UNIVERSITY OF CAPE COAST

INTERNET FRAUD AND ITS SOCIO-ECONOMIC IMPLICATIONS FOR

PEACE AND DEVELOPMENT OF AGONA SWEDRU (GHANA)

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Signature:………………………. Date………………………

Candidate's Name: Comfort Ninson

Supervisors' Declaration

We hereby declare that the preparation and presentation of this thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

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ABSTRACT

Internet has countless benefits to the world, however, it has also been an easy platform for criminals to commit fraud. This research investigates the forms and prevalence of Internet fraud in Ghana specifically in Agona Swedru and examines its socio-economic implications on the peace and development of the town. Using qualitative research approach and snowball sampling technique, 10 Internet fraudsters were interviewed in Agona Swedru. Security Personnel and other key informants were also interviewed to share experiences on the implications of Internet fraud on the town. Police reports were also solicited to identify reported cases on Internet fraud in Agona Swedru. The study reveals that the practice of Internet fraud has effects on human resources, causes fear and panic, increase social vices and stigmatisation which has implications on the peace and development of the town. Findings from this research showed that although Internet fraud has negative implications, it also has some positive implication on the socio-economic development of the town. The research showed that Internet fraud has promoted investment, created some employment opportunities, expanded some markets and provided vast infrastructural changes contributing to the peace and development of the town. The limitation of the research was identifying reliable statistical information on Internet fraud though the practice is rampant in Ghana.

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DEDICATION

I dedicate this work to my family

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LIST OFABBREVIATIONS

CFR	Code of Federal Regulation
CHS	Core Humanitarian Standard
FTC	Federal Trade Commission
HDR	Human Development Right
IC3	Internet Crime Complaint Centre
IFCC	Internet Fraud Complaint Centre
MPCU	Municipal Planning Coordinating Unit
SPC	Situational Crime Prevention
UNDP	United Nation Development Plan
VIVA	Value Inertia Visibility and Accessibility
ICT	Information and Communications Technology

CHAPTER ONE

INTRODUCTION

Background to the Study

The Internet represents one of the most successful innovations, which has sustained investment as well as the commitment to research and development of information infrastructure (Leiner, Cerf, Clark, Kaln, Kleinrock, Lynch, Postel & Roberts, 2009). A report on the World Internet Users and 2016 Population Statistics in its mid-year update in June, 2016 highlighted over three billion Internet users increasing the total number of Internet users to 49.2 percent of the world population as per 40.4percent and 46.4percent in 2014 and 2015 respectively signifying persistent increase in the use of Internet every year. Ghana is 12[th]on Internet users ranking in Africa countries, indicating an increase from 30,000 to over 5,000,000 as of June 2014 (Internet World Stats, 2016).

Despite the tremendous benefits of Internet, it has become an attractive and easy tool for scammers (Croal, 2007; Doig, 2006; Levi, 2008).University of Exeter (2009) study supports this and asserts that Internet is a technology which serves as new avenues for wider 'market of victims'. The main target of Internet fraudsters are mostly people in the developed Countries or natives who lived at the Diasporas (Warner, 2011). It has been added that most of the victims are citizens of the United States, United Kingdom, Germany, Australia and others in the West (Abbey, 2009; Annan, 2015).It is being reported that400 billion dollars is estimated as the cost of Internet fraud on the global economy (Annan, 2015).

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Internet fraud in these cases can be conceptualised as using the Internet for fraudulent activities.

West Africa is mostly believed to be associated with growing Internet fraud in the world (Barber, 1997). From anonymous sources, Internet fraud started gaining root in West Africa, specifically Ghana within the year 1999 and 2000 (Warner, 2011). Within these few decades, West Africa countries have been listed among the countries with the highest practiced Internet fraud globally. According to Internet Crime Complaints Centre (IC3) Report for 2010, the top ten countries with Internet fraud are United States of America, the United Kingdom, Nigeria, China, Canada, Malaysia, Spain, Ghana, Cameroon and Australia. Among these countries, three African countries in the list were Nigeria, Ghana, and Cameroon. These fraudulent acts are being performed in different forms. Abugri (2015) confirmed this in his study on Internet crime that Ghana is the second most recorded fraud country in Africa and the seventh most Internet crime prone country in the world with reference from the Global Internet report ranking, 2015. The major categories of Internet fraud practiced in West Africa include but not limited to identity theft, investment fraud auction and romance scam (Federal Bureau of Investigation, 2001).

