities, Sakawa actors also incorporate their experiences and interpretations of the Sakawa process to form further moral justifications. While external societal justifications often draw on cultural, economic, and colonial histories, Sakawa actors incorporate their lived experiences and personal sacrifices to rationalize their actions. A primary argument prevalent among Sakawa

actors is that while they get money from their victims, potentially causing harm, they believe that these victims also derive benefits from the scamming process. From a Sakawa actors' perspective, Sakawa is a business transaction in which all parties involved, both the Sakawa actors and the victims, gain and lose something during the scamming process. On the benefit front, Sakawa actors contend that most of the individuals they defraud are typically lonely and crave affection, and they cater to these needs by providing the emotional support and love these victims are seeking. In return for satisfying these emotional needs, they receive money from their victims.

On the loss front, they maintain that while the victims may lose their money, Sakawa actors sacrifice their personal time and sleep to engage with the victims, ensuring they experience the love and emotional support they need. From these perspectives, most Sakawa actors assert that both them and their victims are victims of circumstance, each supporting the other to achieve what they lack. They believe that while Sakawa activity provides them with their economic sustenance, it is also detrimental to their health. This is because they often resort to using stimulants that allow them to stay awake throughout the night to communicate with their victims. The excerpt below shows a substantive argument of a Sakawa actor during an interview:

Bro, you know in business [Sakawa] we and the clients [victims], we are all benefiting from which each other and we are all losing too. Why because they give us the money, we give them the love. Most of these white people they are lonely and they need someone to love them and we also need the money. So, if we give them the love and take money, what is wrong with that?...that one too is that when they give us the money, it means that they will lose it [money]. but we also don't sleep at night. We will sit and wait for them at midnight to talk.... So, number 1, don't sleep well and number 2, we spend a lot of time.... So this thing is not easy bro, I swear... (Sakawa actors in an interview)

The rationale presented by the Sakawa actor emphasizes the ethical justifications that Sakawa actors utilize to establish a sense of legitimacy for their actions. This perspective extends beyond merely criminological and sociological dimensions, incorporating an economic angle as well. Sakawa activities are viewed as a type of business enterprise where affection and love are exchanged for financial gain. This perspective aligns with the theoretical framework of life's economization, wherein scammers exploit their victims' emotional and psychological needs. It has been observed by scholars that the commodification of personal life is an outcome of neoliberal capitalism (Agenjo-Calderón, 2021). In this case, individuals seek to profit from their personal lives by capitalizing on emotions, feelings, sex, and their physical selves (Agenjo-

Calderón, 2021). In terms of ethical justification, Sakawa actors categorize their actions as business, referring to victims as "clients" to underscore the commercial aspect of Sakawa activities. Consequently, Sakawa is perceived as a zero-sum game; Sakawa actors consider their actions to be part of a symbiotic relationship with apparent mutual benefit, as represented in the Sakawa actor-client narrative.

The data reveals thought-provoking insights that challenge the traditional offender-victim perspective of Sakawa activity. The narratives of shared loss and gain conveyed by the Sakawa actors serve as a sophisticated justification and neutralization, contributing to a more nuanced comprehension of Sakawa activity beyond the typical victim-offender nexus (Jacob and Copes, 2015). On one hand, Sakawa actors portray themselves as providing love and emotional support to lonely individuals, a service they perceive as substantial enough to warrant the financial rewards of their actions. The Sakawa actor, as illustrated in the excerpt, exhibits empathy for their victims, characterizing them as lonely and lacking emotional and psychological support, and viewing themselves as fulfilling this gap in their victims' lives. On the other hand, Sakawa actors also perceive themselves as victims within the Sakawa narrative, focusing on the personal sacrifices they make to engage with their victims. They view the money obtained from victims as compensation for their lost time and sleep. These self-perceptions of Sakawa actors align with neutralization theories, - a viewpoint that refutes the straightforward offender-victim dynamic (Sykes & Matza, 1957).

The data obtained from this research suggests that despite the economic benefits and perceived lucrativeness of Sakawa activities, the associated strategies and sacrifices necessary to engage victims unveil potential health repercussions. One significant sacrifice that Sakawa actors make is compromising their sleep schedules to communicate with their victims, who may reside in different time zones. Moreover, Sakawa actor must resort to stimulants to keep awake, which may further lead to either short time or longtime health problems (Favrod-Coune & Broers, 2010). The implications of sleep deprivation and the used of stimulant overtime are robustly documented within medical and psychological literature. For instance, in comprehensive literature review, Chattu and colleagues (2018) found that inadequate sleep or sleep deprivation can lead to a range of physical and psychological issues. These include cardiovascular diseases, obesity, anxiety disorders, depression, cognitive impairment, and a weakened immune system. Thus, the persistent sleep disruptions faced by Sakawa actors to maintain communication with their victims may, over time, lead to these adverse health conditions, demonstrating the long-term health consequences of Sakawa activities on the actors

involved. This points to the importance of approaching Sakawa activities not only from the moral and legal perspectives but also the potential long-time health implications on Sakawa actors.

Besides, master those saying Sakawa is bad, that we lie to white people and take their money.. are those people not also lying to their girlfriends and their wife? is it because we lie to our girlfriends on the internet and get money from that, that is why they are complaining? Master, if lying to get money from your girlfriend is the reason why all these people are saying we are criminals than all the girls in this country are also criminals because they lie to their boyfriends and husbands and collect money. it is just money we de make to survive, we no de kill anybody [It is just money we are making to survive, we have not kill anybody].

Sakawa actors often employ moral contextualism as an approach to provide moral justification or neutralize the legality of their activities, as evidenced in the excerpt. This differs from moral relativism, which bases moral judgement on a broader sociocultural context. Moral contextualism argues that moral and ethical judgements are centred on an individual's understanding of what is right or wrong, shaped by socialization processes (Brauer & Tittle, 2017). People often utilize moral contextualism to justify wrongdoing by comparing their actions with similar ones in their society. The Sakawa actor justifies his activity by framing it as part of relationship dynamics that exist in his region, arguing that lying to their "girlfriends on the internet" (referring to victims) parallels regional practices where individuals might lie to their partners for economic support.

This rationale mirrors what Sykes and Matza (1957) term "denial of injury" in their neutralization theory. Individuals may attempt to justify their activities by diminishing the harm they inflict on victims. The statement "we have not killed anybody" encapsulates two sides of this perspective: one, it indicates a disregard for the harm caused to victims; two, it suggests that Sakawa actors define 'crime' as acts causing physical harm or death, thereby justifying Sakawa activities as non-criminal.

However, the harm caused by Sakawa activities extends beyond simple financial losses or lost of life, encompassing substantial social and psychological impacts (Buchanan & Whitty, 2014; Whitty, 2018a). For instance, victims often experience psychological and emotional traumas that outweigh the financial damages (Whitty, 2018a). This discrepancy between the perceived and actual harm inflicted by Sakawa activities highlights the complex perceptions surrounding Sakawa's consequences for both victims. Previous research has indicated that individuals' perceptions of cybercrime are often shaped by their personal experiences, which

may be influenced by media portrayal, direct encounters with cybercriminal activities, or their socioeconomic and cultural environments (Cross & Holt, 2021; Wall, 2008). In-depth understanding of these perceptions is vital for developing effective preventative and supportive measures against Sakawa and similar cybercrimes.

The Sakawa actor's argument offers insight into how the classical sociological conflict theory may apply to the justification of Sakawa activities, particularly when viewed through the lens of structural inequality and resource redistribution. The Sakawa actor presents a perceived structural imbalance between the wealth of "white people" and their own economic plight, highlighting a perceived disparity between the West and Ghana. In response to their economic deprivation, Sakawa actors defraud "white people" as a means of resource redistribution. According to this perspective, individuals within a lower social class may perceive resource allocation as a societal injustice, prompting them to devise strategies to extract resources from the more affluent classes (Prediger, Vollan, and Herrmann, 2014). Consequently, lower-class individuals may view this as resource redistribution and a quest for social justice. Therefore, from the viewpoint of Sakawa actors, Sakawa activity is morally justified, as it is seen as a strategy for resource redistribution aimed at countering economic imbalances.

Chapter Conclusion

This chapter delves into the complex framing of Sakawa activities, focusing on their intricate relationship with illegality, immorality, and deviancy. The perspective adopted here is one of social constructivism, aimed at comprehending the interplay between these concepts: immorality, illegality, and deviancy. The methodology of this chapter posits that classifications or definitions of a phenomenon as criminal, immoral, or deviant are not universally applicable, but should instead be viewed through the lens of the specific social context in which they occur. This assumption allows sociological research to construct the reality of social phenomena in a manner that makes them understandable.

The chapter reveals that the community often conflates immorality and deviancy while assigning a distinct definition to illegality. When assessing social values and ethical considerations, the society leans on their religious morality as the primary lens for understanding and judging individual behaviours. This ethical judgement mechanism influences how Sakawa activities are perceived within the society.

Relying on data collected from diverse sources and various social groups, this chapter introduces a unique viewpoint on Sakawa's social construct, distinct from previous studies that often recursively approach the Sakawa phenomenon. The community uniformly frames Sakawa as an immoral activity, but there exist paradoxical views on its legal standing. While some social groups label Sakawa as both a crime and immoral act, many others – influenced by a complex interplay of socioeconomic, political, and personal factors – contest the notion of Sakawa as a criminal activity. In addition to the connections between illegality, immorality, and deviancy, the society extends the concept of Sakawa to encompass both online and offline immoral behaviours, a topic that will be elaborated upon in the sixth chapter of this thesis.

While shaping their understanding of Sakawa within the framework of their moral lives, both community members and Sakawa actors often justify Sakawa in ways that echo their sociocultural, political, and economic realities. Aside from the justifications typically held within the society for Sakawa activities, Sakawa actors construct unique perspectives to further validate their actions. The framing in the region coupled with the various justifications meted for Sakawa activities suggests cultural and perceptual processes that contribute to the proliferation of Sakawa activities. Nevertheless, these actors are not oblivious to the moral repercussions of Sakawa, and the subsequent chapter explores how Sakawa actors perceive these moral consequences and navigate associated dilemmas, such as seeking forgiveness from God for their actions.

Chapter Five

Navigating the Moral Repercussion of Sakawa: Trait and Divine Forgiveness

5.0. Introduction

Individuals' behaviour may be guided by an individual's sense of morality which may be constructed as an individual inclination or society's collective belief. While morality may receive some level of attention in sociology and other social sciences, the theological and philosophical literature has made significant contribution to explain these dimensions of moral construction. For instance, using the concept of moral relativism and moral contextualism, philosophical scholarship accounts for the mechanism through which morality is constructed by individuals and societies (See eg., Kuznar, 2021). In the previous chapter, we learn that Sakawa activities are understood in the Tamale's society – both among Sakawa actors and community members – as a necessary immoral activities or deviant behaviour. Through this framing Sakawa actors themselves belief that Sakawa activities evoke divine repercussions, which they need to navigate. While Sakawa actors themselves rely on these moral assumptions; they also have moral beliefs about redemption. The current chapter examines how Sakawa actors navigate through the morality of Sakawa with a focus on their belief about seeking both trait and divine forgiveness.

Sakawa activities encompass more than just online romance fraud, extending to various other forms of cybercrime like credit card fraud, wire fraud, and money laundering. However, the moral complexity of Sakawa becomes most evident within the context of online romance fraud. This is where Sakawa actors tap into the emotional and psychological vulnerabilities of their victims (Anesa, 2020). unexpectedly, Sakawa actors themselves find themselves grappling with certain psychological challenges because of their moral orientations. In carrying out online romance fraud, Sakawa actors often share deep personal conversations, eliciting emotional and psychological responses from their victims. These stories can sometimes draw sympathy, particularly when dealing with victims, who Sakawa actors referred as "pathetic clients". This term refers to victims who may have faced significant hardships in their lives, such as health complications, childhood traumas, and among other adversities.

Sakawa actors often find themselves grappling with feelings of guilt after reflecting on their own moral values. When these feelings of guilt and remorse intensify, they turn to "soul cleansing" rituals like seeking forgiveness. However, it is crucial to recognize that such

practices do not necessarily indicate discontinuation of their Sakawa-related activities. Intriguingly, these acts of soul cleansing can sometimes be woven into their operational tactics, including victim selection. Aware of the moral consequences of their fraudulent activities, Sakawa actors may occasionally and strategically choose victims who they perceive to be more forgiving. They often assume that women and older individuals are more inclined to forgive, especially after receiving an apology. As a result, when scouting for potential targets, women and the elderly become primary victims for Sakawa actors. It is also important to note here that this assumption about forgiveness is just one of the many criteria Sakawa actors consider in their victim selection process (For a detail exploration, refer to Whitty, 2018c). This chapter delves into the Sakawa actors' moral ruminations on their actions and their journey through these ethical dilemmas.

This chapter also delves into the theoretical perspectives surrounding the relationship between offending behaviours and the seeking forgiveness. It underscores the importance of guilt in comprehending the nexus between "seeking forgiveness" and "offending." Therefore, in the section that follows, the chapter discusses the intricate relationship between offending, seeking forgiveness, and guilt. These theoretical discussions aim to shed light on the moral compasses of Sakawa actors. As the chapter unfolds, it delves deeper into the motivations behind Sakawa actors' quest for forgiveness. Insights are drawn from the Sakawa actors' own accounts, particularly their reasons for seeking forgiveness from their victims and the implications for their future offending behaviours. This discourse also dives into the nuanced relationship between forgiveness-seeking and recidivism, offering a fresh perspective to the ongoing debate on recidivism and offender remorse.

Further, the chapter uncovers the criminogenic properties of forgiveness by exploring how Sakawa actors employ the concept of forgiveness as a moral and soul-cleansing tool and a strategy for choosing their victims. This brings to the forefront the dual role of both seeking and granting forgiveness in potentially immoral actions, prompting a re-evaluation of the ethical and criminological stance on forgiveness. In the later section, the chapter details the rituals employed by Sakawa actors in their forgiveness-seeking behaviours, which range from directly confessing to victims and asking for forgiveness, to fasting and engaging in charitable deeds.

5.1. Seeking Forgiveness: Mediating Effects of Personal and Situational

The relationship between offending behaviours, guilt, and the seeking forgiveness is intricate and multifaceted. It can be argued that guilt arises only in the presence of some

violation or offense. Consequently, guilt emerges from the violation of specific moral and normative values. This emotion encompasses a sense of personal accountability, accompanied by feelings of distress, sadness, regret, remorse, and discomfort due to actions been perceived as transgressions against societal, religious, and personal moral codes (Tangney et al., 2007). When individuals experience guilt, they view themselves as the agents causing harm either to others or to their moral compass. This can emotionally and psychologically drive them to take actions aimed at rectifying or ameliorating the damage they have inflicted (Rangganadhan & Todorov, 2010). Depending on the offense, this could involve seeking forgiveness and several prosocial behaviours. Though guilt can serve as a primary motivator for pursuing forgiveness and exhibiting prosocial behaviours (Riek et al., 2014), an offender's psychological, moral, and social factors also influence their inclination to seek forgiveness and demonstrate prosocial behaviours, regardless of the guilt they may feel for their actions.

Individuals are inherently social actors, intricately woven into a tapestry of individual, societal, cultural, and religious values, and norms. Within these frameworks, society expects its members to adhere to its diverse set of values and norms. Such societal constructs shape individual moral systems, which then act as a moral compass to evaluate behaviours both internally and externally (Dempsey, 2017; Onal, 2022). Scholars posit that when individuals violate these norms, whether they be cultural or religious, they not only deviate from societal expectations but also transgress against their own personal moral benchmarks (Onal, 2022). This deviation often prompts introspection, leading individuals to a deep psychological self-assessment. Such introspection frequently gives rise to feelings of guilt. From a scholarly perspective, particularly in psychology, guilt serves a dual purpose: it acts as a preventive mechanism against repeating offenses and as a motivator, urging individuals to seek ways to restore social equilibrium (Graton & Mailliez, 2019).

From a sociological perspective, Dempsey (2017) posits that guilt serves as a tool for upholding social order and fostering societal morality. This emotion can compel individuals to engage in reparative actions aligned with societal moral and ethical standards. However, Dempsey's perspective on guilt is not limited to sociological paradigms. In criminology and criminal justice, guilt is pivotal for discerning offenders' motivations and gauging their potential for future offenses. Simply put, guilt holds significant weight in criminal law and justice; it is instrumental in ascertaining an offender's accountability for their actions and is deemed invaluable in restorative justice procedures. There is a contrast in perception between offenders who genuinely express guilt and those who show no remorse. This distinction is

evident not only in the criminal justice system but also in the eyes of the public. For example, the broader public may empathize with genuinely remorseful offenders, interpreting their guilt as a recognition of the harm they have done and a readiness to make amends (Gobodo-Madikizela, 2002).

In the justice system, guilt plays a pivotal role in influencing sentencing decisions, rehabilitation approaches, and restorative justice initiatives. Many judicial rulings consider remorseful actions, underpinned by genuine guilt, such as seeking forgiveness, during sentencing. Judges often interpret an offender's display of remorse as an indicator of a lower likelihood to re-offending and a heightened openness to rehabilitation (Charman et al., 2016). Consequently, expressing guilt can result in lighter sentences or alternative punitive measures. Moreover, guilt is instrumental in restorative justice. As previously noted, acknowledging one's wrongdoing is fundamental in restorative practices. This acknowledgment does more than just indicate an offender's responsibility; it showcases their willingness to actively participate in restitution, making the process profoundly meaningful for victims. Research suggests that victims are more inclined to forgive offenders who exhibit genuine regret and remorse (Gobodo-Madikizela, 2002). Hence, understanding the nuances of guilt and its associated feelings—like remorse, regret, and the pursuit of forgiveness—is invaluable for predicting recidivism, discerning criminal motivations, and formulating effective rehabilitation strategies.

Seeking forgiveness is a primary manifestation of guilt. It entails recognizing one's mistakes and striving to make amends with those harmed. Although often driven by guilt, various other factors, both situational and personal, can also prompt individuals to seek forgiveness, even when they do not genuinely feel guilty (Smith, 2019; Wenzel & Okimoto, 2014). Empathy, for instance, plays a significant role. Offenders with a heightened sense of empathy might be driven to seek forgiveness due to their profound understanding of the victim's pain, rather than a personal acknowledgment of moral wrongdoing (Tangney et al., 2007). Another strong motivation is the aspiration for reconciliation and the preservation of relationships. Those who deeply value their interpersonal connections might pursue forgiveness to mend the rifts in those relationships and maintain their bonds (Wenzel & Okimoto, 2014). In such cases, the act of seeking forgiveness becomes less about personal remorse and more about valuing social ties. These dynamics highlight the intricate relationship between seeking forgiveness out of genuine guilt and making rational decisions to preserve relationships. Sometimes, individuals prioritize maintaining their relationships over defending their actions – thereby opting to seek forgiveness when they recognize the distress of their relations. Take, for

example, a husband who apologizes to his wife for a particular behaviour. His motivation might not stem from guilt but rather from a desire to preserve the harmony of their marriage, effectively shielding her feelings.

Research has indicated that power dynamics within relationships can influence both the act of forgiving and the inclination to seek forgiveness. However, the findings in this area are mixed. On one hand, studies show that in relationships with a power disparity, individuals holding greater power tend to be less inclined to seek forgiveness. Conversely, those with less power often feel compelled to ask for forgiveness, potentially out of fear of repercussions from their more influential counterparts (Fincham et al., 2006). For instance, within a workplace context, employees might seek forgiveness from a superior to safeguard their employment, rather than out of genuine moral remorse. On the other hand, some research posits that those with heightened power are more inclined to seek and grant forgiveness (Körner et al., 2022). This argument hinges on the idea that possessing greater power correlates with elevated self-esteem and a benevolent disposition, while being inversely related to vengeful or avoidant tendencies (ibid). According to this perspective, individuals with substantial power within relationships might actively forgive or seek forgiveness as a strategy to preserve their dominant status and bolster their self-esteem.

The interplay of power dynamics in the act of seeking forgiveness is not solely confined to interpersonal relationships; it extends to the spiritual domain in the form of divine forgiveness seeking. This refers to the act of imploring pardon from a higher spiritual or supernatural entity, such as gods, God, or Allah. While the majority of psychological, sociological, and legal research on forgiveness tends to focus on interpersonal dynamics, there is a niche, especially within theological studies, that delves into the motivations behind seeking divine forgiveness (Fincham & May, 2023). This quest for divine forgiveness can be interpreted through the fear of divine retribution. It speaks to the profound sense of moral guilt and the complex power dynamics that exist between individuals and their deity or deities. For the individuals, adhering to the moral tenets of their faith is not just an aspiration; it is a mandate, essential for securing favour and blessings from the divine. Conversely, deviating from these standards could potentially invite divine wrath or punishment. Such deviations often lead to profound feelings of guilt and apprehension for the spiritually inclined. The transgressions against divine principles and the perceived imbalance in their relationship with the divine due to these transgressions magnify their perceived powerlessness. As a result, these feelings of guilt, coupled with the fear of potential repercussions, drive the need to seek spiritual redemption.

The act of seeking divine forgiveness becomes a pathway for individuals to restore balance, cleanse their souls, and re-establish their connection with the divine, reaffirming their commitment to their spiritual values and principles.

The above discussion suggests that the act of seeking both divine and interpersonal forgiveness is a complex phenomenon, evoked by a range of factors including remorse, guilt, and power dynamics. Nonetheless, navigating the waters of whether seeking forgiveness directly corresponds to a genuine readiness to desist from offending behaviours remains challenging. While some individuals earnestly seek forgiveness, they might concurrently grapple with persistent offending tendencies. This dichotomy often arises when individuals are unable to address and rectify the root causes driving their offenses. True desistance from offending behaviours is not a monolithic process; rather, it is an intricate journey influenced by a myriad of factors. Offenders often face several challenges as they endeavour to break away from their transgressive patterns. As posited by McMahon and Jump (2018), factors such as introspective self-reflection, sincere motivation to change, access to and effective utilization of support systems, and the presence of fulfilling resources play pivotal roles in this journey. Drawing from a practical scenario, an individual resorting to theft out of hunger may find it near-impossible to stop stealing without a guaranteed meal, irrespective of any guilt they feel or their attempts to seek forgiveness for past offenses.

Thus, for both theoretical clarity and practical implementation, it is paramount to perceive the act of seeking forgiveness as a pivotal and initial step in the broader continuum of behavioural transformation, rather than an outright declaration of readiness to desist from offending. This nuanced perspective is especially crucial in deciphering the motivations and actions of Sakawa actors in the present study, as they navigate the interplay between seeking divine and interpersonal forgiveness. In the following sections, the present chapter delves into the intricate dynamics that surrounds Sakawa actors' motivation for seeking forgiveness.

5.2. Motivation for seeking Forgiveness among Sakawa Actors

Sakawa activities encompass a range of malicious online actions aimed at securing economic gains. Among these, online romance fraud stands out due to its profound moral implications. Engaging in this form of Sakawa activity involves delving deeply into the psychological, emotional, and social spheres of victims. Consequently, this engagement can sometimes lead Sakawa actors to question their actions on a moral level, driving them to seek forgiveness from their victims and even from a higher power. To delve into the reasons and

circumstances that lead Sakawa actors to this moral introspection, I engaged Sakawa actors in both informal conversations and formal interviews. Spending time with these individuals also provided insights into how they grapple with their moral conflicts. The findings suggest that the motivations behind their desire to seek forgiveness stem from their religious beliefs, personal convictions, and specific characteristics of the victims.

5.2.1. Religious Dispositional Motivators (RDM)

In this thesis, the term "Religious Dispositional Motivators" (RDM) is used to describe the religious factors influencing the Sakawa actors' motivation to seek forgiveness. These motivators stem from the Sakawa actors' religious insights and convictions. The relationship between the quest for forgiveness and individual religious beliefs has been a focal point of discussion among theological scholars (Ayoub, 1997; Hendricks et al., 2023; Palmer, 2020). Forgiveness, both seeking it and offering it to others, is deeply rooted in religious beliefs and practices. Consequently, the behaviour of Sakawa actors in seeking forgiveness is influenced in part by their religious perspectives on the act of forgiveness (Hendricks et al., 2023; Palmer, 2020). Hendricks and his colleagues, in their exploration of the motivation behind forgiveness in diverse religious and cultural contexts, argue that religious beliefs and practices play a pivotal role in shaping an individual's approach to seeking and granting forgiveness (Hendricks et al., 2023). Within this religious context, the act of seeking forgiveness is not just a social endeavour but carries a divine significance. Here, the faithful do not only weigh the societal repercussions and advantages of forgiveness, but also contemplate its spiritual implications.

During their scamming endeavours, Sakawa actors occasionally find themselves contemplating on the moral consequences of their actions. Such moral reflections often arises when they are confronted with events in their community that emphasize morality, like religious gatherings or funerals, especially when a fellow Sakawa actor passes away. These events prompt Sakawa actors to set aside the moral justifications they might meted for their actions and instead delve deeper into the self-moral reflections. Faced with these realizations, some Sakawa actors might then feel compelled to seek forgiveness from their victims. While divine forgiveness and trait forgiveness may seem distinct, Sakawa actors view the latter as a necessary step toward achieving the former. In their perspective, by obtaining forgiveness from their victims, they lay the foundation for divine redemption. Trait forgiveness involves the offender directly approaching the victim for pardon, whereas divine forgiveness pertains to seeking absolution from God or another supernatural entity. For Sakawa actors, though the harm they

cause might not result in retribution from the victims themselves, they believe it incurs divine repercussions. Hence, to sidestep this potential divine punishment tied to their actions, Sakawa actors may sometimes reach out to their victims to seek forgiveness. During a discussion where I explored the moral dimensions of Sakawa activities with a Sakawa actor, he mentioned his motivation to seek forgiveness from victims. The following excerpt provides insight into the Sakawa actor's perspective.

Hmm my brother, is not easy at all.. May God forgive us bro.. If your client (victim) don't forgive you and you die, it means you are doing to hell when you die.. well, if a client forgive you, then you are lucky my brother... Because that is the only way that God will also forgive you (Anonymised Sakawa actor, Interview with a Sakawa actor; At a restaurant).

In discussions surrounding Sakawa activities, the moral dimension is frequently overshadowed, often neglected by scholars, policymakers, and even law enforcement agencies. Yet, the moral and spiritual aspects of Sakawa are not just pivotal for the actors involved and their communities, but also crucial for legal scholars, policymakers, and enforcement agencies to consider. As the excerpt above suggests, Sakawa actors possess a deep-seated moral and spiritual consciousness, underscoring the importance of addressing Sakawa's ethical facet. This excerpt offers a window into the psychological struggles and moral complexities Sakawa actors grapple with. For instance, the utterance, “Hmm, my brother, it's not easy at all... May God forgive us, bro,” sheds light on their moral quandaries. While acknowledging the ethical ramifications of their actions, the Sakawa actor also conveys hope in divine redemption. Their earnest plea to God signifies an inherent longing for forgiveness and an aspiration to align with a loftier moral or divine principle.

The concept of divine redemption holds a central position in many religious doctrines, particularly within the monotheistic Abrahamic faiths such as Islam, Christianity, and Judaism (Kim & Enright, 2014). A significant number of Sakawa actors identify as Muslims, while a smaller proportion are Christians. Their religious affiliations could explain their strong inclination towards the beliefs in divine redemption. Within Christianity and Islam, where most Sakawa actors belong, there is a prevailing notion that humans, due to their inherent imperfections, are susceptible to straying from divine mandates (Kim & Enright, 2014). Such deviations are believed to distance the wrongdoers from God. Yet, adherents of Abrahamic religions believe that through divine benevolence, reconciliation with God is possible by seeking forgiveness (ibid). Central to this redemption process is the acknowledgment of one's sins or transgressions, which then leads to pursuit of forgiveness and subsequent restoration of

faith. Reflecting on the Sakawa actors, as illustrated in the provided excerpt, moments of profound moral reflections lead them to confront and recognize the harm they have inflicted upon their victims, followed by attempts to secure their forgiveness.

The excerpt also showcases the complex interrelation between trait forgiveness and divine forgiveness within the moral framework of Sakawa actors. For them, securing forgiveness from their victims is perceived as a steppingstone towards obtaining divine forgiveness, operating under the belief that in the absence of trait forgiveness, divine forgiveness remains elusive. This stance mirrors broader conceptions within Abrahamic traditions, particularly in Islam (Ayoub, 1997; Kim & Enright, 2014). The scholarly discourse on this subject is rich, multifaceted, and at times contradictory. There is not a unanimous agreement on the dynamics between divine forgiveness and forgiveness among scholars. Some academic interpretations propound that attaining forgiveness from others might be a foundational step towards securing divine forgiveness (Ayoub, 1997). In contrast, other perspectives assert that divine forgiveness operates autonomously from trait forgiveness, emphasizing that individuals are ultimately answerable to God (Kim & Enright, 2014). Nonetheless, a common thread running through these discourses is the idea that the act of seeking forgiveness must stem from genuine acknowledgment of the wrongdoing, coupled with a commitment to refrain from recommitting the offense (Ayoub, 1997; Kim & Enright, 2014; Worthington & Wade, 1999). The position of Sakawa actors, as shown in the excerpt aligns with the interpretation that trait forgiveness is a steppingstone to achieving divine forgiveness. With this ideological position, Sakawa actors may seek forgiveness from victims as a way of achieving divine forgiveness. This moral position seems to align with a Hadith that is narrated by Abu Hurayra²⁹:

The messenger of Allah (ﷺ) said, “Whoever has oppressed another person concerning his reputation or anything else, he should beg him to forgive him before the Day of Resurrection when there will be no money (to compensate for wrong deeds), but if he has good deeds, those good deeds will be taken from him according to his oppression which he has done, and if he has no good deeds, the sins of the oppressed person will be loaded on him” (Book of Oppression, Sahih al-Bukhari: 2449)³⁰.

²⁹ Abu Hurayrah al-Dawsi al-Yamani was one of the well-known companion of the Prophet Mohammed (P.B.U.H) and a narrator of most of the saying of Prophet Mohammed. Read more at: <https://www.encyclopedia.com/history/news-wires-white-papers-and-books/abu-hurayrah#:~:text=Abu%20Hurayrah%20al%20Dawsi%20al,people's%20goats%20for%20a%20living.>

³⁰ <https://sunnah.com/bukhari:2449>

The hadith referenced in the excerpt, sourced from the Book of Oppression, offers a deeper understanding of the Sakawa actors' moral compass. This hadith emphasizes the significance of securing trait forgiveness as a pathway to divine forgiveness, mirroring the foundational beliefs of the Sakawa actors. The hadith sheds light on the repercussions of causing harm or oppression upon others, highlighting the moral imperative of reconciliation, and seeking forgiveness before an offender's demise. This sentiment is echoed in the Sakawa actor's words: "If your client (victim) doesn't forgive you and you die, it means you are going to hell when you die." The hadith conveys that, should one fail to seek amends in their lifetime, justice will be delivered in the afterlife. This may manifest as the offender's good deeds being transferred to the victimized in equal proportion or, conversely, by the victim's wrongs being placed upon the offender in equal proportion.

From a theological and religious viewpoint, the motivations of Sakawa actors to seek forgiveness from victims can be better understood through the lens of Islamic teachings on forgiveness and interpersonal relationships, as exemplified by the hadith. This scripture elucidates both the tangible and intangible consequences of an individual's transgressions. It underscores a moral equilibrium inherent in divine justice: the potential transfer of an offender's good deeds to the victim as compensation or, in contrast, the allocation of a victim's sins to the offender as retribution. This theological stance resonates with theories of retributive justice. Retributive justice, as described by Arifianto (2009), is premised on rectifying harm by meting out punishment commensurate with the harm inflicted. Moreover, the hadith focuses on the need for seeking forgiveness and restoring ties with victims before facing the judgments of the Hereafter, highlighting the pivotal role of religious principles in nurturing, and restoring interpersonal relationships.

Both the narratives of Sakawa actors and the hadith resonate with the principles of retributive justice theories. Retributive justice is a moral stance emphasizing the restoration of harm either by proportionately punishing the offender or compensating the victim (Arifianto, 2009). Within the framework of morality and religion, as articulated in the hadith and mirrored in the Sakawa actors' mindset, this notion of justice evolves into a divine form. It embodies the belief that God, as the supreme judge, ensures that offenders are punished and victims are compensated (Moon et al., 2021). The belief system of Sakawa actors aligns closely with this divine retributive mechanism, underscoring the importance of trait forgiveness. If they operate under the conviction that securing forgiveness from their victims is essential for divine forgiveness, then the teachings from the hadith bolster that belief. Their actions, acknowledged

by them as ethically dubious, can profoundly affect their spiritual trajectory in this life and, crucially, in the afterlife. Thus, when Sakawa actors seek forgiveness from victims, it can be perceived as an effort to restore their spiritual position, driven by the intertwined aspiration to restore social relations and prepare for the afterlife.

5.2.2. Victim Dispositional Motivators (VDM)

In this study, I use the term “Victim Dispositional Motivators” (VDM) to refer to the underlying factors associated with victims that prompt Sakawa actors to pursue either trait or divine forgiveness. In contrast to RDMs that carry a divine connotation and are based on the religious beliefs of Sakawa actors; VDMs lean towards a psychosociological framework. Most Sakawa actors experience feelings of guilt and empathy upon recognizing the hardships that some victims may have endured in their lives. They argue that encountering certain group of victims, termed “pathetic clients,” cause them psychological unease. The term “pathetic client” is employed by Sakawa actors to label victims who have endured societal challenges and hardships, such as health complications, social ostracization, and other deprived conditions. Notably, these conditions resonate with Sakawa actors because of their own life experiences.

Numerous studies on the motivation to seek forgiveness indicate a relationship between VDMs, like the health and socioeconomic status of victims, and an offender's inclination to seek forgiveness. Emotions and empathy play pivotal roles in understanding this drive (Tangney et al., 2007). As emphasized by Tangney and her colleagues, feelings of shame and guilt, which are negative psychological and moral emotions, often manifest in offenders with a strong moral compass. These feelings might be linked to the victims' socioeconomic and health struggles, as offenders might grapple with guilt, shame, and embarrassment for causing harm to individuals already facing vulnerabilities. The remorse might be less profound if the victims are in relatively stable socioeconomic conditions. Fincham and his colleagues (2006) suggest that individuals with more power are often inclined to seek forgiveness from those with less power. Though their research did not explicitly focus on the roles of shame and guilt, these emotions might explain why powerful offenders are more likely to seek forgiveness from those in weaker positions. Such offenders might feel particularly guilty and ashamed for hurting those in already precarious situations (Tangney et al., 2007).

Evidence from the current study indicates that Sakawa actors grapple with feelings of guilt and empathy when confronted with vulnerable or particularly sympathetic victims. When Sakawa actors discover that a victim is dealing with health challenges, social ostracization, or

poverty, they often experience shame and guilt. These emotions may lead them to seek forgiveness from such victims. It is crucial to mention that the motivation to seek forgiveness in such situations is not always driven by the Sakawa actor's religious beliefs, though religion can occasionally influence this decision. In one discussion, a Sakawa actor described an encounter with a victim suffering from cancer. After learning of the victim's condition, the actor contemplated seeking the victim's forgiveness. The following excerpt provides an account from the Sakawa actor:

..Master, this woman was very kind to me... she was supporting me too too much... I swear master, I regret when she told me that she has cancer and she will die. She talk say she want see me before she die... Am telling you, she said that she get small days and she will die. Like she said something like 3 months... master I have to tell her so that she can forgive me because she no know that I am scamming her.. (Unstructured interview – conversation with a Sakawa actor).

The narrative from the Sakawa actor offers a deep dive into the complex web of emotions that Sakawa actors, and by extension, other Sakawa actors, navigate when confronted with certain victims. Particularly, when these victims are perceived as kind-hearted and already grappling with significant vulnerabilities. The conventional understanding, as posited by Vrij, Granhag, and Porter (2010) and Babiak and Hare (2007), suggests that scammers are typically devoid of emotions and empathy. However, the Sakawa actor's sentiments challenge this prevailing notion. While it is true that the Sakawa actor did not initially express remorse, even though the victim had shown him kindness, his emotional paradigm shifted dramatically upon learning about her terminal illness. This transformation highlights the nuance and spectrum of ethical dilemmas that scammers like Sakawa actors grapple with. Rather than being universally apathetic or cold-hearted, there are instances where offenders' moral compass is profoundly affected by victims' circumstances, such as those illustrated in the excerpt.

The Sakawa actor's regret and the subsequent motivation to seek forgiveness before the victim's impending death shed light on a rarely discussed facet of scamming activities. This aspect reveals that, within the Sakawa discourse, Sakawa actors are not entirely devoid of ethical considerations or moral compasses. The emotional and moral response of the Sakawa actor could perhaps be indicative of an underlying, albeit suppressed, conscience that comes to the fore when confronted with extreme human suffering. Moreover, the victim's state and the circumstances surrounding them play a pivotal role in shaping the scammer's ethical stance. The fact that a terminal illness could drive a scammer to reconsider their actions and even seek redemption illustrates the inherent humanity that might still exist within them. This lends

credence to the idea that their deviant or moral actions, while undeniably damaging, do not completely erase their capacity for compassion and remorse.

The data also reveals a compelling aspect of Sakawa actors' motivation for seeking forgiveness that can be contextualized within the intricate interplay between the economic hardships faced by their victims and the Sakawa actors' moral reflections. As explored in chapter four, Sakawa actors often rationalize the morality of their actions. However, when these actors discern that their victims are battling economic marginalization like their own, they grapple with intense moral conflicts and guilt. This deep-seated moral turmoil mirrors the Sakawa actors' personal challenges and life situations. Observing their victims endure socio-economic difficulties, they feel as if they are looking into a mirror, witnessing their own struggles. This shared experience of structural deprivation evokes profound guilt, especially when scamming individuals already mired in adversity. This phenomenon can be described as 'amoral familism'—a bond or kinship felt due to mutual hardships (Rodger, 2003). Such recognition and the ensuing bond intensify the moral ambiguities associated with Sakawa practices, rendering them even more objectionable in the eyes of the actors themselves. In certain instances, this overwhelming guilt prompts Sakawa actors to seek forgiveness from their victims. An illustrative account of this was shared by a Sakawa actor, where he recounts his realization of a victim's economic suffering and the resultant moral reckoning that compelled him to seek her forgiveness.

..I bill this woman and she said that she still struggle to pay her rent.. she say that she wants to borrow money and pay her rent and she can give me too.. my brother **na I see say** [I realized that] the woman is also suffering like me.. so I bored... yeah, if you find **say she too de struggle** [out that she is poor] like you, you will feel very bad inside... me, if I feel bad, sometimes I just tell her the truth and ask her to give me..”

The excerpt provides insights into the intricate dynamics of cognitive dissonance arising from shared socio-economic marginality between Sakawa actors and their victims. This shared socio-economic marginalization seems to evoke a profound cognitive and moral resonance within Sakawa actors, unveiling their inherent moral and humanistic inclinations that oppose their usually rationalization and justification behaviours, as previously discussed in chapter four (4). While Sakawa actors frequently rationalize their actions across different perspectives such as the colonial retribution hypothesis and economization of bodies (Abubakari & Blaszczyk, 2023), the share socio-economic circumstances with their victims destabilize these moral justifications, revealing both the situational nature of such justifications and the deep-seated psychological and moral spectrum among Sakawa actors. This nuanced interaction aligns with

the theoretical framework of 'amoral familism' as previously discussed. The guilt experienced by the Sakawa actor not only underscores his ability to empathize with the victim's suffering but also mirrors his personal challenges stemming from his own socioeconomic challenges. The statement "the woman is also suffering like me" vividly encapsulates this resonance, emphasizing how Sakawa actors identify with their victims' circumstances due to their own parallel struggles, which concurrently fuel their sense of guilt.

As a result of feelings of guilt arising from socioeconomic factors, Sakawa actors often seek forgiveness from their victims. In this context, they aim for reconciliation by revealing the truth about the scam and requesting forgiveness (Innes & Thiel, 2015). The behaviour of Sakawa actors implies that an individual's need to restore internal moral balance may lead them to actions that mitigate the harm caused by their offenses (Bonta et al., 1998). On one hand, these findings provide a deep and comprehensive perspective from which to further explore the concept of amoral familism. Essentially, amoral familism is a sociological theory that emphasizes an individual's prioritization of their family's needs over societal needs (Rodger, 2003). This concept frames social behaviour as being driven by the need to achieve familial objectives, regardless of broader societal moral standards. When examining crime and deviant behaviour, this theory proves valuable in understanding the motivations behind individuals who engage in illicit activities to benefit their families. For instance, multiple studies on the Sakawa phenomenon in Ghana and other African countries have shown that Sakawa actors engage in cybercrimes primarily to financially support their families (Abubakari, 2021; Tade, 2013; Whitty, 2015). The theory of amoral familism offers a framework to decipher the motivations behind the decisions of Sakawa actors. Even if societal morality condemns Sakawa activities, these actors might still participate in Sakawa to meet their families' financial needs, as these might hold greater significance for them.

The findings from the current study highlight a possible extension of the traditional understanding of amoral familism. While the conventional view of amoral familism has been rooted in the prioritization of one's immediate and traditional family structure, it appears that the definition may be more fluid, constructed by an individual's socioeconomic and political context. This suggests that individuals may come to view those with similar socioeconomic and political situations as extensions of their own family. In such cases, they may engage in actions that prioritize the interests of this newly defined "family" group over others. Inferring from the Sakawa actor's viewpoint, it is evidence that shared socioeconomic hardships can bridge perceived boundaries. The actor, recognizing the victim's economic struggles, identifies with

her, viewing her as akin to family. Such identification elevates her welfare and needs to a level of paramount importance in his eyes. Consequently, he grapples with guilt, feeling as if he has betrayed not just a stranger, but a family member.

This suggests that amoral familism and its inherent obligations can be constructed not solely on the foundation of blood relationships but can also be built upon shared socioeconomic or political experiences. Individuals might, therefore, redefine 'family' based on these shared struggles and situations. For the Sakawa actor, the victim's similar socioeconomic position led him to perceive her as 'family'. This realization subsequently evoked a sense of duty and responsibility to shield her from the adverse effects of his deceptive actions. In a broader sociological perspective, this nuanced understanding of amoral familism underscores the significance of how societal factors, such as economic disparities and political contexts, can influence and reshape an individual's definition of familial ties and moral responsibilities, and how intend, they shape deviant and criminal behaviours.

Meanwhile, the data shows a distinct difference in how Sakawa actors perceive victims with strong socioeconomic standings. Those with a high socioeconomic status are often viewed as prime targets, and Sakawa actors might experience reduced guilt when scamming them. On one hand, Sakawa actors rationalize their actions by holding that scamming affluent victims has minimal financial impact on them, given their perceived abundance of wealth. On another hand, these wealthy individuals are often seen as part of a separate 'social group' or 'family' that contributes to the oppression of the impoverished. Consequently, Sakawa actors often lack empathy and guilt when targeting such individuals.

Although there are instances where Sakawa actors seek forgiveness from these wealthier victims, it appears that this remorse is not primarily influenced by the victim's characteristics. Instead, it is more rooted in the Sakawa actors' personal moral contemplations. Such insights shed light on the significance of socioeconomic and other non-biological factors in the evolution of the concept of amoral familism, particularly in relation to patterns of offending and reconciliation. While Sakawa actors might perceive victims in adverse socioeconomic conditions as part of their extended 'family,' they categorize affluent victims as a distinct social group. This distinction often results in diminished guilt when defrauding these wealthier individuals and a lesser inclination to seek forgiveness and reconciliation. The excerpt below shows how Sakawa actors perceive victims with high socioeconomic statuses.

... you know some clients are rich. For them, if you are scamming them is normal... how will I feel bad? Is normal... because for them, you know that they have money and even self, the money they will give, it will not even do anything to them... like, it will not affect them... haha, you know master, this thing, is like, if you take the money from the rich people, it means you are taking your share... the rich people are those who are making us poor.. yeah, so if you take it from them, is your share...

In contrast to situations involving socioeconomically deprived victims, the excerpt above offers insight into the justifications Sakawa actors use when targeting affluent or wealthy individuals. This perspective helps us better understand how a victim's socioeconomic status influences the offender's feelings of guilt. From the Sakawa actor's statements, it's clear that they experience little to no moral guilt or emotional dissonance when they perceive their victim as affluent. Instead, they exhibit a sense of entitlement and justification in defrauding wealthy individuals, as seen in the Sakawa actor's sentiment: "if you take the money from the rich people, it means you are taken your share".

The perspective of the Sakawa actor in this context may be interpreted through the lens of Marxist resource redistribution theory. Marxist theory emerged as a robust critique of capitalism, which is characterized by individual efforts to amass wealth. According to Marxists, the concentration of resources in the hands of a few leads to economic and social inequalities (Heins et al., 2018). They argue for redistributing resources to achieve social justice, primarily through legitimate interventions such as government policies and social initiatives. However, the stance of the Sakawa actor suggests that the Marxist framework of resource redistribution can also be used to understand some criminal and unethical behaviours (Rodney et al., 2006). The Sakawa actor contends that society's affluent owe a part of their wealth to those they have ostensibly marginalized, as implied by the statement: "the rich people are those who are making us poor". In the eyes of Sakawa actors, scamming the wealthy is a form of redistributive justice, echoing Marxist principles. This potential justification might explain why Sakawa actors lack moral guilt; they see themselves as agents of a sort of natural justice.

Furthermore, Sakawa actors tend to disregard the repercussions of their actions on wealthy individuals, viewing scamming them as "normal". This perspective resonates with Matza's (1957) neutralization theory. As inferred from the excerpt, Sakawa actors deem scamming affluent victims as acceptable, believing that extracting money from them has minimal impact. While they may acknowledge the potential financial risks posed to their victims, they often neglect the psychological and emotional toll their actions can exact on victims. Multiple studies, including work by Monica Whitty (2018c), indicate that beyond

financial damages, online romance scams—predominantly carried out by Sakawa actors in Ghana—can lead to psychological trauma and ruined relationships. Yet, Sakawa actors predominantly rationalize their actions based on the financial implications for their victims. Even if affluent victims do not suffer the financial loss, they might suffer in other, less tangible ways, as highlighted by Whitty (Whitty, 2018c).

5.2.3. Scammer Dispositional Motivators (SDM)

Online romance fraud involves Sakawa actors embarking on emotional and psychological journeys with their victims. By exchanging personal narratives and engaging in regular romantic dialogues, Sakawa actors fulfil the victims' desires for emotional connection, companionship, and affection (Gould et al., 2023; Whitty, 2018c). The ultimate objective is to exploit the emotional and psychological vulnerabilities of these victims, drawing them into the scam. However, it is not always a one-sided emotional journey. In some instances, Sakawa actors, perhaps due to the intimate tales exchanged and the continuous romantic exchanges, may develop genuine feelings for their victims. Research indicates that sharing personal and romantic stories creates an environment of intimacy and emotional vulnerability (Thomsen & Pillemer, 2017). This atmosphere can foster the formation of emotional bonds between individuals, leading them to idealize one another. While victims are typically seen as the party vulnerable to forming emotional attachments to Sakawa actors, data in the current study suggests that sometimes Sakawa actors can also form genuine emotional ties with their victims and may even entertain the idea of an authentic relationship.

That one too happens. Sometimes you can fall in love with her (victim), and you wish that she can be your girlfriend or your wife... Normally you can just tell her the true that you were scamming her but you are ready to stop scamming her... But some clients (victims) will just block you but some times too, you can be lucky and she will just forgive you and date you.. but some of them too, they can just forgive you and take you like a friend.... Yes, just like a friend no dating and they will be ready to even help you.. So its not easy thing bro, as for falling in love with your client, its real and some of the boys (Sakawa actors), face it. Even self, one woman is now giving my friend money every month but the women said she cannot date my friend. But they are friends, and the woman is helping him.

The narrative of the Sakawa actor provides a detailed insight into the complex interplay between Sakawa actors and their victims' emotional development, underscoring the delicate balance between real and deceptive emotions in online romance frauds. While Sakawa actors primarily seek to defraud their targets, they occasionally find themselves overwhelmed by

genuine emotions. The insights from the study underscore the intricacies of human emotions and psychology, particularly within deceptive relationships. Although the primary objective of Sakawa actors is financial gain from their victims, the continuous exchange of emotional and social information can sometimes result in these Sakawa actors forming sincere emotional bonds with their victims. This unexpected emotional connection can divert the Sakawa actor from their initial objective, prompting them to pursue a genuine relationship instead. This study highlights the potential for deep emotional connections to form through digital platforms, even in the absence of physical proximity.

For Sakawa actors aiming to foster genuine relationships, confessing, and seeking forgiveness might be a pivotal step. By revealing their initial intentions and admitting to their fraudulent actions, they aspire to preserve their bond with the victims. Such confessions could naturally provoke strong negative reactions in victims, awakening them to the betrayal they've experienced (Allemand et al., 2007). Yet, coupling these confessions with genuinely seeking forgiveness might offer victims a means to process and possibly overcome the emotional turmoil, leading them to forgive and perhaps continue their relationship with the Sakawa actors. This behaviour of Sakawa actors can be contextualized within theories exploring the relationship between maintaining personal relationships and the act of seeking forgiveness (Allemand et al. 2007; Tsang, McCullough, and Fincham 2006). Research indicates that the significant value individuals place on a relationship can influence one's inclination to seek forgiveness (Cohen et al., 2006; McCullough et al., 1998; McCullough & Worthington, 1999). Those who highly value their relationship are more inclined to pursue forgiveness than those who place lesser value on the relationship. Hence, there is a direct correlation between the value of a relationship and the likelihood of seeking forgiveness. Viewing it through this lens, the actions of Sakawa actors can be interpreted as a reflection of the newfound importance they assign to their bonds with victims.

Reactions from victims of fraud can vary considerably. Some may sever ties upon recognizing the deception, while others might transition into a platonic relationship, even going as far as financially supporting the Sakawa actors. A few may persist in the romantic relationship, as the excerpt demonstrates. Several factors may influence these diverse responses. These include the degree of harm inflicted by the Sakawa actors (Kirchhoff et al., 2012), the emotional bond victims establish with these actors (Osterman & Hecmanszuk, 2019), and the victims' religious beliefs (Escher, 2013; Martinez-Diaz et al., 2021). For example, studies suggest that victims are less inclined to forgive and might end their relationship when they

experience significant harm (Kirchoff, Wagner, and Strack, 2012). As mentioned in the excerpt, there are instances where victims find it challenging to forgive Sakawa actors and decide to end the association. Whitty's (2018c) research also indicates that, beyond financial losses, victims of Sakawa activities may suffer severe psychological trauma. Such harm could lead them to perceive the actions of the Sakawa actors as gravely damaging and unforgivable, resulting in a termination of the relationship.

