

## ON THE COMPATIBILITY OF INTERNET FRAUD WITH MONEY RITUAL IN THE DOUBLE ACTS OF IMMORALITY IN CHACHERISM

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### ABSTRACT

Contemporary human society faces numerous threats to peaceful coexistence, suggesting the vulnerability and possible extinction of the human species. In Africa, particularly in Nigeria, these threats manifest in many ways. More alarming is the rise of ritual murder as complement to internet fraud, which has heightened insecurity in modern-day Nigeria. Extensive research has been conducted on internet fraud (Yahoo! Yahoo!!), but there is a scarcity of comprehensive analysis on its more advanced form, euphemistically referred to as cybercrime (Yahoo Plus). The few existing studies on this lack systematic exploration of the distinction between traditional internet fraud (Yahoo! Yahoo!!) and its advanced counterpart (Yahoo Plus), as well as the association of these crimes with ritual murder for money (Yahoo Plus Plus). This paper examines internet fraud as an act of contractual defection involving the manipulation of unsuspecting victims' psychological states. It differentiates between two types of money rituals that characterize advanced cybercrime. The paper argues that while internet fraud (Yahoo! Yahoo!!) and advanced cybercrime (Yahoo Plus) share similar processes and methodologies, they should not be categorized alongside cultic ritual murder for money (Yahoo Plus Plus), which is considered a form of *Chacherism*—the umbrella term for all illicit acts in cyberspace. The paper contends that internet fraud and advanced cybercrime are separate from the heinous act of ritual murder for money. It concludes that they undermine moral contractualism, violate the will and consent of their victims, and threaten the moral infrastructure of society. This analysis employs critical, descriptive, and prescriptive approaches.

**Keywords:** Advanced cybercrime, money ritual, fraud, moral contractualism, *chacherism*.

### INTRODUCTION

The advent of technological advancements in internet connectivity has bifurcated contemporary human society into two intertwined worlds: the analogue and the digital. Research shows that the number of internet users has surged, growing from approximately 4.4 million in 2000 to 3.4 billion by 2016 (Usman & Abdulkadir, 2019, 12). By January 2023, 122.5 million Nigerians were active internet users, with that number expected to rise alongside global internet usage, which is projected to reach 5.35 billion by January 2024 (Petrosyan, 2024). In this digital age, computer literacy has become a vital skill, and those educated in the pre-internet world are often seen as semi-literate unless they have adapted to the new digital landscape. The digital world has removed the barriers of distance, culture, and language that once impeded effective communication and legitimate transactions. However, despite its many advantages, the cyberspace has also become a breeding ground for illicit and unethical behaviours, generally known as cybercrime. Cybercrime includes activities such as hacking, phishing, and identity theft, among others, like trading hacked social media accounts, romance scams, and high-yield investment frauds (Maitanmi & Ayinde, 2013: 45-51).

With approximately 39.6% of Africa's internet users being Nigerians (Hassan, Lass & Makinde, 2012, 629), many of whom are tech-savvy youths, the country's cyberspace has seen a proliferation of cybercriminals, particularly students, school dropouts, and the unemployed. Driven by the promise of quick financial returns, these criminals often referred to as “Yahoo boys,” target citizens in Europe and America, straining international relations and casting doubt on legitimate economic transactions originating from Africa. Unfortunately, Africans, including Nigerians, are not exempt from being victimized by these fraudsters.

Several factors predispose individuals to cybercrime. They include youth unemployment, greed, peer recognition, and a desire for quick economic success. Negative parental influence and the profligate lifestyles of public figures, particularly politicians, also contribute to this problem. Additionally, deep-seated socio-economic inequalities and a belief in reparation for Africa's colonial exploitation play a role.

Recently, a growing belief in the use of magical practices to attract wealth has led to the perception that certain indigenous practices are linked to cybercrime. This association has fuelled the evolution of internet fraud from basic scams (Yahoo! Yahoo!!) to more advanced forms (Yahoo Plus) and even ritual murder for money (Yahoo Plus Plus), all considered forms of Chacherism. While 'Yahoo! Yahoo!!' refers to internet fraud in general, 'Yahoo Plus' signifies internet fraud enhanced by traditional medicine to manipulate victims. However, the connection between cybercrime and ritual murder for money remains controversial, as this paper seeks to explore.