Internet fraud emerged in Ghana in the late 1990's but its practice increased in the year 2000(Oduro- Frimpong, 2011). It is believed that Internet fraud migrated from Nigeria into Ghana. Initially, it was known as "419" scam being named after a section (Section 419 of the Nigerian Criminal Code), of the Law in Nigeria prohibiting fraudulent acts. Section 419 of the Nigerian Criminal

Code, combined the threat of impersonation fraud with a variation of an advance fee scheme in which a letter, email, or fax is received by the potential victim (IC3, 2010).

Until the time when Internet fraud emerged in Ghana, its practice has involved the use of credit cards for online shopping. New ideas were later introduced where young women or men posed as unsuspecting victims who were online for dating with the pretence of being in love and later demanding huge amounts and gifts from their victims (Asamoah and Agyapong, 2011;Obosu, 2009). Investigations by Burell (2008), Oduro- Frimpong (2011) and Warner (2011) prove that, the commonest practice of Internet fraud among Ghanaians was Internet dating or romance. Others also transact business like sale of oil, gold dust with victims using sophisticated documents from government agencies to authenticate their claims (Obosu, 2009). In order to easily facilitate this act, some of these Internet fraudsters engage in occult ritual and other spiritual assistance to charm their victims (Obosu, 2009; Oduro-Frimpong, 2011). This brings to question the need for appropriate development programmes which utilise the technical competencies of the youth especially.

Suggested views explain that Internet fraud is prevalent in Ghana mainly due to economic, social and political reasons (Warner 2011; Danquah &Longe, 2011). The works of Oduro-Frimpong (2011) and Warner (2011) show that Internet fraud is mostly practiced by youth fraudsters from deprived communities and often poverty-stricken areas in towns and cities. Warner (2011) again noted that these young adults are unemployed so they use Internet fraud as a profession

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to sustain and improve their livelihood. To buttress this point, it has been reported that, the high rate of unemployment in the country has left people especially the youth with no choice but to have themselves engaged in Internet fraud (Abbey, 2009). The economic conflict theory provides basis for increasing participation in Internet fraud as resulting from conditions just stated by the researcher. The Routine Activity theory, also explains this in a perspective that Internet fraud is a motivating factor when people are deprived of their basic needs.

The existence of Internet fraud in Ghana is evident in certain areas of the country. The Zongo Communities in Nima, Accra Newtown, Mamobi and Agona Swedru are the prime areas of Internet fraud in Ghana (Asamoah & Agyapong, 2011 and Obosu, 2009).However, among these areas, Agona Swedru is noted as the epicentre of ''sakawa'' practice in Ghana (Abbey, 2009).Despite this fact, there is little evidence on cases of Internet fraud in the town. Agona Swedru has been a peaceful and developing town although the level of development was on a slow pace until the early 21st Century when Internet fraud invaded the town, thus giving a 'new look and name' to Agona Swedru. There is growing speculation that the presence of Internet fraud in the town poses fear and panic on people in and around the town which is believed to have a threat on its peace and development. People who travel from Agona Swedru to other towns like Accra to trade are nixed with the notion that people from the town use cursed money. Although there is no empirical evidence, there is the assumption that the youth especially the ladies who are natives of the town are immoral and use pictures of their naked bodies for Internet fraud. These evil perceptions of the town are being

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reported by the media yet little is done to investigate into it thus, people from Agona Swedru are stigmatised and labelled wrongly. Agona Swedru, though reported as being the epicentre of Internet fraud and currently the first leading town in Internet fraud, has few incidences to prove this analogy. It is also speculated to have increased infrastructural development in the town. Thus, the implications of Internet fraud on peace and development are very significant to be studied in this technologically advanced era.