Beyond the severity of harm, victims' religious beliefs and psychological state can also shape their responses to Sakawa actors. Numerous studies indicate a correlation between an individual's religious inclination and their likelihood to forgive others (Escher, 2013; Martinez-Diaz et al., 2021). Monotheistic religions, such as Islam, Christianity, and Judaism, emphasize the spiritual significance of forgiveness. Commonly among these faiths, divine forgiveness is linked with personal forgiveness, suggesting that individuals who forgive others might also receive God's forgiveness. While this idea is strongly rooted in Islamic and Jewish teachings, Christian theologians have varied interpretations. Nonetheless, religious texts consistently advocate for forgiveness, framing it as a divine attribute. Research indicates that religious individuals are generally more inclined to forgive than their non-religious counterparts (Tsang et al., 2006). In the context of this study, a victim's religious beliefs might influence their decision to forgive. Less religious victims might be less likely to forgive Sakawa actors and end their relationship post-confession, while religious victims might be more forgiving. However, it is essential to recognize that while religion can influence the propensity to forgive, it is not deterministic. Some religious individuals might choose not to forgive Sakawa actors, and conversely, some unreligious individuals might opt for forgiveness. Religious inclination is just one among many factors that can influence a victim's decision.

The study revealed a notable trend in victims' responses to Sakawa actors' confessions and declarations of authentic feelings. Some victims might forgive the Sakawa actors and even continue their relationship with them. Prior research has sought to comprehend why victims of Sakawa, and online romance scams maintain relationships with Sakawa actors, even after realizing they have been defrauded (Offei et al., 2022; Whitty & Buchanan, 2016). Whitty and Buchanan (2016) discovered that some victims might experience denial, finding it hard to accept that they have been scammed, which could prompt them to cling to the relationship in hopes of its genuineness. Cross (2020) posits that victims might persist in their relationship with Sakawa actors due to the emotional and financial ramifications they perceive if the relationship ends. According to Cross (2020), victims, having invested both emotionally and

financially during the scam, struggle to break ties with Sakawa actors upon discovering the deceit. While these earlier studies primarily considered contexts where victims learned of the fraud through third parties like family, friends, or law enforcement, the current study highlights instances where victims learned of the fraud directly from the Sakawa actors themselves. While reactions in prior studies might be interpreted as attempts at neutralization and denial, responses in the present study suggest a deeper complexity, given that the Sakawa actors are the ones confessing.

The reactions of victims in the present study can be contextualized through the lenses of honesty perseverance and the desired for genuine relationship. When Sakawa actors confess, it may cultivate a perception of honesty in their actions, influencing the victims' choice to sustain the relationship. Additionally, those who decide to continue their relationship might interpret the Sakawa actors' confession as evidence of their sincere intention to have a genuine relationship with them. Research indicates that a victim's likelihood to forgive offender can be shaped by perceived authenticity of offenders' remorse (Gobodo-Madikizela, 2002). A strong perception of sincerity can increase the probability of forgiveness, while doubts regarding genuineness can lead to withholding forgiveness. Given this, the apparent shift in Sakawa actors' motives might bolster victims' inclination to maintain their relationship. They might rationalize the scam as a temporal deviation on the part of the Sakawa actor, with the confession symbolizing a fresh start that is built on genuine intentions and mutual trust.

Furthermore, victims' response may be shaped by the trust paradox that Sakawa actors' confession can foster. After such a confession, victims might grapple with the psychological quandary: *"If he didn't genuinely care or have a desire to change, why would he confess?"* This contemplation becomes even more profound when Sakawa actors admit their actions without external compulsion. Conventionally, one might expect trust and relationships to break upon discovering betrayal or harm. However, when offenders willingly acknowledge their wrongdoings, it may appear as a gesture contrasting their prior wrongful actions. This juxtaposition may paradoxically elevate the victim's trust in the offender, encouraging the continuation of their relationship (Gobodo-Madikizela, 2002). From this perspective, the decision of victims to forgive Sakawa actors and pursue their relationships might be rooted in the trust reinforced by the Sakawa actors' admissions. This study's findings shed light on the intricate interplay of human emotions, forgiveness, and the potentially restorative power of confession in relationships marred by betrayal.

5.3. Forgiveness Criminogenic Property – victim selection

Numerous studies have delved into the personal traits that might heighten one's susceptibility to online romance scams and Sakawa activities. These studies predominantly concentrate on victims' gender and psychological profiles (Coluccia et al., 2020; Whitty, 2018c). While both genders can fall prey to such scams, evidence suggests that women are at a higher risk of Sakawa victimization (Coluccia et al., 2020). From a psychological standpoint, individuals with elevated levels of neuroticism, impulsiveness, sensation-seeking, and a pronounced inclination toward romantic relationships tend to be more prone to Sakawa victimization (Coluccia et al., 2020; Sorell & Whitty, 2019; Whitty, 2018c). Interestingly, the present research indicates a relationship between one's predisposition to forgive and vulnerability to these fraudulent activities. Sakawa perpetrators, it seems, target those who might forgive them upon eventual confession and seeking forgiveness.

As highlighted earlier in Chapter 4, Sakawa actors acknowledge the immorality of their actions, fearing divine retribution if their victims do not forgive them. Given this belief, at certain stages of the scam, Sakawa actors might seek forgiveness from their victims to evade such divine punishment. This conviction shapes Sakawa actors' victims' selection criteria. The study emphasizes that a victim's capacity for forgiveness is a key factor in the scammers' psychological approach to choosing their targets. Sakawa actors select potential victims based on the likelihood of being forgiven after an apology. In essence, if a Sakawa actor perceives a high probability of being forgiven by a particular individual, that person becomes a more appealing target. Moreover, Sakawa actors associate the propensity to forgive with both gender and age, contending that women and individuals of middle to older age groups are more inclined to forgive those who have wronged them. Hence, besides targeting singles, divorcees, and widows (Whitty, 2018c)—whom Sakawa actors believe are more inclined to idealize romantic relationships—they also weigh a potential victim's capacity for forgiveness when searching online for suitable targets. For instance, the excerpt below shows the perspective of a Sakawa actor during a telephone conversation with him.

..I'm telling you, if you scam them.. you.. and just tell them the truth, they will forgive you.... If like she is old women, ooh you are lucky... she will just forgive you.. yes, they are very kind and they can easy forgive... they are not like the young people who can be wicked... so my brother, for me, I prefer this white people (Sakawa actor, Telephone conversation).

The Sakawa actor's arguments offers complex and paradoxical psychological dynamics that surrounds the modus operandi of Sakawa actors, especially when selecting their victims. While previous studies that investigate the modus operandi of Sakawa actors and online romance fraud perpetrators may not recognize the moral and psychological reflections that Sakawa actors undergo when selecting their victims (Whitty, 2015), the findings in the current study suggests that Sakawa actors employ moral and psychological reflections in selecting their victims. The Sakawa actor's argument "*..if you scam them.. you.. and just tell them the truth, they will forgive you*" highlights the moral reflections that Sakawa actors employ in their modus operandi, and that Sakawa actors do not only aim at obtaining economic benefits and evading the legal repercussions of their activity but also aim at navigating the moral dynamics of their activity. As discussed previously in this chapter, by seeking forgiveness from victims, Sakawa actors aim at alleviating the divine punishment that comes with their activity. This duality — of both exploiting and seeking forgiveness from their victims — offers a paradoxical view into the psyche of Sakawa actors.

Secondly, the Sakawa actor's statement, "If she is an older woman, ooh you are lucky... she will just forgive you" identifies older women as ideal victims, particularly within the framework of forgiveness. This perspective implies that older women are more inclined to grant forgiveness to Sakawa actors when they seek it. The perception that older women possess a greater propensity to forgive, contrasting with the younger generation who are perceived by Sakawa actors as more vengeful, sheds light on how these actors interpret the interplay of gender and age in the context of forgiveness, potentially influenced by their sociocultural backgrounds.

This perspective enriches the ongoing discourse that delves into understanding how gender and age influence forgiveness tendencies. The findings on gender and forgiveness in existing literature are diverse. While some studies have found no significant correlation between gender and forgiveness (Toussaint & Webb, 2005), others indicate that women are generally more predisposed to forgiving than men (Ghaemmaghami et al., 2011). Researchers like Toussaint and Webb (2005) have explored psychological factors, introducing empathy as a mediating variable in the relationship between gender and forgiveness. Their research suggests that women, exhibiting greater levels of empathy than men, are consequently more inclined to forgive. Although there's a varied spectrum of results regarding gender and forgiveness, a considerable portion of the literature skews towards the notion that women tend to be more forgiving. This inclination could stem from women's greater likelihood to express

empathetic emotions, as highlighted in the study by Toussaint and Webb (Toussaint & Webb, 2005). In relation to Sakawa actors, their specific perspective on older women being more predisposed to forgiveness might be rooted in cultural or societal interpretations of gender and the act of forgiving, which eventually align with several studies that are conducted in this area.

Sakawa actors often frame their understanding of forgiveness in relation to geographical and racial differences. They perceive individuals of Caucasian descent, or "white people," as being more forgiving than those of African descent. This perception influences their choice of victims in scams. The belief is that scamming a white individual is more likely to be forgiven than scamming someone of African descent. This highlights racial profiling in the victimization methods used by Sakawa actors, reflecting not just the forgiveness narrative but also cultural stereotypes related to generosity and vulnerability. In choosing their victims, Sakawa actors weigh several factors regarding white individuals: a perceived higher likelihood of forgiveness, reduced chances of legal consequences, and the belief that white victims can't inflict spiritual harm upon them. Beyond the aspect of forgiveness mentioned earlier, Sakawa actors suggest that scamming someone of their own racial or national background could lead to not only legal troubles but also spiritual repercussions. They believe that those within their cultural community, including other Africans, might resort to "juju³¹" or traditional spiritual practices to seek revenge against those who deceive them. The following excerpt provides insight from an interview with a Sakawa actor:

If you scam a black man he will never forgive you and God go punish you rough... but his white people, you can just scam them and tell them you are sorry and they will forgive you. So master, if you **be** [are] the one which one will you scam?...the white ones. So you see, that is why we **dey scam** [are scamming] the white people because if they just forgive you, God will forgive you too. This our people, they will just go the police or even to the malam and kill you... am serious master (Anonymous, Interview with a Sakawa actor).

The selection of victims in online romance fraud and Sakawa activities is a nuanced and multifaceted process. Whitty (2018c) and others have demonstrated that gender, age, and psychological characteristics of potential victims can influence their susceptibility to these online deceptions. However, this study introduces a novel dimension to the understanding of

³¹ Juju is a term use in Africa, especially in West African countries including Ghana, Nigeria, Togo, etc to describe the practice of magical powers. These may include casting spells and curses on people and causing phenomenon to happen through mystical powers. In The Ghanaian context where this study was conducted, individuals may resort to juju to cause spiritual attacks on those who harm them. Through juju, offenders may face madness, death, or other forms of detrimental consequences. Therefore, to escape from this spiritual repercussions, Sakawa actors prefer Western victims to Ghanaian and African victims who may have knowledge of juju practices.

Sakawa victim selection, illustrating the myriad factors determining one's vulnerability. Notably, the Sakawa actor's viewpoint highlights the influence of cultural, spiritual, and social beliefs that may shape their victim selection process. Thus, victim selection in Sakawa is not solely grounded in pragmatic discourses such as victim's financial capacity, age, or gender but is also entangled in a complex nexus of cultural and racial stereotypes.

Central to our findings is the racial perception of forgiveness. Sakawa actors seem to operate under a belief hierarchy, wherein white individuals are seen as inherently more forgiving than their black counterparts. The sentiment, "a black man will never forgive you," juxtaposed against a forgiving white individual, sketches a racial dichotomy. Here, white individuals are ascribed a heightened sense of compassion and empathy, positioning them as more forgiving than black individuals. This belief among Sakawa actors highlights racial stereotyping, especially in empathy and forgiveness process. While stereotyping serves as a cognitive shortcut that facilitate swift categorization based on attributes like gender, race, socioeconomic status, or education (Koch et al., 2015), it can also engender discrimination, distortions, and biases (Ghavami & Peplau, 2013). The oversimplification that white individuals are universally more forgiving than black individuals neglect the myriad factors that influence one's ability to forgive, such as the severity of the offense, the nature of the relationship between victims and offenders, and other contextual determiners. However, this racialized view of forgiveness suggests Sakawa actors do not perceive online romance frauds and Sakawa activities as victimless or devoid of potential legal consequences. Rather, they also perceive their activities through a moral prism, with varying degrees of anticipated spiritual and moral repercussions.

In addition to perceiving Western victims through a lens of forgiveness, they are also considered ideal targets due to the anticipated legal and spiritual repercussions associated with Sakawa and other related fraudulent activities. While technological expertise and resources are pivotal for investigating and prosecuting cybercriminals, the cross-border and transnational nature of cybercrimes exacerbates the challenges confronting law enforcement agencies, especially in online romance frauds (Cross & Lee, 2022; Holt, 2018b). Research indicates that the unique characteristics of cybercrimes make it difficult and challenging to ascertain the exact jurisdiction in which they occur and determine the rightful authority to investigate and prosecute the offenders (Cross & Holt, 2021). Notably, these legal intricacies are considerably reduced when both the offender and victim reside within the same jurisdiction or nation (Cross, Holt, Powell, et al., 2021). Grasping this legal nuance, Sakawa actors in the excerpt posits that

targeting Western victims is preferable to scamming compatriots, as local victims could more readily report to law enforcement, thereby increasing the risk of arrest and prosecution.

Sakawa actors' perspectives on potential victims are influenced not only by legal considerations but also by the spiritual consequences they associate with their fraudulent actions. In their view, scamming someone of the same race or within the same country, particularly of African descent, might trigger spiritual retribution in contrast to scamming individuals of white ethnicity. This belief among Sakawa actors underscores the principle of cultural relativism when examining their preference for Western victims (Tilley, 2000). While global discourses might downplay or sideline beliefs in spiritual practices or "juju", these traditions, and convictions evoke significant respect within the African cultural milieu (ibid). The hesitation to target individuals of African descent or those within the same locale likely stems from apprehensions surrounding potential spiritual backlash, which, as articulated by the Sakawa actor, could escalate to detrimental consequences—"*...or even to the malam and kill you...*" By contrast, Sakawa actors largely regard Western societies as less entrenched in the practices of juju and spiritual retaliation. This perception positions Western individuals as more rational targets in the eyes of Sakawa actors.

The study's findings underscore the relevance of rational choice theories in understanding the moral, spiritual, and legal factors that Sakawa actors consider when choosing their victims (Hirschi, 2018). Rational choice theories posit that individuals behave as rational agents, making decisions through a cost-benefit analysis (Rock, 2014). While not without its critics (Hirschi, 2018), the rational choice theory has garnered considerable attention among researchers interested in crime decision-making process. Before engaging in criminal acts, individuals assess the potential repercussions and benefits, with heightened perceived risks often deterring potential offenders (ibid). These perceived risks might encompass the likelihood of prosecution or the erosion of social reputation (Rock, 2014).

In the context of Sakawa actors, their victim selection hinges on their evaluation of the probability of obtaining forgiveness and the anticipated legal and spiritual ramifications. This evaluation process leads them to discern a higher likelihood of forgiveness from certain victims and a reduced risk of legal and spiritual repercussions, ultimately compelling them towards fraud. Recognizing the substantial legal and spiritual repercussions associated with scamming individuals of African descent or those within the same jurisdiction, Sakawa actors predominantly target Western victims, perceived as presenting fewer risks. Moreover, given the

significance Sakawa actors place on divine forgiveness, they exhibit a preference for victims they perceive as more forgiving, stemming from their fear of divine retributions of their activity.

5.4. Seeking Forgiveness Rituals: Sakawa Actors

Seeking forgiveness, especially from a divine perspective, is a pivotal aspect of many religious traditions, especially Christianity and Islam. Both religious faiths underscore the importance of repentance for actions that contravene their teachings and offer specific rituals for individuals seeking forgiveness (Worthington et al., 2019). While both Christianity and Islam prioritize forgiveness, Islam distinctly emphasizes repentance through prayers, fasting, and charitable acts (Nasser & Abu-Nimer, 2016). However, it is crucial to recognize that rituals associated with seeking divine forgiveness can be influenced by cultural and regional nuances (Tsang et al., 2006). Despite adhering to common religious tenets, like those in Christianity or Islam, individuals might practice varied forgiveness rituals based on distinct cultural views of genuine remorse and restitution (ibid). For Sakawa actors, reconciling with their victims paves the way to seeking divine forgiveness. After seeking forgiveness from their victims, Sakawa actors often turn to certain rituals they believe align with the tenets of divine forgiveness. However, it is essential noting that the practices of Sakawa actors might not entirely reflect the core theological beliefs of their respective religions, as personal, sociocultural, and individual interpretations could influence their actions. Data indicates that the primary methods Sakawa actors employ to seek divine forgiveness include prayers, fasting, and charity.

5.4.1. Salah Prayer as Ritual

Religious beliefs, practices, and rituals play significant roles in forgiveness process, especially divine forgiveness. These religious factors determine individuals' willingness to amend the harms may cause others. The relationship between religious rituals such as prayer and forgiveness are a subject of ongoing discussion among scholars, particularly in the fields of theology and religious studies. While specifics of prayer rituals differ among religious denominations, prayer is universally recognized as a channel for communication with a higher power (McCullough & Worthington, 1999). Consequently, individuals often resort to prayer rituals as a form of a dialogue between them and the divine entity through which they seek divine forgiveness. Acts of offense or wrongdoing, as seen by religious people, can disrupt one's relationship or connection with a higher entity. As a foundational element of religious practices, prayer plays a pivotal role in pursuing divine reconciliation and mending the relationship with

the divine authority, especially in Abrahamic faiths like Islam, Judaism, and Christianity (Jankowski & Sandage, 2011). Given its profound significance, when believers commit immoral acts, they often turn to prayer to reestablish their relationship with their deity.

Upenieks (2023) highlights that the act of seeking divine forgiveness through prayer can manifest in diverse rituals. Depending on individual's religious inclinations, seeking forgiveness through prayers may encompass direct pleas to God for forgiveness, communion, confession, fasting, and prayers for the welfare of victims or others or seeking guidance after transgression (Hendricks et al., 2023). In Islamic teachings, while there are various ways to seek divine forgiveness, "Salah"³² is paramount and central to other rituals. Essentially, "Salah" stands at the core of seeking divine pardon and can be combined with other practices like fasting. Thus, Muslims often ask for God's forgiveness during Salah, accompanied by a genuine intent to avoid future transgressions. Speaking of Sakawa actors, who are predominantly Muslims, they believe that certain unethical actions are sometimes unavoidable due to the multifaceted challenging individuals face. According to them, they engage in Sakawa activities because of their socioeconomic circumstances. In their perspective, God, being merciful, forgives those who commit such offenses out of necessity. However, they emphasize the importance of sincerely seeking forgiveness during their Salat prayers. Therefore, to Sakawa actors, while they terminal seek forgiveness from victims, they also frequently seek forgiveness from God during Salah. The excerpt below illustrates a Sakawa actor's viewpoint during an interview.

“.... Even the problem is not the bad things you do... for example, when you do something bad to your mother, what will you do?...you will beg your mother to forgive you and she will forgive...my brother, she will forgive you because my brother she love you too much...is the same thing for this immoral thing. If you do something like immoral, like is not the problem...the problem is that if you don't pray to God to forgive you, it will be a problem” (Interview with Sakawa actor).

The perspective of the participant shows a complex interplay between economic hardships, personal morality, and religious convictions. The rise of Sakawa activities is attributed to unemployment and the broader economic challenges plaguing the community. Although Sakawa actors feel compelled to engage in these fraudulent activities, they are not

³² Salat or Salah is one of the five pillars of Islam and it is performed as a daily ritual of Muslims. It is seen as an obligatory form of worship that every Muslim must perform. The significance of Salah is emphasis throughout the Qur'an, the Islamic scripture. Salah is performed by facing the “qibla”. Salah is regarded by Muslims as instrument through which they maintain and strengthen their relationship with Allah, maintain connection with God, seek for better life in this world and hereafter, and as an instrument for maintaining peace and unity.

oblivious to the ethical implications of their actions. Yet, through the lens of their faith and beliefs, they posit that moral decisions are often contingent upon one's surrounding social circumstances. Their convictions emphasize the intricate nature of human ethical reasoning, particularly when confronted with pressing real-life adversities.

The perspective of the Sakawa actor suggests a nuanced understanding: some unethical behaviours, like participating in Sakawa schemes, might be perceived as inevitable in the face of daunting socioeconomic challenges. Nonetheless, the actor underlines the importance of seeking forgiveness, both from the affected individuals and from a higher divine power. This sentiment is further underscored by drawing an analogy between a mother's forgiving nature towards her child's wrongdoing and God's boundless mercy for those who commit offenses and unethical behaviours because of unavoidable social circumstances. To delve deeper into these sentiments, one can turn to the principles of divine forgiveness present in Islamic theology (Fehr et al., 2010). Within this theological framework, pursuing God's forgiveness is not solely about seeking a divine forgiveness; it is also a process of self-purification and a commitment to making better future choices. The practice of Salah, pivotal for seeking divine mercy, epitomizes a holistic worship mode. It melds physical gestures, recital of sacred verses, and heartfelt pleas to God. Through consistent Salah and genuine atonement requests, Sakawa actors endeavour to strengthen their relationship with God and navigate a path of spiritual enrichment.

5.4.2. Fasting as Forgiveness Ritual

In addition to prayer, often referred to as 'salah', as a method of seeking divine forgiveness, Sakawa actors view fasting as crucial in their pursuit of divine atonement. Fasting is a ritual that believers undertake to seek forgiveness from their deity. Within major religious traditions, such as Christianity, Islam, and Judaism, fasting is seen to purify both body and soul, demonstrating one's commitment to abstaining from further transgressions (McCullough & Worthington, 1999). While individuals like Sakawa actors might fast as a personal act of seeking forgiveness, fasting can also be a collective act observed within families, communities, or specific religious cultures. For example, during national or global crises, which are sometimes perceived as divine retribution for human wrongdoing, religious leaders might call for communal fasting as a response (Amo-Adjei et al., 2022). In Islam, Muslims worldwide, regardless of their geographic location, are expected to fast during the month of Ramadan. This act is believed to be a means of seeking forgiveness and receiving Allah's mercy. As such,

religious followers often resort to fasting as a gesture of atonement when they feel they have committed wrong acts.

Upon critical reflection on the moral implications of their actions, Sakawa actors often turn to fasting to seek divine forgiveness. Although Sakawa actors might decide to fast independently, their spiritual mentors, known as Afa Tibrisi in plural and Afa Tibrigu in singular, often join them in this fasting journey³³. Chapter six delves deeper into the relationship between Sakawa actors and their spiritual mentors and examines how these connections influence the spread of Sakawa activities. Sakawa actors regard the Afa Tibrisi as pivotal figures in their spiritual lives, believing that their participation is vital for their paths to forgiveness. Consequently, when choosing fasting as a method of atonement, Sakawa actors might offer financial support to the Afa Tibrisi, inviting them to share in the fasting period. This gesture is believed to amplify their chances of receiving forgiveness. The following excerpt provides insight into a Sakawa actor's view on the role of Afa Tibrisi in their spiritual journey.

You know, you can do the fasting alone but if the Afa tibrigu also fast with you, it will be better... Because you this because they are always praying, if they fast for you, God will forgive you. So for me, I always give money to some Afanima (afa Tibrisi) to fast on my behalf so that God can forgive me....

In delving into the intricate web of practices Sakawa actors employ to seek forgiveness, the excerpt highlights a prevailing perception and practices among Sakawa actors. Their fasting rituals, as means of seeking forgiveness, shed light on the interplay of moral awareness, religious convictions, and the socio-economic dynamics inherent in Sakawa culture. The act of fasting indicates that Sakawa actors recognize the ethical implications of their actions, grappling with the guilt and moral dilemmas intrinsic to their activities. Though these actors use fasting as a tool to navigate this moral landscape, their involvement of Afa Tibrisi showcases a broader, societal sentiment emphasizing the power of collective spiritual endeavours. This perspective inherent to Sakawa actor aligns with Durkheim's concept of collective effervescence, where individuals experience of unity and effective of rituals are shaped by collective practice (Páez et al., 2015). The statement from the Sakawa actor, "if the Afa also fast with you, it will be better," embodies this collective ethos. It underscores the

³³ Afa Tibrisi is a term prevalent in Tamale, Ghana, referring to individuals who harness their knowledge of the Quran to perform divine enchantments and predictions. "Afa" is a Dagomba term denoting someone well-versed in Islamic theology, while "Tibrisi" or "tibrigu" is a corrupted version of the Arabic word "tibb," which translates to "medicine." Thus, Afa Tibrisi are perceived as those who apply their Quranic understanding to address people's issues or offer medicinal remedies. However, in modern Tamale society, many Afa Tibrisi have taken on roles that are considered harmful, including their association with Sakawa activities.

Sakawa actors' belief in the amplified efficacy of group efforts in attaining divine forgiveness, with the Afa Tibrisi viewed as magnifying the strength of their supplications.

Afa Tibrisi's participation in the fasting process not only reflects the prevailing sentiment among Sakawa actors concerning the effectiveness of collective effervescence (Páez et al., 2015), but also underscores the deeply held belief in spiritual hierarchies. Within the Sakawa community and the broader society, religious leaders, including Afa Tibrisi, are perceived as being closer to a higher power or God. This places them in positions of elevated authority in spiritual hierarchies. The idea that these religious leaders, who are consistently engaged in prayer and fasting, can facilitate the chances of receiving God's forgiveness reveals the extent with which Sakawa actors hold figures like Afanima and Afa Tibrisi in the spiritual trajectories. This dynamic can be further elucidated through sociological frameworks such as Weber's theory of charismatic authority (Weber, 2014).

Max Weber's categorizations of authority - traditional, legal-rational, and charismatic - offer a pivotal theoretical framework for analysing power dynamics within diverse social contexts, including religious trajectories (Weber, 2014). Of these, Weber identifies charismatic authority as stemming from individual qualities that lead others to perceive them as exceptional within a given societal context. This understanding offers insights into the rationale behind Sakawa actors seeking Afa Tibrisi's involvement in their fasting rituals. Since Afa Tibrisi and other religious figures are devoted to constant prayer (Breuilly, 2011; Weber, 2014), as indicated by the accounts of participants, both Sakawa actors and the broader society view them as occupying superior roles in religious and spiritual hierarchies. Consequently, by aligning with authorities such as Afanima, Sakawa actors believe they stand a greater chance of receiving divine forgiveness. However, it is important to note that while Weber's theory of charismatic authority provides insight into the role Afa Tibrisi plays within the spiritual trajectory of Sakawa actors and the wider community, the theory also acknowledges the fluid and dynamic nature of this authority (Weber, 2014). While Sakawa actors may regard Afanima and Afa Tibrisi as authorities in their spiritual pursuits, like fasting and seeking divine forgiveness, these figures might not hold equivalent authority in other facets of the Sakawa actors' lives, such as business, entertainment, and other social interactions.

To encourage and secure the involvement of Afanima and Afa Tibrisi in collaborative fasting, Sakawa actors provide them with economic incentives, as highlighted in the excerpt. This act of offering financial rewards presents nuanced and diverse theoretical insights into the collaborative fasting practices within Sakawa culture. On one level, it underscores the

transactional essence of their spiritual partnership, echoing Mauss's concept of the 'Gift Economy' (Heins et al., 2018). Mauss's 'Gift Economy' concept underscores the pivotal role of gifts in creating and maintaining social relationships and solidarity. For Mauss, the significance of gifts extends beyond the mere act of giving and receiving material and symbolic resources. Instead, the act of gifting embodies a rich social phenomenon, creating sense of obligations and reciprocity, all aiming to establish and nurture a cohesive social fabric (Heins et al., 2018; Zeitlyn, 2003).

In the dynamic between Sakawa actors and Afanima, the former's provision of economic rewards establishes an expectation of reciprocity, prompting Afanima to join them in their quest for divine forgiveness through fasting and other religious practices. However, it is crucial to point out that the economic incentives that Sakawa actors provide to Afanima may not be mere transactional fees. They do not definitively reflect the spiritual value of the support that Afanima and Afa Tibrisi offer. This aligns with Mauss's perspectives on the role of gifts within a market economy. Mauss posits that a gift's worth in a market economy is not determined by its market price or economic analysis. Instead, its value is anchored in the cultural and symbolic significance ascribed to it (Leonard & Dawson, 2019). Thus, the exchange between Sakawa actors and Afa Tibrisi is rooted not in economic valuation but in the shared meanings and significance both parties derive from the exchange.

5.4.3. Charitable Actions as Forgiveness Rituals

Scholars have extensively explored the psychological and religious dimensions of charitable actions. From a psychological vantage point, Rudolfsson and Portin (2018) posit that charity can function as a restitution mechanism. This allows individuals and perpetrators to assuage feelings of guilt and shame, creating an avenue for these offenders to redress their wrongs. Engaging in acts of kindness, generosity, and solidarity may mitigate the guilt associated with their transgressions, thereby fostering psychological well-being (Fourie et al., 2020). Religiously, numerous faiths regard charitable deeds as pathways to seeking forgiveness. This ingrains a propensity among the faithful to turn to charity when seeking forgiveness, particularly divine atonement (Graham & Haidt, 2010). However, it is essential to acknowledge that the psychological and religious aspects of charity as a forgiveness-seeking mechanism are not isolated entities but are intricately interconnected. Stambuk and colleagues (2022) contend that religious practices, including acts of charity, shape psychological experiences such as remorse, empathy, shame, and guilt. Even if individuals embark on charitable actions for

religious reasons, the benefits often transcend into psychological spheres, alleviating the adverse emotional repercussions of their offense.

The data suggests that Sakawa actors may also engage in charitable deeds as a means of attaining divine forgiveness after attempting to seek trait forgiveness from their victims. Their narratives, highlighting efforts to obtain forgiveness via charitable endeavours, interweave both psychological and religious threads. In essence, while the primary objective of Sakawa actors is to gain divine forgiveness, their approach to charity reveals the intertwined psychological and religious importance of such deeds. Acknowledging the significance of charity, Sakawa actors often partake in charitable initiatives, including offering financial aid to poor individuals in society and contributing to the construction and renovation of mosques. They believe these actions can offset the moral implications of their fraudulent activities. While Sakawa actors occasionally embark on charitable actions independently, particularly those targeting socioeconomically vulnerable groups such as orphans and beggars, there are instances where they entrust Afanima with their contributions to execute charitable deeds on their behalf. This delegation primarily occurs when Sakawa actors intend to fund projects like mosque construction or renovations and other religious ceremonies. Notably, Afanima and Afa Tibrisi are instrumental in guiding the charitable undertakings of the Sakawa actors. Based on participant accounts, Sakawa actors frequently consult with Afanima to discern the most appropriate charitable actions that could lead to divine forgiveness. The excerpt below illustrates how Sakawa actors perceive charitable actions in relationship to moral repercussion of their fraudulent activity.

like I can just feel bad inside because of this scam.. when I feel the bad, I can just give 'sadaqa (charity) to somebody so that my good things will increase. Because when we die, God will put our bad things like this and the good things like this, if you good things are more than your bad things, you'll go to heaven and if the bad ones is more than the good ones, you will go to hell (Anonymous, Interview with Sakawa actor).

The excerpt sheds light on the Sakawa actors' religious perspectives regarding atonement for wrongdoing and the role of charitable actions in attaining divine forgiveness. The participant acknowledges the ethical and moral ramifications of Sakawa activities, which induce feelings of guilt. To counterbalance this guilt and the associated moral repercussions, he chose to give 'Sadaqat', an Islamic term for charitable acts. As previously discussed, and as evident in the excerpt, Sakawa actors are deeply entrenched in the idea of divine judgment and how their activities fit into this divine narrative. They hold the belief that when they die, God will assess their deeds, classifying them as either rewarding or punishable. Their motivation for

charity stems from the aspiration to increase their virtuous acts, grounded in the conviction that a predominance of good deeds over bad will assure them a place in paradise. This inclination towards balancing the scales of virtue and vice resonates with the Islamic doctrine of the Day of Judgment, where one's deeds are measured to decide their eternal fate.

In this context, charitable actions act as a means of seeking forgiveness from the punishable actions committed through Sakawa activities. Through benevolent and charitable actions, Sakawa actors seek to counteract the detrimental effects of their fraudulent actions and enhance their ethical stature. This reflects the need for salvation and an acknowledgment of the imperative to amend their actions. The excerpt underscores the profound influence of religious beliefs in shaping ethical conduct and offering a blueprint for moral discernment.

Chapter Conclusion

The chapter delves into the intricate moral landscape that Sakawa actors navigate, emphasizing their endeavours to navigate the occasional moral guilt they wrestle with. Drawing directly from the perspectives of the Sakawa actors themselves, the chapter elucidates their moral orientations and the strategies they employ to attain both personal and divine forgiveness. At its core, the chapter examines three dimensions of Sakawa's ethical journey: the impetus behind their quest for forgiveness, the exploration of forgiveness as a criminogenic factor, and the rituals Sakawa actors engage in to seek divine atonement.

The chapter reveals that Sakawa actors often grapple with feelings of guilt and continually contemplate the moral consequences of their actions. While earlier research has largely overlooked the moral quandaries faced by Sakawa actors, this chapter highlights that they do indeed experience remorse about their deeds, propelling them towards seeking redemption. The analysis points to various drivers that may influence Sakawa actors to pursue forgiveness from their victims. These include religious considerations (RDM), factors tied to the victim's socioeconomic circumstances (VDM), and the emotional dynamics experienced by the scammers during the act (SDM). These driving forces emerge from two primary needs: to alleviate moral guilt and to fulfil their emotional and affectionate desires. At one hand, Sakawa actors may periodically contemplate the spiritual ramifications of their actions, influenced both by their own religious convictions and the circumstances of their victims. Such reflections can instil a sense of moral guilt on them, compelling them to seek forgiveness. Conversely, there are instances where Sakawa actors may cultivate sincere affection for their victims, prompting

a desire to foster an authentic relationship. This emotional bond also shapes the Sakawa actor's inclination to seek reconciliation with their victims.

The chapter offers a valuable insight into the relationship between forgiveness and victimization within the context of online romance fraud, also known as Sakawa. In examining the moral paths taken by Sakawa actors, the chapter reveals that these fraudsters may occasionally choose their victims based on the victims' likelihood to offer personal forgiveness. This adds a new dimension to earlier research, suggesting that beyond other factors previously discussed, Sakawa actors preferentially target individuals they perceive as more forgiving. Socio-demographic characteristics, including age, gender, and ethnicity, play a role in these perceptions. For instance, Sakawa actors often view older women and individuals of white ethnicity as more forgiving than their younger or black counterparts. Beyond these demographic factors, Sakawa actors also gauge potential victims based on the anticipated repercussions of their actions, both legally and spiritually. While they consider defrauding foreigners, especially from Western countries, as less consequential, targeting locals or individuals from other African nations is seen as bearing greater spiritual and legal risks. Thus, this chapter enriches the existing discourse on the vulnerabilities that make individuals susceptible to online romance scams and Sakawa activities.

Aware of the potential divine consequences of their actions, Sakawa actors frequently turn to religious rituals in pursuit of divine forgiveness. While these rituals may also serve a psychological function for the Sakawa actors, their primary intent is to mitigate the spiritual ramifications of their deeds. The chapter illustrates that these individuals commonly engage in religious practices such as prayer (Salah), fasting, and charitable giving as avenues to seek divine absolution. Even though Sakawa actors primarily partake in these practices, religious leaders, termed Afanima and Afa Tibrisi, often join them in these rituals through a system of mutual exchange and unity. For example, in return for economic favours, Afa Tibrisi might join Sakawa actors in their fasting rituals seeking forgiveness. The participation of Afa Tibrisi and similar figures may inadvertently promote the spread of Sakawa activities in the area. In the subsequent chapter, the thesis will delve into how collective efficacy, as outlined by social disorganization theories, influences the rise of Sakawa practices in the region.

Chapter Six

Economic Cybercrime: A problem of Social Cohesions and Economic Conditions

6.0. Introduction

Chapters four and five focus on the sociocultural and religious values that contribute to the spread of Sakawa activities in Tamale. These sections are framed within the larger context of cultural disorganization, exploring how specific sociocultural and religious beliefs and perspectives are understood to create conducive conditions for Sakawa activities to flourish. In the current chapter, I detailed how the interplay between economic conditions, and social cohesions shapes the phenomenon of economic cybercrimes. Here, social cohesion encapsulates the combination of social ties, social capitals, and social learning. While previous literature on Sakawa activities in Tamale has largely focused on individual factors driving its proliferation (Abubakari, 2021; Adomako, 2018; Burrell, 2012), this chapter focuses on sociological narratives, shifting the attention from factors associated with individuals to social systems. It considers how both societal perspectives and experiences contribute to the spread of Sakawa, and how these same perspectives and experiences can also impact the social relationships that facilitate the existence of Sakawa in Tamale. The chapter explores how Sakawa actors' decisions are shaped towards Sakawa through their relationship with different social actors. I pay special attention to the attitudes and relationship of some social representatives with Sakawa actors, and the role their attitudes and relationship serve as disorganisers through which Sakawa activities flourish. In understanding the mediating effecting of social ties and social capitals, I consider Pierre Bourdieu perspective on social capitals which can be in a form of symbolic, cultural, and material (Bourdieu, 1986). I also explore how these attitudes shape the way Sakawa actors construct new social networks which are favourable for their Sakawa business.

The discussion throughout this chapter suggest that the prevalence of Sakawa in Tamale is intricately intertwined with the economic conditions and the attitude of community members with Sakawa activities and Sakawa actors. Participants identify Sakawa activities as outcomes of these social trajectories. The continued existence of Sakawa in Tamale can be attributed to the failure of societal representatives such as chiefs, religious leaders, and parents to fulfil their culturally imposed responsibilities. However, it is worth noting that these community representatives are unable to meet their obligations due to their own socioeconomic disadvantages. Their need to meet economic demands renders them susceptible to unethical

practices, causing them to overlook the reinforcement of values essential to curtail the spread of Sakawa in the region. This prevalence of unethical practices among these representatives, who should ideally be the torchbearers of moral and ethical principles in society, leads Sakawa actors to believe that engaging in unethical practices for financial gains can be morally justified. As a result, they engage in Sakawa activities without guilt.

Social relationships play a significant role in the prevalence of economic cybercrimes in the region, where both weak and strong ties contribute to the prevalence of it. On the one hand, Sakawa actors have weak social ties with their families and the older generation who are the custodians of moral and sociocultural training, leading to a decline in moral values. This decline facilitates the adoption of behaviours and values that promote engagement in economic cybercrimes. The presence of weak ties is also evident in the cyber connections of Sakawa actors, which include relationships with victims and their international networks, driven by economic gains rather than mutual psychological and emotional needs. These relationships not only facilitate conditions that allow Sakawa actors to defraud their victims but also offer some degree of legal protection to the Sakawa participants. On the other hand, Sakawa actors maintain strong relationships with certain social groups that provide them with cultural, material, and symbolic capital, all of which are necessary for economic cybercrimes. For instance, some religious leaders provide moral justification and spiritual fortification, enabling Sakawa actors to manipulate their victims and evade the legal ramifications of their actions.

Due to the complex moral landscape surrounding Sakawa activities, where some societal groups condemn it while others morally justify it, Sakawa actors construct and navigate relationships that make them feel comfortable with their activities. Notably, Sakawa actors value relationships with individuals and societal representatives who provide them with moral, psychological, and material resources necessary for successful scamming. These relationships could be with family members, religious leaders, chiefs, or any community member who supports Sakawa actors by any means possible. In return for this support, Sakawa actors fulfil the economic needs of these groups. Conversely, Sakawa actors' relationships with certain community members may weaken due to their disapproval of Sakawa activities or if they depend on Sakawa actors solely for economic benefit without any form of reciprocity.

Community representatives, such as religious leaders and chiefs play a crucial role in setting norms and standards within the community and can use their influence to combat or encourage the spread of Sakawa activities. Understanding the community's response to Sakawa activities and how they perceive Sakawa actors can provide valuable insights into the societal

dynamics surrounding Sakawa in Tamale and the mechanisms by which it is perpetrated or discouraged. By examining the community's response to economic cybercrimes, we gain a deeper understanding of the broader societal attitudes towards deviant behaviours and the ways in which they are perpetrated or discouraged. Therefore, throughout this chapter, I engage with the experiences, attitudes, and perceptions of diverse social actors including Sakawa actors, religious leaders, chiefs, and community members to describe the emergence of Sakawa within the nexuses of social ties and capitals (social cohesion) theoretical lenses. These two interrelated theoretical perspectives are inherent in social disorganization assumptions, in terms of understanding deviant behaviours through social structures.

In the following sections, this chapter delves into the root of Sakawa as constructed by different social groups and how it is related to other unethical practices in Tamale society. It explores the sociological perspectives that inform these groups' arguments and provides insights into the attitudes of key social experts, such as religious leaders, chiefs, and community members, towards Sakawa, and how these attitudes and perceptions play a critical role in driving the proliferation of Sakawa in Tamale. At this section, I engage with social learning theory and its connection with proliferation of Sakawa. The chapter also examines the social capital inherent in the relationships between Sakawa-boys and community actors, and how these relationships shape and influence the growth of the Sakawa phenomenon. At this section the thesis also engages with theories of social capital and social ties and how they reflect in the phenomenon of Sakawa in Tamale. The chapter aims to shed light on the role of these relationships in promoting or hindering the spread of economic cybercrimes.

6.1. Etymology of Sakawa Under Disorganized Informal Powers

6.1.1. The Community and Sakawa

The increasing prevalence of Sakawa in Tamale has sparked a range of perspectives among different social groups seeking to understand the root of this phenomenon. While the term Sakawa is widely understood to refer to the use of African spirituality to commit fraud online (Adomako, 2018), the current study reveals a more nuanced understanding of this concept. Sakawa is conceptualized as a form of unethical behaviour aimed at achieving financial gains, regardless of whether it occurs online or offline. Participants in the study used terms such as theft, deception, and exploitation for personal gain to provide a deeper understanding of economic cybercrimes. It is worth noting that the use of the term Sakawa

appears to label some social group, which consequently shape individuals' perceptions and reactions to different forms of unethical behaviour which are the same as Sakawa when critically evaluated. For example, the definition provided by Abdul-Mugisu Abubakari in the excerpt serves as an illustration of this concept.

What I know is that sakawa is Hausa, but not deep Hausa because in Hausa, thievery means 'zebu' and "zebu" means "shakawa" you understand? So they call a thief "barawa" someone who steals, and if the person steals, the state of the act is called 'shakawa' that is someone who is in the act of thievery (Abdul-Mugisu Abubakari, Religious leader).

Abdul-Mugisu's concept of Sakawa provides insights into the cultural and linguistic norms surrounding theft and thievery within the Hausa community and Tamale where Sakawa is predominantly used. The use of different words to describe the person committing the act (barawa) and the act itself (shakawa) shows the lexicon dynamics of languages. This difference reveals cultural understanding that theft is not only an individual act, but rather a complex phenomenon that involves the behaviour of the individual and the social, economic, and cultural context in which they operate. Also, the definition of Sakawa in Hausa culture sheds light on the social norms and attitudes towards theft in that community and any community that might adopt such definition such as Tamale. It also reveals the significance of language in shaping and reinforcing these attitudes, as the words used to describe theft and the person committing it can shape public perception and attitudes towards crime (Mamba, 2020). In his work, Cameroon (1995) postulates that language plays an important and crucial role in maintaining social norms, values, and attitudes. He argues that the way language is used to describe social phenomena impacts people's perceptions and attitudes towards these phenomena and can contribute to the preservation of existing power dynamics within society. For example, in the explanation of Abdul-Mugisu, using a different word for the act of theft (shakawa) as opposed to the person committing it (barawa) reflects the cultural understanding that theft is a complex phenomenon that is influenced by a variety of factors, and not just the behaviour of the individual. In Cameroon's (1995) perspectives, the use of the term Sakawa instead of theft influences the perception and attitude of people towards Sakawa-boys and Sakawa.

6.1.2. Poverty and Community Leadership

The comprehensive investigation into the phenomenon of economic cybercrime in Tamale uncovered the underlying societal factors that have led to its rise. The participants of the study contextualized the etymology of Sakawa in multifaceted social, economic, cultural factors, historical, and contemporary narratives. In this study, participants identified several

factors that contribute to the proliferation of Sakawa in Tamale, including technological advancements and the failure of those in positions of authority and influence, such as religious leaders, chiefs, and wealthy individuals, to fulfil their duties. The data suggests that while technology has contributed to the escalation of Sakawa, it had roots in the neglect of these social representatives even before the advent of technology. Additionally, the data illuminated the relationship between poverty and the spread of Sakawa, showing that poverty can push individuals towards illegal activities, but also revealing that poverty among the people is often caused by the failure of these social representatives to carry out their responsibilities with integrity. Overall, the data provides a comprehensive understanding of the various factors that contribute to the prevalence of Sakawa and highlights the need for a multi-faceted approach in addressing this complex issue. The explanation of Abdul-Mugis Abubakari provides insights into the root of Sakawa and the relationship between the underlying factors that give rise to Sakawa in Tamale.

What brought about it? God has given the world to three people, they are; chiefs, knowledgeable people, and rich people. These are the people who own the world, so if everybody plays his/her role very well, it will prevent unforeseen situations...So the advancement of knowledge is what brought about Sakawa because if you look at Sakawa alone, it is a modern activity, it was not that common in the past...So technology is what has advanced Sakawa today even though Sakawa was already in the society but it was not so advance...So when it starts and chiefs and the rich do not use their power to stop it then it will escalate...If you observe, you will realize that Sakawa has become common in the society when Technology became advanced...what brings thievery in the first place, poverty is what is making many people steal, and what brought poverty, poverty comes when the rich and people with power are not playing their role very well (Abdul-Mugisu Abubakari)

Abdul-Mugisu's contribution reveals sociological perspectives that explain the root of Sakawa in Tamale by highlighting the impact of social structures and power dynamics on criminal behaviour. According to him, the advancement of knowledge and technology has contributed to the growth of Sakawa. His argument shows the role of technology play in shaping criminal behaviours in contemporary global society (Enoghomwanse, 2019). Also, to Abdul-Mugisu poverty, brought about by the failure of the rich and those in power to fulfil their responsibilities, is a driving force behind thievery. This is consistent with Marxism's sociological view that crime is often a result of unequal distribution of resources and opportunities in society. This finding depicts the relationship between technology, crime, and power in today's society. The advancement of technology has made it easier for Sakawa actors to diversify their modus operandi. At the same time, those in positions of power and wealth

have a responsibility to use their resources to prevent such criminal activity. Failure to do so lead to the escalation of crime and poverty, further perpetuating the cycle of Sakawa.

Abdul-Mugisu's analysis of the origin of Sakawa in Tamale contributes to the connection between economic stress and individual motivations in economic cybercrimes and criminal behaviours. He posits that poverty pushes people to resort to theft, which aligns with the sociological theory of general strain that states that crime can stem from a combination of individual factors such as financial distress and environmental factors such as poverty (Agnew, 2017). Poverty, in this case, can be seen as a contributing factor to criminal behaviour, as individuals may resort to theft as a means of acquiring resources that they lack. Abdul-Mugisu's perspective is supported by previous research on the phenomenon of Sakawa in Ghana. For example, Adomako (2018) conducted a study on the motivations behind the use of spirituality by Sakawa actors and found that poverty and unemployment are driving forces behind the increase in Sakawa in Ghana. To gain insight into how S-media Ghanaians perceive the rise of Sakawa in the country, the current thesis also conducted a study on Facebook. Most of the contributors to the Facebook study argued that unemployment is the root cause of Sakawa in the country. Given the high rates of unemployment and poverty in Tamale and other parts of northern Ghana, the prevalence of Sakawa is widespread in this region. The excerpt below illustrates the contribution of S-media Ghanaian on Facebook posts.

“Until we create a lot of employment avenue [and] desist from the create, loot, share [and] bold deceit enterprise. No amount of talking will reduce cybercrime in this country. Ghana deserves better”.

The excerpt above shows the opinion that unemployment and a culture of corruption and deceit are contributing factors to the prevalence of Sakawa in Ghana. The Facebook commentor argues that creating more employment opportunities and addressing these cultural attitudes towards corruption and deceit are necessary to reduce the occurrence of cybercrime in the country. From a sociological standpoint, the argument illustrates the structural factors of poverty and unemployment as drivers of criminal behaviour, as individuals may turn to economic cybercrimes as a means of survival due to a lack of opportunity (Adomako, 2018; Agnew, 2017). This view is consistent with the general strain theory, which posits that crime can result from a combination of individual factors, such as financial need, and environmental factors, such as poverty (Agnew, 2017). Also, the high rate of unemployment and poverty in Tamale and other areas in northern Ghana creates an incentive for individuals to engage in Sakawa, as it may offer a more attractive source of livelihood than legitimate sources of income (Adomako, 2018). This view is consistent with the rational choice theory in criminology, which

suggests that individuals engage in criminal behaviour based on a cost-benefit analysis, considering the rewards and consequences of their actions (Young, 2016). The excerpt also substantiated on the cultural context and attitudes towards corruption and deceit in Ghana, suggesting that they play a role in the normalization and acceptance of Sakawa, which shows the importance of understanding the broader cultural and social context in which crime occurs, and the role that cultural values and attitudes play in shaping criminal behaviour (Zhang, 2021).

6.1.3. Disorganized Parenting

One of the concerns of controlling deviant and criminal behaviours within the theoretical lens of social disorganization theory is about the role families play in shaping the attitudes of young people towards ethical and acceptable behaviours. The issue of Sakawa in Tamale appears to stem from the inability of some families to provide proper parenting that promotes acceptable social behaviours. The participants identified the role of families in contributing to the proliferation of Sakawa in two perspectives; 1) some parents depend on young people for financial support without questioning the source of their earnings, and 2) some parents are negligent in providing parenting that supports religious knowledge training and cultural values acquisition, instead allowing children to behave according to their own discretion. Despite the efforts of some parents who do well to provide proper training to their children, the high level of unethical practices including Sakawa in the society makes it difficult for these parents to achieve their goal. Additionally, since children spend time with their friends out and might engage in Sakawa, which is usually done online making it difficult for concern parents to realize, they may struggle to achieve their goal. The participants emphasized the importance of knowledge acquisition and how it can prevent children from engaging in Sakawa and other unethical behaviours, including theft, armed robbery, and burglary. They believe that children should focus on acquiring knowledge at a young age instead of seeking wealth. Without proper parenting, young people are vulnerable to bad influences that eventually lead to unethical behaviours, including Sakawa. The following excerpt shows the concerns of Honourable Abdul-Karim Yabdoo, the Assemblyman for the Taha electoral area, during an interview in this house.