## **THE CYBER WORLD, THE NATURAL WORLD, AND CONTRACTUAL DEFECTION**

Contemporary society is divided into two interconnected worlds: the cyberspace created by the internet, and the residual analogue world inhabited by non-computer literates. The analogue world traditionally isolated societies due to factors such as geographical distance, speed, language, culture, and religion, which acted as barriers to free trade and intergroup relations. In contrast, the digital world has facilitated easier interactions and transactions, leading to a parallel form of life that coexists with the pre-internet world.

The digital revolution, driven by computers and internet connectivity, has transformed nearly every aspect of human life, including thought processes and behaviour (Barbour, 1993, 147). It has effectively erased the “tyrannies of space, boundaries, and citizenship” that once defined pre-internet societies (Omazu, 2013, 145). With the rise of computers and the web, activities such as banking, commerce, knowledge acquisition, and socialization have become faster and more efficient. However, these opportunities have also been exploited by internet fraudsters, who undermine privacy, autonomy, and security by hacking into the digital devices of others.

Hacking, in this context, refers to the malicious infiltration of digital systems, distinct from ethical hacking, which is performed with consent to test system vulnerabilities. Ethical hacking, when done correctly, helps secure cyberspace, as hackers are hired to assess weaknesses and recommend remedies. Both ethical hackers and cybercriminals, however, possess the same technical skills, but the moral use of these skills determines their intent.

Cybercrime has caused immeasurable damage to victims' economic, social, and political lives. The results include broken homes, deaths, loss of investments and savings, and the collapse of businesses. As noted by Makinde (2014, 494), technology—its benefits notwithstanding—also brings “insecurity, exploitation, and the potential to destroy societies.” In Nigeria, these internet

fraudsters (popularly known as “Yahoo boys”) lure victims into fake business transactions through fraudulent emails, leading to financial losses that can reach millions. In other cases, they deceive victims into believing they have received payment for goods or services through fake electronic transfers, creating temporary credit alerts on cell phones but not in actual bank records. Romance scams are also common, where fraudsters exploit vulnerable individuals seeking companionship, especially wealthy women, and defraud them as the relationship progresses.

At the heart of these scams is contractual defection—a form of manipulation where the fraudster violates the trust and agreement between the two parties. Victims are often made to believe in the legitimacy of the transaction and willingly participate, only to be deceived. Contractual defection, therefore, involves a premeditated betrayal of trust, as one party in the agreement knowingly intends to default on their obligations from the outset. This behaviour is morally unjustifiable, as it violates the ethical foundations of trust, honesty, and truthfulness, which are necessary for social contracts.

Contractual defection is not unique to internet fraud. It is pervasive in Nigerian socio-political relations, where politicians deceive the electorate with false promises, religious leaders exploit their congregations, and contractors engage in corrupt practices, thereby undermining the common good. In all these cases, there is a breach of moral and contractual obligations. Victims willingly enter agreements, only to be betrayed by those who never intended to fulfil their part of the bargain.

Given the increasing prevalence of internet fraud and the significant losses it incurs, legal and institutional frameworks have been established at national and international levels to combat cybercrime. These measures include efforts to detect, investigate, prosecute, and sanction cybercriminals. However, as these fraudsters face growing challenges, they adapt and seek alternative, more sophisticated methods of wealth generation. This need for diversification led to the emergence of advanced cybercrime, also known as Yahoo Plus.

In the context of advanced cybercrime, cyberspace becomes a business arena where different belief systems converge. For some Nigerian fraudsters, particularly those in the Yoruba cultural setting, traditional beliefs surrounding wealth creation play a central role. *Aje*, the goddess of wealth in Yoruba religion, embodies the principles of economic prosperity and success. This belief system integrates the spiritual and material realms, suggesting that both physical and metaphysical elements contribute to wealth creation. This integration of traditional Yoruba beliefs into cyberspace activities blurs the lines between simple internet fraud and more sophisticated cybercrimes. While basic internet fraud is characterized by psychological manipulation, advanced cybercrime involves the incorporation of traditional rituals and medicine, believed to enhance success in scams. This interplay of technology and African spirituality raises critical questions about the nature of wealth, morality, and the ethical implications of these practices.