To effectively establish the relationship between Internet fraud and peace and development, there is the need to understand peace and development from different perspectives or theories. These perspectives and theories help to explain the ways by which peace and development are linked and how it can be associated with the implications of Internet fraud. From the sociological perspective, peace exists where there are available basic human conditions, thus, there are no conflict when the individuals in the society are able to meet their needs. Yet society is not static but dynamic (Best, 2006); that is, the conditions are not perfect or absolute and hence absolute peace is often compromised. The conditions for peace arise from particular social organisations and processes which demonstrate exclusive, deprivations and poverty (Best, 2006). Rodney (1982) and Torado & Smith (2009) agree that there is development when there are improved basic conditions in which human beings live. The implication of Internet fraud on peace can be understood from two counterbalancing views of development and conflict (Best, 2006). When development increases, conflict decreases leading to expanded peace. Thus a society is stable when there is increased development. In relation to

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this, the structural conflict theory also suggests that conflict occurs due to the way a society is structured and organised. Thus, Internet fraud may occur due to exploitation and unjust nature of the human society (Best, 2006). However, the systemic view provides a socio-structural explanation for peace. It focuses on social factors and the effects of changes in social, political and economic processes which have the potential to cause instability as a cause of conflicts in a society. The Systemic factors which result in conflict include resource scarcity and its allocation through lopsided political processes and competition; breakdown of cherished values and traditions that play social control functions; widespread of poverty and the domination and marginalisation of the minority groups. The Systemic factors bear directly on the less privileged in the society. The inability to manage the challenges that result from these produces the immediate factors that lead to instability and conflict in the system (Faleti, 2006). Thus, systemic factors like social deprivation, poverty and ineffective social control result in the involvement of persons in Internet fraud. To the systemic theory, Internet fraud lies in the social context within which it occurs. Modernisation and political movement are 'pulling factors' to deviant acts like Internet fraud. The inability to manage the challenges of the pulling factors leads to negative development (Best, 2006, p.54). Anything which tempers with the peace and development of any nation should not by any means be under-studied as Lowes, 2010 describes the absence of peace as 'warlike'.

From the above perspectives, peace in this study can be conceptualised as not as with the absence of organised violence or war as most people may define it.

Peace here means the presence of relative consensual values in a country or society (Galtung, 1967). Some of these consensual values include the presence of cooperation, freedom from fear, freedom from want, economic growth and development, absence of exploitation, equality and justice, this is what Galtung (1969) refer to as positive peace. There is peace in a society when there is economic, social and psychological stability. So there is peace when people are free from fear and panic and their basic needs are provided. On the other hand, there is development when there are improved living conditions for people in a particular area or country (Rodney, 1982 and Torado & Smith 2009). On this basis, the implication of Internet fraud on peace and development was analysed.

Though there is increased participation of countries in Internet use, yet the emergence of Internet fraud destabilises an assumed relationship between technology and socio-economic progress (Kerr, Owen, Nicholas & Button, 2013; Warner, 2011). The economy of Ghana was enjoying stability and growth with respect to businesses, investments and security at the Internet space until the emergence of Internet fraud in the late 1990's (Obosu, 2009).Studies by Oduro-Frimpong (2011), Boateng et al (2011), Button et al, (2009) and Burell (2008) emphatically attest to some negative implications of Internet fraud putting impediment on the Peace and development of Internet prone areas and the nation at large. For instance, research indicates that the current increase of Internet fraud has reduced the investment in the country (Oduro-Frimpong, 2011). It is being argued that most businesses in Ghana have suffered greatly because of lack of confidence in Ghanaian client especially with the foreign investors, restricting

International online trade. This has not augured well for the government for losing a lot of revenue especially from the private sector (Oduro- Frimpong, 2011). Mostly, the towns where these fraudulent acts were practiced were directly affected in terms of security, peace and development.

Internet fraud affects development apart from the financial and investment losses in the economy. It also depletes human resources who mostly happen to be the 'back-bone' of the nation (Obosu, 2009). This is because most people who indulge in these Internet frauds are mostly the youth in the country (Warner, 2011) who do not find any educational or recreational centres relevant thus partake in Internet fraud to meet their daily needs, that of their families and also enjoy ostentatious lives. The President of Ghana admits that Internet fraud poses 'fear and panic' in Ghana and the future of Ghana (Oduro- Frimpong, 2011). Armstrong (2011) adds that Ghana is on an increased danger and perceived with fear of epidemic immorality among the youth due to the increasing practice of ''sakawa''. Burrell, (2008) also projects that Internet fraud affects the economy by tarnishing the reputation of the economy. This later affects access of the larger society to legitimate venues for self-improvement.