The issue is about us, the parents. We don't train our kids well. We give birth and allow them to do whatever they want. If you look at wealth creation, if a child should put his or her mind on knowledge acquisition. And how can a child want to be called a rich person whilst he or she is still acquiring knowledge? Things don't not work this way. If you give birth to a child, let him or her understand that you want him or her to acquire knowledge. The

child's food and shelter during the period of the knowledge acquisition, should be provided by the parent. If as a parent you do not support or care for your child the way and manner you are supposed to do, he or she would go out and befriend bad friends, and he would inculcate their behaviours. That is why this Sakawa is growing everyday (Honourable Abdul-Karim Yabdoo, Assemblyman)

Honourable Abdul-Karim Yabdoo points to role of parents in the proliferation of Sakawa in Tamale. He believes that lack of proper parenting and training is one of the main causes of the spread of Sakawa among young people in the region. According to him, parents should focus on providing their children with a proper education and training, rather than just providing them with food and shelter. This way, they can prevent their children from engaging in unethical practices such as Sakawa. Within social disorganization theoretical perspective, his argument aligns with the assumption that when parents do not provide proper guidance and training to their children, they become vulnerable to the influence of their peers (*Discussed extensively subsequently in this chapter*), who may engage in criminal activities (McCarthy & Casey, 2008). Since children might lack attachment with their parents and are more likely to engage in deviant behaviours, as they lack a strong moral foundation and the guidance, they need to make better decisions (Thibaut & Kelley, 2017). Holistically, Honourable Abdul-Karim argument reveals the importance of socialization in shaping the attitudes and behaviours of young people in Tamale, where families may play crucial roles in shaping the values, beliefs, and attitudes of young people toward ethical means of earning, instead of relying on Sakawa for their livelihood. When parents provide proper education and training, they help their children develop a strong moral foundation that helps them make decisions that are suited for ethical purposes (Hastings et al., 2021).

6.1.4. Chiefs Contribution

The data further suggests that the proliferation of Sakawa in Tamale is not just the result of parental negligence but also the result of the attitude of some chiefs towards the issue. As discussed earlier, it is important to examine the role that chiefs play in shaping individuals' attitudes towards Sakawa, given their role in addressing deviant behaviour and security needs of the community. The findings reveal that some chiefs are neglectful in addressing the issue, while others are indifferent. Some of the chiefs are educated and understand the dangers of Sakawa, but they choose to remain silent about it. The participants pointed out that for most of the chiefs, issues such as land disputes are their top priority, and Sakawa is not seen as a pressing concern. This is in line with Akers' (1997) concept of crime prioritization, which suggests that

individuals may view certain crimes as less important if they perceive that these crimes are not being prioritized by others in the community or by the criminal justice system. On the other hand, individuals may prioritize crimes that have a direct impact on them or those that they observe to have negative consequences for others. In this case, some chiefs may not prioritize the issue of Sakawa as it does not directly affect them, therefore, channel their authority on resolving disputes that concerns lands. However, some of the participants also indicated that some chiefs are unaware of the existence and nature of Sakawa, which undermines their ability to provide effective leadership on the issue. As the excerpt below highlights, Yakubu Abdul-Manan, a chief and assemblyman for the Dakpema electoral area, shares his views on the attitude of chiefs towards Sakawa in Tamale.

For some chiefs, they are negligent, whilst others do not just care. You know some of our chiefs are educated and they know very well, how bad ‘sakawa’ is, and its intended dangers, but they don’t talk about it. For some chiefs, if you ask him what ‘sakawa’ is, he doesn’t know what it is. Such a chief doesn’t even know how the ‘sakawa’ is done, talk less of knowing its dangers.

The argument postulated by Abdul-Manan in the excerpt above demonstrates, at one and, lack of attention and action from some chiefs towards Sakawa may reflect a larger issue of prioritization of certain deviancy and instability, and at other hand, the failure of the leadership structure to provide effective guidance and support to address Sakawa in the Tamale area. The role of chiefs in shaping individuals' attitudes and addressing deviant behaviour is crucial in creating a safe and secure community, and their neglect or lack of concern towards the issue of Sakawa may have negative consequences for the community in the long term. Secondly, the fact that some chiefs are not knowledgeable about Sakawa suggests a lack of awareness about the issue and its implications in the community. This lack of awareness results in ineffective leadership and a lack of direction in addressing Sakawa in the area. Therefore, for chiefs to effectively lead their communities and address issues such as Sakawa, it is important for them to have a clear understanding of what the issue entails and the potential consequences it can have on the community. Meanwhile, it is important to note that the attitudes and actions of some chiefs towards Sakawa do not represent the attitudes of all chiefs in Tamale.

The chiefs' attitudes towards the phenomenon are also linked to their economic circumstances. While the participants in this study believe that chiefs have the traditional and customary authority to establish regulations governing the behaviour of their subjects, they note that many chiefs in modern-day Tamale are impoverished and hesitant to take a firm stance on economic cybercrimes due to the benefits they anticipate from Sakawa actors. According to the

participants, Sakawa actors exploit the financial situation of certain chiefs and offer them monetary incentives to establish a support system between themselves and the chiefs. As a result, some chiefs are hesitant to take a firm stance on the issue of Sakawa, as noted by the participants. In an interview with one of the religious leaders, he demonstrated the emergence of Sakawa within the financial circumstance of Some chiefs as a contributory factor to espouse of Sakawa in Tamale.

What I observe about our chives is that, some of them are also poor, you know, not all our chiefs are rich, money is the cause of most our problems so some of the chiefs are afraid to talk because they want that to prevent anything good that will come to him from these boys so he will not want to talk and that will help our society

The excerpt above, provided by a religious leader suggests that the economic circumstances of some chiefs contribute to their reluctance to address the issue of Sakawa. It is worth noting that poverty is a significant problem in some parts of Ghana, and this appears to affect the decision-making of those in leadership positions, including traditional leaders in Tamale. The incentives provided by Sakawa actors to the chiefs can create a support system between them, leading to a lack of willingness to confront the issue. This can contribute to the proliferation of Sakawa, which has been identified as a problem in Ghana. Within the analytical framework of social disorganization theory, poverty and lack of economic opportunities create a situation where informal social control weakens. In the case of some chiefs in Tamale, as identified in this thesis, lack of financial strength makes some chiefs to lose grip of their authority, leading to informal control weakening and proliferation of Sakawa in the region.

The excerpt further demonstrates the complex relationship between economic power, traditional authority, and deviant behaviour. The fact that some chiefs are hesitant to address the issue of Sakawa due to the potential benefits they may receive from Sakawa actors suggests a connection between traditional authority and economic power. In this case, the chiefs may be prioritizing their economic power over their traditional authority, resulting in reluctance to address the issue of Sakawa. This situation is a demonstration of Bourdieu's (1986a) concept of capital conversion, which is widely discussed in sociological studies on inequality. Bourdieu identified several forms of capital, including social, economic, symbolic, and cultural capitals, and argued that each type of capital has its own value, interconnected with other forms of capital, and can be converted to other forms of capital, depending on the social context and the individual's position in the society. In this study, the chiefs are using their traditional authority (cultural capital) to gain financial capital from the Sakawa actors. While their traditional

authority gives them the power to influence their subjects and maintain order in their communities, their lack of economic power makes them vulnerable to the influence of the Sakawa actors, who use their own economic power to gain chiefs' reluctance to economic cybercrimes.

6.1.5. Colonial Retribution

The colonial history of Ghana reveals in this thesis to play a crucial role in understanding etymology of Sakawa in Ghana, as contributed by the participants of this study and other previous empirical studies (Abubakari, 2021; Adomako, 2018). During the colonial era, Ghana was exploited for its resources and people, and this legacy of exploitation and inequality has continued to shape the country's economic and social landscape. The exploitation of the nation's resources and wealth by the colonial powers contributed immensely to the underdevelopment of the country, which hitherto, the colonial period to present day Ghana, left a legacy of poverty and economic inequality in Ghana (Baah-Nuakoh, 2014). As mentioned earlier in chapter two, apart from colonial exploitation that left the country in underdevelopment, the developmental priorities of the colonial administrators were skewed toward the Ghana south, pushing Ghana north to completely depend on shadow economic activities. This poverty and economic hardship drive individuals to engage in criminal activities such as Sakawa, as they seek to obtain the resources they otherwise lack. Secondly, the cultural hegemony experienced during the colonial period may have contributed to the acceptance and normalization of Sakawa in Ghanaian society. The colonial powers imposed their own cultural norms and values on the colonized population and have influenced the attitudes and beliefs of Ghanaians towards criminal behaviour, including Sakawa (Felson & Baumer, 2004). This colonial relationship shapes the way people perceive Sakawa, as its mainly perpetrated to exploit money from westerners. The data in this study suggests that the phenomenon of Sakawa is contextualized within economic struggle that exist between Ghana and the colonial powers, where participants view Sakawa as instrument through which Ghanaians can reclaim resources that were exploited during the colonial era. The excerpt below shows the position of Sakawa within the colonial relationship between Ghana and the West.

“Please have you forgotten when the whites came and exchanged cigarette for gold. now it is time for us to exchange photos for money.” (R1).....AND.....
“Look at [this white man]..... You didn't ask why ur[your] country look so beautiful. But you're here talking nonsense. You took our forefathers fools bcos [they seem] low for u to stole away [their] properties..”

The excerpt presents a perspective that contextualizes the phenomenon of Sakawa within the historical colonial relationship between Ghana and the West. The commentators point out that the exchange of gold for cigarette by colonial powers as symbolic representative for colonial exploitation and argues that the present-day practices of Sakawa are a form of retribution for that exploitation. This perspective is rooted in critical sociological theory, which recognizes the role of power and inequality in shaping social norms and behaviour (Danso-Abbeam et al., 2018). According to this view, the colonial exploitation of resources and wealth by the West has contributed to the underdevelopment of Ghana, resulting in poverty and economic inequality (Baah-Nuakoh, 2014). The excerpt also demonstrates perspective of the people resistance against historical and ongoing power imbalances of the west, as well as an attempt to assert agency and control over limited resources (Chakrabarty, 2020). The commentators postulate that the exploitation of Ghanaian by colonial powers in the past is a form of victimization, and that present-day economic cybercrimes are a form of retaliation or retribution. The commentators may be seen as drawing on the legacy of colonialism and the ongoing effects of inequality and poverty to justify the behaviour of Sakawa perpetrators.

The harsh economic conditions have influence some of the social representatives, particularly some religious leaders to propagate the colonial retribution perspective in order to receive financial favours from Sakawa actors. The data indicates that some religious leaders in Tamale hold the view that Sakawa can be seen as a form of retribution for colonial exploitation. This perspective may be promoting the continuation of Sakawa activities in the region, as religious leaders are widely considered to have a powerful influence on the moral standards and behaviour of people in the community. This is especially true in Tamale, where the religious leaders hold a prominent place in people's lives. The excerpt below is the contribution of Afa Hudu during an interview.

A lot of the religious leaders take part of the monies these guys make from the Sakawa for some mosques projects. And he would tell the boy that when he does that, the boy won't be questioned on judgment day. After all, they deceived our great grandfathers and took their wealth. And this boy would pick this sense given him by the Afa. He has given him hope. So with this hope, they now do not hide the scam (Afa Hudu, religious leader).

From a sociological perspective, this category of religious leader's behaviour can be seen as a reflection of the larger societal norms and values. The exchange of money between the religious leader and the Sakawa-boys is a manifestation of the moral relativism that is prevalent in the society (Kuznar, 2021). The religious leader's justification of the illegal behaviour as a form of retribution for the exploitation by colonial forces can be seen as a product

of the historical, political, and economic context of the region. By providing moral and religious justification for the Sakawa behaviour, the religious leader is providing a social context for economic cybercrimes to flourish. Psychologically, the religious leader presented in Afa Hudu's argument shows a manifestation of cognitive dissonance, where these religious leaders are holding two conflicting values, one being the religious principles and the other being the desire to support the mosque projects (Harmon-Jones & Mills, 2019). The justification of the Sakawa behaviour as retribution serves to reconcile these conflicting values. The religious leaders acknowledged in Afa Hudu's argument hope that Sakawa actors will not be questioned on judgment day provide a sense of assurance and validation for their behaviour. This further enables the proliferation of economic cybercrime in the region.

6.2. Sakawa Actors Learn from the Best: Social Learning Theory

The prevalence of Sakawa in Tamale appears to be linked to various unethical behaviours that are common in the area. In this context, I examine the experiences and attitudes of individuals who engage in Sakawa through the lens of social learning theory. This perspective will allow for an analysis of how the unethical behaviours of key social representatives, such as chiefs, religious leaders, and government officials, create a perception of acceptance and normalization of deviant behaviour among those who engage in Sakawa. Social learning theory is one of the theoretical lenses of social disorganization theory as it focuses on how individuals are exposed to criminal and unethical behaviours in the society, and how they internalize them as acceptable and viable options for social lives. In this thesis, the phenomenon of economic cybercrime is linked to the nexuses of social disorganization. It is believed that individuals who engage in Sakawa are influenced by the unethical behaviours of some community representatives, as well as those with whom they have strong social relationships. This perspective highlights the role of community-level factors, such as the lack of effective social institutions and norms, in shaping the behaviour of individuals who engage in Sakawa.

Though social learning theory has its root in the psychological works of Albert Bandura in the 1970s, the relevance of its theoretical underpinning has made it viable for other scientific areas of enquiry such as sociology, anthropology, and criminology. The theory is concerned with the role of cognitive, behavioural, and societal factors in shaping the behaviours of people through observation and imitation (Bandura, 1970). In the study of deviant behaviours, researchers have argued that people, especially among young people, may internalize deviant

and criminal behaviours when they observe others engaging in criminal and deviant behaviours, especially when those observed are role models or social representatives (Degirmencioglu, 2011). Social learning theory differs from differential association in that it places a greater emphasis on the role of observing non-peer individuals in shaping behaviour, while differential association primarily focuses on peer influence. While differential association theory recognizes the importance of social relationships and peer influence in explaining deviant and criminal behaviours, social learning theory acknowledges that the observation of non-peer individuals, such as media figures or authority figures, can also play a significant role in shaping behaviour. Both theories recognize the importance of social influence in explaining the development of unethical behaviours, but social learning theory offers a more comprehensive view that incorporates a broader range of social influences (Bandura & Walters, 1977; Krebs & Warr, 2018).

The Sakawa phenomena are constructed as consequence and reflections of corruption that pervades various levels of society, including religious leaders, chiefs, and government officials. In other words, the proliferation of economic cybercrimes is conceptualised as an imitated behaviour that is learnt from the unethical behaviours of social icons or representatives. Religious leaders, chiefs, and politicians are respected people in the society and their unethical behaviours send message that such behaviours are desirable, especially when such behaviours do not attract any undesirable consequences. Participants assert that these individuals exploit their positions to engage in unethical behaviours like those of Sakawa practiced by young people. For example, some participants contend that religious leaders divert resources designated for constructing Mosques and "Mankarantas" (Arabic schools) for personal gain. This behaviour is perceived as one of the causal social factors behind Sakawa actors' decision to partake in economic cybercrimes. Additionally, participants observe that some chiefs violate traditional norms and values by selling land meant for one buyer to multiple individuals and demanding bribes for chieftaincy titles. Furthermore, participants claim that government officials' misuse of local government resources for personal gain, which results in developmental challenges and unemployment, sends a message to young people that cheating the system is the best way to achieve success. The issues are government officials are explored in greater detail in subsequent chapters. The excerpt below illustrates the justification of a Sakawa-boy during an informal conversation with him.

If you don't do something about your condition, you and your family will go angry this same people who call themselves *afanima* (religious leaders) or politician will just be enjoying with their families. Tell me bro, what these

religious leaders and politicians do, it is not the same scam? But nobody talk about it. They just talk about us (interview with Sakawa-boy)

In this excerpt, the Sakawa-boy justifies his involvement in Sakawa, drawing from several sociological perspectives. Through the social learning theory, the Sakawa-boy learned that engaging in Sakawa is a lucrative means to achieving success and wealth, like the corrupt activities of religious leaders and politicians who engage in unethical practices to meet their economic needs (Akers, 2017). The Sakawa-boy further argues that without engaging in these illegal activities, his family will suffer due to the limited opportunities to achieve financial benefits. The strain theory provides a useful lens to contextualize Sakawa, with the Sakawa-boy viewing scamming as a means of achieving material success and status that he cannot attain through legal means due to economic inequalities and lack of opportunities (Agnew, 2017). However, the Sakawa-boy experiences cognitive dissonance between his involvement in economic cybercrime and his moral values, which is alleviated by comparing his behaviour to the unethical behaviours of religious leaders and politicians. This comparison reduces the guilt and discomfort that come with deviating from societal norms (Gino et al., 2021).

The actions of religious leaders, politicians, chiefs, and Sakawa-boys reveal a complex interplay between economic needs, power, and ethical values. Unethical behaviour is learned from individuals in positions of power and influence, such as religious leaders, politicians, and chiefs, who exploit their positions to satisfy their economic desires. Young people, such as Sakawa actors, observe and learn these behaviours, leading to justifications for their involvement in Sakawa as a means of achieving economic needs and status, despite the violation of ethical values. This demonstrates that economic gain is often prioritized over acting ethically. It is important to note that not all religious leaders, chiefs, and politicians in Tamale engage in these unethical behaviours. However, they are prevalent enough to have led to the development of deviant behaviours among young people, including Sakawa actors.

The prevalence of corruption among social leaders in African societies is not a new phenomenon. According to the African Development Bank Group, corruption is a significant challenge to the economic growth and political development of Africa, with an estimated \$50 billion being lost annually to public administrative corruption (Group, 2015). These estimations are usually based on corruption among government officials, with the corruption at the micro-societal level that also affect vulnerable groups, including the poor, women, and children, are often not reported (Nations, 2018). The findings in this study shows the negative effective of micro-societal level corruption on the society. The replication of unethical practices among

young people, as exemplified in this study, is a worrying trend that requires urgent attention. The findings reveal that Sakawa phenomenon is not an isolated problem, but a reflection of the widespread corruption that pervades various levels of society. Addressing the root causes of corruption, including reforming institutions and addressing economic inequalities, is crucial to curbing the Sakawa phenomenon and creating a sustainable and ethical economic environment.

The phenomenon of Sakawa in Ghana is also driven by a sense of hopelessness and frustration resulting from experiencing inequality within Ghanaian society. According to the current study, participants pointed to unequal treatment and favouritism as creating conditions that lead underprivileged individuals to engage in Sakawa. These individuals perceive that government officials and politically affiliated individuals receive economic and material benefits such as food, clothing, and shelter, while they themselves struggle to meet basic needs. From Sakawa actors perspective, particularly those who are poor, perceive that government officials receive preferential treatment that is not available to the general population, and they turn to Sakawa as a means to achieve financial gain and improve their lives. Bandura (1977) will argue that this social inequality and lack of transparency in government create a culture of impunity that cause breakdown of social norms and values, making it easier for individuals to engage in illegal activities like Sakawa without feeling guilt. During an interview with a Sakawa-boy, he argued that Sakawa is the only viable option available to him because he does not enjoy the same privileges as his friends who are politically affiliated.

You know the society is not fair. Like for us, we don't know anybody who can help us but some of our friends know politicians who help them, they give them all the things they want, like they give them money, buy motorbikes for them. Even some of them, the politicians buy cars for them (Interview with a Sakawa-boy).

The argument of the Sakawa-boy in the above excerpt reflects a broader problem of income inequality, which can influence public perspectives on the legitimacy of government and create conditions that are plausible for criminal and unethical means of achieving economic needs. When people perceive that they are at the negative continuum of the power structure and preferential treatment, they turn to criminal and unethical means to achieving their economic needs, as in the case of the Sakawa-boy in this study. The findings in this study are supported by several previous studies that have revealed that income inequality and preferential treatment crumble public trust on government and increases espouse of illegal means of economic sustenance. For instance, in Huang and Wang (2021) investigated the relationship between income inequality and government legitimacy in China and found that high levels of income

inequality disintegrate public reliance on the government and create sense of hopelessness among deprived individuals. It is important to note that the issue of unequal opportunity to access opportunities and preferential treatment is not unique to Tamale, or developing countries, but also in developed countries such as Canada, USA, and Europe (Piketty, 2021).

Though functionalist sociological perspectives hold that income inequality serve to motivate people to work hard to establish social survival, the findings of this current study demonstrate that perceived income inequality may also create social unrest, resentment, and conditions that encourage deviancy and instability. This negatively affects the maintenance of social norms and values in the society. As those with access to more resources from politicians can maintain their economic position in the society, those marginalized turn to Sakawa to change their economic narratives (Bourdieu, 2017). The data suggests that Sakawa actors' decision to take up economic cybercrimes is rooted in the meanings that are attached to success in Tamale. In the Ghanaian society, success of individuals is measured according to the amount of wealth they can accumulate. Therefore, to construct the sense of success, Sakawa actors sacrifice other capitals such as cultural norms and religious values and indulge in Sakawa as means of achieving success (Woods, 2012).

The findings of this study also suggest that social comparison plays a significant role in the prevalence of Sakawa among young people in Tamale. The data reveals two broader perspectives of social comparison that contribute to proliferation of Sakawa; the need to be successful as one's peers and the need to leverage deterrent-free wealthy people enjoy in Tamale. At one hand, participants mentioned that youth engage in Sakawa to quickly accumulate wealth after observing their peers' success in the illicit act. At another hand, participants explained that wealthy individuals often engage in illegal activities and remain unpunished because of their financial power. As a result, others aspire to emulate their peers and engage in similar activities. The participants emphasized the effect of social comparison in the prevalence of Sakawa, as they described how one successful individual could influence many others to engage in the same illicit activity. This pressure leads to a significant number of young people in Tamale engaging in Sakawa and other unethical dealings, posing a threat to society.

The reason why the youth are now in sakawa is very simple, quick way of making money. For example, Alhassan has been able to make his way and he has 10,000 to 20,000 within a week. Baako will like to also do the same thing to get the same money less than a week because I have seen a young guy in town has been able to make up to 1million USD less than a week so another person will say eerr but I am more brilliant than this guy but he is able to use his brain to make this 1 million USD why not let me also stop schooling and

also join him, before you get to know, almost all the youth in Tamale are now into cybercrime or sakawa, almost half of the youth in Tamale, almost, you understand? So, it is very dangerous to the society” (Interview with Abdul-Manan)

In the excerpt above, young people engage in Sakawa because they observe successful peers who have made quick money through economic cybercrimes. This reveals the role of social learning and imitation play in the proliferation of Sakawa and the role social and cultural values that prioritize material wealth as a measure of success. In Tamale, Sakawa actors who have made enough money from Sakawa business are often viewed as successful and respected members in the community. Therefore, successful Sakawa actors act as role models for young people without stable source of income to imitate. This perception combined with the aspiration for wealth create a platform for Sakawa to flourish. These findings are consistent with previous studies linking social comparison to involvement in cybercrime and other illicit activities. For instance, in the study of the prevalence of cybercrime in China, Lu and Chin (2019) found that social comparison plays a paramount role in Chinese youth involving in cybercrime. Not only about cybercrime, but similar study also conducted by Hamm et al (2015) showed that social comparison is a significant predictor of white-collar crimes.

6.3. Rise of Sakawa within Social Ties and Social Capital

Social ties and social capital are found to be key determinants of the prevalence of Sakawa in Tamale. The relationship between social ties, social capital, and deviancy is complex and multidirectional. Whereas social ties are the social relationship that exist among individuals in the society, where such relationships are built on cooperation and trust, social capitals are the resources that are inherent in social cohesions such as economic, cultural, symbolic, and expert knowledge. On one hand, social ties and social capital can either undermine or contribute to deviancy, depending on the social context and the nature of social relations that are established. The research on the influence of social ties and social capital on deviant behaviour is paradoxical. While a higher level of social cohesion and social capital can create a sense of responsibility and collective empathy, and discourage deviancy (Sampson et al., 1997), social ties with criminal individuals can produce capital that is conducive to criminal and deviant behaviours (McCarthy & Casey, 2008). This may result in an increase in deviancy in society.

Deviant behaviour can have negative impacts on social cohesion and social capital. Deviant behaviour can create fear, distrust, anxiety, and insecurity in society, which can cause people to feel less engaged in social activities. This disengagement can lead to a breakdown in social

cohesion, as people become less connected with one another. Additionally, deviant behaviour can lead to the formation of subcultural groups that may develop cultural values and norms that are at odds with mainstream society. This can create cultural paradox and division within society. Scholars have noted that deviant behaviour and crime can reduce people's participation in community activities, which in turn affects the amount of social capital that individuals can acquire through socialization. For instance, Sampson (2012) found that communities with high levels of deviant behaviour and crime tend to have lower levels of social capital and civic engagement.

6.3.1. Weak Ties Interact with Sakawa

The results of the current study indicate that weak family ties play a significant role in the proliferation of economic cybercrimes. For the purposes of this study, weak family ties are defined as the absence of communication, shared emotional and psychological support, and financial support within the families and social network of Sakawa actors (Bengtson et al., 2002). Research in sociology and psychology has emphasized the importance of the family in shaping the attitudes and social lives of young people, as the family is often the primary institution that provides for their fundamental psychological, economic, and social needs.

However, when studying deviant behaviour among youth in the family context, it is important to define what the family means within that context. Holt (2021) argues that the concept of family is complex and can have different meanings for different individuals, societies, and academic disciplines. Sociologists may define family as a social unit that follows prescribed practices, roles, and hierarchy, while legal scholars may define it as a legally defined group with certain rights and responsibilities. Biologists may define family as a group of genetically related individuals, while psychologists may define it as a group of individuals who are connected cognitively, emotionally, and behaviourally (Holt, 2021, p. 5). Understanding these different definitions of family is important for developing a comprehensive understanding of the role of weak family ties in the proliferation of Sakawa. Therefore, in this study, family was conceptualized as the parents, guardians, and immediate siblings of Sakawa actors, allowing for biological determinism approach.

According to participants in this study, the proliferation of Sakawa in Tamale is linked to weak family ties. Harsh economic conditions have made it difficult for parents to interact with their children, provide guidance on acceptable social and cultural norms and values, and maintain emotional bonds. These findings are consistent with Flood and colleagues' study

(Flood et al., 2020), which used US Census Bureau data to examine the impact of unemployment and job insecurity on family ties. The study found that unemployment and job insecurity are associated with decreased level family relationship quality such as less emotional support, ineffective communication, and more conflict. The negative impact of harsh economic conditions was particularly strong for families with children.

The current study found that weak family ties create environments where parents who cannot provide for their children's needs become frustrated and feel more comfortable when their children take steps to provide for themselves and their families. As a result, many parents are unaware of their children's whereabouts, how they make money, and lack parental supervision. This lack of supervision makes young people more vulnerable to finding solace in the Sakawa business. During an interview, Afa Amaru expressed his perspective on why some parents are reluctant to stop their children from Sakawa, citing poverty as one of the reasons. However, he expressed disappointment about such parenting.

Hmm...sometimes it is as a result of poverty, if parents are poor and the child goes into Sakawa and start making money, the parents because of poverty will not say anything, which is not the best, even his siblings will also remain silent, which is not good because you know that that money the child is spending is not something he can work for, because you did not give him any job but because of poverty, the father remains mute and the child is bringing the money for them to spend in that case the child cannot stop it because he will now be proving for the family to feed (Interview with Afa Amaru).

Afa Amaru's response to the issue of economic cybercrime in Tamale reflects a sense of disappointment and concern towards the behaviour of some parents who allow their children to engage in Sakawa. He notes that poverty may make it difficult for parents to intervene, but he also emphasizes that this silence is not acceptable and that parents should take responsibility for the behaviour of their children. Afa Amaru's attitude towards the issue of Sakawa suggests that he views it as a complex social issue that requires a multifaceted response. He recognizes the role that poverty and weak family ties play in the proliferation of Sakawa, but he also advocates for greater accountability and responsibility on the part of parents and families. Afa Amaru's perspectives suggest a belief in the importance of strong social ties and social support in addressing social issues, which is central to the theoretical concerns of social disorganization theory. By promoting healthy family dynamics and addressing the root causes of poverty and social deprivation, he suggests that it may be possible to break the cycle of dependency and reduce the prevalence of Sakawa in Tamale.

Several studies have shown that a social distance between young and older generations can contribute to the proliferation of deviant behaviours (Kim & Lee, 2020; Zhang, 2020). The breakdown of traditional family and community relationships, as well as the growing social distance between older and younger generations, has been linked to a lack of guidance and advice exchange between the generations (Zhang, 2020). In the context of the study on Sakawa in Tamale, participants noted that the breakdown of the traditional close-knit family and community relationships, as well as the growing social distance between religious leaders and the younger generation, have contributed to the proliferation of Sakawa. The lack of interpersonal connections and trust between older and younger generations in Tamale has hindered the exchange of advice and guidance, leading to a divergence of moral values and cultural norms among the youth. This distance is also observed between religious leaders who condemn Sakawa and the Sakawa actors, resulting in a failure to bridge the gap between traditional values and the attitudes of young people. The lack of social ties and interactions between younger and older generations contributes to the emergence of Sakawa in the community, which is often fuelled by peer influence and a desire for material wealth.

6.3.2. Weak Ties in Cyber Communication and Connection

The analysis of the data reveals that weak ties, facilitated by cyber communication, manifest in various forms, including the relationships between Sakawa actors and their victims, as well as the connections between Sakawa actors and their counterparts in the diaspora. The data suggests that weak ties were found to be present in the relationships between victims and Sakawa actors in the economic cybercrime process. The data analysis sought to uncover the reasons why Sakawa actors tend to target victims in western countries. It was discovered that the physical distance between the victims and Sakawa actors in Ghana results in the development of weak ties between the two parties. As a result, Sakawa actors defraud their victims without a sense of accountability or less likelihood of guilt. This finding is consistent with Granovetter's theory of "The Strength of Weak Ties," which suggests that weak ties are often more valuable in facilitating social networks and opportunities that are suitable for crimes than strong ties (Granovetter, 1973). The physical distance between Sakawa actors and their victims creates weak ties and a sense of anonymity, allowing Sakawa actors to exploit victims without developing any meaningful relationships with them. Moreover, the research findings highlight the role of globalization and digital technology in the emergence of Sakawa. The use of the internet and social media platforms have made it easier for Sakawa actors to target victims in western countries, and the physical distance between the two parties has created a sense of

detachment that enables Sakawa actors to defraud their victims with minimal feelings of guilt or remorse (Hampton & Ling, 2013). The excerpt below demonstrates the need to target victims from the western countries.

We don't use to scam those in this country because we know one another. We know each other to the extent that we know that if you scam somebody in this country he can go to the shrine and make the gods kill you or make you mad. Even some people here who are much richer than those in Europe. But the Whiteman doesn't know how to invoke curses on anyone. But you and I know how to invoke the curses of our great grandfathers on anyone who scams us..(interview with Sakawa-boy)

The response of the Sakawa-boy in the excerpt reveals the cultural and social factors that influence the targeting of victims in Sakawa practices. According to participants, Sakawa actors do not defraud people in Ghana because of the social ties that exist between individuals in the community. The knowledge of each other's identity and the potential consequences of scamming someone in the community (such as invoking the anger of the gods or being killed) create a sense of accountability and deter Sakawa actors from scamming locals. The findings here align with Nii-Amoo's (2021) study that discusses how the moral experience of Sakawa-boys in Ghana and the consequences of scamming someone in the community can create a sense of accountability in the local communities. On the other hand, Sakawa actors tend to target victims in western countries because of the physical distance and weak ties that exist between the victims and the scammers. The lack of personal and social ties with victims makes them "ideal victims". Overall, the actor illuminated the importance of social and cultural factors in shaping deviant behaviour, such as Sakawa. The existence of social ties and cultural beliefs in the community creates a sense of accountability and deterrence, while the lack of such ties with victims in western countries creates an opportunity for Sakawa-boys to engage in fraudulent activities without fear of consequences.

The manifestation of weak ties in cyber communication is also exemplified by the relationship between Sakawa actors in Tamale and their accomplices in the diaspora. These relationships are contextualized within the broader role of African diasporic actors in the social dynamics of their home countries. From the 18th century to the present, individuals from the African diaspora have played significant roles in the political, economic, and social spheres of both their homelands and their new countries (Sinatti & Horst, 2015). The rise of technology has not only enhanced the ability of diasporic communities to contribute to development efforts in these nations but has also enabled some members to engage in illegal activities like economic cybercrimes (Arhin, 2016). Research on the relationship between diasporic communities and criminal activities has yielded varied outcomes. While diasporic individuals often face

heightened vulnerability to becoming victims of crime in their host countries (Bass, 2016; Javaid & Kamal, 2020), there is evidence to suggest that these individuals may also engage in criminal activities either independently or in collaboration with contacts in their home countries. Such activities include drug and human trafficking, sexual crimes, and money laundering (Skardhamar et al., 2014).

The findings of the current study suggest that Sakawa actors in Tamale and other areas in Ghana and Africa partner with African nationals in western countries and other African countries, particularly Nigeria, to successfully execute economic cybercrimes. The findings shed light on how Sakawa actors, through technological means, establish international networks as a key part of their operational strategy. The formation of such networks, especially evident in the spread of Sakawa practices in Tamale and other areas, underscores the significance of social connections. These networks are crucial for the Sakawa actors' methods, particularly in instances where they must handle sophisticated scamming techniques such as wired fraud transfer and large financial transactions with victims—operations that would be challenging without international collaborators. Sakawa individuals in Tamale and other parts of Africa may face operational hurdles due to their geographic locations.

To overcome these obstacles, Sakawa actors in Ghana frequently depend on their international counterparts, often Ghanaians and other Africans living abroad. Restrictions on international financial transactions, especially targeting countries considered high-risk, can impede Sakawa actors in places like Ghana and Nigeria from receiving substantial funds from their targets. Therefore, diasporic members engaged in Sakawa activities play a vital role in navigating these restrictions, employing sophisticated methods to enable the transfer of illicit proceeds through money laundering. In an interview, a Sakawa actor mentioned the importance of having international ties in the economic cybercrime syndicate.

Master, in this our business if you have people in Europe, America, and other places, you are just blessed.... you know because we are here, sometimes you have a business and to ask your client to send the money to you in Ghana can make the client to know, but if you have some partners in America or Europe and other place, you can just make them to take the money so you can share... but if you don't have anyone you have to contact another person who has a partner in abroad, so that he can help you and the percentage will keep reducing...

The Sakawa actor highlighted the critical role of transnational connections and social networks in the effective execution of economic cybercrimes, a phenomenon especially prevalent among Sakawa practitioners in African countries like Ghana and Nigeria. These

international ties, particularly with individuals in Western nations, provide Sakawa actors the means to defraud victims of large sums of money. As the actor pointed out, having "people (social ties) in Europe, America, and other places" is a considerable advantage, underscoring that such transnational relationships are indispensable for the successful commission of economic cybercrimes, including money laundering. This insight into the significance of transnational and social connections in the spread of economic cybercrimes also sheds light on the role that diaspora members and their relationship with Sakawa actors residing in Ghana play in facilitating economic cybercrime activities. The FBI's efforts to identify and prosecute individuals involved in various crimes, including online romance fraud, human trafficking, terrorism, and drug trafficking, often reveal the participation of African nationals in these schemes. Specifically, African individuals are frequently implicated in online romance scams, money laundering, and other related economic cybercrimes, collaborating with Sakawa actors in Africa to target victims in the USA and Europe. For example, in a notable case from February 2021, a Ghanaian national residing in New Jersey, known as Calvin, was arrested, and subsequently sentenced for laundering money through multiple bank accounts, one of which was tied to his auto dealership, Freeman Autos LLC, as reported by the United States Attorney's Office in 2022³⁴.

The findings delve into various sociological and criminological theories that illuminate our understanding of the Sakawa phenomenon, emphasizing its transnational and cross-jurisdictional characteristics. According to social disorganization theories, through social ties and networks individuals can access information, resources, and opportunities through their networks (Kubrin & Herting, 2003; Sampson et al., 1997). These connections can then be exploited for criminal and deviant behaviours. In the case of Sakawa actors in Tamale and their transnational engagements with diaspora members, these relationships are essential and pivotal for the successful perpetration of economic cybercrimes. Although these transnational ties may be characterized as weak—focusing less on personal relationships and shared emotions, and more on strategic partnerships for committing economic cybercrimes (Bengtson et al., 2002)—they are nonetheless instrumental in the spread of economic cybercrimes. This perspective sheds light on the significance of weak ties, facilitated by cyber communication, in the expansion of cybercrime activities.

³⁴ <https://www.justice.gov/usao-sdny/pr/new-jersey-man-convicted-laundering-millions-fraud-schemes-targeting-victims-across>

6.3.3. Strong Ties and Flourish of Sakawa

"Strong ties" is considered as one of the key theoretical directions for researchers studying social disorganization as a possible assumption through which deviant and criminal behaviour in society are reduced. Strong ties refer to social relationships characterized by frequent interaction, emotional closeness, and high levels of trust and reciprocity among individuals with a given social network. While some empirical and theoretical studies support the assumption that strong ties reduce criminal and deviant behaviours which its provision of psychological, economic, and emotional support to individuals, other studies have found that strong ties can also contribute to criminal activities by providing necessary resources. For example, using the National Longitudinal Study of Adolescent Health, Valente et al. (2004) demonstrated that strong family and adult relationships prevent substance use among young people. However, Piquero and Paternoster (2014a) found in their literature review that strong ties can create mutual trust between criminals and powerful individuals in society, leading to the proliferation of crime due to a sense of obligation to those within their social network who are benefiting from illegal activities. Thus, while strong ties may deter some individuals from engaging in criminal activities, they can also provide resources for others to indulge in crimes.

The findings of the current study show that the Northern Ghanaian culture's belief in spiritual fortification and the use of Islamic spiritualists provide a framework that fosters social ties between Sakawa actors and spiritual practitioners. These social connections are seen as a means of navigating economic cybercrime activities. The participants postulated that the relationship between Sakawa actors and certain religious leaders, referred to as "Afa Tibrisi," has greatly contributed to the proliferation of Sakawa in Tamale. Afa Tibrisi are group of religious leaders in Tamale who use the Qur'an to perform magical charms. According to the participants in the study, Sakawa actors operate alongside Afa Tibrisi, receiving support magical charms from them that can help Sakawa actors escape the consequences of scamming. Additionally, Afa Tibrisi provide Sakawa actors with magical charms that can be used to enchant victims into sending money, particularly when the victims promise to send money but delay the process. While the participants argue that Afa Tibrisi support Sakawa actors to benefit from the money they receive from victims, they also argue that Afa Tibrisi are abusing their knowledge of the Qur'an, which has consequences in the afterlife. The findings from the current study delineate the significant role that religious leaders and beliefs can play in the proliferation of criminal and deviant behaviours such as Sakawa. The study suggests that Afa Tibrisi provide not only material support but also psychological and emotional support to Sakawa actors,

creating a strong sense of loyalty and obligation that makes it difficult for individuals to leave the criminal activity. This finding is consistent with previous studies that have identified the role of strong ties and mutual trust in sustaining criminal networks (Piquero & Paternoster, 2014b). The study also highlights the abuse of religious knowledge and practices in the pursuit of material gain, which has been observed in other contexts as well (Brodie, 2007; Evans-Pritchard, 1976). To describe the relationship between Sakawa actors and Afa Tibrisi, a participant argued that the economic needs of Afa Tibrisi are provided by Sakawa as gesture to their support.

You know, if somebody help you to get something, you also help them too. For me, I always try to back to my Afa to give him some money when my client pays. Even the last time, I buy motorbike for him... Because without him, I cannot succeed like my colleagues. He prays and do his things to make the client pay.. (Interview with a Sakawa-boy)

The response of the Sakawa-boy suggests that there is a complex network of relationships and obligations between Sakawa actors and some religious leaders that contribute to the proliferation of Sakawa in Tamale. The excerpt reveals reciprocal relationship between Sakawa actors and Afa Tibrisi. The Sakawa-boy acknowledges the support he received from Afa-tibrigu and feels a sense of obligation to give back to him. This sense of obligation is consistent with the concept of mutual loyalty discussed earlier, where individuals may feel a sense of obligation to those within their social network who may be benefiting from the illegal activities. The Sakawa-boy also mentions that Afa Tibrisi use their knowledge of the Qur'an to perform magical charms that can help them succeed in their scamming business. This shows the role of Afa Tibrisi in facilitating the proliferation of Sakawa. This finding is consistent with the previous study by Abdulai and Gyimah (2021), which also found that Sakawa-boys in Tamale receive support from certain religious leaders who use their religious knowledge to provide charms and support for their scamming business.

Apart from the relationship that exist between Sakawa actors and Afa Tibrisi, the data analysis also highlights the complex nature of the relationship, which involves social capital exchange, economic gain, and moral considerations between Sakawa actors and religious leaders who previously condemned Sakawa. The participants have argued that there is a shift in the relationship between some religious leaders and Sakawa actors, which is characterized by reciprocal social capital exchange. While some religious leaders previously condemned Sakawa as immoral and unacceptable, Sakawa actors demonstrated their intelligence and resourcefulness, leading to a change in some religious leaders' stance. This change was

facilitated by Sakawa actors providing financial support and seeking spiritual guidance from religious leaders. However, it is worth noting that some religious leaders took advantage of this relationship for personal gain, accepting money from Sakawa actors for mosque projects and their own economic stability. In an interview with Afa Hudu, one of the religious leaders, expressed its observation about how some religious leaders turn their perspectives towards Sakawa and Sakawa-boys.

The guys are very fast. They have silenced the Imams. Do you know the reason? Those days when they got the money, they used to misbehave. And some of the Imams called and told them to scam, but not to use the money to misbehave. A lot of our Imams cars are bought for them by the 'sakawa' guys. A lot of our Imams houses are built by the 'sakawa' boys. A lot of the Imams pray for them. A lot of the Imams take part of the monies these guys make from the 'sakawa' for some mosques projects. And he would tell the boy that when he does that, the boy won't be questioned on judgment day (interview with Afa Hudu).

The excerpt above, Afa Hudu provided the complex relationship between some religious leaders and Sakawa actors. Sakawa actors, who were initially condemned as cybercriminals, were able to silence some of these religious leaders and gain their support through the provision of financial support and seeking spiritual guidance. Some religious leaders also took advantage of the relationship, accepting money from Sakawa actors for mosque projects and their own economic stability. These results align with previous studies explored the significant association between criminal groups and religious institutions. For example, a study by Auyero and Swistun (2009) found that drug traffickers in Argentina built close relationships with local religious leaders, who provided them with moral and spiritual guidance. Similarly, a study by Fassin (2009) found that youth gangs in South Africa formed complex relationships with churches, which provided them with a sense of belonging and social capital. The findings in this study coupled with previous studies that revealed similar results suggests that the relationship between deviant or criminal individuals and religious leaders is not limited to sociocultural context, instead a phenomenon that both religious leaders and criminal leverage for their mutual benefits. The findings of these studies also shows that the relationship between criminal groups and religious institutions is not unilateral and should be examined in greater depth. They delineate the role of social capital in shaping the attitudes and behaviour of both criminal groups and religious leaders, and the importance of understanding the complex nature of this relationship in developing effective strategies for addressing illegal activities.

The study participants identified the significant contribution of some family members and non-scamming friends in the proliferation of Sakawa in Tamale. The data exploration suggests that some non-scamming friends and family members, particularly fathers, create an environment that makes scamming less risky and more lucrative for Sakawa actors. The participants' perspectives reveal that some non-scamming friends consult with traditional spiritualists such as Afa Tibrisi for spiritual fortification on behalf of Sakawa actors. This is particularly evident among community members who have pre-existing social connections with these spiritualists. They leverage their ties to obtain spiritual support for Sakawa actors in exchange for financial gain. Apart from friends, the data shows that some parents, especially fathers, also take their children who are in to Sakawa activities to traditional spiritualist to receive spiritual fortification in the hope of improving their likelihood of succeeding in the Sakawa business. These spiritual supportive behaviours of friends and families are meant to protect Sakawa actors from detection from law enforcement agencies and to make their 'clients' pay them. The actions of some fathers, as suggested in the study denotes the importance of family unit in shaping the behaviour of individual. Whereas this could be seen as supporting their children in achieving success, the actions of family in this narrative makes Sakawa-boys to idealize and normalize the act of Sakawa.

These findings correspond to previous studies that are conducted to substantiate the role of social ties in the proliferation of cybercrime and other criminal behaviours in Ghana and different sociocultural contexts. For instance, to substantiate the involvement of family in shaping children behaviour towards Sakawa, Agbozo and Obiri-Yeboah (2017) showed that some parents encourage their children to indulge in economic cybercrime as means for eradicating poverty in their family. In the case of spiritual disposition of deviant and criminal behaviours, Bui (2019) in his study revealed that Vietnamese cybercrime offenders relied on spiritual rituals to protect them from law enforcement and police detection. Also, Agyemang and Addai (2004) study of cybercriminals in Ghana revealed that some family members and friends provide both financial and emotional support to Sakawa-boys, which enables them to conduct their Sakawa business.

6.3.4. My friend helped me get started

The concept of differential association, proposed by Edwin Sutherland in the 1930s, is a central idea in the fields of sociology and criminology that explores the role of social connections in the study of crime and deviance. In Tamale, this kind of association was found

to be a contributing factor to the prevalence of Sakawa activities. The theory argues that deviant behaviours are not innate or inherited, but rather are learned through social interactions and associations within groups in society (McCarthy & Casey, 2008). Individuals or groups are more likely to engage in criminal and deviant behaviours if they are associated with others who are already involved in criminal activities. Therefore, within the framework of differential association, criminality and deviancy are based on the observation of attitudes within one's network, as well as imitation, reinforcement, and association.

The data in this study suggests that some young people in Tamale got into the economic cybercrime activities through their friends who were already Sakawa actors. It shows that the allure of financial support and the luxurious lifestyle of Sakawa actors motivated some of their non-scamming friends to seek entry into the Sakawa industry. According to most of the Sakawa actors who took part in this study, instead of consistently receiving money from the Sakawa actors, they requested necessary information and resources such as laptops, smartphones, and sometimes money for internet data that could help them to get started with the scamming business. The desire for material possessions by non-scamming friends can be contextualized within the theoretical assumptions of materialism, where the desire for material possessions and status is motivated by sense of belonging and self-actualization (Baumeister & Leary, 1995). Consequently, young people in Tamale are usually socialized and natured to value material possessions and this coupled with the extent of social connection between Sakawa-boys and non-scamming individuals contribute enormously to the spread of Sakawa. In an interview with a Sakawa-boy he expressed his gratitude to his friend how supported him to get started with the scamming business.

Thanks to Shatta (pseudonymized). At first life was not easy bro.. even to eat was a problem. But thanks to Shatta. He show me all the way to succeed in this business. When I was going to start this business, he was the one he helped me android phone and created an account (Facebook profile) for me, and he show me what to do... even now he still help sometime, even though I now know inside but he is grandfather... (Interview with a Sakawa-boy).

The experience of the Sakawa-boy in the excerpt above reveals the role of social ties and friendship network in young people entry into the Sakawa business in Tamale. According to the participant, he was able to enter the Sakawa business through his friend who supported him with both knowledge and material. The participant also mentioned the ongoing relationship that exist between him and his friend in the niches of Sakawa. In his presentation, the Sakawa-boy mentioned that his friend was already in the Sakawa business and serve as a gateway for him enter the business. This finding is central to the theoretical perspective of

differential association (Krebs & Warr, 2018; McCarthy & Casey, 2008), which is relevant to contemporary research in sociological and criminology. For instance, in their application of differential association to investigate intimate partner violence, Carbone-Lopez and his colleagues (2021) revealed that people who are exposed to violence within their social network are more likely to engage in violent behaviours against their intimate partners. Also, the study of Akers and colleagues (2020) to examine the conceptual perspective and its connection with the spread of extremist ideologies on social media shows that the application of differential association is not limited to conventional or offline social connection but also on the digital platforms.

6.4. Determiner of Social Ties

To better understand the social relationships of Sakawa actors, the current study employed ecomap analysis as a triangulation method to complement interview data. This allowed for an exploration of the connection between social capital and the social network of Sakawa actors. The data suggests that the formation of social network by Sakawa actors and the nature of the network are determined by the social capitals that are available in the relationship, which aligns with previous studies that provide insight into how social capital shapes the nature of social ties (Lin, 2002). According in the interviews and ecomap analysis, Sakawa actors have strong ties with religious leaders, chiefs, friends, and family who provide them with various forms of capital such as mutual trust, protection, spiritual fortification, and advice. This finding is consistent with Portes' (2014) study was examined the downside of social capital. In the study, he found that social ties are strongly and closely related to the amount and type of social capitals that are available in a social network. Portes however noted that, while social capitals provide enormous benefits, including improving the quality of social support system, social capital can also have detrimental effect on certain underprivileged individuals and groups in the society, when such capitals are unevenly experienced in the society.

The study also revealed the significance of economic capital in the exchange for various forms of capital such as security, mutual trust, protection, and moral and cultural knowledge. The findings suggest that Sakawa actors establish strong relationships with those they can exchange capitals with, thus exchanging economic capital for other forms of capitals such as legal protection and spiritual fortification. For instance. Sakawa actors give financial incentives to some politicians and police officers to achieve protection from the legal consequence of

Sakawa business (*This will be discussed later in Chapter 9*). This align with Bourdieu's concept of capital conversion where one form of capital can be utilized to achieve another form of capital (Bourdieu, 2017). The study also reveal that Sakawa actors have weak ties with individuals who do not provide any form of capital or only depend on Sakawa actors for economic favours. This align with several studies that revealed that people with more social capital are most likely to have strong social ties (Bourdieu, 2017; Lin et al., 2001; Portes, 2014). However, Lin, Cook, and Burt (2001) argued that the type of social capital that are most relevant to the formation of social ties depends on the nature of social relation in question. They identified, structural, cognitive, and relational social capitals, and argued that those forms of social capital maybe fully or partially needed to form social ties. In the context of this study, social networks of Sakawa actors are characterized by the solicitation of various forms of capital such as moral, spiritual, political, and legal capitals, whereas those within their network are primarily motivated by economic capital. For instance, during the questioning to draw the ecomap, a Sakawa-boy delineated how he perceive his relationship with his sister.

For her, we don't usually have anything to talk, we talk, for example when she needs money for like food, cloths or when my mother ask her to come and collect from me for them. I don't know, but we don't do anything like together, no just money money haha (conversation with Sakawa-boy)

The response of the Sakawa-boy in the excerpt above indicates the instrumental nature of the relationship between him and his sister. This instrumental nature means that their relationship is based on the exchange of goods or services, such as money, rather than emotional or social support. This finding aligns with previous research that has found that relationships in certain cultures, particularly those in individualistic societies, tend to be more transactional and instrumental in nature (Markus & Kitayama, 2010). This reveals some families' dependence on Sakawa actors for their livelihood, which has the tendency to increase Sakawa proliferation, since Sakawa actors might feel the legitimacy of scamming business. The nature of the communication between the Sakawa-boy and his sister also demonstrate the ineffective communication and lack of emotional and psychological connection between them. In order words, the relationship is not built on share interest and mutual consent, but rather on economic needs. This lack of emotional and psychological connection between them be influenced by different factors such as personality, gender, and life experience.