## **AFRICAN CULTURE, ETHICS, AND THE ROLE OF RITUALS**

African culture is often recognized for its shared values, such as respect for authority, moral integrity, and communalism which distinguish it from other cultures. As Idang notes, “African culture is defined by the religion, aesthetics, and moral values that unite its people” (2015, 97-111). Although there is diversity within Africa, certain cultural similarities—expressed through folklore, proverbs, and religious practices—create a unique identity for the continent. For instance, the South Africans' social philosophy of culture called *Ubuntu*, *Botho* and *Huntu*; the Yoruba humanist ethic of *Omoluwabi*; the Tanzanian and Ugandan's *Obuntu*; and the Hausa

human dignity of *Mutumikir'ki*, *Amana* and *Mutumchi* among others, exemplify African's unique capacity to express compassion, consensus, care, solidarity and respect for humanity. Again, human life was generally respected and perceived to be sacred, consequently, murder or suicide were largely detested and accumulation of wealth, at the expense of others was detested and regarded as antisocial (Makinde, 2014, 500). This and other components of African social philosophy of culture is rightly captured by J. S. Mbiti in his famous description of the mutual and cordial relationship that personified the interdependence of the individual and the society or, the self and others as, "I am because we are, since we are therefore, I am" (Mbiti, 1970, 141).

One core aspect of the African worldview is the interconnectedness of the physical and spiritual realms. According to African cosmology, reality consists of an intricate relationship between the divine, ancestors, and humans. Spiritual entities, such as gods and ancestors, play a vital role in the lives of individuals, often determining their success or failure. As such, these spiritual entities are revered, and their favour is sought through rituals and sacrifices. The concept of "life force" is central to this belief, as it is believed that success is directly related to the strength of one's life force, which can be enhanced through rituals.

African culture has undergone significant changes due to colonization, globalization, and modernization. However, many traditional practices, including rituals aimed at securing wealth, have persisted. In Yoruba culture, for example, wealth and prosperity are overseen by *Aje*, the goddess of wealth. Business owners often invoke *Aje's* blessings through rituals, which are believed to attract luck and success in commercial ventures. This belief system underpins the practices of many internet fraudsters, who integrate traditional rituals into their cybercriminal activities to enhance their success.

The use of traditional rituals for monetary gain can be divided into three categories: (1) culturally pragmatic rituals, which are seen as harmless and aim to enhance business success; (2) mystical rituals, which involve the use of traditional medicine to manipulate victims into compliance; and (3) ritual murder for money, a heinous crime that involves killing individuals for their body parts, believed to bring wealth. While the first two practices have cultural roots, the third is widely condemned as a perversion of African traditions.

The taxonomy of cultural practices involving reverence, veneration, or propitiation in African societies can be divided into sacrifices and rituals. In these practices, the Supreme Being, divinities, or ancestors are believed to possess the power to remedy human inadequacies. While some sacrifices may endanger certain animals, they rarely involve humans. However, rituals are broad and can take many forms. For instance, visiting a friend every weekend, strict adherence to religious obligations, or offering prayers for divine protection are all examples of non-harmful rituals.

Historically, life-threatening rituals did occur in pre-colonial Africa, such as in Swaziland, where human killings were carried out to increase agricultural yield or enhance political status (Evans, 1993, 27). In certain cases, human sacrifices were made to protect kings or chiefs, seen as vital acts to preserve the whole society (De Jong, 2015, 9-26). For instance, the Yoruba of southwestern Nigeria practiced the ritual of burying the king's horseman, *Abobaku*, with the king. However, such practices have largely faded with the advent of modern religion, democracy, and western influence.

It is saddening to observe that today, ritual killings are being reintroduced, particularly among youths, as a means to achieve quick wealth, often in conjunction with internet fraud. This re-emergence of ritual murder for money has heightened the insecurity of vulnerable populations, especially women, children, the elderly, and those with disabilities (Malomo, 2004, 10).

To properly understand advanced cybercrime within the African context, it is essential to differentiate between three types of money rituals: (1) culturally pragmatic means of money rituals, (2) mystical money rituals, and (3) ritual murder for money. The first type involves non-lethal rituals that enhance business success by attracting love, luck, and patronage. In Yoruba culture, for instance, rituals such as *Aajo*, *Awure*, and *Awororo* are employed to boost financial gains. These rituals draw their power from *Aje*, the Yoruba goddess of wealth, who presides over commerce and prosperity.