Conclusion

This chapter discussed the proliferation of Sakawa within the interplay of informal social control, social learning, and social cohesion. Drawing from multiple perspective from

various participants, the chapter revealed that the proliferation of Sakawa in Tamale is complex and requires multifaceted approaches if Sakawa should be mitigated. There chapter showed that there is a complex relationship between economic status and sociocultural and religious values with Sakawa representing the consequence of this complex relationship. One of the determining factors that causes proliferation of Sakawa in Tamale is the failure of community representatives such as religious leaders and chiefs to fulfil their obligations to the welfare of the society. Central to this, the study identified that the attitude of social representatives and leaders of area generates poverty, and this contributes to the proliferation of Sakawa in Tamale.

Secondly, the issue of Sakawa is presented in this chapter as the consequence of poor parenting and social comparison among leaders, social presentative, young people whose unethical behaviours often go unpunished, making Sakawa actors believe that scamming is acceptable and has limited social consequences. Also, the chapter showed that Sakawa is rooted from observing and imitating the unethical behaviours of some social representatives, who achieve economic sustenance through unethical means. This demonstrates the social construction of success within the sociocultural community of Tamale. Further, the chapter presented the significance of social ties in espouse of Sakawa, with weak ties between Sakawa-boys and their families, older generation, and victims leading to breakdown of moral and ethical values and strong ties with some religious leaders, politicians, friends, and some family members that provides resources which are suited for Sakawa perpetration. Finally, the chapter presented the role social capital play in determine the nature of Sakawa-boys social ties, where social capitals align with strong ties and unavailability of social capitals correspond with weak ties. Overall, the chapter presented the complex relationship between economic power, traditional power, and crime and the need for measures to control the spread of Sakawa.

The next chapter will explore how social ties, as discussed in this chapter, contribute to the emergence of young women in the Sakawa industry. It will focus on how the combination of social ties, sociocultural and economic conditions of women, and the anonymous nature of the internet creates opportunities for young women to turn to the Sakawa business as an alternative means of meeting their financial needs.

Chapter Seven

Sakawa-Girls: Social Relations We Clench and Digitalization We Hide

7.0. Introduction

In chapter 6, the thesis discussed the proliferation of Sakawa within the context of social learning and social ties, and how social capitals mediate the nature of Sakawa actors' social ties. Inasmuch as social capitals provide capitals such as spirituality, glamorization, social ties also play a significant role in determine the gender nature of Sakawa in Tamale. This chapter focuses on the emergence of young women in the Sakawa industry in Tamale and how social relationship of young women contributes to their involvement in the Sakawa business. Whereas gender and deviance has been studied for centuries, its emergence on digital realities is relatively new in crime, deviance, and sociological literature. In terms of empirical studies on the nexuses of deviancy, crime, and digital societies, previous studies have laid emphasis on constructing male offending behaviours and how women become victims of cybercrimes (Kopp, Layton, et al., 2016; Whitty, 2018b), with less attention to female offending behaviours on digital societies. Following feminist criminological approaches, this chapter explores how sociocultural and economic experiences of young women in Tamale coupled with the digital nature of economic cybercrimes shapes women engagement in it. The current chapter contributes to the ongoing debate on the gender dimension of digital deviancy and its reflection on the general discussion of female deviant behaviour narratives. The chapter focuses on women experiences of social cohesions and gender dynamics in the region, and how these experiences create conducive environment for young women, within their dynamic sociocultural and economic condition, to participate in the Sakawa business. In this chapter, the thesis also substantiates the role women play in the Sakawa business and how these roles factor into the gender labour division narratives. The chapter also delineates what the digitality of Sakawa means for Sakawa-girls in Tamale.

In the gender and deviance literature, the economic conditions of women and their attachment with their family play enormous role in determine their tendencies of taking of illegal activities to support their families. Typically, Tamale's culture obliges men to provide economic needs of their families – with women acting as caregivers or housekeepers. However,

in contemporary Ghana's society, where urbanization becomes more persistent– not only in southern Ghana, but also in northern Ghana, gender role in terms of economic provision has evolved in both rural and urban areas in the northern region. Because urbanization comes with high economic responsibilities women have increased their involvement in families' financial provisions (Huyer, 2016). Because of the cultural dynamics in the northern Ghana, opportunities and nature of economic activities are gender stereotypical.

Whereas female children are usually socialized to perform affective and household duties such as mothering, nurturing, cleaning, cooking, and how to be submissive to men, male children are nurtured towards economic provisional roles such as farming and how to become family heads (Damba et al., 2019). As postulated by Naami (2012: 27), “the role women play in the society, most times, are not paid for, tedious and lengthy, Instances are where rural women usually travel long distance in search for water and fuel, as well as doing manual laundry”. These gender stereotypes reflect on how women are treated in professional and labour endeavours. For instance, apart from those in the formal sector, which is often less gender stereotypical, in the informal economy – men would work as mechanists, sell mobile accessories, drivers, and labourers, and women on the other hand, sale food in the market, operate boutiques, sale grocery and cosmetics, and selling fruits, and vocational jobs like head dressing. Though this can be observed in southern Ghana as well; these gender disparities in labour market and professional strives is more pervasive in Tamale's society. For instance, as agriculture is the predominantly economic activities in the north, women are actively involved in farming activities. However, most of these women lack resources such as financial support to start engage in sustainable farming or involve in any informal economic activities that can support their families (Bryan & Mekonnen, 2022). Most funding organizations and government interventions are skewed towards men with little consideration for women farmers (Peterman et al., 2014). Therefore, women rely on their little resources, which often pushes some young women to depend on unethical means to provide for their families (Bryan & Lefore, 2021). Throughout this chapter, the thesis focusses on how the economic conditions of women shape their attitude towards Sakawa. In other words, the chapter discussing how economic conditions lead to motive for Sakawa, and how such motives are supported by social relations to make women participation in the Sakawa business easy.

In the sections that follows, the chapter focuses on the results of the interviews with Sakawa-girls and their associates in thematic areas. The chapter starts by the accounting for the sociological perspectives of women offending behaviours to provide a theoretical background

on the narratives from which Sakawa-girls involvement can be theorized. The chapter proceeds by providing the etiological factors that contributes to the involvement of women in the Sakawa industry and how those etiological factors are factors into the sociological and criminological paradigms. At this section, the chapter provide theoretical analysis to the etiological factors that are identified in the data. The chapter also delves into how Sakawa-girls social ties shape their decision to undertake Sakawa, including how Sakawa-girls are recruited into the Sakawa industry. This will further substantiate the role of social ties in explaining female offending behaviours. The chapter advances to discuss the role Sakawa-girls take-up in the scamming narrative, which is followed by contextualizing these roles in the gender labour division narratives. The chapter will end by describing how the digitality of Sakawa coupled with sociocultural beliefs about women contribute to women taking up Sakawa. This part also includes the dynamic around the reason Sakawa is preferred to other informal economic activities that are available for young women in Tamale, including sale food in the market, operate boutiques, sale grocery and cosmetics, and selling fruits.

7.1. Female Offending Theories

Criminological research has consistently found that men commit more crimes than women (Zimmerman & Messner, 2010). This assumption has been supported by various androcentric theories such as Lombrosian masculinity hypothesis, general strain theories, biological determinism, and differential association theories, which have been backed up by empirical studies. However, feminist criminological theories have challenged this status quo, thereby made the study of crime, and gendered a critical dimension of criminological sciences, particularly in the contemporary global society (Renzetti, 2013).

The emergence of feminist criminological theories has made significance contribution to the study of female offending perspectives. From a feminist viewpoint, the analysis of gender and criminal activities must incorporate the unique experiences of different genders instead of applying established criminological theories universally to explain the criminal behaviours of all genders (Daly & Chesney-Lind, 1988; Renzetti, 2013). Feminist criminologists contend that traditional criminological and sociological theories, which aim to explain the gender gap in criminal behaviour, are predominantly androcentric and lack the theoretical and empirical rigor necessary to elucidate women's involvement in criminal activities. Hence, they argue that the criminal behaviours of women should be examined through the lens of distinct sociocultural and political experiences (Daly & Chesney-Lind, 1988). This became a topic for criminal

justice discussion when Adler et al (1975) published their book titled “Sisters in Crime”. The authors recognized the centrality of gender equality and emancipatory women's movement in criminal behaviours. To the authors, the fight for gender equality has a darker side, as women demand equal opportunities in legitimate fields, and an equal number of determined women force their way into the world of major crimes. The authors noted that the gender gap in crime was narrowing due to the rapid increase in female conviction of crimes.

Although the gender equality movement and its influence on female offending originated in the global North, it has become pervasive in the global South, including Asia and Africa. However, scholars of gender equality hypothesis have different perspectives on the type of crimes that these movements generate. For instance, Simon (1975) believes that gender equality in roles leads to an equal proportion of men and women in property crimes but differs in violent crimes. On the other hand, Adler (1975) argued that the gender equality hypothesis closes the gender gap for all forms of crimes. This suggests that female offending is relatively higher in societies where gender equality is promoted than conservative societies where gender equality movements are less pervasive.

The gender equality hypothesis is a key focus in gender and crime research. The Hagan et al (1993) power-control theory, for example, is based on this hypothesis. This theory argues that in an egalitarian society, where women have the same economic responsibilities as men and are heads of families, the gender gap in delinquent and criminal behaviour is small. The gender equality hypothesis is a branch of criminological theories that emphasize socioeconomic factors to explain the causes of female offending (Agnew & Broidy, 1997; Robert, 2018). However, it has been criticized for oversimplifying criminal behaviour due to its lack of consideration for other socio-politico-economic, historical, and psychological factors that contribute to the proliferation of crimes and deviant behaviours (Akers, 2017; Krebs & Warr, 2018).

Also, in the context of social bond theories, studies have it that relationships and social cohesion are instrumental and paramount in examining the narratives of female involving in deviant behaviours. Studies have shown that romantic relationships increase the likelihood of women acting as accomplices to crimes (Larson et al., 2016; McCarthy & Casey, 2008; Simons & Barr, 2014; Torbjørn et al., 2015). Strong bonds with romantic partners have been found to increase the likelihood of female partners committing crimes, while strong bonds with parents decrease criminal activities among adolescents (Simons & Barr, 2014). McCarthy and Casey (2008) note that the quality of romantic relationships is crucial in determining desistence and

offending behaviours. This body of knowledge draws inspiration from Hirschi's (1969) attachment specifications, which suggest that strong bonds lead to cognitive, psychological, affective, and behavioural attachment with others and influence people's behaviour.

7.2. Gender Matter in Economic Cybercrime Activities in Tamale

The involvement of women in the Sakawa industry in Tamale has yielded several sociological, cultural, and economic perspectives of gender narratives of deviant behaviours in the Tamale's society. The data revealed that there is a gendered perspective to economic cybercrimes, with great tendencies of societal acceptance of men engaging than women participation. The participants identified that women are expected to demonstrate higher moral and ethical standard because of their role in nurturing and socializing children. To community representatives such as chiefs, religious leaders, and community members, women are spiritually and socially connected to children than men and that women behaviour have greater implication on children than men. As such, they argued that women's involvement in economic cybercrimes could have a detrimental consequence for the next generation, and that men should be those to engage in Sakawa if necessary, since men are obliged to provide economic sustenance to their families.

These insights underscore the relevance of sociological theories that spotlight the social construction of gender roles and expectations assigned to both men and women, shaping societal views on gender and deviations from normative behaviours. Specifically, the analysis highlights patriarchal narratives that dictate women should prioritize family and household responsibilities, such as childrearing and homemaking. These constructed gender norms significantly influence perceptions and responses to deviant behaviour, with men often receiving leniency or justification for unethical actions if deemed providers for their families, leaving women to fulfil domestic roles. This dynamic is exemplified in the case of economic cybercrimes in Tamale, where economic pressures and gender expectations intersect, affecting how informal control mechanisms functions in the society. The findings in this study contributes to previous studies that have explored the gender dimensions of deviant and criminal behaviours in different sociocultural contexts. For instance, in their study, Mlambo and Ndlovu (2020) revealed that because of social expectations that perceived men as breadwinners and women as caregivers, men are likely to engage in cybercrimes in Zimbabwe. Similarly, Arjomandi et al (2020) study in Nigeria revealed that men were more likely to engage

in cybercrimes than women because of sociocultural and economic expectations such as breadwinner-expectation narratives and gendered socialization processes.

The study further explores the gender-specific narratives that frame economic cybercrimes, particularly within the context of the social and economic support structures available to young men and women in Tamale. According to the participants, women have greater access to economic resources through their social networks compared to men. This perception fuels the belief that women's participation in economic cybercrimes is entirely indefensible. Participants noted that from childhood through adolescence, women typically receive financial backing from parents and male siblings, support that continues into young adulthood from boyfriends, and later from husbands after marriage. Men, conversely, are seen as having fewer avenues for financial support, facing greater challenges in securing sufficient income to provide for themselves and their families. Consequently, the community holds the view that women lack any moral grounds for engaging in the economic cybercrimes, given their broader access to economic support.

The findings are consistent with the assumptions of general strain theory that constructs deviant and criminal behaviour within lack of economic advantages for individuals in the society (Agnew, 2017). According to the participants, women receive more social and economic support, thereby reducing the economic strains on them with men exhibiting more economic strains that pushes them into engaging in Sakawa to sustain their economic conditions. Within this framework, the community do not expect women to get into economic cybercrime activities as they perceived women to have enough economic support from their social network. Similar studies have demonstrated the economic pressure that pushes men into Sakawa and other related deviant and criminal behaviours (Abubakari, 2021; Arjomandi et al., 2020; Mlambo & Ndlovu, 2021).

Although some participants in the current study acknowledged the relatively lower economic strains on women in Tamale, not all of them subscribe to the traditional gender role and the gendered nature of social support. Some participants rejected the gender role hypothesis, viewing it as outdated, and instead postulated that in contemporary global society, including Tamale, many women take on the role of primary economic providers for their families and relatives. These participants argued that the financial pressures on men and women to provide for their families are similar. They also acknowledged that some women do not have the same financial support from their families and social network and experience more financial pressures. This group of participants did not make distinction between men and women who

are involve in Sakawa, instead they argued that Sakawa is unethical and immoral behaviour that is informed by the young inability to withstand economic pressure and to took up to God for provision.

The hardship is for everyone, not only men. Listen well bisa Yushawu, today women are even helping their families more. You see that white house there? The daughter of the landlord of that house gives them money for everything, food, cloths, any everything. You see these children in the Sakawa, there are not just ready to face hardship like us...

The participant in the excerpt above rejected the gender role hypothesis mentioned earlier, which can be conceptualized from a sociological perspective through feminist theory and intersectionality framework. From the feminist perspective, which recognizes the social and cultural construction of gender as sources of power dynamics and economic relations, the participant acknowledged that women contribute to the economic well-being of their families, challenging the historical exclusion of women from economic provision (Daly & Chesney-Lind, 1988; Mohanty, 2004). This recognition addresses the emerging intersectionality of economic trajectories. Intersectionality provides sociological explanation to the intersection of different roles and phenomena across different social categories such as gender, class, and ethnicity (Davis, 2016). The participant acknowledges that in the contemporary Tamale's society economic provision is not gendered, instead men and women take equally shared in families' economic well-being. Therefore, economic hardship is not a construct for only men but also for women in the society.

The participant also highlighted the interplay between economic strains, self-control, and economic cybercrime. According to the participants, economic strains play significant role in determining the construction of deviant behaviours like Sakawa but did not ultimately fully determine individuals' engagement. To the participants, individuals who are not able to withstand the strains and pressure that come with economic hardship are those who commit economic cybercrimes, highlighting the role of self-control in determine the proliferation of Sakawa among young men and women. Self-control researchers have argued that people who exhibit low self-control are more likely to engage in criminal behaviour as compared to those with higher level of self-control (Gottfredson & Hirschi, 1990; Piquero et al., 2010). The concept of self-control, originated from psychological studies, has a rigorous implication in the sociological study of deviancy and criminal behaviours. Several studies have utilized self-control theory to study gender gap in criminality and these are consistent that women show higher self-control than women, which account for a smaller number of women in criminal

behaviours (Donner, 2016). In this study, the participant postulated that Sakawa actors are individuals who demonstrate low self-control, indicating the role self-control plays in the proliferation of Sakawa activities among women. The etiological factors that informed women involvement are presented in the next section of this chapter. Most of the findings are from the perspective and experience of Sakawa-girls.

7.3. Underlining Etiological Factors for Female Offending

The emergence of certain factors pushes Sakawa-girls to enter the economic cybercrime industry. Male offenders in Ghana and other West African countries justify their involvement in economic cybercrime by citing structural unemployment and the need to support their families financially (Boateng et al., 2011; Tade, 2013). Although previous studies have shown that women are increasingly involved in Sakawa in Ghana (Burrell, 2012; Cassiman, 2019), they have not provided clear evidence of the factors that contribute to this trend. This study's findings indicate that the recent increase in female involvement in economic cybercrimes in Tamale is related to economic hardships that make it difficult to earn a living through legal means. In northern Ghanaian societies during the early 2000s, women were not expected to provide financial support for their families (Ngulube, 2018). However, with the rapid urbanization of northern Ghana and Tamale since the early 2000s (Fuseini & Kemp, 2016), there has been a shift in the traditional gender role, with women actively contributing to their families' economic situation. This includes supporting their younger siblings and parents, especially when male family members are unable to meet their financial obligations. The following excerpt illustrates how this evolving gender role is driving women in Tamale to play active roles in the Sakawa business.

“I have a senior brother and he is married. He is looking after his wife and child. He don't give money to us and our father and mother again. And me.. me to I try to get the NABCO thing but I did not.. and me, I can't watch them to suffer that is why I do this thing to get money to look after them. From this thing, I can give my small brothers...I have two small brothers and one small sister. Whenever we take money from our client, I give my small brothers and my small sister some money and also my father and mother.. I give them money and buy food for the house” (Marisky, pseudonymized).

The excerpt revealed a predominant cultural expectation for men to provide for their families and the emergence of female members of the family stepping in to provide the economic support, in case male family relatives are unable to provide the economic sustenance. However, the inability of women to fulfil these economic obligations push them to find

opportunities in illegal dealings, as in the case of Marisky (Rosenbaum & Chesney-Lind, 1994). Like male scammers in underdeveloped communities in Ghana (Whitty & Buchanan, 2012), Mariski engaged in the Sakawa business after her attempts to find a legitimate employment in the NABCO initiative. The Nation Builders Corps (NABCO) was established by the government of Ghana to provide temporary job opportunities for post-High school graduates, such as University, Polytechnique, and College graduates.

The study aligns with the plethora of studies in Ghana and other West African countries that showed the contribution of economic strain in deviant and criminal behaviours (Asante & Burrell, 2012). For example, Burrell (2012) found that young Ghanaians turned to Sakawa due to high unemployment rates and economic hardship. Additionally, studies have shown that the need to support family members, particularly parents and younger siblings, is a significant motivation for engaging in criminal activities among youth in West Africa (Nkansah-Amankra et al., 2011). In a study conducted in Ghana by Amoako and Yawson (2014) to investigate scamming as a livelihood strategy for women revealed that women who engaged in scamming business do so to support their families. Therefore, economic conditions of women play a crucial role in explain the emergence of young women in the Sakawa business.

The excerpts also revealed the role schooling play in determining the economic conditions of women in Tamale, and how in turn this contribute to women in the Sakawa industry. Marisky argument in the excerpt suggests that economic cybercrime becomes underground economic activity for those who graduated with higher education degree without jobs. For those with higher education degree, gaining employment in the formal sector is crucial for their economic sustenance since they did not acquire any vocational skills or got involved in any underground economic activities prior to their graduation. In order words, educated Sakawa-girls lack vocational skills or initial capital that could support them to leverage the informal economic. Therefore, Sakawa becomes a choice for them to replenish the financial lag of unemployment. For instance, with Ladies mama, who graduated from the Tamale Technical University and holds HND in financial accounting, Sakawa is an intervention to cater for her financial needs until she finds a job in the formal sector.

“I didn’t learn any trade and I also don’t have money to start any business. My brother paid all my fees until I graduate. So, I don’t want to put my burden on him again because he is the one who is taking care of our younger brothers too. So, I am doing this ‘thing (Sakawa)’ to support myself until I find a job.... I have applied for three places now but just waiting to see what God will do for me.... Hmm, I can

also to that (start business) when I get enough money. I am thinking about that too” (Ladies mama, pseudonymized).

Apart from expressing the common reason that drives individuals into engaging in economic cybercrime, lack of vocational skills among educated women may push them into soliciting opportunities in economic cybercrimes. For instance, Ladies mama is a graduate who does not have any vocational skills or any means to start any legitimate business. Therefore, she turns to Sakawa as means of supporting her economic needs. Ladies’ mama shows how lack of vocational training coupled with structural factors such as lack of job opportunities for graduates creates environment for Sakawa to flourish. The excerpt also demonstrates the relationship between educational system, economic endeavours, and criminal or deviant behaviours. The fact that Ladies mama graduated without any vocational skills reveals that educational system does not equip graduates with necessarily skills that are important in the job market. The findings can be contextualized in the literature concerning education and criminal behaviours. Research suggests that people with limited access to education are more likely to engage in criminal activities (Laub & Sampson, 2003). However, the current study showed that even access to education only does not determine the less criminal tendencies, instead the ability of individuals to gain skills that are important in the job market. Like the case of Ladies mama, she has access to higher education as compared to most young people in Tamale; however, she is not able to find job because lack of skills that could allow her to venture into personal business or gain employment. Therefore, she turned into Sakawa as means of economic sustenance.

The study found that whereas girls with higher levels of education tend to rely solely on economic cybercrimes as their economic source, those with less education tend to use Sakawa to supplement their income from other informal economic activities such as selling groceries, hairdressing, running boutiques, and kiosks. Despite their involvement in other informal economic activities, the income generated from these activities is often insufficient to meet their economic needs, as they have significant financial responsibilities to their families, including parents, siblings, and extended family members. Thus, the study suggests that Sakawa provides economic stability to young women as it supplements their legitimate income. This finding describes the economic challenges faced by young women in Tamale, including those with high education and lower-level education. It also unravels the underlining socio-economic and family dynamics that influence the individuals to engage in unethical and illegal activities such as Sakawa. By taking up economic cybercrimes, young women maintain their economic stability in their large families, either through supplementing their steady income or replenishing unemployment. For instance, in an interview with a Sakawa-girl, she provided her

family structure, how it affects their economic situation and its connection with finding alternatives to gaining economic stability.

“This time is not like that oo...not only the boys do it.. example, my father have 3 wives and we, the children, we are all trying to get money for our mothers because our father don’t give all of us money... because he have many children..we are 11 children. So for me, I have to stop school, and I hustle and do my business to support my mother and my young sisters” (Gaazi babe).

Gaazi's response in the provided excerpt highlight the impact of family size on the economic well-being of households in Tamale, Ghana. Across various sociocultural contexts within the country, both in the southern and northern regions, the practices of polygamy and extended family systems are prevalent due to cultural and religious reasons. Notably, in Tamale and other northern areas, the incidence of polygamous marriages and large family units is more common, largely influenced by Islamic teachings that endorse polygamy. Gaazi's insights align with the viewpoints of structural functionalists, who focus on the interconnectedness of society's different components and their collective role in promoting social equilibrium. (Macionis and Plummer, 2018). She illustrates the influence of large family sizes and the economic responsibilities towards multiple wives and children on the financial stability of families. Additionally, she shows how family members, including young girls, respond to these challenges by participating in Sakawa and other economic ventures to augment their family's income. Gaazi's family dynamics, coupled with the efforts of the children to contribute financially, underscore the significance of individual roles in sustaining the social system's stability, a concept rooted in the framework of structural functionalism (Parsons, 2017).

Gaazi's family structure and the economic situation also support the resource dilution hypothesis which states that as the number of children in a family increases, the resources available, such as time, energy, and money, become limited, affecting the children's development and outcomes, including their educational success (Öberg, 2017). The findings in this study align with several studies that revealed the relationship between family size and the resources available for children's well-being (Crosnoe, 2004; Downey, 2001; Öberg, 2017; Oliver & Serena, 2018). For instance, using data from the National Longitudinal Survey of Youth (NLSY), a national representative sample of American youth, Downey (2001) found that children with more siblings achieve low academic performance, especially children from families with limited financial resources. Similarly, Crosnoe (2004) study showed that apart from achieving low academic performance, children in large families have low rate of graduation, as in the case of Gaazi, who has to stop school to “hustle”. However, some studies

revealed that though children from large families face economic and educational challenges, such children have better social skills and greater ability to interact with others in constructive and rapportage manner, which are paramount in certain social lives (Blake, 1981; Brewster & Rindfuss, 2000).

Gaazi's argument further factors into the sociological dimension of feminist criminology. This perspective focuses on the gendered nexuses of economic inequality and how women are disproportionately affected by economic challenges (Daly & Chesney-Lind, 1988)d. In other word, the theoretical perspective recognizes who women are often marginalized within the economic inequality struggle. She highlighted how she had to stop school to engage in hustling to support her family, which at the larger picture, it demonstrates how girls must forgo their aspiration and live plans to engage in economic activities for the survival of their families. In Gaazi's perspectives, this gendered struggle does not only affect girls' education but also reinforce women deviant and unethical behaviours.

The data also suggest that the marriage dynamics that are observed in the society contributes to the growing involvement of women in economic activities and other unethical means of achieving economic gains such as Sakawa. The study revealed that some young women in Tamale engage in Sakawa business as a means of gaining financial independence, which they perceive as necessary in improving and sustaining successful marriages. The participants argued that in contemporary Tamale's society the economic conditions of women influence their successful marriage life. They perceive successful marriage as the one that involve mutual respect and support between husbands and wives. According to the participants, women who completely depend on their husbands for their financial needs lacks respects of their husbands and are often not part in families' decision-making process. Therefore, in attempt to achieve economic independence before marriage, young girls take up Sakawa as alternative means to satisfying that need. This was vivid in Voice-owner's argument when she attempted to justify her involvement in the Sakawa business during an interview.

I'm telling you.. today if you don't have any business or money to help your husband, he will not respect at all. He just think that you are useless. So he will go and marry another wife who can also support him with money. For me, I'm doing this thing (Sakawa) to get money so I can start some business before I marry. That way, the man can respect me.. if you support the man, he will just get up one day and just go and bring second wife...for what? (Interview with Voice-Owner, pseudonymized)

Voice-Owner's discussion highlights the importance of women's financial independence and stability in maintaining marriages in modern Tamale society. She points out a shift in expectations where women in Tamale are now anticipated to contribute financially to their households. Failure to fulfil this expectation can result in diminished respect and potentially lead to polygamy or divorce. This change signifies a departure from traditional gender roles in Tamale, where financial provisioning was once exclusively the domain of men.(Oteng-Ababio et al., 2016). This shift, while potentially promoting women's participation in economic activities, also places financial pressure on those unable to meet these new expectations. The evidence indicates that in pursuit of a respected marriage, young women aim for financial stability beforehand, which may include engaging in illegal activities like economic cybercrimes. Voice-Owner suggests that financial independence acts as a catalyst for monogamy; thus, she engages in Sakawa to secure financial autonomy and deter her future husband from marrying another woman who could provide him with financial support. While Sakawa girls might view this as a valid strategy in Tamale, Cassiman's (2019) research in Nima—a less privileged community in southern Ghana—shows that young women's involvement in Sakawa is seen as diminishing their prospects for marriage. This is because society views these women as crossing gender boundaries and being unsuitable for marriage. Similarly, the study by Franke et al. (1999) found that women involved in white-collar crimes are often subjected to harsher punishments than men, as they are perceived as breaking gender norms and expectations.

7.4. Social ties in Sakawa-girls Recruitment

The involvement of young women in the Sakawa industry in Tamale is influenced by their interactions and social relations. This study found that the strong attachment of Sakawa-girls to their romantic partners plays a crucial role in their decision to engage in economic cybercrimes. Previous research has shown that women's romantic relationships can significantly influence their involvement in criminal and deviant behaviour (Larson et al., 2016; McCarthy & Casey, 2008; Simons & Barr, 2014; Torbjørn et al., 2015). While some studies suggest that domestic violence against women may push them to commit crimes as a means of self-defence (Heise, 1998), others indicate that women may engage in criminal behaviour due to coercive control by their intimate partners (Stark, 2007). Current research suggests that women's emotional and psychological attachment to their romantic partners plays a significant role in determining their criminal and deviant behaviour. For example, Miller and White (2003) found that women's

strong emotional attachment to their offending romantic partners is strongly related to their own offending behaviour. In this study, it was revealed that most Sakawa-girls were introduced to the economic cybercrimes, especially online romance fraud, by their boyfriends, who were themselves Sakawa actors, as a way of showing commitment to each other. For instance, Hajia Camry, a Sakawa-girl, explained how she got started in the scamming business, as described in the excerpt below:

“It started with my ex-boyfriend. He first ask me to do it so we can take the money for me and him instead of him to always be going to see the different girls who take some of the money whenever he hit...I didn't refuse because I love him. So, when I was with him, I was doing it for him and we was making money and we do big things” (Hajia Camry).

The excerpt highlights the significant influence of romantic relationships, characterized by deep emotional bonds, on young women's attitudes towards Sakawa. Hajia Camry's decision not to reject participation in economic cybercrime was driven by her love for her boyfriend. This finding aligns with previous research indicating that women's emotional and psychological connections to their partners, who may engage in deviant or criminal activities, play a crucial role in shaping their decisions regarding criminal behaviour (Miller & White, 2003). McCarthy and Casey (2008) argue that the depth of emotional ties between romantic partners significantly impacts a woman's response to her partner's criminal behaviour, more so than simply being in a relationship does. They contend that weaker emotional bonds result in less commitment to the relationship and a decreased likelihood of participating in deviant activities. Conversely, strong emotional connections foster a higher level of commitment and may lead to support for criminal activities. In the case examined, Hajia Camry's decision not to decline participation in the Sakawa business with her ex-boyfriend was indicative of a strong emotional bond. This behaviour aligns with Hirshi's (1969) attachment theory, which posits that robust emotional connections engender cognitive, psychological, and affective attachment, ultimately influencing behavioural assimilation.

Hajia Camry's story also sheds light on the economic dynamics of involving romantic partners in the economic cybercrime discourse, particularly in terms of profit maximization for Sakawa actors. Her ex-boyfriend viewed her participation in his scamming activities to enhance their earnings, underscoring the economic motivations behind women's engagement in Sakawa. This observation aligns with Holt and Bossler's (2010) findings, which indicate that women's involvement in cybercrimes is often driven by economic incentives or the desire to financially support their partners and families. Within Tamale's economic cybercrime discourse, women

typically play supportive roles, engaging in activities to earn a portion of the proceeds. The arrangement usually involves Sakawa-girls negotiating a share of the anticipated profits from their male counterparts' victims before providing their assistance. Consequently, by partnering with Hajia Camry, her ex-boyfriend could not only increase their earnings but also circumvent the need to distribute a portion of their profits to other women involved in Sakawa, thereby preserving their relationship's economic benefits. The distribution of earnings varies based on the nature of the relationship between the Sakawa-girls and the Sakawa-boys. An interview with Mama J revealed that young women view their participation in Sakawa not just as support but as a legitimate business venture, expecting it to be profitable.

“This is a business, so I charge them. Sometimes Ghc200, sometimes Ghc500. It depends on the money the guy will take from the client. Even sometimes you can get up to Ghc1000 from that... Sometimes too, if the boy is your brother...like a family member, you can call the client for him free... you will not take money” (Mama J).

The excerpt reveals a Sakawa participant's view of economic cybercrime as a business venture, highlighting the gender dynamics in its conceptualization. In Tamale, economic cybercrime is recognized as a legitimate form of business, not only by both young men and women involved in the practice, but also some prominent people in the society, as will be discussed in later chapters. Sakawa actors employ various tactics to carry out their operations, one of which includes a gender-swapping strategy. This involves Sakawa-boys masquerading as attractive women, a technique that may necessitate the assistance of Sakawa-girls to enhance the deception's credibility and effectiveness (Cassiman, 2019). This arrangement allows Sakawa girls to negotiate a share of the proceeds that Sakawa-boys receive from their “clients” as a precondition for their participation. The share they demand is influenced by the nature of their relationship with the Sakawa-boys. Mama J mentioned that if the Sakawa-boy is a relative, she might provide her services without charge. This practice underscores the intertwining of cultural and economic dimensions within economic cybercrimes in Tamale, where Sakawa is regarded as a legitimate enterprise. In this context, it's customary for family members to offer their services either for free or at a reduced rate, reflecting a broader cultural norm of familism. This cultural expectation is mirrored in the operations of Sakawa girls, indicating how familial relationships can influence economic transactions within the Sakawa sphere.

The use of the term "business" by Mama J to describe Sakawa reflects two broader sociological perspectives. Firstly, it highlights the phenomenon of moral disengagement, which was discussed in detail in Chapter five. Secondly, it reflects the commodification of human

emotions and relationships and the institutionalization of deviant behaviour, as outlined by Baumeister et al (1998). On one hand, conceptualizing economic cybercrime as a business is a way of reconstructing the act into a more socially acceptable construct, thereby reducing the guilt associated with perpetrating the act. This illustrates the process of moral disengagement, whereby individuals justify their actions by detaching themselves from the harm they cause to their victims. However, this also reflects the Marxist theory of commodification, which state that in a capitalist society, everything, including human emotions, relationships, and tangible skills, can be used as a commodity that can be bought, as cited by Bourdieu (Roberts & Li, 2017). In the current study, in exchange for money, Sakawa-girls, like Mama J, use emotional trickery to draw “clients” emotionally close to the false relationship.

The involvement and Sakawa-girls partnering with Sakawa actors shows that Sakawa is not individuals attempt to defraud victims, but it is collective effective of different players who coordinate their activities to achieve their goal. This is consistent with previous studies about the nature of cybercrimes (Leukfeldt et al., 2017; McGuire & Dowling, 2013). Previous studies suggest that cybercrime organizations and other “traditional” crime organizations incorporate different actors with different expertise and resources and are either permanent or temporal members, to achieve their goal (Mallory, 2011). In the current study, economic cybercrime is not a random or opportunistic dealing; instead, is is coordinated and systematic enterprise that involves a network of actors, including Sakawa-girls, Sakawa-boys, and other actors, like some Afa tibrisi, as discussed earlier in chapter six.

The study highlights how young women's participation in the economy, particularly in activities like economic cybercrimes, is situated within the dynamics of strong family connections, economic circumstances, and social support networks. It suggests that poverty and the absence of societal and familial support are pivotal factors driving their decision to engage in Sakawa. Moreover, the profound bonds young women maintain with their parents significantly influence their decision-making process regarding Sakawa. While participants indicated reluctance to pursue Sakawa for the economic benefit of any extended family member—unless that member was their guardian—they expressed an inability to overlook their parents' struggle with poverty and the lack of social support typically extended to close kin. This generated a compelling sense of responsibility towards their parents, rooted in the deep emotional and familial connections they share. According to theories of social ties, individuals feel compelled to support those to whom they are closely bonded, due to the emotional, psychological, and physical resources exchanged within these relationships. This sense of

obligation towards their parents underscores the impact of strong social ties in shaping decisions, including the choice to engage in Sakawa, as a means to alleviate familial economic hardships (Zhuo et al., 2023).

These findings are consistent with previous studies that have examined the role of social support in shaping individual's decision, especially towards criminal and deviant behaviours (Brown & Geis, 2015; Wright & Cullen, 2001). A study conducted by Cullen (2001) revealed that individuals who receive financial support from their families, friends, and other community members are less likely to engage in criminal behaviours that are intended to achieve economic benefits, as they are less likely to feel the need to obtain money illegally. Similarly, in their study, Brown and Geis (2015) showed that individuals who lack social support, including financial and emotional support are most likely to engage in criminal behaviours, especially when they are in poverty. In this study, participants were driven to consider economic cybercrimes as an alternative way to support their parents, given the absence of financial assistance from other extended family members and the community. This research adds to the ongoing discussions about the link between social support systems and deviant behaviours. It suggests that a robust social support system plays a vital role in mitigating deviant behaviours, including economic cybercrimes, in Tamale, Ghana, by highlighting the importance of social networks in providing economic support and potentially deterring individuals from engaging in such activities.

Secondly, the findings in this study have contributed to the discussion on how economic conditions shapes the decision of young people towards criminal and deviant behaviours. Studies are consistent that young people who grow up in poor families experiences economic strains and are more likely to engage in criminal and deviant activities than their peers who do not experience similar economic strains (Agnew, 2017; Duncan et al., 2006; Macmillan & Hagan, 2004). Within this body of knowledge, it is shown that young men are more likely to engage in criminal activities when they experience economic strains in their families, whereas young women are more likely to engage in criminal and deviant behaviours when they experience abuse or neglect in their families (Chesney-Lind & Shelden, 2013; Messerschmidt, 2018). Meanwhile, when women experience economic strains in their families, previous studies have shown that they are more likely to engage in drug-related crimes or sex work (Messerschmidt, 2018). However, the findings of the current study suggests that the gender different in criminal behaviour is informed by the opportunities available for both genders and the different ways in which young women and men are socialized within their dynamic

sociocultural and economic contexts. Whereas it is more stigmatizing for women in Tamale to commit deviant behaviours such as thefts, arm robbery, and Sakawa, the society have a justification for young men involvement in such behaviours, as discussed earlier. Therefore, this might shape the kind of deviant behaviours that young men and young women exhibit as response to economic strains in their families. However, this gender construct of gender response to different kinds of deviant behaviour is not within the scope of Sakawa perpetration, since both young men and young women find solace in it.

The study revealed an interesting perspective on how the association among young women in Tamale contributes to the involvement of Sakawa-girls in the Sakawa industry. Participants noted that their relationship with friends who were already involved with Sakawa actors played a significant role in their decision to consider Sakawa. They observed that their friends who were already working with Sakawa actors had good lives and were financially stable, which motivated them to join the business. Similar to the case of Sakawa actors, young women noted that their friends who were Sakawa-girls supported them by connecting them with Sakawa actors they could work with and provided information on how the "Sakawa industry" functions, including how to speak to victims on phones, how to calculate their share of the money, and how to practice accent mimicking (accent mimicking will be discussed later in the chapter). However, it is important to mention that the influence of social relations on Sakawa-girls was limited to those who were already inclined towards Sakawa due to their economic conditions. For instance, in an interview with "Rukisky", she described how she started with the Sakawa through the support of her friend who was already working with Sakawa actors.

"I don't know what do to, so I ask my friend to help me to also start making some money. So she told me that she will talk to her boyfriend's friend who was also Sakawa-boy so that I can work in him.. that is how it happen oo. Hmm, yes, she help to learn more about the business..." (Interview with Rukisky, pseudonymized).

The discussion regarding Rukisky illustrates the frustration stemming from financial difficulties and how this influenced her decision to engage in Sakawa. Facing economic hardship and unsure of how to improve her situation, Rukisky was inspired by her friend's involvement with Sakawa actors to explore similar opportunities to better her financial standing. Her friend served as a crucial mediator, enabling Rukisky to access information and form connections with Sakawa actors. This highlights the significant role her friend played in facilitating Rukisky's entry into the economic cybercrime discourse. In this context, Rukisky's

friend functioned as a social capital broker, bridging the gap between her and the Sakawa actors, and providing essential knowledge for engaging in Sakawa activities. Social capital brokers are pivotal in acting as intermediaries among individuals or groups possessing varying degrees of capital, aiding in the establishment of connections and the exchange of resources (Lin, 2017). In the context of criminal and deviant activities, like the case of Rukisky's friend, social capital brokers may influence the connection between individuals who aim at engaging in criminal and deviant behaviours who are already in the act.

The dynamic between Rukisky and her friend underscores the importance of social ties in offering resources and opportunities for young women interested in entering the scamming business, as well as the pivotal role of social capital brokers in easing this process. These findings resonate with previous research on the function of social capital brokers in opening doors for individuals aspiring to join criminal networks. For example, a study investigating the illicit market for stolen personal data highlighted how social capital brokers play a crucial role in providing criminals with access to information and opportunities (Papacharissi & de Fatima Oliveira, 2012). This study by Papacharissi and de Fatima explores the mechanisms through which these brokers operate, further emphasizing the significant impact social networks and relationships have on facilitating entry and participation in criminal activities. Apart from providing access to important information such as list of potential victims and buyers of stolen data for criminal individuals, their study suggests that social capital brokers link individuals to other criminals. Similarly, in her study of social capital and organized crime in Italy, Varese (2011) found that social capital brokers play an important role in providing access to resources and protection to facilitate criminal activities of drug smugglers. Whereas social brokers may not necessarily be actively involved in criminal activities, they play a crucial role in ensuring the success of crimes. However, the findings of this study suggest that social capital brokers in the Sakawa industry in Tamale are themselves Sakawa actors.

7.5. The role of Sakawa-girls

Historically, the distribution of gender roles within organized crime groups has been influenced by prevailing cultural norms and values, alongside biological determinist theories regarding crime and deviant behaviour. The gender diversity observed in these groups serves as a strategic advantage, utilizing the distinct cultural, biological, and systemic strengths associated with both genders. Traditionally, women have been assigned to subordinate roles or acted as accomplices, rarely ascending to positions of leadership. Conversely, men have

predominantly occupied leadership roles, undertaking more aggressive and violent criminal endeavours (Albanese, 2014). In recent times, the narrative around gender roles within organized crime groups is evolving, influenced by advancements in technology and the progress of the women's emancipation movement. Women are increasingly recognizing their equality with men, leading to a transformation in the dynamics of organized crime groups. Research indicates that in modern criminal activities, women are found in a broad spectrum of roles within these groups, encompassing both traditionally feminine positions and those previously deemed masculine (Maher & Daly, 2016). This shift reflects the changing perceptions of gender roles in society and their impact on the structure and operations of organized crime. In her study of the roles that women play in organized crimes, Albanese (2014) revealed that women play traditional gendered roles such as emotional supports, drug mules, and also involved in violent crimes. Studies have suggested that women leverage the gender stereotypical nature of violent crimes to achieve immunity from law enforcement agencies (Maher & Daly, 2016).

7.5.1. Phoning: Gendered in Sakawa Activities

Phoning is a tactic used by scammers to communicate with potential victims, aiming to validate their alleged identities. This strategy primarily relies on verbal communication but can extend to the exchange of explicit photos or participation in video chats, which may include cybersex. Like other criminal organizations, Sakawa-girls are recruited into the Sakawa industry to play significant roles that are seemingly tailored to the female gender biological tendencies. However, not all romance scamming narratives require the involvement of Sakawa-girls to be successful. One particular strategy of Sakawa that does require the service and role of a Sakawa-girl is the gender swapping or man-woman format (Cassiman, 2019). In this type of romance scam, a male scammer pretends to be a woman online, using a fake female profile to establish a romantic relationship with a male victim. Often, victims demand to speak to the scammer via phone or video calls, which is when female offenders come into play. During these interactions, Sakawa girls mimic foreign accents to corroborate the scammer's claims of being from a particular country. The excerpt below, provided by a respondent who goes by the pseudonymized name "Caski hanisky," demonstrates how accent mimicking is used as a method of trickery in the online romance scam process:

“You know this white people know about the business. So sometimes they want to hear the voice to know that they are taking to the girl picture they see... you know the boys cannot speak ladies voice but they are using ladies pictures to browse. So, when the client, the one they are scamming want to hear their voice, they can contact me and I will make the call for them...he

will not know...you know when we watch their movies we try to copy the way the women, I mean the girls the way they talk... You will practice until you become perfect” (interview with Caski Hanisky, pseudonymized).

The argument of Caski Hanisky sheds light on the sociological and psychological dimensions of Sakawa girls' participation in the Sakawa business in Tamale, with a particular focus on voice manipulation. This aspect underscores the biological underpinnings of gender attribution and its significance in economic cybercrime, specifically online romance fraud. Due to biological constraints, Sakawa-boys often struggle to convincingly imitate the accents of foreign women, leading them to enlist the services of Sakawa girls who possess a greater innate ability to mimic these accents during phone conversations with clients or victims. Sakawa girls understand the necessity for clients to hear a voice that matches the scammer's supposed identity to confirm their authenticity. Leveraging this knowledge, they offer their voice impersonation skills to support their male colleagues in the scamming process.

Caski Hanisky's argument contextualizes phone calls and accent mimicking as a manifestation of accent mimicking in postcolonial crimes." This concept is inspired by the concept of mimicry, as described in Homi Bhabha theory (Yang, 2022). Homi Bhabha's theory recognizes that accent mimicry is not just an act of imitating and mimicking colonizers by the colonized but also plays a crucial role in understanding postcolonial dynamics in international relations. While Homi Bhabha's theory is predominantly concerned with how the colonized use mimicking to negotiate power dynamics and challenges the authority of colonizers, the employment of accent mimicry among Sakawa-girls demonstrate how the practice of accent mimicry may be used to construct false identity for criminal and deviant purposes. By imitating the accent of their victims, Sakawa-girls construct a false reality that ultimately leads to the success of the scam. Mimicking accents is a way for female scammers to manipulate their victims into trusting them and sending them money. This highlights the power of symbols and the importance of interpretation in the process of social interaction. However, Carrington and Hogg (2018) conceptualize accent mimicking in the Sakawa industry as systemic power dynamics between different races and genders. They argue that victims' trust and vulnerabilities are linked to their understanding of accents and nationalities of individuals, which are then exploited by Sakawa-girls through mimicking.

Caski Hanisky's insights contribute significantly to the discussion on accents as sociocultural constructs. Scholars like Lippi-Green have argued that accents are social constructs influenced by factors such as geography, culture, and identity (Lippi-Green, 2012). However, this study introduces a new dimension by highlighting the influence of modern

technologies and media on accent formation. It demonstrates that Sakawa girls acquire foreign accents by watching movies and TV shows, suggesting that digital technologies play a crucial role in accent development. This finding challenges the traditional view that accents are primarily determined by geographical and cultural factors, proposing instead that accents result from a complex mixture of cultural, social, and technological influences. This may be understood through Judith Butler's theory of performance where accent mimicry among Sakawa-girls is seen as a performance rather than sociocultural and geographical fabric (Lloyd, 2015).

Caski Hanisky's view also sheds light on the gendered division of labour within the economic cybercrime or online romance fraud discourse in Tamale, highlighting a critical issue from a feminist viewpoint (Daly & Chesney-Lind, 1988; Ebenezer et al., 2016). The delineation of roles between Sakawa-boys and Sakawa-girls illustrates the marginalization of women in this sector, where they are often assigned secondary roles. Predominantly, Sakawa-boys hold superior positions and orchestrate the operations, while women are typically involved in supportive tasks such as voice impersonation during calls. This gender-specific division of labour in Tamale's economic cybercrime discourse mirrors broader societal disparities and entrenched gender roles observed both in Ghana and globally. From a feminist perspective, the segregation of labour by gender is seen not as a result of biological determinism but as a social construct designed to perpetuate existing norms and values (Daly 1989; Ebenezer et al. 2016). In Ghanaian society, as in many parts of the global South, women are socialized to assume supportive or subordinate roles relative to men, a dynamic that is also evident within the Sakawa phenomenon in Tamale.

Sakawa actors frequently employ cybersex as a mechanism to foster trust and emotional ties with their victims. This involves sexually explicit communication over the internet, utilizing platforms such as social media, dating chatrooms, and messaging applications like WhatsApp, often through video chats or phone calls. In their gender-swapping strategies for online romance scams, Sakawa actors may pose as women, sometimes recruiting Sakawa girls to participate in cybersex interactions with male victims. It's crucial to recognize that cybersex deception in online romance frauds targets not only male but also female victims. According to study participants, cybersex is utilized not merely to expedite financial requests from victims but also to build a sense of trust and emotional closeness. Sakawa actors might also record their victims during these cybersex sessions, using the recordings as leverage for blackmail should the victims realize they have been deceived. Consistent with Whitty and Buchanan (Whitty &

Buchanan, 2016), the participant in this study noted that not all their victims experience blackmail. Some of the participants opine that not all victims need to be recorded or blackmailed, as some may realize that they have been scammed without such measures. Additionally, some Sakawa actors may choose not to record victims during cybersex. Rukisky, in an interview mentioned the importance of employing cyber-sex during online romance fraud.

“It depends, sometimes we just do it for them to make them love us more...but sometimes they want to have sex to you before they will pay...I mean it is not real sex. We just show them our private parts and we are doing like we are doing sex. The clients like it very much..they will just be holding their thing and be making noise..before you know they will release....when you give them sex, they will send you the money.. they like it too much” (Rukisky).

Rukisky's insights indicate the pivotal role of cybersex in the dynamics of scammers' interactions with victims in online romance scams. She posits that cybersex is deployed as a strategy to forge emotional bonds with victims and coax them into transferring money. Rukisky notes that engaging in cybersex amplifies the victims' emotional investment, prompting a perceived obligation to financially support the scammer. This observation is consistent with sociological analyses of intimacy's impact on relationships. Studies have demonstrated a positive association between sexual fulfilment and the robustness of romantic connections. For instance studies suggests that sexual satisfaction is a significant determiner in maintaining relationships and the level of commitment of individuals to the relationship (Byers, 2008; Haavio-Mannila & Kontula, 1997). Additionally, as suggested in Hazan and Shaver's (1994) attachment theory, individuals' commitment in a relationship depends on the fulfilment of fundamental needs, including sexual needs. This theory supports the findings that sexually satisfied individuals are more likely to remain in relationships. In these current findings, victims evaluate their relationship with the scammer based on the costs (money) and benefits (sex) of their interactions (Thibaut & Kelley, 2017). The use of cybersex in online romance scams highlights the power dynamics involved in the relationship between the scammer and the victim. Scammers leverage their sexual appeal and the victim's sexual desire to manipulate them into sending money. This demonstrates the gendered expectations and roles in relationships and the exploitation of these norms by scammers.

In another perspective, the use of cybersex to facilitate victims' willingness to send money can be conceptualized as a form of affective or emotional labour, where Sakawa-girls use their emotional and bodies to manipulate victims into sending them money. This shows a broader conceptual relationship between gender, power dynamics, and economic inequality in contemporary global society, where women utilize their emotional skills and sexuality as

instrument and forms of capital that can be used to exchange for economic power (Roberts & Li, 2017). In other words, Sakawa-girls use their sexuality as symbolic capitals to manipulate their victims into sending them money. Through cybersex, Sakawa-girls leverage their sexuality and manipulate victims' sexual and emotional needs, creating a power dynamic in which the Sakawa-girls exploit the vulnerability of their victims.

The data also suggests the complexity of the gender dynamics of cybersex, particularly in the context of online romance fraud where victims are sometimes threatened or blackmailed using sex footage. Previous research on the gender dimensions of cybersex has revealed a nuanced understanding of the subject. On one hand, studies have shown that women are more likely than men to be victims of cybersex (Klettke et al., 2014). This is due to the societal expectations placed on women to behave in a certain way to please their partners during cybersex, which often involves submission or objectification. This reinforces gender stereotypes and promotes sexual coercion of women. On the other hand, some studies have found that cybersex can provide women with a safe and consensual space to explore their sexuality on their own terms. The current study contributes to the understanding of the gender dynamics of cybersex by showing how online romance scammers use cybersex as a tool to exploit their victims for financial gain.

7.5.2. Cashing: Gender and Evading Detection

Gender stereotypes surrounding economic cybercrimes and criminal activities provide Sakawa girls with a unique advantage and additional narratives for their involvement in the success of these activities. Despite women's growing involvement in the economic cybercrime discourse, it continues to be perceived predominantly as a male domain. This perception leads community members, financial institutions, and law enforcement agencies to underestimate women's participation, affording Sakawa-girls a certain degree of invisibility when dealing with financial transactions and retrieving funds from Sakawa operations without raising suspicions. While the reliance on banks has diminished due to new methods of extracting money from victims, Sakawa-boys sometimes depend on Sakawa-girls to perform bank withdrawals to elude fraud detection. Participants noted that banks tend to be more vigilant with young men withdrawing large amounts of money compared to young women, who face less scrutiny under similar circumstances. Sakawa-girls capitalize on these biases by using counterfeit national identification documents that correspond with the aliases Sakawa actors

employ in fake online profiles. This strategy allows them to withdraw money from banks undetected.

Previous research has shown that gender stereotypes can provide immunity for female offenders to evade detection by law enforcement agencies. This body of knowledge suggests that the use of women by organized crime groups to avoid detection by banks and law enforcement is a well-known strategy among criminal organizations. For example, a meta-analysis conducted by Horney, Osgood, and Marshall (1995) found that women were less likely to be arrested, convicted, and sentenced compared to men, even when controlling for factors such as the severity of the offense. This held true for both serious and less serious crimes. Similarly, a qualitative study by Chesney-Lind and Irwin (2016) revealed that women often faced biases and stereotypes that minimized their culpability for their criminal behaviours and cast them as victims rather than perpetrators. In a similar vein, a study by Eng and Ornstein (Eng & Ornstein, 2016) found that police officers were more likely to use physical force against male suspects, suggesting that gender biases may exist among law enforcement officials. Building on these findings and the case of Sakawa-girls in Tamale, the current study argues that gender stereotypes surrounding criminal and deviant behaviours not only provide immunity for women to avoid detection for certain offenses but also reduce the risk associated with offending for women.

However, it is crucial to mention that some Sakawa actors establish relationships with certain bankers who, in return for financial incentives, may offer them protection. This relationship further suggests the role of social connections in the proliferation of economic cybercrimes in the region. The relationship with Sakawa actors and some formal institutional actors will be discussed extensively later in the thesis. During an interview, a Sakawa girl detailed how advancements in technology, along with prevailing gender stereotypes, assist them in manoeuvring through their scamming operations.

“For the browsing, we don’t usually browse. But sometimes, we also use our ID cards to take the money from Western Union because the client will send them money in our name. like, I have a ID card and the name is not my real name... I just use it because of the scam. But these days, we don’t even use this Western Union and money gram. Do you know world remit?...good that is what we use now because it’s mobile money, you don’t need to go to the bank to take the money and the bank will be asking you many many questions expecting you to give them something... but some banks know us.. when you go they don’t delay....they don’t ask many question... because they know they will get something too” (Marisky, pseudonymized).

Marisky's contribution emphasizes the crucial role of technological advancements in the financial sector in facilitating the success of Sakawa. The development of alternative methods for international money transfers has enabled Sakawa actors to receive money from their victims without having to use formal financial institutions, which can often pose challenges to their Sakawa operations. The findings align with previous studies that have been conducted on the role of technological development on criminals *modus operandi*. While technological advancements in the global finance sector have created opportunity for international businesses to thrive, they have also created opportunity for criminals to diversify their strategies, including escaping law enforcement agencies and formal organizations (Brustein, 2020; Micinski, 2020). In examining the use of remittance applications such as PayPal and Venmo in money laundering and financial terrorism, Micinski (2020) revealed that criminals utilize these applications to transfer money to their partners in different countries, thereby making it difficult for law enforcement agencies to track these criminal groups. Similarly, Brustein (2020) found that bitcoin and other cryptocurrencies which are often decentralized and not backed by any government or financial institutions have made it easier for criminals to conduct transactions anonymously, making it difficult for financial institutions and law enforcement agencies to trace. Also, Christin (2013) showed that criminal organizations and individuals used bitcoin to conduct illegal activities on Silk Road – an online black market where criminals transact illegal drugs and other illegal goods. The finding from the current study and previous research suggest that the complexity of digital technologies have had tremendous impact on how crimes are perpetrated in contemporary society.

7.6. Digital affordance for Sakawa-girls

Economic cybercrime is known for being conducted through the anonymity of the internet, which has been found to significantly influence the decision of Sakawa-girls to involve themselves in this activity. Studies have suggested that the social construction of gender roles and expectations can also impact women's offending behaviours (Chesney-Lind & Shelden, 2013). In Tamale, for example, women are often perceived as passive, submissive, and caretakers, and are expected to live without engaging in deviant behaviours, especially those related to theft, corruption, armed robbery, and other financial crimes. This expectation is partly due to the view that women are financially dependent on their families at every stage of their lives and partly due to the society's belief that women's offending behaviour may have enormous reflection on future generations. Gender roles and expectations have pervasive

impacts on women's behaviours in Tamale, particularly concerning offline deviant and criminal behaviours such as theft. However, the emergence of economic cybercrimes has provided young women with opportunities to navigate contemporary financial pressures in the illegal market, meet their financial needs while maintaining their dignity as virtuous women in society. In the present study, Sakawa-girls have contended that due to the nature of Sakawa being primarily conducted on the internet, they are able to engage in it and fulfil their financial needs without drawing attention to their participation in unethical behaviours. Financial stability is crucial to Sakawa-girls in all aspects of their social lives. One Sakawa-girl expressed her concerns about gender dynamics in society, stating the following.

... “this thing is better... because you know that this place, they think that a girl is not supposed to do something bad, like scam or maybe steal something... because they say that we women we must be good so that we can take of our children... but sometimes this life is just difficult and we need the money. But for this scamming that we are doing, is not like good oo but because is internet, nobody will know that you are doing something thing, like bad...”(Rukisky, pseudonymized).

Rukisky's argument reflects feminist perspectives that explains the social construction of gender roles and expectations, and how they contribute to women's economic alienation. In the excerpt, Rukisky argue that societal expectations for women to take care of children and avoid deviant behaviours limit their economic opportunities, especially in unethical economic activities. However, Sakawa provides an opportunity for women to access money while maintaining their social status. This suggests how the anonymity of the internet gives agency to women to navigate traditional gender expectations and economic needs. Sakawa-girls can operate under pseudonyms and fake identities on the internet, which prevents them from being detected and socially ostracized. Sakawa-girls ability to leverage the anonymity of the internet to engage in Sakawa is consistent with previous studies on cybercrimes. For instance, studies have shown that the anonymity of the internet provides conditions that are favourable for criminals to engage in criminal behaviours while escaping detection from the law enforcement agencies (Leukfeldt et al., 2017).

While there is extensive literature on how individuals conceal their identities to avoid detection by law enforcement agencies, the agency provided by the anonymity of the internet to navigate social norms and values is often overlooked. The findings of the study indicate that Sakawa-girls and Sakawa-boys have differing attitudes towards the association between anonymity and social norms and values. The study reveals that Sakawa-boys do not view the

digital nature of the internet to navigate social norms and values. Consequently, they openly identify as Sakawa actors in public (Alhassan & Ridwan, 2021). On the other hand, Sakawa-girls consider the anonymity provided by the internet as an important agency to protecting their social reputation. As a result, they do not openly present themselves as being in the Sakawa business in public. The distinct attitudes of Sakawa-girls compared to their male counterparts can be analysed through the interplay between social constructionism, feminist theory, and symbolic interactionism.

The fundamental notion of social constructionism is that individuals or groups construct their subject realities through their interaction with the societies and the cultural values and norms that encounter. In this study, the gendered difference in how Sakawa-girls and their male counterparts present themselves to the public can be understood from their different socialization experiences and how they construct their own identities and agencies within the Tamale's society. Based on the prevailing patriarchal beliefs, which lingers in Tamale's society, boys and girls are socialized differently, with boys being encouraged to be assertive, confident, and strive for economic independence, while girls are often taught to be nurturing, passive, and reserved. From the feminist perspective, Sakawa actors' behaviour might be viewed as a demonstration of masculinity and assertiveness in society. They are typically unconcerned with social norms and values, as involvement in Sakawa by men is often viewed through an economic lens rather than a social or ethical perspective. By openly presenting themselves as Sakawa actors, they are projecting a sense of power and control that aligns with traditional masculine norms. Sakawa-girls on the other hand are concerned about the social norms and values and therefore, construct their own agencies around such norms, including leveraging anonymity of the internet and not showing themselves in the society as being Sakawa-girls.

From the symbolic interactionism perspective, which focuses on the role of individual agencies in shaping social structures and their realities, Sakawa actors and Sakawa-girls are constructing their attitude differently based on their individual interpretation and understanding of the phenomenon. The openness of their Sakawa identities can be seen as a way their construct their individual realities as men, while the Sakawa-girls' concealment of their identities reflects their desire to maintain their social status and avoid negative social consequences. In other words, Sakawa-girls behaviours show how they resonate with the social norms and values in relationship to their construction of their gender.

Scholars have examined the role of risk aversion and risk perseverance in explaining gender differences in criminal behaviour. Risk aversion and risk perseverance are sociological

and criminological theories that describe the inverse and complementary relationships between risk taking and criminal behaviours. Research suggests that individuals and groups who are averse to risk are less likely to engage in criminal activities than those who are willing to take risks (Frey & Stutzer, 2012). In the context of gender and criminal behaviour, studies indicate that men are more likely than women to engage in risky behaviours, which in turn leads to higher rates of criminality among men. In the case of Sakawa-girls, the research suggests that they tend to be more risk-averse and less likely to engage in traditional forms of offline crime, such as theft, robbery, and property crimes. However, the anonymity of the internet provides a sense of immunity for Sakawa-girls, protecting them from potential harm and detection by law enforcement agencies and any party that might be interesting in harming unethical and deviant behaviours such as chiefs. A Sakawa-girl in an interview explained how the digitality of Sakawa reduced the “perceived-risk” that are associated to Sakawa, and as such providing her a sense of security and immunity.

“You know, this scam (Sakawa) is better than this stealing, like stealing things from people.. you know a girl cannot do that... How can a girl go and steal somebody motorbike, or money, or something like, even just carry gun do arm robbery?... this is too much, I don’t know how to say it, it is dangerous.. because one, look, they can just kill you, or maybe the police can just catch you... a women cannot do that...”(Hajia Camry, pseudonymized).

The contribution of Hajia Camry in the excerpt above provide insight into the gendered perspectives of resonating with “traditional” forms of deviant or criminal behaviours. According to the participants, offline crimes are more dangerous and that women cannot involvement in such crimes, revealing the relationship between gender and risky behaviours. Her argument is consistent with the risk-aversion and gender difference in offline criminal behaviour. Being risk-averse, she postulates that women are less likely to engage in criminal and deviant behaviours which are perceived to be highly risky such as stealing, armed robbery, they she perceived this as life-threatening behaviour. The findings align with previous studies that revealed that women are more risk-averse than men and are less likely to engage in criminal act that involve physical violence. For instance, in their study, Byrnes et al (Byrnes et al., 1999) found that women are more risk-averse and are less likely to involve in activities that are perceive as dangerous. To Byrnes and his colleagues, gender difference in risk-taking behaviours is determined by different socialization in a particular social context. In their study of gender perspectives of risk taking, Maxfield at al revealed that women risk aversion is significantly influenced by their experience of victimization and fear of violence (Maxfield et al., 2010). In the case of Sakawa-girls, while socialization does play a crucial role in

determining their level of risk aversion, the measures of deterrence put in place by society towards offline or "traditional" crimes have a greater impact on their risk-averse behaviours. In Tamale, deterrence measures include a tendency among communities to resort to killing perpetrators of property crimes, armed robbery, and theft before law enforcement agencies can intervene. Based on this reality, Hajia Camry argues that engaging in offline crimes can be life-threatening and unsuitable for women.

Hajia Camry argument also substantiate the position of Sakawa or cybercrime within risk-aversion or "perceived-risk-assessment". She perceives Sakawa as less risky as compared to traditional offline crimes such as stealing motorbikes and money. This highlights the relevance of rational choice theory in accounting for Sakawa-girls involvement in the Sakawa business. According to the rational choice theory, individuals and groups make decisions to commit crimes or deviant behaviours based on the cost and benefits associated with such acts. By weighing the potential risk and benefits associated with actions, offenders make a rational decision that gives them maximum returns. In the case of Sakawa-girls, as presented by Hajia Camry, they perceive more risk or cost than benefits of committing traditional offline criminal or deviant behaviours and therefore find such acts as irrational. On the other hand, they perceive the anonymity nature Sakawa as a factor that offer a degree of protection and reduces the associated risk, hence making Sakawa a rational choice for them. This could also be viewed from the "opportunity structure" concept, which argues that criminal behaviours are influenced by the availability and accessibility of criminal opportunities (Messner, 2012). Through this lens, the internet provides Sakawa-girls an opportunity structure that is more accessible and less costly than traditional offline crimes.

Also, the availability and accessibility of affordable smartphones and internet data in Tamale and Ghana at large exemplify the theoretical perspective of the opportunity structure assumptions of the phenomenon of Sakawa. The participants noted that Sakawa, an informal economic activity, is a viable option for those who lack sufficient capital to start legitimate businesses. They observed that the only material resources required for Sakawa business are smartphones and internet data, which are relatively inexpensive and accessible to everyone. As such, young women who face challenges in raising startup capital for traditional businesses can leverage the affordability of Sakawa to generate income. In other words, the availability of affordable smartphones and internet data has created an opportunity structure for individuals who lack sufficient capital to start legitimate businesses, making Sakawa a viable option for generating income. The theory also suggests that structural factors such as gender may impact

an individual's access to resources and opportunities. Therefore, the affordability of Sakawa as an option for young women facing challenges in raising startup capital for traditional businesses is an example of how opportunity structures can be shaped by structural factors such as gender.

The findings are consistent with previous studies that have shown how the internet and digital technologies have provided opportunities for precarious individuals to sustain their economic needs through digital informal activities. For instance, in their study to examine the role of internet on entrepreneurship, Tan and Li (2022) showed that the internet reduces barriers to entry for entrepreneurs for those who are unable to afford offline business startup. As noted in the current study, the availability and accessibility of affordable smartphones and internet data have created opportunities for Sakawa-girls who otherwise could not start legitimate business to take up Sakawa as a form of digital informal economic activity. Also, research has revealed that digital platforms such as Uber and Airbnb have provided opportunity for those with limited access to traditional employment opportunities to enter the labour market (ILO, 2021). However, while previous studies focused on other informal economic activities that tended to lean towards legitimacy, the findings of the current study indicate that the informal economic activities enabled by digital affordances can be either legal or illegal.

Chapter Conclusion

The chapter discussed the espouse of young women in the Sakawa industry in Tamale and how social relationships and the anonymous nature of the internet provide agencies for young women to take-up Sakawa as alternative to other forms of informal economic activities in Tamale. The chapter also discussed how the gender perspectives of Sakawa activity is presented in the social space. Whereas the gendered perspectives of Sakawa in the social space is drawn from the experiences and opinions of community representatives such as chiefs and religious leaders, the experience and perspectives of Sakawa-girls are drawn to expatiate how social cohesion and the digitality factor into accounting for Sakawa-girls involvement in the Sakawa business. The chapter showed that there is a multifaceted trajectory to the phenomenon of young women in the Sakawa-business.

Overall, the study revealed that, on one hand, the anonymity of online romance fraud and social relationships provide opportunities for economically underprivileged women to commit online financial crimes. On the other hand, the study found that there is no single sociological or criminology theory that explains women's involvement in the Sakawa business. Specifically, the study identified five main dimensions of gender perspectives of women

participants in the Sakawa industry: social perspective of gendered participants, etiological factors, recruitment process, the role women play, and the position of digitality in accounting for Sakawa-girls' perpetration. Regarding the etiological factors of female offending, the study found similarities in the underlying causes for both men and women. However, females are often recruited into the business by male scammers within their social circles, such as family members, neighbours, romantic partners, or friends. While poverty and economic strain may be a contributing factor to Sakawa in the region, they do not provide a complete explanation for women's engagement in this form of economic endeavour. Instead, social relationships with male scammers, sociocultural dynamics, and the anonymity of the internet play crucial roles in explaining female engagement in Sakawa business in Tamale, Ghana. Therefore, the study suggests that female offending in the online romance fraud industry in Tamale is contextualized within the interplay of women's financial needs, the anonymity of the internet, and social relations.

In terms of the role young women play in the Sakawa industry, the chapter showed that Sakawa-girls possess symbolic capital, such as knowledge in mimicking accents and physical attractiveness, that plays a crucial role in extending trust between scammers and victims during phone calls and cybersex interactions. In addition to engaging in these interactions, Sakawa-girls also handle transactions at banks when victims send money to scammers. However, due to the inconvenience of going to banks, the preferred method of receiving money from victims has shifted from traditional bank transactions to other means of receiving money from their victims, indicating the role technological advance in the finance sector play in espouse of Sakawa and other forms of deviant and criminal behaviours.

The upcoming chapter builds upon the previous ones by exploring the link between social ties and collective efficacy as a theoretical foundation to further discuss the emergence of Sakawa. Specifically, the chapter will examine how social cohesion influences collective efficacy, the community's perspective on using collective efficacy as a means of controlling deviant and criminal behaviours, and how the concept of collective efficacy can be applied to elucidate the emergence of Sakawa in Tamale, Ghana.

Chapter Eight

Sakawa under Disorganised Social Collective Efficacy

8.0. Introduction

In previous empirical chapters, I detailed the issue of economic cybercrime from various perspective surrounding social perceptions, attitudes, and social cohesions and how they contribute to the proliferation of Sakawa activities. These chapters provide us better understanding of the angles from which Sakawa actors find both moral justification and resources to engage in economic cybercrimes. In the current chapter, I shift the focus to understanding economic cybercrime from the perspective of the society's collective effort in relation to mitigating the proliferation of economic cybercrimes. Collective efficacy fundamentally draws from two essential conceptual components – “social cohesion (the “*collectivity*” part of the concept) and share expectations for control (the ‘*efficacy*’ part of the concept) (Sampson, 2012, p. 152). Therefore, collective efficacy is efficacy when both social “*collectivity*” and share willingness to control deviant are met. Social disorganization theorists opine that collective efficacy is a crucial perspective that determines the proliferation of deviant and unethical behaviours in society (Sampson et al., 1997; Shaw & Henry, 1942). These theories argue that the willingness and ability of social actors and groups to work together towards achieving common goals determine the level of unethical and deviant behaviours in society. Therefore, societies with high level of collective efficacy experience low level of deviant and criminal behaviours as compared to societies with less level of collective efficacy.

For collective efficacy to achieve its maximum goal, there must be accompanying common interest to mitigate deviant behaviours, mutual trust among social actors and groups, social cohesion, effective communication, and positive attitude towards the goal (Morenoff et al., 2003). The inability of the community or society to realize these conditions poses threat to collective efficacy. Studies have also shown that, the effectiveness of society's collective efficacy in controlling deviant behaviours is determined by several contingencies, including the community's attitude towards collective efficacy as a crime or deviant control mechanism, the type of deviant behaviour in question, socioeconomic conditions, and the cultural conditions of the people. This chapter discusses the community's perspectives on collective efficacy and how they perceive it as an instrument for mitigating deviant behaviours, with a focus on economic cybercrime activities, which holds a paradoxical position in society. On one hand, it provides economic sustenance for several social actors, but on the other hand, it goes against cultural

and religious beliefs, making it unacceptable. This paradoxical position unravels the interplay between the social construction of "value" or success and the social respect for moral and cultural beliefs. Sakawa is often treated as a "choice," despite going against cultural and moral values. In other words, given its economic value, the practice of Sakawa creates a conflict between the value placed on economic benefits and the establishment of cultural and moral codes among the social actors who benefit from it, and this poses a challenge to collective efficacy. As part of this chapter, the thesis discusses the factors that contribute to the disorganization of collective efficacy and its elongation to the survival of Sakawa business.

Social disorganization theories have recognized the interplay between social ties and collective efficacy in the study of deviant behaviours. According to these theories, communities with strong social ties tend to have higher levels of collective efficacy, which makes them more resistant to deviant behaviours due to the mutual trust inherent in these social ties (Bandura, 1982; Hirschi, 2018). However, the relationship between social ties and collective efficacy may be more complex than what previous social disorganization theories have suggested. This complexity arises due to the intricate nature of social ties and deviant behaviours, where some ties may encourage deviant behaviours, while others discourage them. For example, strong ties between drug trafficking groups and law enforcement agencies or community representatives can affect the level of collective efficacy aimed at controlling drug trafficking in the society. Given this complexity in the relationship between social ties and collective efficacy, the current chapter – drawing data collected from religious leaders, Teachers, Sakawa actors, assemblymen, and chiefs, also discusses how social relationships, particularly those between social groups and Sakawa actors, influence collective efficacy and how this shapes Sakawa in Tamale. Finally, the chapter discusses potential interventions that are crucial for achieving effective collective efficacy in mitigating the proliferation of Sakawa and other unethical practices in the region.

The following sections present the thematic results of the data analysis in this chapter. The first section explores the experience of collective efficacy in Tamale, including the historical context and how social actors conceptualize it. The chapter also presents the topology of collective efficacy and its relationship with deviant control, as revealed in participant interviews. The next section focuses on the nexus of collective efficacy in the context of economic cybercrimes and the factors that contribute to collective efficacy disorganization. The chapter discusses the economic, social, and cultural challenges that hinder collective efficacy in addressing Sakawa and presents the participants' perspectives on the effectiveness of

collective efficacy as a tool for mitigating economic cybercrimes. Finally, the chapter presents the financial perspective of participants, highlighting ways in which collective efficacy can be improved to effectively tackle Sakawa and other unethical behaviours in the region.

8.1. Collective Efficacy in Classical Tamale

The phenomenon of collective effort to ensure the well-being of society in Tamale has undergone significant changes in recent times due to the influence of individualist culture in contemporary society. Tamale, like other societies in Ghana, is identified as a collectivist society, where individuals and groups prioritize group harmony, social cohesion, and interdependencies. The concept of "ubuntu" is deeply rooted in the cultural identity of Tamale, emphasizing the interconnectedness of individuals and the community, and reinforcing the idea that an individual's well-being is linked to the well-being of the community. However, in recent times, there has been a noticeable shift in the collective culture of Tamale due to the increasing influence of individualist values in the region.

With the expansion of capitalism and the increasing individualism that accompanies it, people in Tamale are increasingly prioritizing their personal interests over the collective good. The influence of Western culture and individualist values has led to a decline in the importance placed on communalism, and a greater emphasis on individual success and achievement. Some scholars attribute this cultural transition to globalization and diffusion of Western media content (Young, 2019). The cultural transition, rooted in historic context has influenced the way the inhabitants relate to each other and how they tackle social problems as large. The participants in the current study have observed changes in the collectivist culture of Tamale by comparing the society's response to deviancies, communal and group activities in the past to contemporary Tamale society. Until three decades ago, farming activities, infrastructure works, deviant control, and other social interventions were conducted as collective efforts. Community representatives such as chiefs and religious leaders had the power to mobilize the entire society to undertake social activities and interventions. These collectivist and communal culture were instrumental in controlling unethical and deviant behaviours in the society. For instance, in an interview with Abdul-Karim Yabdoo, the assemblyman of the Kpawumo-Taha electoral area, he mentioned the role of chiefs in demonstrating collectivism in Tamale.

..In the past, if something happened in the community, the chief would tell the 'gongon' beater to announce and gather all members in the community at the chief's palace. So that, the chief would announce to the whole community

members the punitive measures put in place to punish those would perpetuate those crimes. Despite government laws at the time, chiefs also had their laws governing their respective chiefdoms, which worked for them (Interview with Abdul-Karim Yabdoo, Assemblyman).

The argument of Abdul-Karim Yabdoo highlighted significant traditional and cultural aspects of Tamale's past society that ensures informal controls and the power of traditional rulers in the narrative of collective efficacy achievement. As noted, chiefs, as community and traditional representatives had the power to summon community members in case of any issue that needed the community's response. This further suggests the importance of community's recognition of the role of traditional leaders in fostering collective efficacy and maintaining order in the society. The fact that chiefs were able to announce punitive measures and to punished individuals or groups who committed acts against them shows the share understanding of socially acceptable behaviours and the willingness to enforce interventions towards the maintenance of social norms and stabilities.

This study's findings can be understood through the theoretical lens of collective efficacy. The community's strong sense of shared understanding, acceptance, and social cohesion in the past may have prevented social disorganization, resulting in a reduction of deviant behaviours among community members, as reported by study participants. These results align with previous research on the relationship between collective efficacy and community crime control (Burchfield & Silver, 2013; Hipp & Wo, 2015). Burchfield and Silver (2013), for example, analysed Los Angeles Family and Neighbourhood (LAFANS) data to explore the correlation between social ties, collective efficacy, and residential crime levels. They found that both collective efficacy and social ties were linked to lower instances of robbery victimization in the community, with collective efficacy mediating 77% of the relationship between robbery victimization and concentrated disadvantage. Also, Hipp and Wo (2015) conducted literature exploration on collective efficacy and crime rate and concluded that collective efficacy has a negative association with community crimes. In other words, higher level of societies collective effort towards the control of crime leads to reduction in crimes in the society. This body of literature coupled with cultural past of Tamale, as revealed in the current study aligned with the original and classical assumptions of Clifford R. Shaw and Henry D. McKay (Sampson et al., 1997; Shaw & Henry, 1942).

As evidence in Abdul-Karim Yabdoo's argument, the participants acknowledged that cultural and informal methods of addressing deviant and criminal behaviour in classical Tamale were not the sole means of deterrence. Rather, these methods coexisted with government and

legal structures to address such behaviour. Chiefs had their laws that governed and served the needs of their chiefdom or jurisdiction, which operated alongside the government laws. This underscores the informal and formal social control mechanisms were not mutually exclusive, but they complemented each other towards deviant and crime controls. This highlights the theoretical and practical relevance of addressing deviant and criminal behaviours through the collaboration between community members and government officials or legal institutions. This will be discussed later in chapter nine (9), where economic cybercrime is expatiated through formal control narratives.

The power of chiefs is often inherited through lineage, which is deeply rooted in the customary and cultural practices of the inhabitants. The custodians believe that chiefs are blessed with power by God, and they are expected to prevent calamities and uphold the norms and moral principles of their societies. Participants identified that chiefs are God's "plant" on earth, tasked with acting on "His" behalf. Therefore, they argued that the greatest responsibility of chiefs is to set rules that control deviant and bad behaviours in a just manner. The data suggests that the chiefs' ability to sustain their power and gain the acceptance of their subjects is based on their ability to behave ethically and align with cultural norms and values. This includes being truthful in their communication and actions, ruling with justice and fairness, and acting honestly in every situation. Through these actions, chiefs earn the respect and admiration of their followers, which strengthens their influence and power over their subjects. Participants noted that the chiefs' ability to exert their influence and power over their subjects is not dependent on their economic strength but rather their overall love for the well-being of their subjects. The below excerpt shows an argument of a religious leader's perspective on how chiefs were able to exert authority over their subjects.

Growing up in the village during our childhood period, sometimes whenever something was to happen in the community, the chief will come out and stop it at once and everybody will comply, it was not because the chief was rich but it was because he put the love of his people in his heart and the progress of his community and also the fact that he knew he shall be asked by God how he care for his people, so he ruled the people as expected and because of that he was respected by his people (interview with Afa Amaru, Religious leader).

Afa Amaru's argument reveals some sociological and theological perspectives underlying the ruling strategies of chiefs in classical Tamale and the relationship between chiefs and their subjects. One theoretical perspective that explains the legitimacy and ability of chiefs to exert power over their subjects is the social exchange theory. The social exchange theory argues that social behaviours is rooted in the exchange process, where individuals' actions are

aimed at maximizing their benefits and minimizing the cost of their behaviours. In the case of chiefs in classical Tamale, they projected their love for their people and showed commitment to the well-being of their society, which in turn earned them the respect and compliance of their subjects. While ruling with love for the people and their community could be considered ethical and culturally aligned, it also creates a situation where the power structure is maintained and respected through mutual exchange of benefits.

Afa Amaru's argument also suggest the sociological and cultural perspectives that are related to Burns' (1994) normative theory of leadership legitimacy, which is discussed in his book entitled "Leadership." Burns argues that legitimate leadership is based on a leader's ability to gain the respect and compliance of their followers in achieving their common goals through the demonstration of high ethical and moral standards (Burns, 1994). In relation to chiefs in classical Tamale, they demonstrated their legitimacy through showing love for their subject and the well-being of their communities. These qualities strengthened the legitimacy of chiefs and the relationship between them and their subject. Ultimately, allowing chiefs to demonstrate their power over their subject their coercion.

The religious background of the people appears to influence the way power is exhibited between chiefs and their subjects, highlighting the broader relationship between religious beliefs and cultural practices. The interplay between these two factors can be complex and multifaceted, varying depending on the cultural context. Traditional practices, which may include beliefs and rituals passed down from generation to generation, are often shaped by historical and social factors. On the other hand, religious beliefs are typically based on sacred teachings and doctrines inspired by divine intervention, such as the doctrine of the Qur'an and the Bible. Religious beliefs and traditional practices can be conflicting or complementary, depending on how they are conceptualized within a particular cultural context. Scholars have noted that while religious beliefs may sometimes align with traditional practices, they can also conflict with them, leading to tension between those who adhere to religious beliefs and those who engage in traditional practices (Osafo, et al., 2021). For example, in the traditional culture of Tamale, where this study was conducted, it is customary among the Dagombas to consult their lesser gods when facing social calamities such as natural disasters, wars, and pandemics. These practices are often criticized by religious leaders and other followers of organized religion in the society.

As Tamale is more diverse in terms of religious and cultural practices, and many people combine both religious beliefs and traditional practices, even when they conflict with one

another, depending on their personal circumstances and needs. This is due to the multifaceted nature of the city's inhabitants, who have varied demographic backgrounds. They may adhere to religious beliefs while also engaging in traditional practices, or they may modify or blend their beliefs and practices to create a unique synthesis that works for them. Ultimately, the interplay between religious beliefs and traditional practices in Tamale is complex and individualized, reflecting the diverse cultural heritage of the region.

Afa Amaru's argument in the excerpt above indicates the complex relationship between religious beliefs and traditional practices in the traditional rulership among chiefs in Tamale. The concept of divine judgment and accountability serves as a mechanism for enforcing social values, as individuals are motivated to adhere to these norms for fear of eternal condemnation in the hereafter (Kuznar, 2021). Therefore, in Tamale, chiefs rule their people with justice and fairness, prioritizing the well-being of their society, not only to legitimize their leadership and gain recognition, but also because of the fear of eternal condemnation. This shows the importance of religious beliefs in shaping the moral code of society and influencing the behaviours of its leaders. The fear of divine punishment serves as a powerful motivator for individuals to adhere to social norms and for leaders to prioritize the welfare of their people. The relationship between religious beliefs and traditional practices is thus intertwined in shaping the cultural and political landscape of Tamale. From fundamental sociological perspective, the findings are consistent with the functionalist sociology, which conceptualizes society as a complex system that consist of different interconnected structures that work collaboratively to maintain social stability. Religious beliefs in this perspective serve as social structures that provides individuals and groups with a beliefs and doctrine that help to maintain order in Tamale.

8.2. Community Foot Soldiers in Classical Tamale

In addition to chiefs setting and enforcing deterrence measures in their jurisdictions, the participants of the study indicated that elderly people also played a crucial role in controlling the daily activities and behaviours of the younger generation towards socially acceptable behaviours. These elderly individuals acted as foot soldiers in the society, regardless of whether the younger generation was part of their family or not. The study suggests that older individuals were respected in Tamale society due to their accumulated wisdom and experience, and the consequences of disobeying the order of elderly people. As a result, their opinions and judgments carried significant weight in influencing and shaping social behaviours, particularly

among the younger generation. Therefore, the elderly acted as role models and guides for the younger generation, ensuring that they adhered to socially acceptable norms and values. This unravels the significant role of intergenerational relationships in shaping the cultural and social fabric of Tamale. In an interview, a religious leader expressed his concern about the changes in collective nature of social control by referring to how older people could advise young generation without any accompanying problems.

It is not like in the olden days where an old-man or old-woman can advise children in the community and the child will obey. an old-man or old-women could just see children doing something wrong and he or she will advise them or even beat them, and nothing will happen. Today our society is something else. Everything has changed my friend. (Interview with Afa Lukman, religious leader)

Afa Lukman acknowledged the importance of older people in maintaining collective efficacy and informal social control, which are fundamental concepts in the social disorganization theory. However, he also recognized the changes that have occurred in Tamale, leading to the disorganization of these narratives. As explained in the excerpt, older individuals in the past could criticize, punish, or advise the younger generation on ethical or deviant behaviours without facing resistance or negative consequences. Nonetheless, due to social change, as elaborated in the upcoming sections of this chapter, informal control and collective efficacy have been disorganized.

The study's findings suggest that there has been a transformation in the power dynamics between older individuals and the younger generation, as well as the nature of collective efficacy and informal control in Tamale. In the past, older individuals had significant control and influence over the younger generation, which provided a fertile ground for controlling deviant behaviours. However, in contemporary society, the power dynamics have shifted, highlighting the relationship between social change and collective efficacy. The findings reveal how theoretical interrelatedness of “age stratification theory” and social change can be employed to expound on the notion of collective efficacy and informal control. Age stratification theory suggests that society is stratified by age, where individuals with different age groups hold different levels of power and influence (Barken, 2019). Social change, on the other hand, refers to the material and symbolic transformations that occur in society over time (Sun & Ryder, 2016). In the current study, social changes over time are reflected in the power relations between older people and the young generation in Tamale, leading to the disorganization of informal control and collective efficacy (Sampson et al., 1997). In the traditional society of Tamale, older people held significant power and authority over younger

children, which allowed them to shape their behaviours with their social-defined authority. However, modernization and urbanization have led to a shift in power dynamics, resulting in a dilution of older generation power to control the behaviours of the younger generation and disorganization of informal control.

The phenomenon of collective effort to ensure the well-being of the society has experience drastic change in Tamale. As a cultural geographical society, Tamale, like other societies in Ghana is identified as a collectivist society, where individuals and groups prioritize group harmony, social cohesion, and interdependencies. The inhabitant of Tamale place important to the context of “ubuntu”, which translate to mean “I am because we are”. This cultural belief has a historical narrative, which eventually influence how collective efficacy is experience in historical context.

8.3. Tamale: Structure of Collective Efficacy in Context

Collective efficacy emphasizes the importance of a collective effort from different social structures towards achieving a common goal in society. Social disorganization theories have identified the effectiveness of collective efficacy in controlling deviant behaviour through the collaboration of various community structures, including neighbourhood associations, local government agencies, law enforcement agencies, and institutions such as schools, businesses, religious organizations, non-governmental organizations (NGOs), and friendship networks (Sampson et al., 1997). The social capital that are inherent in each social structure creates mutual trust and benefits among social structures during collective efficacy. However, research suggests that when a crucial social structure, such as a religious organization or school, is dysfunctional or unwilling to collaborate with other social structures in addressing community problems, it can weaken collective efficacy. This is because collective efficacy is highly dependent on social cohesion and shared norms among key structures in the community. Therefore, the failure of one important social structure to collaborate with others can undermine efforts to promote positive social change and address deviant behaviour in the community.

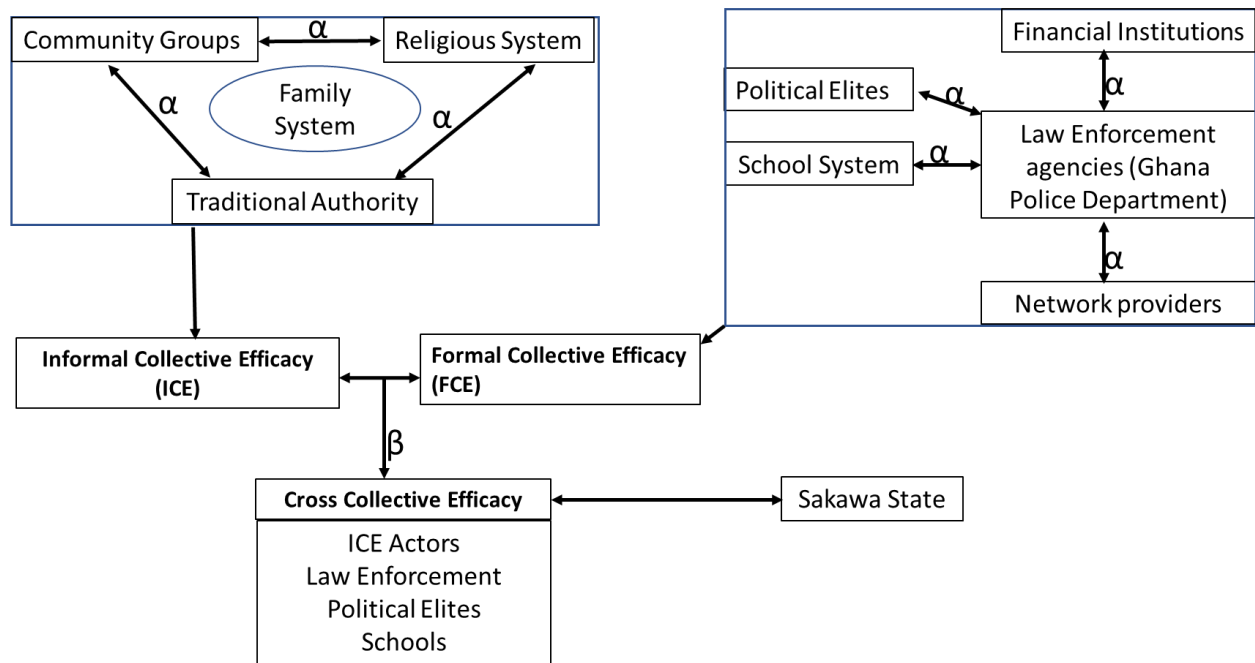
In their argument about controlling deviance and crime in the community, Meares and Corkran (2006) posits that collective efficacy is not solely about the embodiment of social structures. Instead, it involves the dedication of these structures to deterrence measures aimed at controlling deviants. These measures include acting act role models, enforcing cultural and social norms and values, formal and formal supervising children, and young people's attitudes and the providing information that promotes socially accepted behaviours. When certain groups

in society are not committed to these deterrence and collective measures, it results in a lack of mutual trust and creation sub-groups in the society, and eventually resulting in conflicting social values. This lack of trust and creation of sub-groups leads to disorganization in social norms and values. As a result, individuals who are inclined to commit crimes or have already committed them are more likely to align themselves with social groups that do not participate in the collective efficacy intended to control the crimes they wish to commit or have already committed.

The results of the current study indicate that the social structures considered vital for the successful functioning of collective efficacy have socioeconomic, political, and cultural dimensions. Previous research on collective efficacy and deviance in various cultural settings, including Europe and the Middle East, has acknowledged certain social institutions that contribute significantly to ensuring collective efficacy, such as religious organizations, local government authorities, and NGOs (Jiang et al., 2013; Yuan & McNeeley, 2017). The current study suggests that the context plays a crucial role in determining which social structures are necessary for collective efficacy, particularly in controlling deviant behaviours like Sakawa in Tamale.

The study participants identified social structures that they deemed essential, rooted in their understanding of social obligation and authority. To the participants, some social structures have less social obligation to understanding the culture and therefore might not be necessarily needed in controlling deviancy in the society. According to the participants, controlling antisocial and deviant behaviour in society requires a collaborative effort from family structures, community groups, religious organizations, law enforcement agencies, political elites, banking institutions, schools, and traditional rulers or chiefs. The participants argued that these social structures have different roles to play in controlling deviancy and other unethical behaviours in society. The figure below illustrates how the participants conceptualize collective efficacy topology.

Figure 3: Typology of Collective Efficacy



To gain insights into the participants' views on collective efficacy as a strategy to controlling deviant behaviours and Sakawa in the region, this study explores how collective efficacy can be effectively utilized towards mitigation of Sakawa in Tamale, which eventually provide a broader theoretical and practical information on how to control other forms of deviant and criminal behaviours, not only the research context but from a broader sociocultural and political context. Figure 3 illustrates the perspectives from which the participants conceptualize collective efficacy as a strategy to mitigate the proliferation of Sakawa. The data suggests a nuance insight into the concept of collective efficacy. Whereas collective is used in its general terms in the literature, the current study suggest that collective efficacy can occur among informal social structures such as community members, chiefs, religious leaders, and parents or involves the collaboration among formal social structures or the combination of formal and informal social structures. In this study the terms “*Informal Collective Efficacy*”, “*Formal Collective Efficacy*”, and “*Cross Collective Efficacy*”, “*in-group connectivity*”, and “*out-group connectivity*” to unpack the nuance and complexities of collective efficacy, as suggested in the data.

Informal collective efficacy refers to the ability of local community structures, such as families, religious organizations, traditional authorities, and informal community groups, to work together in an informal manner to control the spread of deviant and criminal behaviours within their society, especially Sakawa. This can be achieved through informal control mechanisms such as collective enforcement of social norms, monitoring of individual actions,

criticism of negative behaviours, and reinforcement of conforming behaviours. Within the informal collective efficacy framing, while social groups such as religious groups, traditional authorities, and community groups are interdependence and play active role through *in-group connectivity*, families are identified as informal social systems that adhere to the activities and strategies of social groups. The term “in-group connectivity” is employed to describe the interdependence of social groups that are identified actors of the same group within the nexuses of formal and informal grouping. Therefore, in-group connectivity occurs both within and between informal social structures, and formal social structures such as law enforcement agencies, financial institutions, schools, and network providers. The study also coined the term out-group connectivity to describe the complex interdependency between social groups of different groups such as between formal and informal social structures, including the interdependence of community groups and law enforcement agencies, traditional authorities and political actors, and the likes. While inter-group connectivity is solely inherent in either formal or informal collective efficacy, out-group connectivity is presented in cross collective efficacy. In figure 3, “ α ” and “ β ” are used to illustrate in-group and out-group connectivity respectively.

Formal collective efficacy (FCE), as coined in this study refers to the collaboration of formal social structures, such as law enforcement agencies, schools, political structures, and other formal institutions, to address societal problems including deviant and criminal behaviours. Formal collective efficacy relies on the use of formal mechanisms of social control, such as the criminal justice system, educational policies, and national and regional outrage programs, to enforce laws and regulations and maintain social order. Within the formal collective efficacy, law enforcement agencies such as the police are seen as pivotal actor who interdepend on other formal structures to achieve effective formal collective efficacy. Referring to figure 3, the study suggests that the effectiveness of FCE depends on the cooperation between law enforcement agencies and other formal social structures such as network providers, financial institutions, schools, and political actors. Meanwhile, the data suggests that lack of interdependence between other formal structures have insignificant influence on the effectiveness of formal collective efficacy such as financial institutions and network providers, financial institutions and schools, and schools and network providers.

Finally, cross collective efficacy (CCE) pertains to the cooperation between formal and informal structures in regulating deviant behaviours and attaining collective objectives. It involves utilizing both formal and informal mechanisms to deter criminal activities, including

Sakawa. When implementing CCE strategies to mitigate economic cybercrimes, the evidence indicates that out-group interconnectivity among all informal social structures, along with designated actors within formal structures, such as law enforcement agencies, schools, and political figures, is crucial. By combining the strengths of both formal and informal mechanisms, cross collective efficacy seeks to maximize the effectiveness of social control measures. It recognizes that informal mechanisms, such as social norms and values, can complement and reinforce formal mechanisms, such as law enforcement and the criminal justice system, in controlling deviant behaviours. This collaboration between formal and informal structures allows for a more comprehensive approach to tackling societal problems, including deviant and criminal behaviours.

The data suggests that collective efficacy can shape the proliferation of Sakawa and other deviant forms of illegal and unethical behaviour, while Sakawa and unethical behaviours also shape social cohesions and collective efficacy in the community. However, for the purpose of this chapter, only the influence of collective efficacy on Sakawa will be discussed. In a later chapter, the thesis also discusses how Sakawa shapes collective efficacy between communities and law enforcement agencies. As illustrated in figure 3, controlling and mitigating Sakawa in the region depends on collaboration not only between different informal social structures but also with different formal structures in the region. The diagram suggests that families, religious organizations, traditional authorities, and community groups are recognized as key players in the society that need to work collaboratively to provide informal social control within the sociocultural perspectives of community's control of deviant behaviours in Tamale. Meanwhile, the participants suggested that effective collective efficacy towards mitigating Sakawa in the region should be supported by those within formal structures such as school systems, law enforcement agencies, political elites, network providers, and financial institutions. Therefore, within the scope of collective efficacy, the inhabitants of Tamale believe that the mitigation of Sakawa relies on collaboration between informal control and formal control structures.

While the literature has devoted considerable attention to the conceptualization of collective efficacy within the interplay of informal and formal control, existing research has primarily focused on law enforcement agencies and communities (Jiang & Lambert, 2009; Poland, 2019), with little attention given to other formal organizations such as schools, political structures, and other institutions, as revealed in the current study. Empirical studies on the partnership between law enforcement agencies and informal social structures have consistently yielded positive and consistent results on the interconnectedness of formal and informal

controls. For example, Rosenbaum and Shuck's (2012) study demonstrated that the collaboration between law enforcement agencies and community members led to significant reductions in violent, drug, and property crimes. Similarly, in a comparative study of formal and informal control among students in China, Japan, and the USA, Jiang et al. (2013) found that participants believed that collaboration between local communities and law enforcement agencies is essential for mitigating crime and deviant behaviour. Their study suggests that Chinese and Japanese participants favoured a combination of formal and informal control, while their American counterparts viewed law enforcement agencies as solely responsible for controlling crime in society. These findings show the importance of collaboration between formal and informal structures for effective crime control, and how collective efficacy is constructed in different contexts.

Research suggests that collective efficacy is necessary in every nation and community, but the elements and implementation of such efficacy vary across societies. For example, in contemporary China, the collaboration between law enforcement agencies and local communities is considered crucial in controlling deviant and criminal behaviours (Jiang et al., 2013). However, China's long tradition of informal control action is based on informal collaboration among members of the society to control deviant and criminal activities, dating back to its historical context. As a result, informal collective efficacy remains an important strategy for controlling deviancy in Chinese society, alongside a combination of formal and informal control strategies. In contrast, the United States has traditionally relied on professional and law enforcement for formal control measures to curb crime until the recent recognition of the importance of informal control methods (Jiang & Lambert, 2009). Despite combining formal and informal control strategies, formal control strategies remain paramount in US society.

Based on the data presented in Figure 3, it can be inferred that families, religious organizations, traditional authorities, and community groups in the Tamale area play a crucial role in working collaboratively to provide informal control strategies to mitigate the prevalence of Sakawa. Participants identified family members, especially parents, as key contributors to informal collective efficacy by fostering and instilling positive social values in their children. In addition, parents provide emotional, psychological, and financial support to their children, and allow other community members to correct their children in case of deviant behaviours. This shows participants' understanding of the role of families in shaping the behaviour of children and contributing to informal control mechanism in mitigating the espouse of Sakawa

and other deviant behaviours. While families are perceived as the foundation of nurturing children, the data in figure 4 recognizes that schools can foster the nurturing of young people through educating them about the consequence of Sakawa, providing them with advises, and teaching them skills and knowledge that will make them make informed decisions. Although participants acknowledged that schools and families contribute to the symbolic forms of capital that support collective efficacy, they also noted that families contribute to the effective functioning of collective efficacy by providing economic capital. This reveals the inhabitants' understanding of the role other families, members of the community, and schools in insuring the well-being of young people in the society and its contribution to the well-being of the society.

As previously discussed regarding classical Tamale, older individuals played a significant role as foot-soldiers, serving as external actors in the society and ensuring that children adhered to social norms even when outside their homes. While participants recognized the importance of elders in ensuring informal collective efficacy, they also identified other community informal groups, such as the "Al-Qaeda boys" as essential social structures that could help mitigate the proliferation of Sakawa in the region. The "Al-Qaeda boys" is an informal group in Tamale comprised of young men with physical strength. They are often utilized by political actors to provide security during political campaigns. Participants acknowledged the potential of such groups in promoting informal collective efficacy, as they could enforce social norms and provide security in the community.

The participants in the study identified religious organizations in the Tamale area as crucial social structures that play a vital role in promoting collective efficacy to control deviant Sakawa behaviours. They noted that due to the influence of religion, particularly Islam in the city, religious leaders hold significant importance in the society. They have the power to control people's behaviour through their preaching of moral values and encouraging their followers to live according to the teachings of the scriptures and social norms. Given their position in the society, participants argued that the collaboration of religious leaders with other social structures (as seen in Figure 3) is essential in mitigating Sakawa and other unethical and deviant behaviours in the community. Additionally, participants recognized that religious organizations provide symbolic forms of capital such as religious and cultural knowledge that support collective efficacy efforts. The inclusion of religious leaders in both informal and cross collective efficacy highlights the significance of moral capital and its agents in effectively controlling deviant behaviours within a society.

Traditional leaders, also known as chiefs, hold the power to make and enforce laws within their jurisdiction. As such, they play a critical role in ensuring the success of informal and cross collective efficacy in the region by utilizing their authority to establish laws that promote social norms and discourage deviant behaviours, such as Sakawa, which can have detrimental consequences on society. The participants of a discussion highlighted the importance of traditional authorities in deterring such behaviours by using their resources to establish community watch or street surveillance groups to monitor and report suspicious activities related to Sakawa and other unethical behaviours.

While some chiefs may not have the necessary economic resources to fund community initiatives that promote ethical behaviours and discourage Sakawa, the participants suggested that they could solicit financial support from the public, government, and other political actors in the region to initiate social intervention programs. The participants cited the example of the "Naa Gbewaa palace," which was built by cross collective efficacy, including financial support from the public, government, and political elites, even though the paramount chief of the Dagbon area did not have the resources to build it. Therefore, the participants recommended that chiefs work together with the public, political elites, and the government to formulate interventions aimed at mitigating the prevalence of Sakawa and other deviant behaviours in the region. Specially for deviant behaviours that are committed for economic purposes such as Sakawa, the data suggests that politicians can contribute to the success of collective efficacy, not only through providing financial resources that can be used for initiative social interventions but also support the creation of employment opportunities, access to education, and improving community services to reduce the vulnerability of individuals to engaging in Sakawa and other deviant behaviours.