In Yoruba tradition, *Aje* is synonymous with wealth and success, and Monday (*Ojo Aje*) is considered the day dedicated to wealth generation. Business owners seek *Aje's* blessings to ensure favourable outcomes in their ventures. These practices are integrated into advanced cybercrime, where fraudsters attempt to manipulate the spiritual world to enhance their scams. Although the underlying business activity—internet fraud—is morally wrong, *Aje* is primarily concerned with blessing a person's work, which fraudsters misinterpret as a means to justify their actions. *Aje's* virtue is extolled by the Yoruba thus (Kalejaiye, 2011):

*Ajearingininiw'oja* (*Aje* the spirit that surreptitiously enters into market)

This praise is accompanied with prayers for business owners that;

*Aje a wo'gba* (May profit enters into your business)

The Yoruba also praise and espouse the prowess of *Aje* in commerce thus;

*Ajeolokun* (*Aje* the owner of the sea)

*Oguguluso* (One who has multiple shelter)

*Ajeonisobooji* (*Aje* you are the one who people seek solace under her shield or tent)

*Asewedagba* (The one who promotes the younger to the position of elder)

*Asagbadewe* (You make old looks younger)

*Enitieruatiomo nfi ojojumowakiri*. (The one being sort on daily basis both by slave and master).

For a person to reap the benefits accruable from *Aje*, such a person must propitiate or venerate her and, she in turn would provide the necessary guide by prescribing the type of business to invest in, the location of business premises and, bestow blessings of wealth on the person's business venture if a choice had already been made before her consultation. In other words, access to wealth is through the combination of physical and spiritual elements. This is one of the ritual practices engaged in by internet fraudsters. Even though, the underlying business activity (internet fraud) is morally wrong, *Aje* is mainly concerned with granting the request of blessings on a person's handiwork. This is why Chief Yemi Elebuibon, Oluwo Jogodo Orunmila and Kareem Adeyemi argue that *Aajo*, *Oshole*, *Awure* and *Aworodo* not only facilitate patronage for clients but they also attract relatively undeserved favour from authorities and individuals. According to Chief Yemi Elebuibon, *Aajo*, *Awure*, *Awororo* and *Oshole* are not immoral acts in Yoruba worldview because they do not inflict harm on others, they are simply means by which the rate of turnover in business can be enhanced through increased patronage which *ceteris paribus* would translate to increased profit margin and money (oral interview, 2022). The position of this eminent traditionalist is correct because prayer or ritual that is not injurious to potential clients often precedes all most forms of business. Hardly would any human person venture into any business activity with the intention to make money without one form of

prayer/ritual or the other.

The claim to the efficacy of this means could be controversial because one of the realities most western scholars have not come to terms with is the co-existence of the world of science and technology with the metaphysical world of forces where culturally pragmatic means function within a social frame of reference that embodies the social and cultural assumptions of the people. Yoruba society personifies this social frame of reference because the internal scheme that defines its cosmological worldview and the efficacy of *Aje's* blessings are compatible. The worldview of the Yoruba and by extension Africa recognizes the roles that culturally inclined ritual can play in the economic, social and political existence of the people; the efficacy of this typology of ritual to the Africans is not in doubt.

It is true that the scientific worldview that prides observable elements is more likely to be opposed to a worldview that prides non-observable elements. Hence, the scientists and Eurocentric scholars would adjudge and define culturally inclined ritual as irrational and illogical thought as corroborated by Sax (2010, 6) who maintains that “we call actions rituals when we do not understand the relation between means and ends, when they do not match our context of rationality, when they do not correspond to our criteria of efficacy.” Nevertheless, this does not deny its pragmatism as a belief system.

### **MYSTICAL MEANS OF MONEY RITUALS**

The second type of money ritual, the mystical variant, combines traditional medicine with spiritual rituals. Although not originally intended for monetary gain, these traditional practices are manipulated by internet fraudsters to coerce victims into financial agreements. This variant of advanced cybercrime, which incorporates rituals such as *Ase* (supernatural command), *Afose* (irresistible order), *Oruka Ere* (charmed ring), and *Oofo* (incantations), is designed to force victims into compliance. Through diabolical means, fraudsters attempt to manipulate the psyche of their victims, often using their photos, effigies or personal items as a point of contact. In some other instance, “over a bucket or pool of water the name of the intended victim is called, and the image of such person would appear upon the water surface, he or she is therefore simulated” (Onongha, 2022, 122). These rituals, though originally meant for defensive or protective purposes in Yoruba culture, are repurposed for malicious financial gain. It is important to say that those involve in the redirection of this ritual risk punishment from the gods in the form of insanity, untimely death or incurable sickness.