According to both research and the participants in this study, law enforcement agencies have a significant role to play in controlling deviant and criminal activities in the society, including Sakawa. To mitigate the proliferation of Sakawa, the participants suggested that the police must collaborate with community groups, chiefs, religious leaders, and other stakeholders to build trust and engage in cross collective efficacy. However, the participants acknowledged that some local communities may have negative perceptions about the police's ability to tackle crimes in society due to their negative experiences of some police officers. Therefore, they emphasized that police officers can contribute to the success of collective efficacy by building trust, monitoring, and investigating deviant and criminal behaviours, and working with community groups on issues that matter to them. The participants noted that

Sakawa has both moral, cultural, and legal perspectives, and that informal collective efficacy may not be effective in dealing with this issue alone. Therefore, they suggested that partnerships involving police officers and other social structures (as shown in Figure 3) can provide effective deterrence towards the mitigation of Sakawa.

The study's participants identified financial institutions as a formal collective efficacy agent that can support the control of economic cybercrimes. While the participants acknowledged that banking institutions can contribute to mitigating economic cybercrimes and other financial crimes that involve the banks, they noted that banks might not be as involved in offline crimes and deviant behaviours such as theft, burglary, drugs, and prostitution. However, the participants emphasized the crucial role that banks can play in formal collective efficacy approach to mitigating Sakawa in Tamale. They suggested that banks are the only source that can identify the sources and recipients of money involved in Sakawa. Therefore, the community needs the involvement of bankers to combat this issue effectively. To achieve this, the participants recommended that bankers should set protocols to check, monitor, and question suspicious transactions. By doing so, banks can identify and report any transactions that appear to be linked to Sakawa to law enforcement agencies. The participants emphasized that such actions would help to reduce economic cybercrimes in the city. Therefore, the involvement of banks in the collective efficacy approach is essential in mitigating Sakawa. Their role in setting protocols to monitor and question suspicious transactions, as well as reporting any potential cases of Sakawa to the law enforcement agencies, can be a significant step in combating this issue.

The data suggests that the involvement of network providers, such as MTN and Vodafone, is critical in the investigation of Sakawa. The findings demonstrate that the collaboration between law enforcement agencies and network providers facilitates the investigation of Sakawa and other cyber offensive activities. This is because network providers can provide traffic, content, and user data that support the investigation process. These findings align with the policy strategy of the Budapest Convention on Cybercrime, which seeks to create a framework for global collaboration between law enforcement agencies and network providers to combat cybercrime worldwide (Le Nguyen & Golman, 2021). The Budapest Convention recognizes that cooperation between law enforcement agencies, state legal systems, and the judiciary is essential to mitigate global cybercrime incidents. While the Budapest convention policy strategies aim at global collective efficacy the findings in this study encourages local level partnership between law enforcement agencies and network providers.

The data presented in this study provides insight into the perspectives of participants regarding collective efficacy as a crucial intervention in mitigating Sakawa in Tamale. The accompanying figure offers a nuanced understanding of how collective efficacy contributes to the emergence of Sakawa in Tamale. Specifically, the data in Figure 3 shows that the general notion of collective efficacy can be broken down into informal, formal, and cross-collective effectiveness. Additionally, the emergence of Sakawa and other deviant behaviours can be contextualized within one or a combination of these forms of collective efficacy. More importantly, the figure also highlights that different informal and formal structures possess various forms of capital that can be leveraged to mitigate the proliferation of Sakawa and other deviant behaviours, not only in Tamale but also within the broader sociological construct of social cohesion and deviance.

8.4. Disruptors of Collective Efficacy

Although the participants acknowledged the importance of collective efficacy in controlling Sakawa and other deviant behaviours in Tamale's society, they also noted that social changes in recent times have affected people's attitudes towards collective efficacy, especially when it comes to deviant behaviours that yield economic and financial benefits. The socioeconomic priorities that come with these changes have created unfavourable conditions for collective efficacy in addressing the menace of economic cybercrimes in the region. While economic conditions have significantly contributed to the breakdown of collective efficacy in the society, lack of trust in the context of unethical practices and leadership, as well as transformation in community and family structure in the area, have also played significant roles.

While several studies have consistently shown that socioeconomic conditions such as poverty, unemployment, and economic inequality contribute to the disorganization of collective efficacy, these studies have approached disorganization from different perspectives (Bursik & Grasmick, 1993; Sampson et al., 1997). Bursik and Grasmick (1993) found that communities experiencing high rates of poverty and unemployment tend to have weak social ties, social capital, and a lack of both symbolic and material resources necessary for collaborating to mitigate deviant behaviours. Sampson and Grasmick argue that poverty preoccupies people with individual struggles, resulting in stress, anxiety, and strains that hinder emotional capacity for collaboration towards collective goals. Also, Sampson and Wilson's (1997) study showed that poverty creates economic inequality and power distance, leading to conditions that hinder collaboration between people from different social classes and thus erode collective efficacy in

society. Moreover, socioeconomic conditions can influence collective efficacy through limited resources that are essential for controlling deviant behaviours (Sampson & Laub, 2005). According to Sampson and Rudenbush (2003), communities with low poverty and socioeconomic status tend to have lower levels of collective efficacy due to limited resources that could otherwise encourage collective action, such as technological resources that can help mitigate Sakawa.

8.4.1. Sakawa Under Community Leaders “Unethical-ism”

In the current study, participants identified that community representatives' unethical behaviour, driven by their socioeconomic conditions or desire for money, shape collective efficacy. The data suggests that the authority and position of chiefs and religious leaders are crucial in ensuring the success of collective efficacy, particularly in mitigating Sakawa. However, the participants noted that some religious leaders and chiefs use their position to enrich themselves at the expense of the welfare of their society. The data suggests that some religious leaders and chiefs have personal connections with Sakawa actors based on economic benefits. Participants expect religious leaders and chiefs to demonstrate strong ethical values in mitigating economic cybercrimes, but instead, they either support Sakawa actors or remain silent about the phenomenon. Such unethical practices among religious leaders and chiefs make the community perceive them as unreliable and less powerful in dealing with Sakawa. This lack of effort by the authority to control Sakawa activities makes it almost impossible to mitigate them through collective efficacy, as the most important players in the process are not willing to tackle Sakawa. These findings reveal how economic interests and unethical behaviour of social representatives or leaders shape their authority and influence on collective efficacy. The economic interest of religious leaders and chiefs leads them to engage with Sakawa-boys, which erodes the trust communities have in them, as well as contributing to the disorganization of collective efficacy. In an interview with honourable Abdul-Karim Yabdo, he expressed his experience with the unethical practices of some religious leaders and chiefs and how such behaviours evoke the sense of mistrust among in the community.

The problem is that we cannot trust the imams, chiefs, and leaders in the community anymore. These are people who are supposed to be respected, and people are supposed to trust them. But some of them are the ones who are involved in these fraudulent activities.

In the excerpt, the participant emphasized the correlation between leaders' conduct and social trust. The unethical behaviour of community representatives can result in a lack of

confidence in social authorities. The participants, reflecting the collective viewpoints of the public, contended that religious leaders, chiefs, and community leaders serve as icons of society, and their involvement in fraudulent activities erodes trust in them. The argument illustrates how the actions of certain community representatives make it challenging for the public to trust them. The erosion of trust in community representatives has significant implications for the proliferation of Sakawa and the effectiveness of collective efficacy as a mechanism for controlling deviant behaviour.

Researchers have established that trust and collective efficacy are interdependent, with both variables influencing each other. Trust is a crucial component that strengthens social connections and interdependence among individuals, fostering social cohesion and collective efficacy. Fukuyama (1995) referred to trust as a "social glue" that simultaneously reduces suspicion and distrust among individuals and groups while enhancing their interdependence. This highlights the positive relationship between trust and collective efficacy, where a higher level of trust leads to greater collective effort in achieving social goals. Bakker et al. (2006) argue that trusting involves both risk and cooperation. Trusting someone means giving them the power to represent our interests in decision-making, and their decisions are perceived as representation of our interests. In the case of the excerpt above, the community initially trusted religious leaders and chiefs as people who represent their collective social interests. However, the unethical behaviour of these leaders deviated from the public's interests, leading to a loss of trust in them. The community no longer sees these leaders as ethically qualified to represent them, resulting in distrust.

As argued by Gambetta (1988, pp. 217–218), “when we trust someone, we implicitly mean that the probability that he will perform an action that is beneficial or at least not detrimental is high enough for us to consider engaging in some form of co-operation with him”. From the perspective of Gambetta, the participants perceive the unethical behaviours of some religious leaders and chiefs as detrimental to the society’s well-being. The data suggests that the breakdown of trust in some religious leaders and chiefs creates disempowerment and apathy in the community, which further exacerbate the proliferation of Sakawa in the region.

The data suggests that due to their involvement with Sakawa actors, some religious leaders, chiefs, and community leaders remain silent about the phenomenon, resulting in a lack of action towards mitigating Sakawa. The data suggests that the culture of silence among social representatives is evoked by two conditions: expectation for financial incentives from Sakawa actors and social representatives’ children involvement in the Sakawa business. Firstly,

participants argued that certain religious leaders are silent on the issue of economic cybercrimes in the region due to the money they receive from Sakawa actors and the expectation of economic incentives. According to the participants, even when some religious leaders and chiefs speak out against Sakawa or attempt to implement interventions, they often fail to achieve their objectives due to the silence of many other religious leaders and chiefs. To effectively control Sakawa, the participants argued that religious leaders and chiefs must share a common concern towards the mitigation process. Without a united front, divisions among social representatives could create a situation where Sakawa actors would have moral and cultural justification for their actions, leading to the proliferation of Sakawa. This highlights that collective efficacy is not solely a mechanism that exists between individuals of different power and authority, such as the public and social representatives. Rather, it also exists among individuals in the same power structure, such as religious leaders, chiefs, and other social groups.

The participants identified that some chiefs and religious leaders have their children involved in Sakawa, and that their economic needs are supported by these children. As a result, these religious leaders and chiefs remain silent about the phenomenon of economic cybercrime. Even when they attempt to educate people about the social, moral, and cultural consequences of Sakawa, the community does not comply with them and perceives such religious leaders as hypocritical. The involvement of some religious leaders and chiefs' children in the economic cybercrime venture reveals the conflict of interest of religious leaders and chiefs, and hence contributing to their silence. This further undermines the trust and credibility of these religious leaders and chiefs among the community members, which transcends to undermining the efforts to mitigating Sakawa in the society. In an interview with the assemblymen of the "Bilpiela and Dakpemah electoral area, he expressed his concerns about the implication of religious leaders' and chiefs' children involvement in the Sakawa business, and how such affects the authority of such leaders.

I am telling you, if you are coming from a very decent family or well-known family, you will not even dare to do such a thing but mind you, some imams in town children are now into Sakawa and yet they cannot control them, some chiefs' children are now into Sakawa yet they can say anything, he is just sitting down doing nothing, and just watching and say oohh Alhassan is able to buy Mercedes Benz, I want to drive crysler, you understand? For that matter I want somebody to be saying my son too is driving a very expensive car in town or me or my son is making money. Do you think even if that imam talks people will listen to him? ... They will not." (Interview with honourable Abdul-Manan).

Honourable Abdul-Manan's argument highlights the complex interplay between power dynamics, personal interests, and collective efficacy in the context of economic cybercrime in Tamale. The excerpt suggests that some religious leaders and chiefs have personal economic interests tied to their children's involvement in economic cybercrimes. While they have the authority to control their children, they remain silent to reap economic benefits, prioritizing economic success over their reputation and credibility. This highlights the social constructivist perspective of success and value in society, where economic achievement is valued the most in Tamale, and people within the sociocultural context define what is considered successful. This prioritization of economic benefits over reputation and credibility ultimately hinders informal control and collective efficacy. As a result, the community loses trust and compliance towards these leaders, and their ability to effectively control Sakawa is diminished. The argument of Honourable Abdul-Manan suggests that religious leaders and chiefs must prioritize their credibility and control their children's involvement in Sakawa to gain the trust and compliance of the community.

The findings in Honourable Abdul-Manan's argument contrast with a study conducted by Nisnevich (2019) on how human factors relate to corrupt practices among public officials. Nisnevich found that public officials engage in unethical behaviour such as corruption to maintain political power, while religious leaders and chiefs in the context of Sakawa prioritize economic benefits over their social authority. The study by Nisnevich and Honourable Abdul-Manan's argument demonstrate that individuals or groups may engage in unethical behaviour to achieve desired outcomes that are deemed important to them. And according to social disorganization theorist the unethical and corrupt practices of those in power may send a signal to their subordinates to belief that is it morally justified to commit unethical behaviours to achieve one's goal (Sampson et al., 1997; Shaw & Henry, 1942). Therefore, apart from evoking distrust for leaders and its elongation to disorganization of collective efficacy, encouraging or being silence of Sakawa activities by religious leaders and chiefs may provide moral and cultural justification for Sakawa practices.

The findings of the current study also align with those of Weisburd, Groff, and Yang (2012), who studied crime patterns in Seattle by analysing street segments. Weisburd and his colleagues found that a lack of community cooperation and collective support can significantly increase crime rates in a community. They discovered that community leaders who do not address crime in their communities are viewed as corrupt and untrustworthy and are ineffective in mobilizing resources and community members to control crime. While Weisburd and his

colleagues focused on offline crimes such as homicide, robbery, assault, and theft, the current study concentrates on Sakawa in Tamale. These studies suggest that the way communities perceive leaders who do not address crime is not limited by cultural or geographical boundaries but is a phenomenon that occurs both in the global north and global south.

8.4.2. Sakawa Under Breakdown of community-family Structures

Another perspective on the contextualization of collective efficacy disorganization in the study relates to the breakdown of community and family structures in contemporary Tamale society. According to participants, Tamale has a tradition of extended family systems that provide children with proper upbringing and ethical training, leading to socially acceptable behaviours. They pointed out that in this system, extended family members live together and monitor children's behaviour to ensure it is acceptable to society. Nurturing children is not only the parents' responsibility but also that of other elderly family members. However, the extended family practices in Tamale are changing, with more people preferring nuclear families to extended ones. This shift means that children become the sole responsibility of their immediate parents, who may not have the moral or financial capacity to raise them according to society's ethical principles. This change from extended to nuclear family systems undermines social cohesion and social capital, ultimately affecting informal control and collective efficacy, and contributing to the proliferation of economic cybercrimes, as young individuals do not get better moral background through their parents who might otherwise be incapable of providing such support.

In this context, collective efficacy refers to the extended family members' collective effort to shape young individuals' behaviour towards socially acceptable forms. These findings highlight a "micro-level" of conceptualizing collective efficacy. While informal collective efficacy involves collaboration between different informal social groups, such as families, religious groups, traditional authorities, and community groups, towards controlling deviant behaviour, micro-level collective efficacy involves extended family members' collective attempts to shape young people's behaviour towards socially acceptable forms. Therefore, according to participants, the proliferation of Sakawa in the region is a result of the disorganization of micro-level collective efficacy caused by the breakdown of extended family systems. To explain how breakdown of extended family systems shapes younger generation attitude towards deviant and criminal behaviours, Afa Abdul-Mugisu argued in the excerpt below.

But today, it is not like that, people are now living separately without family members and yet the parent will not train the child well and the other members of the family are not there to train the child. So, the child will end of depending on his friends and this will lead him to do bad things and Sakawa.

The argument of Afa Abdul-Mugisu delineates the shift from typical and cultural practice of extended family structure in Tamale to a nuclear form of structures, which may have resulted in affecting the amount of guidance and support that young individuals need to behaviour in accordance with the cultural and moral values of the society. This argument contributes to micro level collective efficacy theoretical framing, where extended family members collaboration with parents plays a significant role in shaping the behaviour of younger generation (Hipp & Wo, 2015; Sampson, et al., 1997). Afa Abdul-Mugisu, suggests that parents might lack both economic and moral support that is necessary for the ethical and moral development of young children, and the deconstruction of the traditional extended family structures deprive young individual from benefiting the economic and cultural capitals that could have been driven from other extended family members.

The results presented in Afa Abdul-Mugisu contributes to the ongoing scholarly discussion on the association of family structures and deviant behaviours. The wide range of empirical studies on family structures and deviant behaviours have recognised the importance of stable family structures on young individuals' propensity to committing deviant and criminal behaviours (Parks, 2013; Sheehan et al., 2010; A. Singh & Kiran, 2014). Studies are consistent that young individuals from "intact" families have less tendencies to engage in delinquent and criminal behaviours as compared to their "non-intact" families' counterparts, who might otherwise lack stable environments that provide them with both economic, psychological, and emotional needs that are necessary for moral and ethical development (Parks, 2013; A. Singh & Kiran, 2014). Here, intact family describes the family structure where both biological parents are living together and stay in marriage. On the other hand, non-intact family describes family structures where either of the biological parents are absent because of separation, divorce, or other circumstances that might cause the absence of one biological parent (A. Singh & Kiran, 2014). According to the body of literature that holds these assumptions, children from intact family structures receive both economic, cultural, and personal capitals which are necessarily for their development, and hence preventing such children from engaging in immoral or delinquent behaviours to achieve such capitals.

The body of literature also recognized family relationship between parents and children as fundamental ingredient that either deter or encourages deviant behaviours among young

individuals. In this context, the discussion shifts from intact and non-intact family structures to the relationship between parents and children, where strong relationship with children shows to prevent deviancy and delinquency among young children and weak family ties encourages delinquent and deviant behaviours (Hoffmann & Dufur, 2018; Jacobsen & Zaatut, 2022). For instance, in their study, Jacobsen and Zaatut (2022), while controlling for Juvenile's race, age, gender, and family's socioeconomic status, investigated the role of household structure and parent-child relationship on Juvenile delinquency. Their study showed while intact family was insignificantly associated with juvenile delinquency. They further revealed that children who have stronger relationship with their parents are less prone to deviant behaviours. Meanwhile, the study of Hoffman and Dufur (2018) suggested that social ties or parent-child relationship does not necessarily brings about juvenile delinquent control, but the level of social capital that are available in the family structure.

While these previous studies have concentrated on the association of deviant behaviours and the nuclear family structures in its various forms, including intact, non-intact, and the availability of families' capitals, the current study contribute to the ongoing discussion by presenting, not only how nuclear or intact family's social capitals shapes deviant behaviours but also how the concept of extended family structure contribute to the ongoing discussion. In-line with Jacobsen and Zaatut's (2022), the current study suggests that intact family itself does not shape deviant behaviours of young individuals in the family, but the availability of family's social capital that are necessary for the development of young children, as noted by Afa Abdul-Mugisu, nuclear families or intact families might lack the economic and emotional support that can shape the behaviour of young individuals towards ethical and acceptable behaviours. Also, the current study suggests that extended family structures provide more economic and cultural capitals that are necessary to support the development of children, especially when nuclear family structures lack the necessary capitals.

Afa Abdul-Mugisu's argument highlights the relevance of family structures in the context of differential association theory. This theory posits that individuals who associate with criminal and deviant groups are more likely to engage in criminal activities themselves, as explained in chapter six (6) of this thesis. Abdul-Mugisu observed that young individuals who lack stable family structures and support from their parents may turn to their peers to obtain economic, psychological, and emotional resources. This may lead them into engaging in Sakawa and other deviant behaviours. Essentially, when families fail to provide the necessary values for their children, young individuals may learn those values from their peers.

The study indicates that the breakdown of informal collective efficacy and the proliferation of Sakawa in the region can be attributed, in part, to families' inability to collaborate with community members in monitoring their children's behaviour on the streets or the social space. The earlier part of this chapter discusses how elder members of the community traditionally and community informal groups acted as foot soldiers to monitor and regulate the behaviour of younger generations in society. However, participants in the study argued that the prevalence of Sakawa is a result of parents' resistance to the guidance of these foot soldiers. In contemporary society, parents often have conflicts with community groups and elder individuals who attempt to control their children's behaviour. Some families even view foot soldiers as envious of their children's success, particularly in the case of unethical activities for economic gain. This sentiment is particularly pervasive when foot soldiers attempt to dissuade younger generations from engaging in Sakawa. According to the study's participants, parents believe that Sakawa can provide economic stability for their families, and foot soldiers who attempt to prevent their children from engaging in such activities do so out of envy for their success. The excerpt below illustrates a participant's sentiment about the relationship between community informal control narratives and the behaviour of families towards such controls.

Example like you said, we know that this boy is a Sakawa boy and if you come out to talk to him, then you are in trouble, if you don't get issues with his father, you will get it with the mother. The father is quiet and you what do you have to say? Or his family members are quiet and you the one who is not in the family, what can you say ? It will be difficult, so these are the causes (Interview with Afa Hamza, religious leader).

The postulations of Afa Hamza suggests that the proliferation of Sakawa is contextualized within parents and families' attitude towards community's informal control measures and informal collective efficacy. The excerpt indicates that some parents and families are unwilling to accept the contributions of community members in monitoring and controlling the behaviour of young individuals, which threatens the effectiveness of informal control measures and collective efficacy in mitigating economic cybercrime in the region. The attitude of families and parents highlight the proliferation of trust in the Tamale's society and how this lack of trust among community members influences collective efficacy, informal control, and its elongation to the proliferation of Sakawa. Moreover, the excerpt suggests that the lack of parental concern for Sakawa perpetration may provide psychological and moral support for Sakawa engagement, as children may feel justified in their behaviour. Studies have shown that parents' reluctance to monitor their children's behaviour can provide children with moral justification for their actions (Berk, 2015). In this context, the lack of parental guidance on

Sakawa could provide Sakawa actors with a sense of moral justification for their actions, leading to the proliferation of economic cybercrimes.

Additionally, Afa Hamza's argument suggests that community street surveillance can effectively control deviant behaviour only when families are willing to control such behaviour. However, if parents and families are reluctant to control Sakawa in their families, community control measures may not be effective. This reluctance may also lead to Sakawa actors ignoring societal and community criticisms of their behaviour, as they may justify their actions morally and see community control as detrimental to their well-being. Overall, this thread highlights the relationship between community informal control measures and family willingness, where the behaviour of families and parents determines the community's willingness to provide informal controls. In other words, the results suggest that the effectiveness of community informal control measures depends on the family's willingness to control similar behaviours.

8.4.3. Sakawa Under Ideological Interference

The participants also noted the influence of political, chieftaincy, and religious affiliations on community breakdown and disorganization of collective efficacy, particularly informal collective efficacy. They observed that prior to the division of society along political and religious lines, individuals and groups supported each other irrespective of their ideological positions. However, the emergence and intensification of political party affiliations and religious sects due to economic and political power have ruptured and divided collectivism in the society, leading to a disruption of informal collective efficacy, including how communities respond to political corruption, illegal activities, and other social gatherings. In a broader perspective, the participants conceptualized Sakawa and other unethical behaviours that have not received legal attention as social harms. They argued that social harm has a religious and political significance, where individuals and groups' behaviours are justified or condemned based on their political or religious affiliation. For example, a parent during a focus group interview argued that "this time nothing is wrong or right. Someone will do anything bad or cause trouble, and because he is an NPP member, NPP people will not see anything wrong with that or they will even be supporting him." This statement highlights how political affiliation has become a defining factor in identifying social harm and unethical behaviours in the society.

The concept of social harm emerged in the early 1990s in critical response to controversies and limitations surrounding the notion of crime, such as the lack of ontological reality of crime or a definitive intrinsic understanding of behaviour as crime without criminal law (See Hillyard & Tombs, 2017). The social harm theoretical perspective asserts that harm is

an epistemic phenomenon regardless of how it is perceived by the legal or criminal justice framework. According to social harm theory, any action by an individual, group, corporation, or government that causes negative consequences to the community and society is considered harm, regardless of whether such action is deemed a crime in the legal system. In this study, participants have indicated that while religious and political affiliations have disrupted the community's approach to dealing with Sakawa, it remains a social harm regardless of whether those who commit it receive support from their political party and religious affiliation cohorts, or whether the police arrest Sakawa actors. In an interview with Afa Abdul-Mugisu, he described how political and religious affiliations have disrupted collective efficacy in Tamale.

Yes that is the point because nowadays when we want to pass judgement in our society, it will be based on the differences among these people in terms of political, religious and chieftaincy affiliations. That is why there is no collaboration among us. However, if it is in a different society, then it is advisable to see this collaboration among the chiefs, religious leaders and the politicians because they all have their own ideas, they can contribute to stop this Sakawa thing

The excerpt offers a broader perspective on collective efficacy within the context of political and religious ideologies. The participants noted that political and religious affiliations create division and a lack of trust in society, leading to biases in interpreting social issues and disrupting collective efficacy. Within the context of the study, the participants argued that certain religious and political actors tend to support economic cybercrimes because they belong to the same political party or religious group, such as Ahlul-Sunnah or Torikatul-Tijaaniyya.

The participants suggested that overcoming political and religious differences and focusing on collaboration between religious leaders, political actors, and traditional authorities is crucial in tackling the proliferation of Sakawa in the region. The excerpt implies that the level of collective efficacy in a society is influenced by the degree of religious and political heterogeneity, with less heterogeneity associated with a higher level of collective efficacy, and higher heterogeneity linked with a lower level of collective efficacy.

8.4.4. Sakawa Under Knowledge Gap

The study participants identified a dysfunction in the collective efficacy of controlling Sakawa in the region due to the lack of economic resources and expertise necessary to identify cybercrime behaviours. On one hand, participants argued that community members and those with significant roles in combatting Sakawa lack the technological awareness and expertise required to control it, leading to their reluctance to tackle the phenomenon. This highlights the importance of knowledge and expertise in achieving collective efficacy. When community

actors lack the technical expertise to deal with economic cybercrime activities, it undermines their preparedness and willingness to combat it. This finding aligns with numerous studies that emphasize the role of technical experts in controlling cybercrime.

For example, Tropina (2017) analysed the role of police in fighting cybercrime and found that the lack of technical expertise plays a significant role in determining how police officers respond to cybercrime. She revealed that the lack of forensic skills makes police officers reluctant to address cybercrime or perceive it as solely their responsibility. Additionally, Cross et al. (2021) conducted a study in Australia to examine how police officers and community members respond to cybercrime. Their findings revealed that both communities and police officers' responses to cybercrime depend on their knowledge and exposure to cybercrime incidents. Lack of expertise and knowledge was associated with a lack of cooperation and effective response, while a high level of expertise and awareness was associated with effective response. In the context of this study, the participants postulate that even if the community members are willing to work together to control Sakawa in the region, the lack of expertise will hinder their success.

Sakawa, there is nothing that you can do to arrest them, you will not even see them picking the money. We don't even know how they play with the computer until they get the money. I can tell you, if not those boys [Sakawa actors], no chief or some opinion leaders know how to use the computer, talk less stopping Sakawa (Interview with Honourable Abdul-Manan, Assemblyman)

Honourable Abdul-Manan's argument highlights the significant relationship between social actors' technological expertise and their perceived ability to combat the proliferation of Sakawa in the region. The excerpt suggests that the community is handicapped in controlling Sakawa due to the technical nature of the phenomenon. As previously discussed, chiefs and community members play a crucial role in controlling deviant behaviours, including Sakawa. However, the lack of knowledge and experience in responding to the proliferation of Sakawa renders them powerless. This reveals broader challenges faced by developing countries in combating cybercrime, where there is a knowledge gap between cyber offenders and stakeholders responsible for combating cybercrime, including law enforcement agencies, organizations, and communities (Kundi et al., 2014). As evidenced in Abdul-Manan's argument, Sakawa actors possess more technical expertise than the social actors responsible for combatting Sakawa.

The proliferation of Sakawa can be contextualized within the digital divide theory from a theoretical perspective. The theory suggests that individuals, groups, or communities without access to technology or technological expertise are at a disadvantage compared to those who

have access to technology and possess technical expertise (Pick & Sarkar, 2016). In the context of this study, there is a technological divide between Sakawa actors and social actors or groups responsible for controlling Sakawa activities. This technological divide provides Sakawa actors with an advantage to conduct their business with maximum immunity from law enforcement agencies and community members who may be willing to mitigate Sakawa but lack the needed skills. The community's inability to fight Sakawa in this context is the manifestation of digital divide theoretical perspective, where expertise and access to technology determines the power hierarchy.

The findings of this study are consistent with previous research that has shown that technical expertise is crucial in fighting and mitigating the proliferation of cybercrime, not only in developing countries but also in developed countries in the global north (Cross, Holt, & Powell, 2021). For example, Armstrong's (2011) study revealed that the emergence of cybercrime in Ghana is associated with a lack of knowledge among communities about Sakawa actors' modus operandi. Similarly, a study on the challenges of tackling cybercrime in eight western countries, including Canada, the Netherlands, Norway, Sweden, Finland, Denmark, Scotland, and Poland, found that the lack of forensic and technical expertise, coupled with policy limitations, is the main challenge that law enforcement agencies face in dealing with cybercrime (De Paoli et al., 2021).

8.5. Reinforcing Collective Efficacy

8.5.1. Justice, Honesty, and Social Support

The participants view collective efficacy as a crucial intervention to mitigate the spread of Sakawa and other deviant and unethical behaviours that negatively impact society. They believe that reinforcing collective efficacy is necessary to address these issues. Both formal and informal community structures are responsible for strengthening collective efficacy, and every community member or group, including families, community groups, community representatives, law enforcement agencies, and the government, has a role to play in realizing this goal.

The participants identified ethical considerations among social informal control representatives and formal control authorities as a crucial intervention to reinvent collective efficacy. They attribute the disruption of collective efficacy to the unethical behaviours of some informal control agents, as depicted in Figure 4. To restore collective efficacy and mitigate the negative effects of Sakawa on society, informal control actors must align their behaviour with

the cultural values and norms of the community. The participants believe that inappropriate behaviours of some informal control actors undermine social trust, which makes collective efficacy impossible to achieve. Therefore, they recommend promoting ethical behaviours, such as honesty and justice, among informal control actors and investing in the community's welfare using cultural and financial resources to restore trust.

For example, the participants recommend that chiefs should adjudicate cases in the courtroom with justice and avoid engaging in social transactions with Sakawa actors and individuals with criminal and deviant behaviours. They also suggested that chiefs use their authority to formulate laws that prioritize the community's welfare. The participants viewed wealthy and influential people, including political actors, as individuals who could use their economic power to support community interventions aimed at developing society. In terms of religious leaders, the participants recommended that they apply their religious knowledge with integrity instead of using it to obtain illegal earnings.

The participants believed that by promoting ethical behaviours and investing in the community's welfare, informal control actors could unify the community towards formulating and enforcing laws and policies that benefit the community. The excerpt below represents the perspective of a religious leaders concerning the need for social control actors to promote honesty and justices, and how this could impact the emergence of economic cybercrimes.

...so we have to find a way of solving that issue and to do that we have to first of all ensure that there is honesty in every leadership, also the rich should be honest and supportive so that everyone that depends on them for a living does not suffer because if they don't support them, where else will they get that support from? Or will they listen to them when they? (Interview with Afa Abdul-Mugisu, Religious leaders).

Abdul-Mugisu's argument highlights the crucial role of honesty and support in reinforcing collective efficacy and mitigating Sakawa. The participants recognized economic cybercrimes as a societal issue that requires honesty and social support to address. According to them, these values cultivate trust among individuals and groups in society. Without social support and honesty, people may not comply with community representatives, further deteriorating collective efficacy. The absence of a social support system can lead to strains for those in precarious conditions in society, causing them to disregard social leaders and engage in unethical means to sustain themselves. Therefore, promoting honesty and support among informal control actors can restore social trust and strengthen collective efficacy, ultimately reducing the prevalence of deviant behaviours such as Sakawa.

The arguments of Abdul-Mugisu are consistent with the broader research on the interplay of social support, social justice, and collective efficacy. Research has demonstrated that social support is vital for both collective efficacy and deviant control (Mathieu & Carbone, 2020; Waverijn et al., 2017). For instance, Mathieu and Carbone (2020) found that social support is directly linked to collective efficacy, and a high level of social support is correlated with a high level of collective efficacy. This relationship is mediated by trust and social justice, where social support fosters a sense of trust among social actors (Waverijn et al., 2017), leading to a greater willingness to cooperate in achieving collective goals. This body of knowledge is applicable to the case of economic cybercrimes in Tamale, where participants emphasized the need for social support from community leaders to restore collective efficacy and address the problem of Sakawa. By promoting honesty, justice, and support, informal control actors can rebuild social trust and unity, which are essential for collective efficacy to be effective in reducing deviant behaviours.

The findings also contribute to the sociological theory of strain, which suggests that a lack of social support can subject precarious individuals to experience economic strains, leading to deviant and criminal behaviour (Agnew & Broidy, 1997). Specifically, the general strain theory proposes that when individuals are unable to achieve their goals, negative emotions such as frustration, anger, and depression may arise, which can lead to engaging in illegal means of achieving their goals. The findings of this study suggest that a lack of social support may create strains, which not only contribute to Sakawa but also disrupt collective efficacy. These findings illustrate the relationship between strain theory and collective efficacy, where strains can shape the level of collective efficacy in society.

8.5.2. Education and Deterrence

The effective realization of collective efficacy requires both public awareness and reinforcement of community norms and values. Participants in a study emphasized the importance of educating the youth and public about the social, moral, and legal consequences of Sakawa to promote a collective willingness to fight against it. However, they also noted that education alone would have insignificant results without effective deterrence measures. They believe that education and law enforcement are inseparable in mitigating Sakawa.

With regards to training and educating children and public, participants identified religious leaders, parents, and educational institutions as key players in promoting education and public awareness. Religious leaders and teachers have a greater responsibility to partner

with parents in training children, with community groups playing a complementary role in realizing collective efficacy and informal controls. Participants acknowledged the disruption of community trust when parents do not consent to informal social controls. To achieve collective efficacy, teachers and religious leaders need to educate parents on the importance of consenting to community interventions that shape the behaviour of children. These interventions include criticizing suspicious behaviour and administering punishment. Parents should also inculcate socially acceptable behaviours in children, which will contribute to peer monitoring and reporting and ultimately encourage collective efficacy and informal control. The participants concluded that when children are trained with ethical and acceptable moral and social behaviours, they become more likely to monitor others' behaviour, contributing to collective efficacy and informal control.

The study's participants recognized the crucial role parents play in shaping their children's attitudes and how this contributes to collective efficacy. Research shows that parents are pivotal in instilling moral and cultural values in children, which can benefit the community's welfare (Smetana et al., 2019). The home provides a social system where children spend most of their time and develop their social and moral character, which they display in their sociocultural environment. As a result, several sociopsychological studies suggest that parents have significant roles in shaping their children's behaviour (Loudová & Lašek, 2015; Smetana et al., 2019).

The study's findings suggest that collective efficacy among parents, teachers, and religious leaders is crucial to children's moral development. The participants identified teachers and religious leaders as individuals endowed with cultural and religious knowledge, and their involvement in socializing children is particularly important. According to the participants, the community is guided by cultural and religious principles, which parents may not fully understand, the moral and cultural implications of certain behaviours. Therefore, they may need to partner with religious leaders and teachers to educate their children better.

In addition to educating children as a means of achieving collective efficacy and informal control, the participants in the study also recognized the role of education in creating public awareness about the sociocultural, moral, and legal consequences of Sakawa, and how this can promote collective efficacy. The participants emphasized the need for teachers, religious leaders, law enforcement agencies, as well as other authorities like chiefs and government officials, to provide educational resources that support public awareness about Sakawa. They believed that effective deterrence is not enough, and that collaboration between

these groups would provide the economic resources and knowledge needed to educate the community about Sakawa. According to the participants, creating public awareness about the dangers of Sakawa, including its moral and legal implications, would encourage community members to take a stand against it. This could be achieved through community surveillance, criticizing Sakawa actors, and reporting them to authorities, including chiefs and police officers. While the participants acknowledged the role of creating public awareness in achieving informal control and collective efficacy, they also suggested that social media platforms could contribute to public awareness interventions. During a focus group interview, a parent shared their contribution to the cause:

So mostly to fight it effectively is to use the power of the chiefs complemented by the education. For the education alone, if you talk to them and they decide not to listen what will you do? So if possible we can create a social media platform and the education should be cantered on those youth who have not yet into it. And parents should also guide and protect their children from Sakawa especially when they are growing up (Parents' focus group interviewed session).

The parent recognized the importance of combining education with deterrence measures to effectively combat Sakawa. While education is crucial in creating public awareness, Sakawa actors may not perceive it as a sufficient deterrent. Therefore, the parent argued that education should be complemented by deterrence measures established by local authorities and law enforcement agencies to effectively mitigate the problem. This perspective aligns with both deterrence and rational choice theories, which suggest that deviant and criminal individuals are rational actors who weigh the potential costs and benefits of their actions before committing an offense (Herfeld, 2020; Tomlinson, 2016).

However, while deterrence theory emphasizes the role of punishment in controlling deviant behaviour by increasing the severity of penalties associated with offending (Tomlinson, 2016), rational choice theory takes a broader perspective and considers a range of factors that influence an individual's decision to commit an offense, including economic returns, social and moral consequences (Herfeld, 2020). The parent recognized that while education may create a sense of social and moral consequence associated with Sakawa, and contribute to informal control and collective efficacy, it may not be sufficient to deter Sakawa actors. Therefore, the combination of deterrence measures, such as criticism, punishment, arrests, and prosecutions, can increase the costs associated with engaging in Sakawa, strengthen collective efficacy, and reduce the likelihood of participating in the practice.

The parent also recognized the role social media platforms in creating public awareness. The role of social media in creating social media has received enormous attention among researchers (Chauhan & Shukla, 2016; Chawla & Kowalska-Pyzalska, 2019; Mavrodieva et al., 2019). The emergence of social media platforms such as Facebook, Twitter, YouTube, and several others have created a convenience ground for individuals and organizations to communicate to a larger audience, hence providing fertile ground for public awareness. Recognizing these advantages associated with social media platforms, the parent argued that teachers, religious leaders, and law enforcement agencies can utilize social media in their attempts to educate the public about the menace of economic cybercrimes.

8.5.3. Poverty Alleviation

The participants in the study argue that severe economic conditions contribute to the breakdown of collective action against Sakawa, due to the economic benefits that Sakawa provides. As previously discussed in this chapter, many people, including religious leaders, parents, and community representatives, rely on Sakawa actors for their livelihoods, making it difficult for them to collaborate in combating the menace of economic cybercrimes. The participants suggest that the government and other political actors in the region should create job opportunities to promote sustainable economic conditions. They believe that individuals who currently depend on Sakawa for their income would be willing to combat Sakawa if they had better economic prospects, as it goes against cultural and religious norms. However, due to their poor economic conditions, it becomes challenging for everyone to fight against the proliferation of economic cybercrimes.

The participants attribute the harsh economic conditions to political and public administration corruption, where government officials use resources meant to improve the economic situation for their personal gain. They do not separate harsh economic conditions from corruption, as they believe that government officials must prioritize society's welfare and use resources to develop the community, eventually leading to poverty reduction in Tamale. For instance, during an interview, a religious leader expressed frustration about poverty in the region and its impact on collective efficacy.

...It is because life is difficult. How do you expect someone who depends on Sakawa for his daily bread to come out and fight Sakawa? If people had jobs and they can feed themselves and their families, they would have been more than willing to come out and fight this problem. The problem is a big problem, and we can only hope that God will intervene.

The participant in the study highlights the relationship between economic conditions and people's willingness to combat economic cybercrimes. The poor economic conditions in the area force individuals to depend on Sakawa for their livelihood, which in turn reduces their willingness to fight against the practice. Sakawa provides economic benefits to social actors responsible for ensuring collective efficacy, making it challenging for them to combat it. Therefore, improving the economic conditions in the area is essential for fostering collective efficacy towards mitigating Sakawa activities.

These findings align with previous studies that have examined the relationship between economic conditions and collective efficacy. Poverty and unemployment create economic strains that can limit individuals' willingness to participate in community activities (Sampson et al., 1997). While previous research has focused on economic strains as a hindrance to collective efficacy, the current study shows that Sakawa can provide economic benefits that legitimize its position in society and reduce individuals' willingness to combat it. However, the participants suggest that improving the economic conditions would boost people's moral positions and make them more willing to illegitimate Sakawa and combat it collectively. According to the rational choice theory perspective, people may not be willing to combat Sakawa because of the economic advantages it offers. But once their economic conditions are met, the participants suggest that individuals will be able to rationalize between their moralities and Sakawa, which will lead to collective efficacy towards mitigating Sakawa.

8.5.4. Creation of Common Vision

The participants emphasized the importance of creating a common vision for mitigating Sakawa to enforce collective efficacy. While some community groups, such as religious leaders, assemblymen, chiefs, and opinion leaders, are willing to work together to mitigate Sakawa, their efforts have been unsuccessful due to the majority who either lack interest in tackling Sakawa or support the activities of Sakawa actors. Therefore, the participants argued that creating a common interest towards mitigating Sakawa would encourage people to tackle the phenomenon. This argument aligns with previous studies that have demonstrated the positive relationship between a common goal and collective efficacy. Research has shown that when groups and communities share a common vision and interest towards achieving a goal, individuals within the group are more likely to support each other with symbolic, economic, and material resources towards the achievement of that goal (McDowell, 2020; Sampson et al., 1997).

However, some studies have suggested that individual differences with respect to socioeconomic and political interests can pose challenges to the success of a collective vision (Hajjar et al., 2020). In the context of this study, the participants noted that the socioeconomic and political interests of different social actors, including some parents, community groups, and representatives, make it challenging for the community to collaboratively combat the proliferation of economic cybercrimes in the region. Therefore, the participants argued that to create a common vision and collective interest for Sakawa mitigation, the society must look beyond their religious, political, and economic interests and prioritize the well-being of the community. They believe that doing so will go a long way towards supporting the mitigation of Sakawa in the region.

Chapter Conclusion

This chapter examines the proliferation of economic cybercrimes in Tamale from the perspective of collective efficacy theory. The study is based on the views of religious leaders, parents, chiefs, and community members. Unlike the typical conceptualization of collective efficacy, the chapter proposes a further breakdown of collective efficacy into Informal Collective Efficacy (ICF), Formal Collective Efficacy (FCE), and Cross Collective Efficacy (CCF). ICF refers to the cooperation and connectivity within local community members towards common goals, including the mitigation of Sakawa. FCE, on the other hand, is the collaboration between formal social structures, such as schools, law enforcement agencies, political actors, financial institutions, and other formal sector organizations, towards the achievement of community goals. CCF represents the partnership between local community groups and formal sector organizations towards realizing the community's goals.

The study identifies several challenges that hinder collective efficacy in controlling the proliferation of economic cybercrimes, including poor economic conditions that drive both formal and informal social structures to depend on Sakawa actors for their economic needs, the emergence of political and religious affiliations that undermine community cohesion, espousal of unethical behaviours among community representatives such as religious leaders, chiefs, and politicians, lack of technological knowledge and expertise, and the culture of silence among social actors.

The study suggests strategies for reinforcing collective efficacy to mitigate economic cybercrimes in the region. These strategies include improving the living conditions of the inhabitants of Tamale, promoting moral and ethical values, reinforcing deterrent measures

against deviant behaviours, and creating a common vision towards the mitigation of Sakawa through deconstructing political and religious differences. The study emphasizes the importance of education and public awareness creation, rule of law, justice, honesty, and transparency in enhancing collective efficacy. Overall, the study shows that collective efficacy can be a useful tool for controlling the proliferation of Sakawa in Tamale. However, this requires concerted efforts by various social actors and stakeholders to overcome the challenges hindering collective efficacy and promote the strategies identified in this study.

The next chapter discusses the emergence of Sakawa in the context of formal control narratives where law enforcement agencies, banks, and political actors' attitudes towards Sakawa are unravelled. The chapter will also discuss how collective efficacy and the types of social ties that are inherent within formal control structures and contribute to the proliferation of economic cybercrimes in Tamale.

Chapter Nine

Espouse of Sakawa under Disorganize Formal Control Perspective: Law Enforcement Nexuses

9.0. Introduction

The social disorganization theory focuses on both informal and formal mechanisms of social control that help prevent criminal and deviant behaviours. The previous empirical chapters explored how economic cybercrimes emerged within informal social control narratives in Tamale, Ghana, and used community and social informal structural conditions to explain its proliferation. This chapter shifts the focus to the formal control antecedents of social disorganization. According to the social disorganization hypothesis, formal structures play a significant role in determining the level of criminal and deviant behaviour in a society. Chapter 6 identified several formal structures, such as law enforcement agencies, financial institutions, political actors, and Internet Service Providers (ISP), that are essential to Sakawa in Tamale, with law enforcement agencies being the focal point of formal control trajectory.

However, this study also found that both informal and formal actors, particularly Sakawa actors, law enforcement agencies, assemblymen, bankers, and teachers, play a crucial role in understanding the proliferation of economic cybercrimes with the context of formal controls. While political actors are part of the formal control actors, this study did not obtain direct data from them, but rather inferred their involvement based on other participants' comments such as Sakawa actors, police officers, and some community members. Despite this limitation, almost all participants in the study referred to how political actors influence the spread of Sakawa in the region. Therefore, this chapter includes an exploration of political actors' role in understanding the emergence of Sakawa in Tamale.

Formal control and informal control mechanisms are not mutually exclusive in determining criminal and deviant behaviour. Therefore, formal control narratives are measured through social control trajectories such as collective efficacy, social ties, social capital, socioeconomic conditions, and actors' attitudes towards the phenomenon under study. In this chapter, I examine how collective efficacy manifests within formal control mechanisms and focuses on both in-group and out-group interdependence. The chapter accounts for how interactions between formal control structures, such as law enforcement agencies, political actors, financial institutions, and internet service providers, shape the emergence of economic cybercrimes in the region. In the context of out-group interdependence or cross-collective

efficacy, the chapter details the emergence of Sakawa within the context of the Police-Community Partnership (PCP) and how it provides a theoretical foundation for understanding Sakawa. Research has shown that PCP determines whether deviant and antisocial behaviours are controlled or flourish (Hajjar et al., 2020; Wang & Zhao, 2016). When there is effective PCP, community members and police can coordinate their strategies to control unwanted behaviours in society. However, the inability of police and communities to partner towards the mitigation of unwanted behaviours generates opportunistic platforms for these behaviours to flourish (Wang & Zhao, 2016). In the current chapter, I provide details on the nature and conditions that surround PCP in Tamale and how these contribute to shaping the emergence of Sakawa in the region.

The chapter also explores how social ties and social capital within formal control trajectories shape the emergence of Sakawa in the region. To understand the manifestation of social ties and social capital within formal control nexus, the chapter delineates how the relationships between Sakawa actors and police officers, political actors, and bankers contribute to the proliferation of Sakawa in the region. While this is crucial in understanding Sakawa in Tamale, the literature extensively discusses the phenomenon of illegal and criminal actors forming partnerships with legitimate formal structures to navigate formal structural challenges (Smith & Papachristos, 2016). The findings of this chapter contribute to the ongoing scientific discussions on the relationship between "criminals-formal structures" partnerships and crimes. Also, research have it that economic cybercrimes and other forms of cyber offensive behaviours flourish under the attitude of law enforcement agencies towards them and the challenges that law enforcement agencies face during cybercrime investigations, such as a lack of forensic expertise, technological resources, jurisdictional limitations, and a lack of cooperation between law enforcement agencies and third-party institutions like ISPs (Cross, Holt, & Powell, 2021; Holt, 2018b). Therefore, in this chapter, I also examine how the proliferation of Sakawa activities is contextualized within the context of police officers' attitudes towards Sakawa and the challenges they face in dealing with Sakawa cases in Tamale.

The chapter is divided into six main sections. The first section provides information on the Cybercrime Unit (CU) and Community Policing Unit of the Ghana Police Service. This is important as the Police department is the pivotal structure of the formal control mechanism, as discussed in chapter seven (refer to figure 4). Understanding the Ghana Police Service and the organizational structure of these units provides context for how cybercrime can be contextualized within the law enforcement or legal trajectories. This provides a theoretical

framework for unpacking practical roles of formal structures in controlling Sakawa, including the level of collaboration between these structures and their interactions with the emergence of Sakawa in the region. Next, the chapter explores the concept of cybercrime and Sakawa, as perceived or defined by formal control structures, particularly police officers, and how the perceptions contribute to the shaping the emergence of economic cybercrimes in Tamale, Ghana. The chapter then uses the theoretical framework of collective efficacy, which was discussed in the previous chapters (see chapter 3 and 8), to emphasize the importance of capital collaboration as a fundamental ingredient for mitigating Sakawa. This section considers material, symbolic, and cultural capitals as essential components of the discussion. The chapter then analyses how the proliferation of economic cybercrimes is understood through the lens of law enforcement dysfunctions and barriers that account for these dysfunctions. These include the emergence of social ties and social capitals, and resource availability. Finally, the chapter concludes by drawing on the findings and theoretical perspectives of social disorganization theory.

9.1. Ghana Police Service: Cybercrime and Community Policing Unit

The Ghana Police Department is the formal institution constitutionally tasked with upholding law and order in Ghanaian society. Their duties include detecting and investigating crimes, apprehending offenders, and ensuring public safety and order. The Police Service's mandate is encapsulated in the Police Service Act of 1970 (Act 350) from Ghana's 1992 constitution and further clarified in the Police Service Regulation 2012 (C.I 76). Though the Ghana Police Service has roots tracing back to 1831, traditional authorities like chiefs and kings have long played a role in maintaining order within their respective communities or jurisdictions (Ghana Police Service, 2023). For example, prior to the inception of the Ghana Police Service, the Ashanti community had the “Abrafuo,” a traditional policing unit mandated by the Ashanti king. Their duties encompassed community patrols, crime detection, and apprehension of offenders. In the northern regions, the Dagombas had the “Nachinanima” responsible for upholding law and order in their territories. With the British colonial administration primarily situated in the southern regions of Ghana, the “Abrafuo” often served dual roles, assisting both local communities and colonial officials. Their significance persisted as they continued their law enforcement duties even after Ghana's independence in 1957.

The Ghana Police Service has experienced numerous transformations and shifts in its mandates due to changes in political landscapes, ranging from the British colonial

administration to post-independence military regimes, and finally to a democratic state. Today, the Ghana Police Service operates in accordance with democratic principles enshrined in the nation's constitution and penal codes. For instance, Article 200, clauses 2 and 3 of the Ghanaian 1992 constitution state: (2) No person or authority may establish any police service without an act of parliament's authority, and (3) The police service shall be equipped and maintained to uphold its traditional role of ensuring law and order. These provisions mandate every elected government to contribute to the advancement of the Ghana Police Service. Due to these constitutional requirements—both to establish a police service and equip them appropriately—the Ghana Police Department has evolved to address contemporary societal challenges, including digital platform crimes. As such, the modern Police department has incorporated divisions specifically dedicated to combatting cybercrimes in the country (as illustrated in Figure 4).

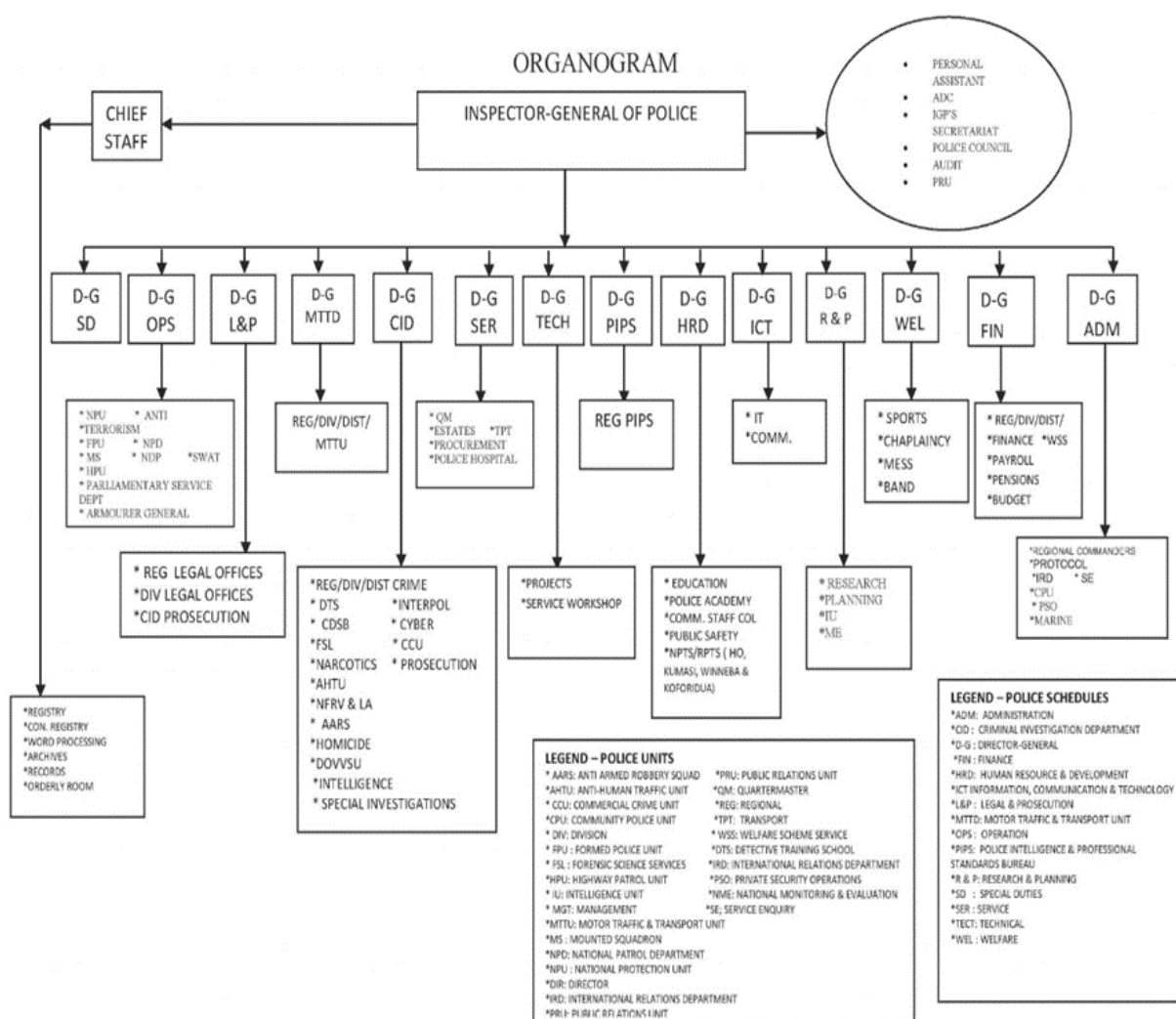
The Cyber Crime Unit (CU) of the Ghana Police Service is under the Criminal Investigations Department (CID) and specializes in detecting and investigating digital and online crimes. Beyond typical technology-related offenses like hacking, the unit also tackle traditional crimes, such as Sakawa activities, that utilize digital mediums (Apau & Koranteng, 2020). The unit gives particular attention to online issues involving child exploitation, abuse, and other web-based offenses targeting women and children. With its state-of-the-art Digital Forensics Laboratory and Cyber Patrol Section, the CU actively monitors Ghana's digital landscape for threats. Apart from working collaboratively with international law enforcement agencies to share information and best practices (Apau & Koranteng, 2020), the unit also partners with international organizations, including UNICEF and the National Center for Missing and Exploited Children, to combat online child abuse and cyberbullying. Reflecting a broader transformation within the Ghana Police Service, the CU has undergone notable reorganization. From its original location at the CID Headquarters in Accra, it has expanded to the 25 Police Regional commands, improving accessibility to the public in every region of the country. This shift also steered the CU more towards specialized forensic analyses than broad criminal investigations. To enhance this expansion, the Police Service has trained 151 personnel in diverse areas of cybercrime and stationed them nationwide. This progression underscores the Police Service's commitment to modernization, ensuring it remains equipped to address criminal issues, including those on the digital platforms.

Providing police presents in collective efficacy, the chapter also delves into the role of the Community Policing Unit (CPU) in shedding light on the relationship between law

enforcement agencies and the community, particularly in addressing Sakawa activities and other illicit or deviant behaviours in society. The Ghana Police Service, since its inception, has partnered with other national security entities like the Ghana Armed Forces and the Ghana Prison Service. However, its collaboration with the public is a relatively new development. The CPU was instituted by the Ghana Police Service in 2002 as a mechanism for law enforcement agencies, notably the Police, to cooperate with local communities in crime mitigation and offering societal safety protection. This unit operates on the premise of recognizing the public's role in applying informal control strategies (Albrecht, 2022). The CPU promotes a partnership between local police and community members, nurturing a constructive relationship and a mutual obligation to ensure safety and security. Moreover, the CPU is geared towards problem-solving. This collaborative model with the community aids in pinpointing and understanding various criminal issues. Despite some lingering public scepticism and mistrust towards the police, largely due to perceived corrupt activities among certain officials, studies indicate that the CPU's initiatives positively impact public trust in the police force (Hevi et al., 2022). The CPU's initiatives encompass a diverse set of activities aimed at fostering resident involvement and amplifying community participation in law enforcement and crime deterrence.

One such initiative is conducting educational sessions in schools. These sessions are designed not only to break down communication barriers from a young age but also to address crucial topics like drug abuse, theft, violence, and other criminal or deviant tendencies. Another significant initiative by the CPU of the Ghana Police Service is the establishment of the Neighbourhood Watch Committees (NWC). These committees act as collaborative platforms where residents and the police work together to curb crime and alleviate community concerns. NWCs operate as voluntary community-driven efforts, and to avoid any misuse, they remain under the watchful eyes of Community Police officers, ensuring they don't evolve into vigilante groups. In attempts to gain public trust, the CPU emphasizes sensitization. Community Police officers spearhead educational campaigns, enlightening the public about the tenets and practical applications of community policing. Additionally, the CPU offers training programs to equip individuals to serve as Community Policing Assistants (CPA), thereby enhancing the presence and approachability of security personnel in local areas. To foster transparency and collaboration, the CPU also organizes public forums. These gatherings see a confluence of community leaders, including chiefs, imams, youth icons, religious heads, and representatives from civil society. The primary aim is to stimulate candid conversations on the prevailing security and criminal challenges facing the nation.

Figure 4: Organization of the Ghana Police Service



Source: (Ghana Police Service official website: <https://police.gov.gh/en/index.php/our-organogram/>)

9.2. Police officers: Understanding Cybercrime and Sakawa

As mentioned earlier, law enforcement agencies and the police possess constitutional and legal authority. Therefore, they play a significant role in combating Sakawa and related cyber offensive behaviours, which are clearly defined by the law. Understanding how police officers understand define Sakawa and cybercrime in general is crucial as it sheds light on their strategies and concerns regarding this issue within the community. Legal proceedings and the prosecution of such acts depend on the constitutional and penal perspectives of these crimes, and police officers enforce the law based on their understanding of the legal position on such behaviours.

In the current study, the data indicated that police officers possess a general knowledge of the term “cybercrime” but lack a concrete understanding of the forms of cyber offensive behaviours. Participants generally conceptualize cybercrime as any crime perpetrated on the internet, encompassing illegal activities involving electronic devices and the internet, without distinguishing between economically motivated and non-economic motivated forms of cybercrime. However, in Ghana, various forms of cybercrime exist, including economically motivated offenses like Sakawa, online romance fraud, identity theft, and money laundering, as well as non-economic forms such as cyber stalking, bullying, copyright infringement, and distribution of child pornographic materials. This lack of distinction became evident when participants were asked about the differences between cybercrime and Sakawa. According to the participants, cybercrime and Sakawa are synonymous and primarily aimed at obtaining economic benefits.

You know, the term Sakawa is the local name the people here give to cybercrime and fraud. So, cybercrime or Sakawa, or fraud are the same...They all involve using the computer or mobile phones to steal from people, most especially this white people

The statement by the police officer reveals prevailing perceptions and possibly a limited understanding of cybercrime's multifaceted nature among law enforcement in the region. While the term "Sakawa" is recognized in Ghanaian society to describe economically driven cybercrimes, such as credit card fraud and ransomware attacks, conflating "Sakawa," "fraud," and "cybercrime" diminishes the diverse and intricate dimensions of cybercriminal activities. This officer appears to view cybercrime primarily as crimes that are solely perpetrated for economic gains. Such a viewpoint disregards a plethora of cybercrimes rooted in non-economic motives, encompassing cyberbullying, sexual harassment, revenge porn, cyberstalking, and many others. By not recognizing the vast spectrum of cybercrimes, there's a probable inclination among law enforcement to prioritize economically motivated cybercrimes over those driven by non-economic motives. To optimally allocate resources to combat these digital threats, it's imperative for law enforcement to fully comprehend their scope and complexities (McMurdie, 2016). In the context of the current study, there is a genuine concern that a disproportionate share of resources might be directed towards tackling primarily economic cybercrimes, neglecting other significant non-economic threats in the process. This could manifest as an overemphasis on combating online frauds, while sidelining grave offenses like cyber-related sexual crimes, potentially amplifying their prevalence. Therefore, a holistic understanding of cybercrime's diverse nature is crucial for law enforcement agencies to address it effectively.

The participant appears to hold a somewhat narrow perspective on cybercrime victimization. Both from this participant's viewpoint and from several others in the study, including police officers to community members, there is a prevailing notion that the primary victims of cybercrime are white individuals. The participant's statement, "most especially this white people," encapsulates this limited perspective on cybercrime victimization. This understanding, which might stem from the intricate nature of cybercrimes or other factors, indicates that some law enforcement personnel conceptualize cybercrime primarily as offenses targeting Western or foreign individuals. Such a mindset might inadvertently skew the focus of law enforcement agencies towards Western victims, leaving local individuals more exposed to cyber threats. The role of the police in countering cybercrime extends beyond mere detection and investigation. It also includes devising preventative measures, such as awareness campaigns, to educate communities about cybercrime's risks. If law enforcement operates under the assumption that mostly Westerners and foreigners are the targets, their preventive initiatives, like awareness campaigns, might primarily cater to this demographic. This could inadvertently leave the local population at increased risk, as they might not fully benefit from these protective law enforcement initiatives.

Moreover, it is worth noting that one police officer who received specific cybercrime training after joining the force and was assigned to the Cybercrime Unit, also known as Cyber Intelligence (Cyber Patrol) Unit (CIU) attempted to provide different perspectives on the theoretical definition of cybercrime, including non-economic forms. Despite attempts to provide specificities to non-economic cybercrimes, it became evident that most police officers, both in CPU and CIU did not only have limited understanding of the forms of cybercrimes but also the specificities of behaviours that are involved cybercrimes. As the participants tried to provide more specific details about non-economic cybercrimes, it became increasingly challenging for them to conceptualize these behaviours. They frequently described the complexity of cybercrime acts as "hard" and "difficult". Participants from the CIU unit shared their opinions on cybercrime behaviours.

"...It's really so so difficult to say which kind of pursuit we should consider to be cybercrime.. (Ayamga, CIU-P1). Another officer postulated, ...you know, it's very easy to say what cybercrime is, but to say the kind of behaviour is a hard one.." (CIU-P4)

The excerpts emphasize the challenges that law enforcement encounters in identifying and comprehending cybercriminal behaviours, especially when it pertains to non-economic cybercrimes. Such challenges have profound implications for law enforcement's ability to

effectively combat and mitigate cybercrime in the region. The findings indicate that police officers often grapple with distinguishing various types of cybercrimes and grasping the intricacies of the overarching concept. Both participants highlighted the nuances and the specific challenges tied to recognizing cybercrime-related behaviours. Although officers might possess a general understanding of cybercrimes, accurately identifying actions that qualify as cybercriminal proves challenging. This difficulty may stem from technological advancements or educational gaps.

Research indicates that the continuous and rapid evolution of the internet and emerging technologies complicates the task of staying abreast with new cybercrime manifestations and the associated behaviours (D. Wall, 2007). Even though the officers in this study acknowledged the existence of cybercrimes, they struggled to link specific behaviours with cybercrime categories, further illustrating the complexity of distinguishing which behaviours can be deemed criminal in the cyber realm. Another possible reason for this challenge could be the inadequate emphasis on cybercrime training for police officers. Cybercrime, by its very nature, is intricate and multi-dimensional, demanding in-depth training to fully understand its multifaceted aspects. Insufficient training and education on the topic could result in a superficial understanding of cybercrimes among officers, potentially affecting their approach and response to such crimes.

The inability of law enforcement agencies, including police officers, to identify and understand the full extent of cybercriminal activities can significantly hamper their efforts to effectively address the issue in a given region. A comprehensive grasp of the various criminal behaviours in cyberspace is crucial; without it, law enforcement might overlook severe and sophisticated threats, focusing instead on lesser threats. In the process of investigating and making arrests, McMurdie (2016) suggests that clearly defining the crime is essential for allocating cases to officers and organizing resources for investigations and apprehensions. While managing traditional, offline crimes might be more straightforward, addressing cybercrimes presents a contrasting challenge. Many law enforcement personnel remain uncertain about what exactly constitutes a cybercrime, as highlighted in the present study and recent study by Cross et al. (2021). In a similar vein, Nowacki and Willits (2020) point out that this lack of conceptual clarity can lead to confusion within law enforcement agencies about which department should handle specific cybercrimes. Questions arise, such as: Which department or agency is tasked with addressing copyright infringement, cyberterrorism, or online romance scams? Given this backdrop, the Tamale Police Department in Ghana might

struggle to effectively respond to Sakawa and other cybercrimes in the area as they grapple with defining which cyber behaviours should be classified as criminal.

However, it is crucial to mention that certain police officers, particularly those in the CIU, do acknowledge non-economic driven forms of cybercrimes. However, they perceive these crimes as less severe compared to economically driven cybercrimes. Such perceptions among the police officers seem to mirror societal views on non-economic cybercrimes. According to these officers, society tends to downplay the seriousness of cybercrimes like revenge porn or cyberstalking. This societal stance likely influences police officers and law enforcement agencies to deem non-economic cybercrimes as less consequential. An excerpt from an interview with a police officer further illuminates this perspective:

...You know, those ones (non-economic driven cybercrimes such as cyberbullying, sexual harassment, revenge porn etc) are not damaging like those that involve stealing money from people (online frauds, ransomware attacks). [...] People don't even think they are crimes. So we (police) do not really worry about things like that. The problem is those boys stealing big monies from white people and now local people (Johnson, CPU-P3)

The data indicates a hierarchical view of cybercrimes in the region, with certain types deemed more harmful than others. As illustrated by the police officer's viewpoint, non-economic driven cybercrimes such as cyberbullying and sexual harassment are seen as less severe compared to economically motivated offenses like economic cybercrimes. This hierarchy appears to be influenced by the community's understanding of "value." The community seemingly places greater emphasis on economic assets over psychological well-being, leading to an underestimation of the effects of non-economic cybercrimes. However, studies, including one by Lazarus (2022), highlight that non-economic or psychosocial cybercrimes can inflict significant psychological and emotional distress on victims. While these offenses may not result in financial losses, they often play out through interpersonal relations, leading to profound social, psychological, and emotional turmoil for the victims. In the context of this study, societal perceptions, including those of certain police officers, prioritize economic implications, often overlooking the profound psychosocial consequences of non-economic cybercrimes.

The theoretical and practical implications of the various perception among local communities and police officers are numerous. From the theoretical perspective, the perceptions surrounding forms of cybercrime align with the social constructivist perspective of harm, where harm is a social phenomenon that is socially constructed. According to social

constructivism, social realities are social constructed through interaction and share understanding among individuals in the society (Kukla, 2013). In the context of perceiving non-economic forms of cybercrime as less detrimental as compared to economic cybercrimes, social constructivists may argue that economic capitals are more valuable than psychological capitals and these perspectives are held and shared by individuals in the Ghanaian society. Therefore, the economic losses that are inherent with economic motivated cybercrimes makes them regard economic cybercrimes as more detrimental than those of non-economic cybercrimes, which have their consequences to be more psychological.

Research not only highlights this tendency within Ghanaian society but also suggests that many societies prioritize tangible and monetary assets over psychological well-being (Kukla, 2013). Such value orientations may shape the responses of individuals, communities, victims, offenders, and law enforcement agencies to various forms of cybercrime, as discussed in this study. In the Ghanaian context, the diminished value placed on psychological resources might make victims of non-economic cybercrimes hesitant to report such incidents to the authorities. Some might not even recognize that they have been victimized (Lazarus et al., 2022), thereby reducing the report rate for non-economic cybercrimes like cyberbullying, cyberstalking, and revenge porn. Should they choose to report, they might encounter limited support from law enforcement, who may also perceive these offenses as minor or not crimes at all. Conversely, given the emphasis on economic value, both victims and law enforcement in societies like Ghana might actively pursue investigations and apprehend culprits of economically motivated crimes. Regarding the mindset of the offenders, those committing non-economic cybercrimes might be less troubled by their actions, viewing them as less consequential. In contrast, while perpetrators of economic cybercrimes might be more aware of the potential repercussions, the allure of significant economic gains—highly prized in the society—might still motivate their actions.

Many participants attributed their limited understanding of cybercrime to the absence of comprehensive legal training and the inadequacies in the country's cyber laws. They expressed that police legal education in the country primarily focuses on traditional and offline crimes, largely overlooking cybercrime-related legal training. Furthermore, they perceive the cybercrime laws as less exhaustive compared to the traditional crime statutes, making it challenging for the police to fully grasp the nuances of cybercrimes. This perceived knowledge gap hampers the police's ability to effectively address cybercrime issues, especially in terms of apprehending and prosecuting cyber offenders. As Ayamba, a CIU personnel, pointed out:

..As law enforcement personnels, we don't use our discretion to incriminate offenders. We work with laws and that's why it's difficult to apprehend those boys without constitutional mandate... if you look at the laws, it doesn't talk too much about cybercrimes or this Sakawa. So its difficult for police to understand everything about them.. So during training they don't even talk about this sakawa thing or cybercrimes..

There exists a pronounced discrepancy in the legal education and training provided to law enforcement agencies concerning cybercrimes. The findings indicate that the prevailing focus of police legal training and the nation's criminal statutes is largely on offline crimes, neglecting the intricacies of cybercrimes. The current cyber laws, as per the data, lack the depth and detail characteristic of traditional crime legislation, potentially hindering the timely integration of cybercrime-focused training modules. This oversight results in a deficit in police officers' comprehension of cybercrimes and their associated legalities. Given that police actions are grounded in constitutional and legal directives, their limited grasp of cybercrime's legal nuances complicates their response to such incidents, as echoed by the participants.

This perspective resonates with prior research studies aimed at deciphering the interplay between cybercrime and legal frameworks in Ghana, as well as in other jurisdictions spanning both developed and developing nations (Abubakari, 2021; Enoghomwanse, 2019; Jerome Orji, 2019). Notably, many West African nations, including Ghana, Nigeria, and Cameroon, face challenges in the effective execution of cybercrime policies (Abubakari, 2021). One pressing issue is the ambiguity associated with adapting established international criminal statutes to address cybercrimes. Although initiatives like the Budapest Convention have made strides towards assisting countries in refining their cybercrime legal frameworks, the continually evolving dynamics of cybercrimes, combined with jurisdictional challenges, persist in rendering global cyber laws less effective.

9.3. Formal Collective Efficacy and Sakawa

The law enforcement agency is pivotal in coordinating efforts to combat Sakawa, as well as other criminal activities highlighted in Chapter 8 (refer to Figure 4). Local communities perceive police officers as essential in curbing the spread of Sakawa. While they view entities like educational institutions, ISPs, and banks as “peripheral” collaborators, these institutions can still play significant roles in partnership with the police to address the issue. Although collaboration with the police is deemed critical, local communities find collaboration amongst the peripheral entities less vital in managing economic cybercrimes' growth.

This perspective aligns with the perspectives of the police officers who participated in the study. They also underscore the significance of police collaboration with these formal institutions to effectively tackle Sakawa, necessitating interventions from diverse institutional backgrounds. While recognizing the police's legal and constitutional mandate, police officers conveyed that for efficient deterrence, the police require information from ISPs, public awareness campaigns led by educational institutions, and governmental resources, including financial and legal support. The idea of educational institutions partnering with law enforcement was mentioned, emphasizing enlightening students about the risks of cybercrime and responsible digital usage. The significance of ISP partnerships was also highlighted, especially for monitoring dubious online activities and acquiring forensic data essential for Sakawa and related cybercrime investigations. As expressed by some police officers in the study, probing into cybercrimes like Sakawa is intricate without ISP cooperation. Access to content, traffic, and user data is indispensable for these investigations, yet ISPs frequently hesitate to share such information. This challenge is exemplified in an excerpt from Inspector Felix.

The network providers sometime don't want to support the police. I think some of them are even supporting these Sakawa-boys. Why did I say that? When you are investigating Sakawa case and you go there for them to give you information about the Sakawa-boy, they will make the process slow. They will be asking you to go to the court for a letter before they give you the information. And the court too, they will not give you the letter in time... even when you give them (ISP) the letter they will still delay you until you are tired of the case...

The police officer highlighted the challenges law enforcement agencies face when investigating cyber-related offenses like Sakawa, particularly in obtaining digital forensic data from internet service providers (ISPs). While recognizing the importance of ISP partnership in controlling cybercrime, the officer pointed out the reluctance of ISPs to provide the necessary digital forensic data. The literature on police partnership with other agencies, including ISPs, has emphasized the significance of such collaborations in combating cybercrime. Without the cooperation of ISPs, law enforcement agencies may lack the ability to investigate and prosecute cybercrime perpetrators.

Digital forensics is the process of acquiring and analysing electronic evidence for criminal investigation. Forensic experts have identified three types of digital data (traffic, content, and user data) necessary for law enforcement agencies to investigate and prosecute cybercrime perpetrators like Sakawa actors in Tamale. While some law enforcement agencies in the global north may have forensic resources and need minimal support from ISPs to

investigate cybercrimes, most law enforcement agencies in the global south, including Ghana, lack the forensic capacity to investigate cybercrime. Therefore, they may rely on ISPs to provide electronic evidence, including traffic, content, and user data, necessary for investigating and prosecuting cybercrime perpetrators. However, in the case of Sakawa in Tamale, the police officer noted that when police officers need digital forensic evidence about suspected Sakawa activity, ISPs often require police officers to obtain a warrant letter from the court before providing them with such information, leading to unnecessary delays and frustration.

The interplay between bureaucratic processes and formal collective efficacy is highlighted in the challenges faced by police officers and ISPs. The police officer in the study expressed dissatisfaction with the response of ISPs to law enforcement demands, revealing the difficulties of navigating bureaucratic procedures. Conversely, the ISPs' responses are shaped by the policies that govern the issuance of forensic data for legal purposes. In Ghana, the issuance of electronic evidence by ISPs to law enforcement agencies during criminal investigations is governed by the Electronic Transactions Act 2008 (Act 772), Criminal and Other Offences (Procedure) Act 1960 (Act 30), and the Cybersecurity Act 2020 (Act 1038) of the Ghana penal code. The Electronic Transactions Act 2008 provides a legal framework for electronic transactions and allows electronic evidence to be used as evidence in court during criminal investigations. The Cybersecurity Act 2020 was recently included in the penal code to provide guidelines for protecting and maintaining digital infrastructure and to formalize cooperation between law enforcement agencies and ISPs. However, such cooperation must follow legal processes, which are defined in the Criminal and Other Offences (Procedure) Act 1960. The Criminal and Other Offences (Procedure) Act 1960 requires law enforcement agencies to obtain a court order before acquiring electronic evidence from ISPs. While these legal proceedings shape the partnership between law enforcement agencies and ISPs, the ineffective nature of obtaining court orders often undermines these cooperations.

The perspective of police officers highlights the potential lack of trust that may exist between law enforcement agencies and ISPs. The officer assumes that ISPs are reluctant to provide digital evidence for Sakawa investigations because they support the activities of Sakawa actors. This perspective reveals a broader issue of collective efficacy and trust, where trust is seen as essential in achieving collective efficacy. While ISPs' attitude towards collective efficacy may be influenced by data protection and retention policies in Ghana, the police officer's perception shows the organic mistrust that exists between formal structures and its influence on establishing formal collective efficacy.

The findings of this study make a valuable contribution to the existing body of research on the challenges and opportunities inherent in the partnership between Law Enforcement Agencies (LEAs) and Internet Service Providers (ISPs). Additionally, they align with international policies aimed at ensuring effective control of cybercrimes (Nguyen & Golman, 2021; Tapia, 2022). For instance, the Budapest Convention, which is an international treaty designed to combat and mitigate global cyber-related offenses, acknowledges the criticality of the partnership between LEAs and ISPs. Following extensive discussions with representatives from various social institutions, industries, and law enforcement agencies, the Budapest Convention provides guidelines for effective collaboration between LEAs and ISPs. These guidelines emphasize the importance of sharing best practices, promoting education, facilitating information sharing, and operating within the legal frameworks established by national laws. While emphasizing the need for collaboration, the convention also underscores the significance of trust between organizations. It highlights the importance of adhering to due diligence, authentication, and verification processes to establish trust, thereby enabling effective collaboration between LEAs and ISPs. By drawing attention to the Budapest Convention and its recommendations, this study further supports the existing understanding of the critical role played by partnership and trust-building between LEAs and ISPs in combating cybercrimes.

Research suggests that mistrust between social organizations strains internodal relationships between actors whose roles and responsibilities are crucial in achieving standardized goals. For example, in their study on investigating cyber-trust in the context of information sharing between law enforcement agencies (LEAs) and Internet Service Providers (ISPs), Ahmad et al. (2021) recognized the importance of trust and flexible requirements for data and information towards the mitigation of cyber threats related to the Internet of Things. However, they concluded that mistrust between LEAs and ISPs and the complexity of sharing information impedes the mitigation of cyber-related threats. The findings presented in the police officer's argument above resonate and agree with Ahmad et al.'s argument. The police officer, in addition to believing that ISPs support the activities of Sakawa actors and are therefore unwilling to share information, also pointed out the legal complexities that arise around information sharing between law enforcement agencies and ISPs.

The findings contribute to the existing literature on the challenges faced by law enforcement agencies (LEAs) in partnering with other institutions to address criminal and antisocial activities in society. Previous studies have indicated that trust issues between the police and social organizations, including internet service providers (ISPs), can hinder effective

partnerships (Skinns, 2008). According to Fukuyama (1995), trust plays a crucial role in fostering collaboration between individuals and groups towards achieving common goals, mitigating Sakawa in the context of the current study. When trust exists between formal organizations like LEAs and ISPs, it reduces suspicion, dilemmas, and enhances reliability, thereby promoting effective partnerships.

However, in the case of Sakawa in Tamale, the lack of trust between LEAs and ISPs generates suspicion and dilemmas, as LEAs perceive ISPs as supporting Sakawa actors. Additionally, studies have suggested that internal politics within police organizations make it challenging for law enforcement agencies to partner with other formal structures (O'Neill & McCarthy, 2014)). O'Neill and McCarthy (2014) discovered that power dynamics and hierarchical structures within LEAs undermine police efficiency in collaborating with external organizations. Their research highlights that the chain of command and bureaucratic processes within LEAs often make it difficult for frontline officers to determine responsibilities and initiate investigations requiring third-party support.

Consistent with the findings of O'Neill and McCarthy (2014), the present study revealed that police officers lack a clear understanding of the steps involved in obtaining forensics data from ISPs. As indicated by the police officer in the excerpt, officers often approach ISPs during cybercrime and Sakawa investigations without following the necessary bureaucratic process, such as obtaining court orders before requesting forensics information. This further emphasizes how power dynamics within LEA organizations contribute to the challenges faced by police officers in partnering with ISPs and conducting investigations into cyber-related offenses.

In Chapter eight, it was discussed that participants perceived cooperation between police officers and bankers as central to controlling the proliferation of Sakawa. The cooperation between law enforcement agencies (LEAs) and financial institutions is necessary to provide vital information about suspicious transactions to LEAs, which enhances their ability to investigate fraudulent activities related to Sakawa. However, the study suggests that there is a lack of mutual concern for mitigating economic cybercrimes between LEAs and financial institutions due to the conflict of interest that exists between them.

The participants, especially among police officers who took part in the study, while identifying those financial institutions, including banker managers and cashiers have a significant role to play mitigate the proliferation of economic cybercrimes activity in the community, they argued that banks are unwilling to support the LEAs to fight against Sakawa

activities. From the police officers' perspective, bankers resonate and cooperate with Sakawa actors to gain financial benefits. This creates a conflict of interest between LEAs and banks, which ultimately affects cooperation between them towards the mitigation of economic cybercrimes in the area. By prioritizing the financial benefits that come with Sakawa activities, bankers are not willing to provide law enforcement agencies with the necessary information to deter economic cybercrimes. This leads law enforcement agencies to view banks as uncooperative and prioritizing financial incentives over the mitigation of Sakawa activities, highlighting the mistrust between law enforcement agencies and financial institutions. For instance, the following excerpt shows a police officer's concern about how banks contributing to espouse of Sakawa activities and are unwilling to support LEAs towards the mitigation of economic cybercrimes:

Hmm, you know, these banks are not helping the police at all. They know these boys and yet they don't give the police information and they even help these boys to take the money they steal from white people. Simply because the fraud boys are giving them part of this money. So, my brother, as for the banks, they are not helping us at all. I can even say they are also part of the fraud... because they know the boys are stealing the money and yet they take part of it and give them the money.

The excerpt reflects how conflict of interest and mistrust hinder effective collaboration between LEAs and banks to mitigate Sakawa activities in the community. The participants suggest that banks prioritize financial benefits from Sakawa activities over collaborating with the police, which not only disrupts formal collective efficacy but also contributes to the proliferation of Sakawa. The participants argue that bankers overlook the criminal aspect of Sakawa and instead accept financial benefits from Sakawa actors, providing moral justification to the activity and contributing to its espousal in the community.

These findings contribute to understanding the social and economic dimensions of Sakawa, highlighting how economic desires of formal structures contribute to its emergence in the community. While previous studies have focused on poverty and unemployment as drivers of Sakawa, this study unravels how corruption and unethical behaviour within financial institutions contribute to the phenomenon (Abubakari, 2021; Tade, 2013). Research shows that financial institutions may aid organized crime groups through money laundering, insider trading, or facilitating financial transactions, due to corruption and unethical behaviours (Alnasser Mohammed, 2021; Zaman et al., 2021). In the case of economic cybercrimes in Tamale, the findings suggest that bankers facilitate transactions and contribute to the activity. In general, the participants shed light on the complex interplay between desire for financial

gains and formal collective efficacy, and its elongation to the proliferation of Sakawa in the community.

The participants in the study rely on the concept of general deterrence to emphasize the significance of partnerships between Law Enforcement Agencies (LEAs) and educational institutions in controlling and mitigating the prevalence of economic cybercrimes in different regions and communities. General deterrence posits that deterring individuals and groups by highlighting the consequences of committing crimes is essential for effective crime control. This hypothesis aligns with the sociological perspective of rational choice theory.

According to general deterrence theories, when law enforcement agencies effectively communicate the potential consequences of crimes, it dissuades people from engaging in such activities. Individuals weigh the benefits of committing a crime against the associated punishment. From the data different deterrence measures are noted, which will be discussed later in the chapter, the focus now is on utilizing general deterrence to elucidate how the participants perceive the importance of LEA and educational institution partnerships, distinguishing them from other forms of collaboration or deterrent measures. While general deterrence aims to frighten the public about the consequences of offenses, law enforcement agencies may also employ specific deterrence by imposing severe punishments on individuals or previous offenders to discourage them from reoffending.

The study participants highlighted the need for partnership between police departments and educational institutions to educate students about the legal consequences of economic cybercrimes, serving as a form of deterrence for those who might be tempted to engage in it. They noted that Sakawa is prevalent in various communities because the police have not taken adequate steps to educate and raise awareness about the consequences of involvement in Sakawa. The participants recognized that educational institutions possess the educational capacity to support the police department in effectively implementing general deterrence measures. Therefore, the lack of cooperation between educational institutions and the police department leads students to engage in Sakawa due to a lack of understanding of the legal consequences associated with being a Sakawa actor. In an interview with a police officer, he acknowledges role of partnering with educational institutions in combating Sakawa and the challenges that hinders the police department ability to achieve that, as shown in the excerpt below.

Yes, its good to partner with schools to educate students about the penalty of committing Sakawa. It may help us to reduce this fraud thing or this Sakawa. But you know, the police cannot do this without resources (money, transportation, etc). We need money to organize some workshops with teachers and even students. It will be good. We can even use social media to tell people about it but that also need some money and other resources (technologies). So that is the problem my brother, we don't have the necessarily resources to do this thing.

The participant emphasized the potential benefits of a partnership between law enforcement agencies (LEAs) and educational institutions, highlighting the importance of educating students about the penalties associated with Sakawa as a means of mitigating its proliferation. However, the participant also acknowledged the challenges that hinder such a partnership, namely the lack of financial and technological resources in both LEAs and educational institutions. This underscores the crucial role of resources in ensuring collective efficacy, particularly in formal collective efficacy where collaboration is needed among formal social structures to achieve societal goals, such as mitigating economic cybercrimes. The data suggests that the responsibility for general deterrence does not solely fall on law enforcement agencies but can also be achieved through collective efficacy, wherein other formal institutions, including educational institutions, support LEAs in controlling the emergence of crimes. By integrating the legal consequences of Sakawa into formal school activities, educational institutions play a significant role in conveying deterrence strategies, shaping students' behaviour, and discouraging their involvement in Sakawa.

Another significant collaboration for mitigating the spread of Sakawa involves the partnership between police officers and local community leaders. This includes religious leaders, chiefs, Assemblymen, and certain volunteer community groups. Both police officers and other participants from the study stressed that the police need information about Sakawa actors: their primary operating areas, the timings of their fraudulent activities, and their modus operandi. Since community members often live near Sakawa actors and are familiar with their activities, collaboration between the police and local communities can furnish law enforcement with the crucial data needed to investigate Sakawa offenses.

However, while recognizing the value of such collaboration, data indicates that the dynamics between the public and the police in addressing cybercrime are complex. The findings suggest that local communities often glamorize financial cybercrime, viewing it more as a viable economic activity than a crime. Unlike traditional crimes such as theft, burglary, property crimes, rape, and other violent offenses, which communities actively condemn, report, and institute deterrent measures against, cybercrimes do not elicit the same response. Specifically,

many community members do not perceive cyber offenses, particularly financial cybercrimes, as harmful to their community's well-being. Instead, they see such activities as supporting their economic needs, making them less inclined to assist the police in combating them.

..They report crimes in the community like rape, stealing, violence. Sometimes, they will even beat the offender or even kill him and we (police) go to pick the bodies. But, with scamming or internet fraud they don't even take it like a crime. [...]They see it as a work (CPU-P1)

The police officer's statement reveals sociological insights into how the community distinguishes between traditional crimes and internet-related offenses, particularly Sakawa. Traditional crimes, with their direct physical impact and visible threat to personal security, evoke a robust response from the community, which employs informal measures to deter such actions. Conversely, cybercrimes, which often lack a physical dimension and involve victims who are typically not from the immediate social context, are not viewed with the same severity. They are sometimes not even recognized as offenses, possibly due to their non-violent nature and the anonymity of the victims. These perceptions significantly influence how the community reacts—traditional crimes prompt strong informal enforcement, whereas cybercrimes like Sakawa are often dismissed or even regarded as a form of employment, resulting in little to no community-led deterrence. This divergence in perceptions and attitudes has profound implications for the efficacy of police-community partnerships in addressing crime and antisocial behaviour within the region.

Research suggests that shared goals significantly influence the effectiveness of police-community partnerships in addressing crime and antisocial behaviour (Edward, 2013; O'Neill & McCarthy, 2014; Skinns, 2008). The community's proactive stance on traditional crimes demonstrates a willingness to collaborate with law enforcement, potentially leading to successful joint efforts in reducing these offenses. However, there is a noticeable lack of community engagement in addressing cybercrimes and Sakawa activities, highlighting a key challenge to fostering strong police-community relationships. The police recognize the importance of partnering with the community to combat Sakawa effectively but find it challenging due to the community's ambivalent attitude towards these activities. In an Australian study, Cross et al. (2021) found that both police and communities view cybercrime as a serious issue. In contrast, the Ghanaian context presents a paradoxical view where the community tends to see economic cybercrimes as economic activities for the unemployed youth, whereas police officers view them as serious offenses. This disparity complicates the police's efforts to engage with the community in combating cybercrime.

From a sociological perspective, the community's approach to cybercrimes and Sakawa may be seen as a rational choice, considering the higher benefits perceived from such crimes with a lower risk of victimization within the community itself. Wall (2007) suggests that community responses, including reporting behaviours, are influenced by perceived levels of victimization. In Ghana, the perceived risk of victimization from financial cybercrimes is low since cybercriminals often target individuals in Western countries. Also, deterrence theory posits that the low cost of committing cybercrimes, coupled with the high potential benefits, is likely to encourage their perpetration. This understanding points to the need for an approach that bridges the perception gap between the police and the community, aiming to align their views on the seriousness of cybercrimes and to collaboratively develop effective strategies to combat them.

9.4. Formal Control and Social Ties

The section seeks to unravel the intricate web of social ties and the role of social capital within the framework of formal control mechanisms. It explores the complex relationships between Sakawa actors and key individuals in positions of authority—police officers, political figures, and bankers—and how these interactions facilitate the spread of Sakawa activities in the region. As discussed in Chapter Six, it is not just formal ties that shape economic cybercrime activities; connections with informal social system members like religious leaders, community chiefs, and friends also play a significant part in its proliferation in Tamale.

9.4.1. Ties with Bankers and Political Actors

The data presented in this chapter indicates that certain political actors may exacerbate the issue Sakawa by abusing their power. Interviews with law enforcement, community members, and the Sakawa individuals themselves reveal that prominent figures within the Sakawa syndicate often established relationship with politicians. These politicians provide them with two critical forms of support: immunity from legal investigations and assistance in executing substantial illegal financial transactions. Firstly, despite the prevalence of Sakawa, these actors are rarely subjected to legal penalties. However, on occasion, they do come under investigation, potentially leading to arrests. It is in these instances that corrupt political allies may intervene, using their influence to disrupt the legal process, thereby securing a level of impunity for the Sakawa actors. The excerpt below shows the perspective of a police officer regarding how some political actors obstruct police investigation.

Those boys are untouchable... I said that because most of these our politicians know them and help them. Sometimes when the police are investigating these boys, the politicians will stop it... immediately those boys call them and tell them about any police issue, they will call our superiors and find a way of stopping the investigation.... If you don't stop, it means you want to lose your job..

Investigating cybercrime in Tamale is an inherently challenging task for law enforcement agencies. The complexity of these operations is exacerbated by the involvement of certain political actors who obstruct the process. According to the officer's statement, Sakawa actors maintain strong relationships with certain politicians, relying on them for protection against legal consequences of their activities. This dynamic contributes to a systemic problem where political interference compromises law enforcement, particularly in regions marked by high corruption and weak rule of law. Research indicates that such corruption leads to a culture of impunity and protect those with political connections from accountability (Mills, 2017).

The statement presented by the police officer underscores a specific form of political corruption where social ties obstruct the enforcement of the law. This practice not only hampers the judicial process but also threatens the institutional integrity of law enforcement (Rose-Ackerman, 1999). Officers coerced into inaction by threats to their job security experience moral and ethical dilemmas, ultimately undermining their ability to enforce the law effectively (Miller, 2003). The officer's account reveals the precarious situation for those who resist political pressure, potentially jeopardizing their careers and well-being. It is clear from this study that without addressing the undue influence of political actors, law enforcement will continue to be hindered, and Sakawa activities will persist unabated. In other words, the interference of political actors in investigating Sakawa activities challenges the effective realization of formal control narratives.

The symbiotic relationship between political figures and Sakawa actors is rooted in mutual benefit. Political actors offer more than just legal protection to Sakawa actors; they also assist in enabling large financial transactions that would otherwise attract scepticisms and suspicions. Sakawa actors in the study reported that sometimes the sums of money obtained from their victims are often substantial enough to raise red flags at financial institutions, risking detection, and intervention by authorities. In such instances, they rely on their networks, which may include political figures who use their influence to smooth the process of these transactions. It is crucial to note that the support provided by political actors is not altruistic; it

is transactional, with the expectation of receiving a portion of the proceeds from Sakawa activities. Moreover, the network utilized by Sakawa actors extends beyond the political sphere, encompassing bank managers and other financial institution employees who are complicit in these transactions in exchange for a cut of the fraudulent amount.

Sometimes these banks will be delaying you and trying to do something because they can just think that you are a game boy and they want to take the money or report you. But if you know a big politician, he can just use his power and let the bank give you the money so that you can also give him his percentage... Yes, we do that with some bank managers too, so we can all get something..., Me, I just know some people in the banks and we help each other, but some of my friends know the politicians...

The statement from the Sakawa actor unravels the intricate interplay between fraudulent activities and the exploitation of social connections within financial and political spheres in Tamale, Ghana. This situation is indicative of a broader phenomenon where power misuse and systemic corruption facilitate criminal and deviant behaviours. The excerpt suggests that financial institutions might intentionally delay transactions due to suspicions of Sakawa-related fraud. This hesitation is not necessarily rooted in procedural diligence but may be motivated by a desire to extract personal gains or a share of the illicit proceeds, as the actor suggests: "Sometimes these banks will be delaying you... because they can just think that you are a game boy, and they want to take the money or report you." However, it is crucial to acknowledge that while the actor's account reflects potential corruption within banks, it does not universally characterize the operations of these institutions. Many delays in transactions could very well be legitimate attempts by banking institutions to perform due diligence, aimed at detecting and thwarting fraudulent activities, including Sakawa activities.

To mitigate such delays and protect their fraudulent money, Sakawa actors reportedly establish collaborative networks with insiders in financial institutions and political actors. These collaborations underscore the significance of social ties and connections in undermining formal regulatory mechanisms. The interdependence between Sakawa actors and corrupt officials underscores a systemic issue where criminal activities are not only accepted and normalized but also facilitated by those holding positions of trust and authority, as discussed in chapter six and chapter seven. Addressing this challenge necessitates a multifaceted approach, targeting both the enforcement of anti-corruption measures and the dismantling of networks that enable and perpetuate such fraudulent activities.

The relationship between Sakawa actors, banking insiders, and political actors illustrates the pertinence of sociological frameworks for analysing how informal networks can undermine formal regulatory systems, facilitating the spread of Sakawa activities. This nexus is characterized by reciprocal exchanges where Sakawa actors seek to protect their fraudulent transactions with the support of corrupt formal officials who, in turn, receive monetary gains (Pret et al., 2016). This symbiotic relationship is emblematic of the concept of social capital as posited by Bourdieu. Bourdieu's (2020) theory of capital, which includes economic, cultural, social, and symbolic forms, helps to conceptualize the transactions between these actors. Social capital, defined as the resources individuals gain through their social ties, is central to this interaction. Bourdieu also emphasized the fluidity of capital, asserting that it can be transformed from one type to another to serve the needs of individuals within a social space. In the context of Sakawa, the conversion of capital types is evident. Sakawa actors leverage economic capital—money earned from fraudulent activities—to gain symbolic capital, which may include the social recognition and protection from those within banking and political arenas and the power to bypass formal regulations (Pret et al., 2016). Conversely, the formal actors trade their symbolic capital—authority and trust vested by their positions—for economic capital from the Sakawa actors. This exchange destabilizes societal balance and solidarity, highlighting how capital conversion, a concept crucial to Bourdieu's theory, plays a role in the dynamics of economic crime and corruption.

9.4.2. Ties with Police Insiders

The proliferation of Sakawa activities in the region is not only facilitated by political actors and banking insiders but also by some police officers whose relationships with Sakawa actors hinder formal control measures. Participants, including community members, Sakawa actors, and police officers themselves, have highlighted how these connections, often rooted in family ties, friendship, or mutual benefit, are instrumental in the rise of Sakawa practices. Police officers involved in such relationships may act as informants, tipping off Sakawa actors about impending law enforcement operations, including those with international collaboration, such as those conducted by Ghanaian authorities or international bodies like the FBI. Investigations into Sakawa activities, though not widespread, do occur and can sometimes lead to arrests and extraditions. However, the effectiveness of these operations is frequently compromised. Informants within the police force alert Sakawa actors to ongoing investigations, allowing them to avoid capture. In addition to issues such as corruption, lack of technological resources, and insufficient evidence, the failure of investigations to consistently yield results can be attributed

in part to these internal leaks, which are often committed by some police officers in exchange for economic benefits. Whereas this attitude is seen by the law enforcement officials as unacceptable, the data suggested that low police salaries could inform such unprofessional practices, as postulated by a police officer in the excerpt below.

I don't blame those officers because they have families to feed and the salaries are just nothing to write home about. If such officers had enough salary they wouldn't have been engaged in such acts. I am not saying this because I am encouraging it or justifying what they do.. I am saying that because is the truth and you want the truth for your research. At least, improving the working conditions of the police can solve some of these problems... (CIU-P3).

The officer's argument shed light on the potential factors that are behind the involvement of police officers in unprofessional conduct, such as supporting Sakawa actors to evade legal actions. The statement underlines the economic strains that law enforcement personnel face, which may lead them to engage in corruption and other unethical practices. While acknowledging that some officers might collaborate with Sakawa actors for financial benefits, the officer does not endorse these actions but instead situates them within a broader systemic problem that could be influencing such behaviour. The officer's sentiment suggest that undesirable and strain economic needs could compel police officers to betray their professional integrity in pursuit of financial improvement, as he notes the inadequate salaries that leave them struggling to provide for their families. This underscores a possible fundamental issue within the police force concerning compensation and working conditions. The officer's perspective hints that addressing these institutional shortcomings by improving remuneration and support for police officers could potentially curb the inclination towards such corrupt activities.

The whole discourse of police ties with Saakwa actors suggests that insufficient compensation and lack of support for police officers may be a fundamental cause of corruption. This concept is in line with strain theories of deviance, which posit that individuals who cannot meet their needs through legitimate means may experience various strains—be it psychological or economic. These strains can then lead to deviant or criminal behaviours as a way to fulfil those unmet needs. According to Agnew (1992a), when individuals face such pressures without legitimate means to alleviate them, they may resort to unlawful methods. As per most of the participants' observations, many police officers face economic hardship due to low salaries and high dependency burdens. This financial strain could drive them to seek additional sources of income, such as cooperating with Sakawa actors who can offer alternative financial rewards.

Although this supplementary income may temporarily improve the officers' economic conditions, it compromises the integrity and efficacy of law enforcement. Such behaviour not only diminishes public confidence in the police but also indicates a profound malfunction in the mechanisms of formal control. This unprofessionalism among police officers is what Sayed and Bruce (1998) described as police insider corruption, where police officers support criminal groups to escape the law for an exchange of economic favours. This seem not to be limited with the case of cybercrime cases. Consistently with the current study, previous studies in Ghana to delineate the challenges of police officers in controlling traditional crimes revealed that the inefficiency of police officers in crime control emanates from political interference, precariousness of the police service, poor supervision of frontline officers, and unfair treatment of junior officers (Addae et al., 2020). The involvement of law enforcement officers in criminal activities is a clear sign of systemic failure, necessitating a re-evaluation and reform of the conditions that may foster such corruption.

9.5. Technology Resource Lag for Law Enforcement

The study highlights the challenges faced by law enforcement agencies, particularly in Northern Ghana, in combating cybercrime and Sakawa-related activities. These agencies, including the police, require comprehensive resources to tackle crimes involving advanced technologies. The effectiveness of controlling cybercrime proliferation hinges on equipping law enforcement with both specialized technological tools for investigation and evidence collection, and the necessary technical expertise to operate these tools. However, the findings indicate that there is a substantial deficit in both areas. The Ghanaian police force, the research reveals, has only a few personnel with the technical know-how to pursue cybercrime cases effectively. Even the Cyber Intelligence Unit (CIU), which should be at the forefront of such investigations, admits that most of their staff possess merely theoretical or limited practical knowledge of cybersecurity and cybercrime investigation, gained prior to their police service. It was also found that personnel from the Community Policing Unit (CPU) and CIU have not received adequate technical training to fight cybercrime, which they attribute to the government's apparent lack of commitment to addressing the rise of cybercrime, or not considering it a police priority. The excerpt below, representing perspectives of most of the participants is a statement made by a police officer during an interview.

I think the government doesn't see cybercrime as something that we the police should tackle. Or maybe he doesn't care about cybercrime. Even the kind of training our colleagues have is just theory. When it comes to real

application, they can't investigate cybercrime. The training is just a name, not practical training (interview with Police officer, CPU department)

The statement of the police officer shed light on the limited expertise in cybersecurity and cybercrime within the Ghanaian police force, pointing to potential underlying reasons for this gap. The officer's observations indicate that law enforcement agencies, including the Ghana Police Service, are not adequately equipped to investigate and prosecute perpetrators of Sakawa, a form of cybercrime, due to a shortfall in necessary investigative skills. Participants in the study imply that this limitation stems from the government's insignificant focus on cybercrimes and its failure to recognize such crimes as part of police responsibilities. This oversight may hinder the effectiveness of formal control mechanisms in mitigating Sakawa activities in Ghana. However, this challenge is not unique to Ghana but is a global concern. Research, including studies by Holt et al. (2010), has shown that law enforcement officers across various jurisdictions, both in developed and developing nations, often lack the specialized technical skills and resources required for cybercrime investigations. Holt et al. (2010) found that approximately 62% of surveyed U.S. law enforcement agencies were without personnel trained for cybercrime cases, a finding echoed by subsequent research. Jewkes and Andrews (2005) proposed that this significant gap in law enforcement capabilities is linked to the perception among senior police officials that cybercrime does not fall within the scope of traditional police duties. This perspective, when examined alongside the Ghanaian officers' views, suggests a widespread institutional undervaluing of cybercrime, leading to a lack of prioritization for the necessary training of officers to effectively address such threats.

The discussion underscores that expertise in cybersecurity alone does not guarantee the effective investigation of cybercrimes and Sakawa activities. The study indicates that law enforcement personnel, particularly those in specialized units like the Cyber Intelligence Unit, may have some cybersecurity knowledge, but this is insufficient without access to the necessary technological tools. The comparison with traditional policing methods, which relied mainly on the individual efforts of officers, highlights a stark contrast with contemporary policing needs. Modern law enforcement requires advanced technological solutions like Facial Recognition Technology (FRT), public Closed-Circuit Television (CCTV) surveillance, and biometric scanners, which are essential for addressing crimes committed via digital platforms. However, it emerges that officers within the Ghana Police Service who possess the potential to effectively use these technologies for cybercrime investigations are handicapped by the lack of access to such devices, thereby impeding their ability to perform their duties effectively. This situation reflects a broader need for institutional investment in technological resources to complement

the cybersecurity skills of law enforcement personnel. During an interview a police officer at the Cyber Intelligence Unit expatiated on the need to be equipped with both cybersecurity expertise and technological tools.