This manipulation of traditional medicine leads to the misconception that African culture supports internet fraud. However, the mere fact that some aspects of African tradition are exploited does not imply that African culture itself endorses such behaviour. It is important to distinguish between the cultural roots of these rituals and the criminal acts of fraudsters who misuse them. The fact that armed robbery is a common phenomenon in the dark does not translate into darkness being the cause of armed robbery. While darkness may technically help armed robbers to carry out their nefarious acts, it is not darkness that causes armed robbery. In the same vein, the fact that science and technology provides the wherewithal for the manufacturing of weapons of mass destruction such as atomic bombs and missiles never justifies their irrational use. Therefore, the claim that since some aspects of African culture are negatively appropriated for some illicit activity on the internet does not imply that African culture is holistically guilty. This is more so, when Africans detest the immoral behaviour of deprivation of others of their belongings.

## **THE *MODUS OPERANDI* AS TWO SIDES OF THE COIN**

The *modus operandi* of internet fraud differs significantly between simple scams and advanced cybercrime involving mystical rituals. In cases of simple fraud, the victim is often a prey due to ignorance, greed, or psychological manipulation. However, in advanced cybercrime, fraudsters use metaphysical forces to influence their victims in extraordinary ways. Despite efforts to raise awareness and prevent these scams, victims of cybercrime continue to increase, suggesting the potent impact of the mystical forces used in advanced fraud.

Although simple internet fraud and advanced cybercrime are mutually inclusive in terms of methodology—since both involve the manipulation of victims—advanced cybercrime stands apart due to its reliance on spiritual manipulation. While some scholars view both crimes as identical, they are, in reality, two sides of the same coin, differentiated by the use of metaphysical forces in advanced cybercrime. While there are reservations about the effectiveness of mystical money rituals due to their lack of scientific explanation, within the African worldview, the causal connection between events is often metaphysical rather than empirical. The potency of traditional rituals, even when repurposed for internet fraud, is accepted within African belief systems, which may not align with Eurocentric views of rationality and cause-effect relationships.

However, it is important to note that even within African traditions, the efficacy of traditional medicine depends on the destiny of the individual involved and the psychological state of the person using the ritual. The belief that traditional medicine works only if the user has faith in it emphasizes the importance of mindset in determining the success of the ritual. If a fraudster believes in the power of traditional rituals, it may work for them; if not, the ritual is unlikely to have any effect.

## **RITUAL MURDER FOR MONEY**

In stark contrast to the culturally pragmatic and mystical means of money rituals is ritual murder for money, a heinous practice where individuals are killed for their body or body parts, believed to attract wealth. This form of ritual is distinct from advanced cybercrime and is primarily driven by occult beliefs. In contemporary Nigeria, ritual murder for money is often disguised as internet fraud to avoid detection, but it has no real connection to cyberspace activities.

Ritual murder for money involves both the perpetrators (often young people posing as Yahoo boys) and their collaborators, such as voodoo practitioners, traditional healers, or even some religious clerics. These actors collaborate to murder victims and harvest body parts, believing that such acts will result in financial gain. News reports frequently detail gruesome cases of eyes, hearts, genitalia, and other body parts being removed from victims, further intensifying the fear and insecurity in Nigerian society. The preponderances of ritual murder in contemporary Nigeria have continually drifted the society toward the Hobbesian state of nature where life is solitary, poor, nasty, brutish and short.

Occult practices surrounding ritual murder for money often specify particular victims (e.g., twins, pregnant women) or body parts to be harvested (Murray & Sanders, 2005, 223-225). Items such as hair, nails, or clothing associated with the victim are believed to establish a connection between the victim and the ritual. These practices, though widespread, are widely condemned as irrational and unfounded. Rational thinkers consistently question the efficacy of ritual murder for money, as there is no empirical evidence to support the claim that such acts result in wealth.

The important questions that arise from these occult practices are: Where does the money come

from? Why is the money always in paper form, and why are stronger currencies like US dollars or British pounds not produced? Most significantly, if these rituals work, why are the voodoo practitioners themselves not wealthy? These questions expose the irrationality and moral bankruptcy of ritual murder for money, which has no basis in reality.

## CONCLUSION

This paper has examined internet fraud as a serious threat to human security in contemporary Nigerian society. It distinguishes between simple internet fraud, advanced cybercrime, and ritual murder for money, arguing that although all are immoral acts, they represent distinct types of illicit behaviour. While advanced cybercrime involves the manipulation of African spiritual beliefs and traditional medicine, it remains separate from the more violent and occult-driven act of ritual murder for money. Both forms of cybercrime and ritual murder pose significant threats to the moral infrastructure of Nigerian society. However, they remain mutually exclusive in their methods and motivations, despite sharing common threats to the moral and social fabric of the country.

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