The skills alone can't solve the problem. We need forensics and specialised resources to deal with computer crimes and this Sakawa thing we are talking about. But unfortunately, such resources are scarce. Unfortunately (Interview with CIU Personnel)

The police officer's statement underscores the critical need for a dual approach to combating cybercrime, emphasizing that expertise in cybersecurity must be complemented with the appropriate forensic tools and specialized resources. The officer highlights a significant gap in law enforcement's current capabilities: while the knowledge of cybersecurity principles is vital, it is rendered less effective without the practical means to apply it. The required tools extend beyond mere theoretical knowledge and include advanced software for the analysis of digital evidence, sophisticated hardware for data retrieval, and ongoing training to keep law enforcement abreast of new technologies and methods used in cybercrime. The absence of such tools and training places law enforcement at a strategic disadvantage, as they struggle to match the pace of cybercriminals' constantly evolving tactics. This disadvantage is not merely operational but strategic, as it allows for the growth and proliferation of cybercrimes. Cybercriminals may perceive this gap as an opportunity to exploit, leading to increased criminal activity. Consequently, the officer's statement is not just an observation but also a call to action for strengthening law enforcement capabilities to ensure they are adequately equipped to tackle and reduce the incidence of cybercrimes.

Chapter conclusion

The chapter explores the rise of Sakawa activities, emphasizing the role of law enforcement agencies (LEAs), particularly the police, as central agents of formal control. This perspective marks a shift from the informal control narratives presented in previous chapters, directing attention to the challenges faced by the police in northern Ghana, specifically in Tamale, as they confront cybercrimes and Sakawa activities. The narrative provides a window into the complex challenges LEAs encounter, highlighting the critical need for trust and effective collaboration among LEAs, Internet Service Providers (ISPs), financial institutions, and the broader community.

The chapter posits that the proliferation of economic cybercrimes in Tamale stems from disorganized formal control measures, often weakened by conflicting interests and a pervasive mistrust among various societal structures, including LEAs, political figures, financial entities, and the community. These conflicts hinder the effective collaboration required to control Sakawa activities. Furthermore, the chapter delves into how social connections and the reciprocal advantages that Sakawa perpetrators gain through relationships with formal authorities, like bankers and politicians, can erode established regulatory frameworks. It underscores the pressing demand for technological tools and training for law enforcement, arguing that the government's current undervaluing of cybercrime as a critical issue leads to insufficient support for LEAs. The chapter calls for policy shifts that recognize the gravity of cybercrime and ensure a concerted, adequately funded approach to its mitigation.

Chapter Ten

Conclusions: Theoretical Reflections and Research Implications

10.0. Introduction

The aim of this study was to explore the rise of economic cybercrimes, known locally as Sakawa, in Ghana, utilizing the lens of dynamic social disorganization theory. It delves into the dysfunction of both formal and informal social control mechanisms, shedding light on the social dynamics that have facilitated the growth of Sakawa activities in Tamale, Ghana. The study examines various elements of social disorganization theory, including economic conditions, the interplay between social ties and social capital, cultural and moral disorganizations, and collective efficacy, to unravel the intricate social dynamics that weaken formal and informal controls against Sakawa activities. The different chapters of the thesis suggest that Sakawa, a blend of technological modalities and spiritual rituals in the commission of economic cybercrimes, especially for actors in Ghana – provides a valuable case study for analysis within the wider context of social disorganization theory. Meanwhile, unlike previous framing of Sakawa activities as criminal behaviours, the qualitative insights in the study suggest that Sakawa activities are predominantly perceived as an immoral activity with less framing around crimes. This chapter focuses on the theoretical foundation that applied to Sakawa and how they reveal the socio-cultural patterns prevalent in Ghana. Moreover, the chapter discusses the broader practical implications of these findings for policy development and intervention strategies.

10.1. Sakawa and Social disorganization Theory

10.1.1. Reflecting on Social Ties, Social Capital, and Economic Cybercrime

This thesis examines the intricate social structures contributing to the emergence of Sakawa in Tamale, focusing on, among other concepts – the role of social ties and social capital. It does not only contribute to, but also challenges classical social disorganization theories, like those of Shaw and McKay (1942), by demonstrating that social ties in Tamale have a more complex relationship with Sakawa activities. The research reveals that both strong and weak social ties significantly influence the proliferation of Sakawa. Weak social ties are shown to erode moral and ethical values and foster values conducive to Sakawa activities, while strong ties contribute through the provision of resources and capital that enable Sakawa activities to

flourish. This nuanced understanding of social ties and social capital is crucial in comprehending both informal and formal social control mechanisms, especially in addressing the rise of Sakawa in the region.

The findings of the study suggest that in contemporary Tamale society, the weakening of social ties, evidenced by the disconnection between younger and older generations and the growing distance between parents and children, negatively affects the effective transmission of moral values. This thesis argues that the weakening of relationships contributes to both the community's failure to control economic cybercrimes and the older generation's struggle to impart cultural norms, religious values, and monitor deviant behaviours. Consistent with social disorganization theories, including classical, systemic, and dynamic models, this situation reflects the interaction between weak ties, informal controls, and deviant or criminal behaviours in communities (Morenoff et al., 2003; Shaw & Henry, 1942). These theories propose that strong community ties are crucial for shared values and informal control mechanisms. Conversely, weakened community ties can significantly undermine the effectiveness of informal social controls, leading to an increased prevalence of deviant and criminal activities. In the context of this thesis, the weakening of social ties and the growing gap between the “controller generation” and the “controlled generation” contribute to the disorganization of informal control mechanisms, thereby facilitating the rise of economic cybercrimes.

The concept of social capital, as interpreted by Elina Carrillo Alvarez and her colleagues from Bourdieu's framework, is central to understanding the dynamics between older and younger generations, especially in the context of value transmission and informal social control. This perspective, referenced by Jones and Williams (2017), emphasizes the importance of family relationships, including those between elders and youth, in shaping various forms of capital such as symbolic, material, cultural, and economic. Carrillo Alvarez and her colleagues (2022) argue that family members, like parents and children, possess distinct roles and forms of capital. To them, the strength of family ties depends on the interaction of these roles and how these roles are undertaken by various members of the family system. Their research highlights that disrupted interactions between adults and children can lead to developmental issues in children (I. R. Jones & Williams, 2017). While their primary focus was on the health outcomes of children, the implications of their findings are far-reaching, including insights into the prevalence of economic cybercrime in Tamale. The study suggests that the disconnect between parents and children, as well as between older and younger generations, can disrupt the older generation's ability to perform roles such as moral education, behaviour monitoring, and

effective informal control. This failure further leads to disorganization of informal control contributes to the emergence of criminal and deviant behaviours among the younger generation, including economic cybercrimes, as discussed in the thesis.

The thesis also highlights the emergence of weak ties in the digital platforms, a space distinct from traditional society. Here, Sakawa actors establish cyber connections with victims and accomplices in foreign countries – especially western countries, lacking any physical relationship. At one hand, these online ties between Sakawa actors and their victims are typically free from the guilt which is usually associated with harming someone known or related, as they lack shared values and emotional, psychological, or physical connections (Abdullah et al., 2021). Studies have shown that the share emotional, psychological, and physical connections act as subtle deterrence measures that discourages individuals from committing offenses against others in their network (Abdullah et al., 2021). However, in the virtual connection, this form of deterrence appears to be weakened. While these virtual connections enable Sakawa actors to engage with victims for fraudulent activities, potentially involving large sums of money, they do not act as a deterrent, as may be expected in offline relationships. This is mainly due to their impersonal nature. At another hand, the study showed that the relationship between Sakawa actors in Tamale and Africa and those in the African diasporic communities in western countries, while weak, contribute to the proliferation of economic cybercrimes.

The thesis argues that this finding is particularly relevant to social disorganization theories, as it expands our understanding of the relationship between social ties and criminal behaviour to include how offline social processes may transcend online and shape digital crimes and deviance. Digital technologies, while offering the means to strengthen existing ties, also facilitate the creation of new forms of relationships. These newly formed connections may not be robust enough to prevent crimes against individuals. Instead, they could provide offenders with opportunities to commit crimes without the deterrence typically found in more traditional, stronger, and weaker social ties.

Contemporary dynamic social disorganization theories, diverging from classical models like Shaw and McKay's (1942) and systemic models, view strong community ties and their impact on informal control mechanisms with more scepticism. These dynamic models suggest that certain strong ties, especially among criminal individuals and groups, can weaken informal controls. This perspective is reflected in the findings of a study focusing on Tamale, where the rise of economic cybercrimes is partially attributed to strong community connections. In

particular, the relationships between Sakawa actors and influential figures like religious leaders, chiefs, police officers, and politicians are noteworthy. Sakawa actors engage in capital exchanges, trading economic capital for various other forms such as spiritual support from religious figures, insider information from police officers, and political influence from politicians. This phenomenon aligns with Bourdieu's concept of capital conversion, a concept fundamental to his theory of practice (Pret et al., 2016). Bourdieu (1986a) defines capital as a resource that can be utilized by individuals or actors within a field for their benefit, encompassing economic, cultural, social, and symbolic forms. He emphasizes the transformability of these capitals, where individuals can convert their inherent capitals into desired forms (Pret et al., 2016; Van Hear, 2014). In the context of Sakawa actors, they leverage their economic capital to acquire other beneficial forms of capital, aiding their cybercrime activities. This includes gaining spiritual powers, immunity from law enforcement, and other advantages through these strong, albeit potentially detrimental, community ties.

These intricate social networks involving Sakawa actors pose significant challenges to the enforcement of both formal and informal social control mechanisms. For example, community leaders such as chiefs and religious figures, who hold cultural and social authority, are typically responsible for initiating and enforcing informal control mechanisms. However, their associations with Sakawa actors undermine their ability to exercise this authority effectively, whether it is speaking out against economic cybercrimes, invoking moral deterrence through preaching, or imposing direct punishment in the chief's court. Additionally, there is a cultural perception regarding community leaders' involvement with deviant and illegal activities, encapsulated in the saying "*Ting Naa chebaba N yirigi nachimba*" (as quoted by Honourable Abdul Manan, 2022)³⁵. This proverb, which translates to "*the haircut style of the king makes others fall in love with the hairstyle,*" metaphorically implies that leaders' involvement in illegal activities provides justification for similar behaviours among their subjects. In the context of informal control mechanisms, not only does the engagement of community representatives diminish their authority in controlling the spread of economic cybercrime, but it also influences community members to align with Sakawa actors for

³⁵ The idiomatic expression mentioned by Abdul Manan, who holds dual roles as the "Nachinnaa" and Assemblyman for Dakpema electoral area in Tamale, was quoted to shed light on the factors driving the youth towards economic cybercrime in the region. As explained earlier in this thesis, Manan points out that the engagement of community leaders with individuals involved in Sakawa suggests to others that economic cybercrimes are acceptable or advantageous. This viewpoint is theoretically connected to Albert Bandura's social learning theory, which emphasizes the influence of observational learning and social environment on behaviour.

economic gains instead of condemning such activities. Furthermore, it provides moral justification for Sakawa actors to continue their illicit operations.

Regarding the interaction between strong ties and formal control mechanisms, law enforcement agencies, central to the formal control narrative as detailed in chapters eight and nine, struggle to effectively fulfil their constitutional and legal duties in mitigating economic cybercrimes in the region. This ineffectiveness arises because Sakawa actors have formed mutually beneficial relationships with institutional figures such as police officers, bankers, and political actors. Although law enforcement agencies might be willing to tackle the spread of economic cybercrimes, their efforts and interventions are frequently hindered. As discussed in the thesis, law enforcement agencies, despite occasionally having the necessary evidence and constitutional authority to prosecute Sakawa actors, often face obstructions. These interferences sometimes come from political actors who have connections with Sakawa actors, using their political power to disrupt law enforcement efforts. Additionally, local community representatives sometimes intervene on behalf of Sakawa actors, particularly when they are arrested. These various interruptions, including internal disruptions within the law enforcement departments, weaken the formal structures' ability to effectively address economic cybercrimes in the region.

The prevalence of economic cybercrime in Tamale, strongly linked to peer associations among the youth, offers insights into the dynamic model of social disorganization. This model, which examines the complexities of social ties and their influence on deviant behaviours, builds on foundational sociological theories such as Edwin Sutherland's differential association theory. Sutherland's theory, as expounded upon by Akers and Jesen (2017), suggests that individuals who align themselves with groups or individuals engaged in criminal or deviant behaviours are likely to adopt similar patterns of deviance and criminality. This theoretical framework of differential association has been widely applied in sociological and criminological research to explore various forms of deviant behaviour, including juvenile delinquency and substance abuse. Research in these areas, especially focusing on male offenders, has consistently supported the theory's tenets (Alduraywish, 2021). This background further enhances our understanding of the dynamic social factors contributing to the rise of economic cybercrime in Tamale.

The findings in the thesis suggest that individuals often become involved in economic cybercrime due to their connections with Sakawa actors. As evidenced in chapters six and seven, many Sakawa actors initially delved into cybercrime through interactions with friends

already involved in these syndicates. While there are critiques of differential association theories, and by extension, the dynamic social disorganization argument about strong ties and deviant behaviours, particularly concerning the explanation of how deviancy is learned (Maloku, 2020), this thesis proposes a three-stage learning process for deviant behaviour: motivation to achieve, observation and information gathering, and active engagement. The lucrative nature of economic cybercrimes, coupled with challenging economic conditions and high unemployment in the region, makes the affluent lifestyles of Sakawa actors particularly appealing. These lifestyles serve as a motivation for their peers, who also face societal pressures to achieve economic success but find themselves unable to do so through conventional means. Consequently, these individuals are inclined to learn and partake in cybercrimes. They often receive aid and encouragement from friends and family members already involved in cybercrime, who provide them with the necessary information and resources. Thus, the study not only supports the theoretical framework of social disorganization theories and differential association but also contributes to a deeper understanding of how deviant behaviours are acquired through association.

The research indicates that peer associations significantly influence the gender dynamics of economic cybercrime in the region. Previous studies have mainly associated differential association theory with male offenders (Maloku, 2020). However, the current study expands this to include how women become offenders, often through romantic relationships, as highlighted by previous studies (McNeeley, 2021; Oudekerk et al., 2014). This perspective aligns with feminist criminology, showing that social relationships in Tamale contribute to women's involvement in economic cybercrime. Traditionally viewed as a male-dominated field, the discussion in the thesis suggests that economic cybercrime and Sakawa activities are increasingly becoming gender-neutral due to the rising participation of women. The thesis reveals that women motivated to partake in these crimes often find opportunities through various relationships, including romantic partners, female colleagues already involved with male scammers, and family connections. These relationships provide the necessary psychological, material, and social capital for committing economic cybercrimes. This demonstrates the significance of social ties and differential association theory in understanding the evolving gender dynamics of economic cybercrimes in the region.

The discussion indicates that while social ties are crucial for understanding the effectiveness of social control mechanisms, they may also function independently, not necessarily undermining these mechanisms but instead fostering criminal and deviant

behaviour by providing various social capitals essential for such activities. While traditional models of social disorganization theories emphasize the interplay between social ties and social control in shaping criminal and deviant behaviours in communities (Morenoff et al., 2003; Sampson, 2012; Shaw & Henry, 1942), the findings in this thesis propose that the influence of social ties, viewed as a social structure, goes beyond simply interacting with social controls. Instead, they can act as resources that potentially generate criminal behaviours, regardless of the existing social control mechanisms. This perspective suggests a more complex relationship between social ties and criminal activities, highlighting their dual role in both influencing and circumventing social controls.

10.2.2. Reflecting on Collective Efficacy and Economic Cybercrimes

This thesis also examines the prevalence of economic cybercrimes in Tamale, Ghana, through the concept of collective efficacy which is one of the central conceptual frameworks of social disorganization theories. It elucidates how economic cybercrimes in Tamale can be largely attributed to a lack of community-wide collaborative efforts in combating this issue. The study reveals various nuances of collective efficacy, thereby contributing to a deeper understanding of its different forms in the context of fighting economic cybercrimes. Unlike traditional social disorganization theories that do not distinguish between types of collective efficacy, this thesis identifies and explores distinct forms: informal collective efficacy (ICE), formal collective efficacy (FCE), and cross collective efficacy (CCE) – which encompasses actors within formal and informal social structures. These findings indicate that while multiple forms of collective efficacy are crucial in addressing the proliferation of economic cybercrimes in Tamale, factors such as conflicts of interest, lack of trust, unethical practices among some community members, and ideological interferences significantly hinder the society's collaborative efforts against these deviant behaviours. The disruption in collective efficacy, crucial for both informal and formal control mechanisms, further exacerbates the region's inability to effectively implement these control measures against economic cybercrimes.

The findings reveal that ideological interference, arising from varied religious and political affiliations, seems to impede society's objective and uniform approach to social issues, particularly in responses to Sakawa activities. The study indicates that while individual behaviour may lead to social unrest and instability, the presence of varied political groups like NDC and NPP, along with religious factions such as Ahlul-sunni and Torikatul-Tijaniaya, fosters social division, tension, and mistrust. This divisiveness undermines collective efforts in

enforcing community-based punitive measures. In contrast to a few decades ago, when religious and political affiliations played a minimal role in fostering informal control mechanisms such as monitoring and critiquing deviant and criminal behaviours in Tamale's society, the increasing influence of political and religious ideologies in contemporary times has weakened communal efforts to control such behaviours. These divergent ideologies foster mistrust among individuals and groups, eroding the collective approach to addressing deviance and criminality. This aligns with the assumptions of social disorganization theory regarding the impact of mistrust on collective efficacy, as outlined by Farrington (2003). Social disorganization theories propose that communities are less likely to collaborate in enforcing social norms and demonstrating effective informal control mechanisms when mistrust is prevalent within society (Cantora et al., 2016).

While social disorganization theories focus on the interplay between mistrust, collective efficacy, and informal control mechanisms, this study's findings suggest that interference from political and religious groups can deepen our understanding of these relationships. Earlier research on the influence of political and religious dynamics in crime control primarily explores how these groups' ideologies might shape attitudes toward criminal and deviant behaviours, as noted by Ratcliff and Schwadel (2023) and Brown and Silver (2022). These studies contend that the nexus between politico-religious ideology and crime is multifaceted: the moral underpinnings of political and religious ideologies can act as a foundation for individuals to either engage in or abstain from criminal acts. Loader and Sparks (2018) highlight that these ideologies influence how social actors perceive, discuss, and respond to various social phenomena, including their definitions of crime. For example, while religious values or political ideologies might deter some from committing crimes, others may use these ideologies to justify acts like hate speech and violence. Ratcliff and Schwadel (2023) observe that individuals within a particular religious group might commit hate speech or violent crimes against others due to their ideological stance. Similarly, individuals with differing political affiliations or ideologies might commit comparable offenses against each other, driven by perceived differences.

Based on the research findings, this thesis suggests that the influence of religious and political dynamics on the spread of criminal and deviant behaviours goes beyond mere causation; these dynamics actively disrupt collective efficacy and informal control mechanisms. This disruption fosters an environment where deviant and criminal behaviours can thrive. The findings suggest that in the Tamale's society, marked by religious and political divisions, individuals often justify the actions of their group members, regardless of the morality of these

actions. Criticism from other religious or political groups is frequently perceived as hostility or jealousy. Such a fragmented societal landscape disrupts the development of a unified approach to social problems. This is particularly evident in the context of Sakawa, which, although not exclusive to any specific religious or political group, benefits from these societal divisions. The scepticism among different politico-religious groups to collaborate hampers efforts to effectively address the spread of Sakawa. Therefore, the study posits that political and religious differences in the society may result in disorganized collective efficacy and informal social control mechanisms – thereby contributing to communities’ inability to control deviant and criminal behaviours.

The study also shows that current shift from extended to nuclear family structures in the region is contributing to social division and disruption of informal collective efficacy at the micro level. This change undermines the effectiveness of informal control mechanisms traditionally inherent in extended families, particularly through Informal Collective Efficacy (ICF). The findings of this study highlight the significant role of family structure in the context of social disorganization theory, emphasizing the importance of informal controls and collective efficacy (Kawachi et al., 1999; Wickes et al., 2017). The research indicates that controlling deviant and antisocial behaviours is more effective when there is a collective effort from family members. A lack of such collaborative effort leads to weakened informal control mechanisms. Ghanaian society, known for its collectivism, traditionally allows extended family members to participate in controlling deviant behaviours through monitoring, questioning, and penalizing such actions. However, the diminishing role of extended family narratives in Tamale has significant repercussions on their involvement in these informal control processes. As a result, the responsibility for controlling deviance increasingly falls on the immediate parents, whose efforts are often hampered by economic necessities and varying moral interpretations. The findings in the study suggest that the rise in economic cybercrimes is partly due to the disintegration of extended family systems, which limits the involvement of extended family members in guiding the behaviour of the younger generation. The transition towards nuclear family structures consequently impacts the traditional means of instilling and maintaining social order within families, thereby leading to prevalence of deviant behaviours, including economic cybercrimes.

The proliferation of economic cybercrime is increasingly driven by conflicts of interest across various societal levels, encompassing family dynamics, community interactions, and divergent perspectives among social groups. This spectrum also includes key social actors such

as law enforcement agencies, Internet Service Providers, and financial institutions. The moral and ethical dimensions of economic cybercrimes evoke a paradoxical response within the society, where some community members accept these acts while others oppose them. This divergence largely stems from the scarcity of economic opportunities in legitimate pursuits, leading many, including community representatives, to rely on individuals involved in economic cybercrimes for financial support. These economic factors hinder collaborative efforts to control economic cybercrimes. This situation is at the heart of the concept of collective efficacy as posited by theories of social disorganization. According to these theories, the core elements of collective efficacy are social cohesion, shared interests, and social control, with the effectiveness of collective efficacy hinging on a society's cohesiveness and its commitment to establishing and upholding social norms. Extensive research indicates that conflicts of interest weaken the collective ability to enforce social control. In this study's context, the support of some community members for economic cybercrime, driven by their dependence on Sakawa actors for economic sustenance, undermines collaborative efforts to address the rising trend of such crimes. This contributes significantly to the growing prevalence of this issue.

The discussions in the thesis indicate that conflicts of interest impact both informal and formal control mechanisms through the disruption of Informal Collective Efficacy (ICF) and Formal Collective Efficacy (FCE), respectively. At the community level, key figures in informal control mechanisms, such as parents, religious leaders, and chiefs, are often implicated in economic cybercrimes. They may have children involved in these crimes or maintain mutually beneficial relationships with Sakawa actors. This involvement leads these community agents to adopt stances that implicitly support economic cybercrime activities. They may show reluctance to collaborate in efforts against such crimes or hesitate to criticize, question, or penalize Sakawa actors, contrary to their typical response to other deviant behaviours. This stance significantly weakens the community's ability to enforce effective ICF and undermines informal control mechanisms. Similarly, at the institutional and formal levels, certain bankers, despite being aware of Sakawa actors' activities, choose not to cooperate with law enforcement agencies in combating economic cybercrimes. This reluctance is often due to the economic benefits they receive from the Sakawa actors. Such a lack of FCE hampers law enforcement agencies' capacity to apply formal control measures effectively in addressing economic cybercrime activities.

The spread of economic cybercrime is partly due to a lack of cooperation between local communities and law enforcement agencies, particularly the Police. The thesis introduces the

term Cross Collective Efficacy (CCF) to describe the collective efficacy involving both formal and informal control actors. This includes local community figures like religious leaders, chiefs, community members and groups, as well as the Police. Unlike more visible criminal activities that threaten the security of society such as armed robbery, vehicle and property theft, burglary, and violent crimes, which see effective collaboration between the community and law enforcement for resolution, economic cybercrimes often go unchecked. This is because they are perceived as having a less direct impact on the immediate security and safety needs of the society.

The thesis discusses how Sakawa actors, who primarily target victims in Western countries, are not seen by the community as deserving of legal punishment. Instead, such activities are often viewed as immoral behaviours subject to divine retribution. This perspective, along with other factors like distrust in law enforcement agencies and amoral familial narratives, disrupts the development of effective CCF specifically aimed at controlling economic cybercrimes. This aligns with the principles of dynamic social disorganization theories, which emphasize the importance of Police-Community partnerships in controlling deviant and criminal behaviours (O'Neill & McCarthy, 2014; Rosenbaum & Schuck, 2012). Such partnerships are vital as they allow for the sharing of resources crucial for crime control, such as information and responsibilities. Through Police-Community collaboration, informal control measures can be transformed into legally acceptable punitive actions. Research indicates that strong partnerships between law enforcement agencies and communities can significantly reduce crime rates (O'Neill & McCarthy, 2014). Conversely, the absence of such partnerships can impair the ability of both parties to control neighbourhood and community crimes. In the context of economic cybercrimes in Tamale, Ghana, the thesis suggests that while local communities may possess critical information needed by law enforcement to prosecute Sakawa actors, they often hesitate to share this information or collaborate with the authorities.

10.2.3. Cultural Disorganization and Economic Cybercrime

While earlier theories of social disorganization largely ignored the aspect of cultural disorganization, the dynamic model places significant emphasis on the cultural attributes of societies in understanding the nature and manifestations of crimes and deviant behaviours (Kornhauser, 1978). This thesis employs dynamic models to explore how economic cybercrimes are embedded within cultural narratives in society, paying special attention to their

impact on informal and formal control mechanisms. It investigates the complex interplay between social norms and values and their correlation with the prevalence of economic cybercrimes in the region. The thesis reveals that the prevalence of economic cybercrimes is linked to the society's set of values and perspectives regarding these crimes. These sets of values emerge from diverse interpretations of religious beliefs, colonial histories, and varying levels of understanding about 'Sakawa' activities. In essence, the inconsistent transmission of religious-cultural values, combined with colonial viewpoints and a general knowledge gap about cybercrime, contribute to the rise of economic cybercrimes in the region. These findings offer new insights into the relationship between economic cybercrimes and specific cultural beliefs and practices in the region.

Firstly, in alignment with Kornhauser's (1978) perspective on cultural disorganization, the findings of this study suggest that the diverse interpretations of religious values by some religious leaders provide a level of moral justification for Sakawa actors to engage in economic cybercrime, thereby diminishing the guilt typically associated with committing the act. Scholars like Rauf and Prasad (2023) and Bekerman and Zembylas (2017) have noted that religious values, and their interpretations, become ingrained in mainstream culture, shared among individuals in a society or community, regardless of their religious differences. Consequently, some interpretations of religious values that justified economic cybercrime activities become an integral part of the society's cultural fabric, particularly when they offer socioeconomic benefits. A prevalent religious-cultural belief in the society, leveraged by Sakawa actors, some parents, religious leaders (such as Afa Tibrisi), and community members, is that actions committed during economic hardship are morally justifiable. This belief coupled with other justification narratives such as commodification of bodies and redistribution of wealth, is exploited by Sakawa actors to rationalize their activities. The findings in this study contribute to literature on sociocultural and geographical attitude to cybercrime activities. Research, including works by Kshetri (2005)), indicates that cybercrimes are perceived as more justifiable in some societies than others. For example, studies have shown that Indonesian cybercrime offenders justify their actions morally based on the socioeconomic status of their victims, believing that defrauding affluent individuals or those from developed countries is more acceptable. Similarly, Blau (2004) revealed how Russian hackers view their activities as a form of social support by hacking paid programs and distributing them freely within their community. In a parallel vein, Sakawa actors in Tamale rationalize the morality of economic cybercrime by perceiving it as a redistribution of wealth, taking from Westerners and the

affluent to support themselves, their families, and community members, who are often in poverty.

However, it is noteworthy that the Tamale's society while justifying the morality of economic cybercrime, does not extend similar justifications to traditional forms of crime, such as corruption, property crimes, and armed robbery. Instead, they are met with hostility and severe informal control measures, including the killing of offenders. This disparity in treatment and justification has contributed to the normalization of economic cybercrimes in the region, significantly influencing both informal and formal control measures against these crimes. Research indicates that the normalization of crime and deviant behaviours leads to their acceptance as norms, resulting in a reluctance by individuals and institutions to control them and a lack of accountability (Ashforth & Anand, 2003; Renauer, 2007). Ashforth and Anand (2003, p. 1) discuss the normalization of corruption, highlighting three reinforcing narratives: (1) institutionalization, where initial corrupt acts become entrenched in routines and structures; (2) rationalization, where ideologies develop to justify and sometimes glorify corruption; and (3) socialization, where newcomers are encouraged to view corruption as permissible or even desirable.

Their findings suggest that when deviant and criminal behaviours become normalized, not just within organizations but also in society at large, social control measures may become compromised. This lack of deterrence, whether moral or punitive, allows individuals to commit such crimes without fear of consequences. Renauer (2007) points out that normalization of deviant and criminal behaviours weakens informal social control, such as social cohesion and collective efficacy, by diminishing the likelihood of individuals engaging in preventative behaviours. Even if a segment of the society remains concerned about these behaviours, the effectiveness of control measures is diluted as some justify and normalize the behaviour.

The role of collective efficacy in shaping social control is significant in unpacking the interplay between normalization and social control measures. Social disorganization theories posit that when community members have differing objectives and perspectives regarding deviance, collaborative efforts to control it are undermined, weakening the effectiveness of informal social control. In the context of this study, the justifications and normalization surrounding economic cybercrime in Tamale hinder the society's ability, both at the community and formal structural levels, to work collaboratively in controlling the prevalence of economic cybercrime. In essence, while parents may actively monitor, caution, and question their children regarding other forms of deviancy and criminality, they may exhibit less concern when their

children engage in economic cybercrime. This is because such activities have become normalized and are often perceived as acceptable economic endeavours in the community, as discussed in this thesis.

The presence of cultural disorganization is also deeply rooted in colonial history and prevailing perceptions of the political landscape within the region. On one hand, Sakawa actors primarily target Western victims, leading some segments of society to frame economic cybercrime as a means of retribution to reclaim the resources that were taken from Ghana during the colonial era. On the other hand, economic cybercrimes are also often associated with the political disenfranchisement of marginalized communities. To some in society, while economic cybercrime may be deemed immoral, it is seen as a justifiable way to address unemployment and economic hardships caused by government actions. Through these perspectives, society further legitimizes economic cyber activities, making it reluctant to address the growing prevalence of such crimes. While previous studies have mainly focused on the viewpoints of Sakawa actors to explore the colonial and political dimensions of this phenomenon, this study expands the discussion to encompass society, shedding light on how these narratives have become ingrained within the cultural fabric. Based on the findings, this thesis contends that the colonial and political narratives surrounding economic cybercrime represent deep-seated sociocultural and systemic issues and not a mere justification curated by Sakawa actors. Therefore, any efforts to combat the proliferation of economic cybercrime should include strategies aimed at deconstructing these political and colonial notions.

The intertwining of digital and technological aspects with both informal and formal control mechanisms present complex perspectives to understanding the proliferation of economic cybercrimes in Tamale, Ghana. Sociological narratives increasingly regard digital and technological expertise as integral components of a group's cultural fabric, manifesting across various social groups. This sociological view is anchored in the notion that culture encompasses a group's shared values, practices, knowledge, and norms. In exploring technological expertise as a cultural fabric, researchers approach it from multiple angles. One such perspective is the generational lens; wherein technological expertise is seen as characteristic of younger generation (For details; Perez et al., 2019). Similarly, there is a gender-based narrative, where scholars explore the relationship between technological expertise and gender dynamics (Soylu Yalcinkaya & Adams, 2020). Geographically, different regions may be associated with specific technological proficiencies. These varying dimensions of technological culture significantly influence the spread of economic cybercrime in Tamale,

Ghana. They do so by interacting in a dysfunctional way with social control mechanisms, complicating efforts to address and mitigate this phenomenon (economic cybercrime) effectively.

The discussions presented in the thesis indicate that the perpetration of economic cybercrimes over the internet poses significant challenges for local community members and law enforcement agencies, primarily due to their lack of technological expertise. This knowledge gap is significant to social disorganization theories as it hinders the society's ability to effectively monitor and control economic cybercrimes (Holt et al., 2010; Sampson et al., 1997). On one hand, even when local community members are motivated to combat cybercrimes, they face obstacles due to the inadequate technological know-how among social representatives. These representatives, who are entrusted with the responsibility of shaping informal control narratives – including religious leaders, chiefs, parents, and the wider community – often lack the necessary technical skills. On the other hand, law enforcement agencies, despite being the constitutional and legal authorities tasked with addressing deviant and criminal behaviours, also display significant knowledge gap in technical expertise required to investigate cybercrime activities. The thesis thus argues that this gap in expertise, both among law enforcement and within local communities – though not distinctive characteristic in Ghana – significantly undermines the effectiveness of both formal and informal control mechanisms. Consequently, this leads to a heightened prevalence of economic cybercrimes in the region.

10.2.4. Spheres of Economic Conditions and Sakawa

The thesis suggests that Tamale, Ghana's economic conditions significantly influence the rise of economic cybercrimes in the area by weakening the various social control structures. The economic conditions impact social control mechanisms, including social cohesion, collective efficacy, and cultural norms. The study, grounded in social disorganization theory, associates formal and informal social controls with economic factors. Social disorganization theories posit that economically and socially deprived communities may face weakened social institutions, leading to increased crime due to disrupted social controls (Bursik, 1988; Sampson et al., 1997; Shaw & Henry, 1942). This study sheds light on the intricate relationship between poverty and social control mechanisms, and their role in the prevalence of economic cybercrimes in the region. The prevailing economic marginalization, exacerbated by urbanization economic pressures and prevailing unemployment, leaves individuals, including community leaders, youths, parents, and even law enforcement, struggling to cope. These

challenges often lead to the justification, idealization, normalization, or participation in illegal activities as alternative means to achieve economic goals. Such conditions weaken social control measures, creating fertile ground for the proliferation of economic cybercrimes.

Research has established the relationship between poverty and social ties, highlighting that poverty often weakens community social ties (Hong et al., 2014). The impact of poverty on family ties, however, shows mixed results; some studies indicate a weakening effect (Hong et al., 2014), while others find no significant impact (Albert & Hajdu, 2020). Consistently, poverty negatively affects informal social control mechanisms (Morenoff et al., 2003; Sampson & Groves, 1989). The findings in this study contribute to the discourse on poverty, social ties, and social controls. The discussions in the thesis reveal complex dynamics where poverty simultaneously weakens social ties that are critical for enforcing informal control and strengthens those that facilitate economic cybercrimes and deviant behaviours. Poverty leads to parental disengagement, limiting their ability to guide children's social behaviours. Despite knowing the moral implications of economic cybercrimes, parents rely on income from such economic cybercrime activities, and are thereby reluctant to intervene. Conversely, the financial allure of economic cybercrimes strengthens ties between Sakawa actors and community members, including social control custodians like religious leaders, chiefs, and police officers, for economic gains. This thesis therefore argues that economic cybercrime emerges from the mediation of poverty and social ties, leading to ineffective social control, as discussed earlier in this chapter.

The thesis reveals a complex interplay in the economic narrative of social control mechanisms, demonstrating that it's not only intricately connected to social ties but also profoundly intertwined with how economic conditions and collective efficacy interact. This interconnection creates an environment that is conducive to the proliferation of economic cybercrimes. As some people in society depend on Sakawa actors for their economics, they found controlling economic cybercrime activities as self-harm or self-sabotaged. At the core of this phenomenon is a societal dilemma between upholding sociocultural and moral values and fulfilling economic desires. The discussions in the thesis reveal that for many people in this society, achieving economic needs is prioritized over maintaining sociocultural values. Consequently, benefiting economically from Sakawa activities often takes precedence over efforts to combat economic cybercrimes. This preference results in a reluctance to collaborate with other social groups aiming to control these crimes. Such attitudes contribute to the

weakening of informal controls against economic cybercrimes, as the pursuit of economic gains overshadows the enforcement of sociocultural norms.

The findings are significant to social disorganization theories. In the theoretical framework of social disorganization theories, the interplay between collective efficacy and economic conditions is pivotal. These theories posit that structural conditions like poverty or concentrated disadvantage negatively impact collective efficacy, as individuals in such environments are often preoccupied with meeting their own economic needs (Morenoff et al., 2003; Walton, 2016). For example, DeKeseredy and colleagues (2003) utilized the Quality of Neighbourhood Life Survey to explore street crimes, revealing that neighbourhoods marked by poverty have higher street crime rates due to a lack of collective efficacy. However, social disorganization theories also suggest that in communities where social security and safety are prioritized, poverty may exert less influence on collective efficacy. This thesis proposes that in the context of economic cybercrime, which predominantly targets Western victims and occurs online, there is a minimal perceived threat to the security and safety of the Tamale's society. Consequently, this shifts the societal focus from sociocultural values to economic needs, affecting both collective efficacy and social controls.

The various moral and legal justification and normalization of economic cybercrimes in the regions is often attributed to severe economic hardships. The society, governed by legal, cultural, and religious norms, finds itself grappling with precarious economic conditions, leading individuals to adopt various neutralization theories to justify unethical practices that are committed for economic gains, especially when such activities are not perceived as a threat to the safety of the society. These theories are used to morally justify economic cybercrimes, under the premise that such cybercrimes are a response to poverty and a means to support one's family. To some extent, economic cybercrime is viewed as a viable economic venture for those marginalized, seen as a countermeasure to unemployment and government neglect, as well as political corruption. Additionally, certain segments of society, including some religious leaders, Sakawa actors, and community members, frame economic cybercrime as an act of colonial retribution, thereby further rationalizing the activities of these cybercriminals.

The various justification and normalization of economic cybercrime in the regions can be interpreted through the concept of cultural disorganization, as outlined in contemporary social disorganization scholarship (Kornhauser, 1978; Kubrin, 2017). The findings present a framework for understanding the role of precarious economic conditions and social norms in fostering cultural disorganization and the normalization of economic cybercrimes. Cultural

disorganization, as discussed earlier, is defined as the breakdown of societal social and cultural norms, leading to ineffective social controls and an increase in criminal and deviant behaviours. This study associates the disorganization of sociocultural and religious norms and values with severe economic conditions, pushing individuals and society towards economic cybercrime as a means of survival. This involves justification, normalization, and perpetration of such crimes.

Furthermore, the findings extend our understanding of strain theories, which explain how economic pressures can drive individuals towards criminal and deviant behaviours to fulfil their economic needs (Agnew, 1992a; Broidy, 2001). The study indicates that the impact of economic strain is more profound than merely influencing individual tendencies towards crime and deviance. In cases like Tamale, Ghana, systemic economic strains can lead to a societal acceptance of deviant and criminal behaviours, where individuals might engage in, support, or justify these activities, or show reluctance towards controlling them. Thus, the thesis argues that economic strains and poverty not only lead to direct involvement in economic cybercrimes but also contribute to cultural disorganization and the weakening of societal control mechanisms.

Economic capital plays a crucial role in equipping law enforcement agencies with the technology and training needed to combat economic cybercrimes. However, these agencies, especially the Ghana police department, often lack the financial resources necessary for acquiring technological tools and providing adequate training for officers, as suggested in this thesis. This shortfall impedes their ability to effectively investigate and prosecute cybercrime activities. Although it is the government's responsibility to allocate sufficient resources to the police department for cybercrime control, there has been a notable lack of governmental support in this area. This lack of investment significantly hampers law enforcement agencies' efforts in cybercrime control. This situation highlights the connection between the culture of legal practices or law enforcement norms and the availability of resources, where lack of resources disrupts the standard police practices of criminal investigation. This scenario reflects the economic dynamics of formal control mechanisms in the region. Such insights are vital for social disorganization scholarship, offering a deeper understanding of how economic constraints can impede law enforcement activities, leading to ineffective formal control measures. The ability to investigate crimes effectively is seen as a cultural and normative practice within law enforcement agencies and this has been hampered by resource limitations. Therefore, the thesis posits that a lack of economic capital impedes the effective implementation

of formal control measures, contributing to the prevalence of economic cybercrimes in Tamale and Ghana as a whole.

10.3. Research Implications

This thesis presents an in-depth account of the ecological factors such socioeconomic and cultural dynamics that significantly contribute to the proliferation of economic cybercrimes in communities like Tamale, Ghana. The various thematic areas discussed in the thesis provide significant lenses that can be leverage for both practical and political initiatives. These insights from the thesis, drawn from a comprehensive analysis and understanding beyond technological vulnerabilities to the sociocultural perspectives, social structural trajectories, and economic vulnerabilities, suggest that the mitigation of economic cybercrime needs a multifaceted approach.

The thesis delves deeply into the sociocultural narratives that shape and justify these activities in Tamale, Ghana. It highlights that these justifications are often rooted in a complex interplay of socio-religious beliefs, economic conditions, and colonial histories. These factors collectively contribute to a moral framework that, in some cases, rationalizes or even accepts the practices of economic cybercrimes. To effectively address this challenge, the thesis advocates for a culturally sensitive approach, emphasizing the role of government agencies and other stakeholders in understanding and addressing the unique cultural dynamics at play. This approach necessitates engaging with the community to transform the narratives that normalize and justify cybercrimes. It involves more than just law enforcement; it calls for a holistic strategy that fosters moral awareness, specifically tailored to address cultural perspectives on deviant and criminal behaviour. Key to this strategy is the creation of educational and awareness programs that delve into the cultural underpinnings of economic cybercrimes. These programs should aim to reshape the cultural narratives and challenge the moral justifications often employed in these contexts. Such a multifaceted approach requires collaborative efforts among various actors, including government bodies, law enforcement agencies, community leaders, and educators. By working together, these stakeholders can develop interventions that are not only effective in mitigating economic cybercrimes but also respectful and responsive to the cultural nuances of the communities they aim to protect and serve.

Also, the findings indicate that controlling economic cybercrimes in the region requires community-based initiatives focused on strengthening intergenerational social ties. This can be achieved through government agencies and non-governmental organizations launching

programs that facilitate sociocultural and moral dialogue between older and younger generations. Such initiatives could lead to effective transmission of values that discourage deviant behaviour, regardless of potential economic benefits. Additionally, given the role of digital technologies in fostering weak ties that facilitate cybercrimes, it is crucial to monitor and regulate the online space. This effort could involve collaboration between various stakeholders, including government, law enforcement, societies, and technology companies, to identify and mitigate online behaviours that are related to economic cybercrimes and other cyber deviance.

The thesis identifies significant challenges in effectively policing economic cybercrimes due to the inadequacies and lack of specificity in the region's cybercrime laws. These legal gaps are further exacerbated by interference from various social groups, including community leaders and political actors, who often misuse their authority to provide legal and social immunity for those involved in economic cybercrimes. The thesis emphasizes the need for a thorough re-evaluation of existing cybercrime legislation. It advocates for the development of more definitive and comprehensive laws that are capable of adequately addressing the nuances of economic cybercrimes and other related activities. Such legal reforms are crucial to ensure that cybercrime laws are not only effective but also adaptable to the evolving nature of cybercrimes. Beyond legislative changes, the thesis also calls for policies that specifically target the role of social representatives and political actors in perpetuating economic cybercrimes. This suggests implementing stricter and more severe enforcement of laws against individuals complicit in cybercrime activities, regardless of their social or political status. The aim is to dismantle the protective shield that such positions of power currently offer to those involved in economic cybercrime activities. Moreover, the policing of economic cybercrimes must consider the complex social networks that facilitate the proliferation of these activities. This involves developing innovative investigative strategies that penetrate the network structures of Sakawa actors.

The findings from the study shed light on the complex social divisions in Tamale, which hinder collective efforts to address various social issues, including economic cybercrimes that significantly impact the cultural and social fabric of the society. The thesis emphasizes the importance of a collaborative approach in mitigating these cybercrimes, advocating for partnerships, not only within local communities and families – but also extending to interactions between these communities and law enforcement agencies, as well as between other formal entities like financial institutions and Internet Service Providers.

The thesis proposes that policy initiatives should focus on fostering community-building activities and encouraging dialogues that enhance collective efficacy. Such efforts are crucial in overcoming barriers imposed by political and religious differences and promoting a unified approach to solving social problems. Key to this strategy is the implementation of initiatives that enhance collective social problem-solving skills and encourage cooperative efforts across different societal groups. Further, the study suggests educating families about the risks and indicators of involvement in economic cybercrimes. This education is critical in reinforcing community ties and reviving certain aspects of extended family values, which play a pivotal role in establishing informal control mechanisms within society. Moreover, the thesis advocates for the development of joint initiatives and programs that bring law enforcement agencies into closer collaboration with local communities and other formal structures. Such partnerships are vital for effective collaboration and can significantly improve law enforcement efforts in combating economic cybercrimes and other forms of deviant and criminal behaviour in communities.

Addressing poverty and economic hardship is crucial for the effectiveness of policies aimed at mitigating the proliferation of economic cybercrimes in Ghana. The study recognizes that while educational and social reinforcement policies are essential, their success is significantly hampered without simultaneously tackling poverty and economic hardship. These factors critically influence both informal and formal control mechanisms in the region.

The thesis advocates for the implementation of economic development programs in Tamale, Ghana, as a key strategy in the fight against cybercrime. This involves initiatives like job creation, supporting micro and informal economic activities, and enhancing educational opportunities. As the study points out, many people rely on Sakawa actors for economic sustenance, often providing moral justifications for cybercrime. By offering viable alternative sources of income, these economic opportunities not only alleviate economic strains but also help to shift sociocultural and moral perspectives away from justifying cybercrimes and other deviant behaviours. In addition to economic measures, the thesis underscores the importance of investing resources in law enforcement capabilities. The government and other stakeholders should focus on enhancing the cybercrime training of law enforcement agencies and equipping them with the necessary technological resources. This could include the creation of a specialized unit within the Ghana Police Service dedicated to tackling cybercrimes. Such a unit would require cybersecurity skills as part of the recruitment and training process, ensuring that

officers are well-equipped to understand and address the evolving and complex nature of cybercrimes.

Through these combined efforts—economic development, investing into enhancing law enforcement training, and the establishment of specialized units—the thesis suggests that it is possible to strengthen social controls against economic cybercrimes, thereby significantly reducing their prevalence in Tamale and Ghana at large. This multifaceted approach addresses both the root causes and the manifestations of cybercrime, offering a more comprehensive solution to this growing challenge.

10.4. Further Research

In this thesis, I adopt sociological perspective to provide an in-depth narrative on the phenomenon of economic cybercrimes in Tamale, Ghana. I delve into the social processes and economic intricacies of these crimes, moving beyond a mere technical analysis. The scope of this study, along with its findings, indicates that further research is necessary for a more complete understanding of the phenomenon of cybercrime, which is crucial for devising effective strategies to combat economic cybercrimes and other forms of cybercrime activities, especially those that are non-economic motivated such as revenge porn, cyberstalking etc.

Although a significant amount of research on cybercrime in Ghana exists, the focus is predominantly on economic cybercrimes, a trend that this study also follows. This research direction may lead to lack of insights about other forms of cybercrime activities that are of great importance in contemporary global society such as revenge porn, cyberstalking, cyber sexual harassment, and cyberbullying. This research observed that both local communities, and formal social structures and institutions, including law enforcement agencies, tend to have a narrow perception of cybercrime, primarily associating it with economic offenses. In chapter six (6) and nine (9), the thesis presents how local communities and police officers define cybercrime. This is exemplified by the fact that nearly all the participants in the study, including police officers participating in the study defined cybercrime as the use of technology and the internet for monetary theft, revealing a lack of awareness or consideration for the broader spectrum of cybercrime complexities. To gain a deeper insight into the cybercrime landscape in the region, further research is essential to explore the exploitation of digital technologies in committing various psychosocial cybercrimes and to understand the interaction between sociocultural dynamics and such cybercrimes or cyber deviance. Such research will equip policymakers and legislative bodies with the necessary information to develop effective strategies. These

strategies will address the sociocultural and economic challenges posed by digital technologies on society.

Chapter nine of this thesis provides insights into the dysfunctions of formal control mechanisms in addressing economic cybercrime, but further studies are needed to comprehensively explore these mechanisms. Although the thesis identifies various actors in formal control, such as law enforcement agencies, Internet Service Providers (ISPs), political actors, financial institutions, and educational institutions, it predominantly focuses on law enforcement personnel's perspectives. While their insights are significant, additional research involving other formal social structures is crucial for a fuller understanding of economic cybercrime through formal control mechanisms. Future research could engage ISPs, banks, and educational institutions to gather their perspectives on economic cybercrime, thereby enriching our understanding of formal control narratives. Furthermore, throughout the chapters, the thesis primarily examines dysfunctions in both formal and informal control mechanisms in the proliferation of economic cybercrimes, with limited attention to sociocultural trajectories that are still functional and may support these control mechanisms. Consequently, there is a pressing need for further research to investigate contemporary sociocultural practices that could enhance social control mechanisms.

While the findings of this study are crucial for understanding and addressing economic cybercrimes, they primarily reflect the interaction between the social realities of Tamale, Ghana, and the rise of economic cybercrime. There is a need for additional research in other regions of Ghana and across Africa to better comprehend how sociocultural factors influencing cybercrimes vary across different areas. For example, in countries like Nigeria, Cameroon, and Gambia, economic cybercrime perpetrators also incorporate elements of their cultural identity into their activities, such as the use of cyber spiritualities (Tade, 2013). This highlights the role of sociocultural dynamics in cybercrime within these regions. Future research could investigate the perceptions of social groups towards cybercrimes and how these views may either deter or facilitate such activities. By doing so, valuable insights can be gained to enhance interventions and strategies aimed at reducing the prevalence of cybercrimes throughout Ghana and Africa at large.

10.5. Conclusion

This thesis delves into the sociological aspects of economic cybercrimes, commonly referred to as Sakawa in Ghana. It stands out in the realm of economic cybercrime research, both within Ghana and internationally, due to its unique scope, methodology, and theoretical approach. The study employs a multimethod strategy, gathering data from various sources and social actors. This approach, coupled with data triangulation, enables a thorough exploration of the phenomena under study, crucially uncovering the sociological intricacies of economic cybercrimes. The thesis primarily utilizes the social disorganization theory to examine the phenomenon, while also incorporating insights from sociological, criminological, and sociopsychological theories. This blend of perspectives is particularly relevant given the nature of economic cybercrime and the chosen methodological approach, where a combination of criminological and sociological lenses is essential. Through rigorous methods and a robust theoretical framework, the thesis highlights how the growth of economic cybercrimes is intertwined with the social realities in Tamale, Ghana. It reveals that the interplay of sociocultural factors, deteriorating economic conditions, and the digital landscape of cybercrimes interact with social control mechanisms, creating a conducive environment for the proliferation of economic cybercrimes. This comprehensive study emphasizes the multifaceted nature of economic cybercrimes and the need for a holistic understanding to effectively address them.

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