On the other hand, other studies by Amando (2015), Asamoah and Agyapong (2011) and Obosu (2009) identified some 'good' of Internet fraud promoting peace and development. Internet fraud is said to have increased remittances during the last decade. Statistical analysis stated by Obosu (2009) argues that remittances received in the country had increase from 449,000,000 dollars in 1998 to 1,900,000,000 in 2008. He agitated that most people receiving

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cash through money transfer outlet are engaged in Internet fraud. Internet fraud has increased the pace of development in the town in terms of infrastructures development. Although much work has not been done in this critical area of concern, it remains debatable the implications of Internet fraud on Ghana from various perspectives on peace and development.

The question then is: Is Internet fraud unlawful? If yes, then what measures have been put in place to enforce the law? Until 2008, there was no law protecting the Internet space in Ghana. The government passed the Electronic Transactions Act (Act 772), which addressed cybercrime including Internet fraud issues but the police still rely on conventional crime laws on false pretence in the criminal Code Act 29/60 Section 131 and its associate statutes (Boateng , Avevor, Isabalija, Longe & Mbarikaz, 2010). The Ghana Police service recently disclosed that averages of 19 complaints of cases on Internet fraud are recorded in Ghana every week (Abbey, 2009). Many arrests have been made by law enforcement agencies in Ghana, but the majority of these reported criminals are not prosecuted, due to the lack of evidence provided by victims who are far away and are unwilling to travel to Ghana to testify in court (Amando, 2015). Also lack of confidence by the police in successfully using Act 772 to prosecute suspects is a hindrance to fighting Internet fraud in Ghana. The Space theory support this argument that flexibility and lack of deterrence in the cyber-space gives people the choice to Internet fraud. This is affirmed by the Routine Activity theory which believes that the absence of capable and willing guardians results in children and youth to engage in crimes like Internet fraud.

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Statement of the Problem

There have been several commentaries on Internet fraud at the individual, institutional and national levels over the years. However, it appears some of the Internet frauds are allegations and few works have provided concrete evidence to support such claims.

Evidence from Global Internet Report (2015) proves that Ghana is the second among the West Africa countries with the highest growing Internet fraud and seventh among all the 10 countries with the increasing records of Internet fraud (Abugri, 2015). Analytically, Agona Swedru is said to be the epicenter of Internet fraud in Ghana (Abbey, 2009) and the highest prone area with Internet fraud practice in Ghana (Asamoah & Agyapong, 2011) yet, there is only one empirical study done on it its implications on Agona Swedru.

Coupled with the increased practice of Internet fraud, some Researchers believe that advance fees fraud and credit card fraud are the highest practice fraud in Ghana whiles other Researchers assess online dating and general mechanism fraud to be the highest forms of Internet fraud practiced in Ghana and Agona Swedru specifically (Asamoah & Agyapong, 2011; Boateng et al, 2011; Obosu, 2009; Oduro- Frimpong, 2011; Warner, 2011). Thus there are the needs to assess the forms on Internet fraud mostly practiced in Agona Swedru to influence the scheme for it reduces the practice.

Studies prove the prevalent of Internet fraud in Ghana due to socio-economic factors like unemployment, poverty, low level of education and weak legal mechanisms whiles other works admit it to selfish and ignorance traits of

perpetrators (Abbey, 2009; Asamoah & Agyapong, 2011; Boateng et al, 2011; Burell, 2008). There is the need to clearly study the factors influencing the practice of Internet fraud to help provide realistic suggestions to curtail its practice.

Studies done by few Researchers in Ghana attest that Internet fraud has discouraged Investment and International trade resulting in financial loss (Asamoah & Agyapong, 2011; Obosu, 2009; Oduro- Frimpong, 2011). It is also being said to have posed fear and panic on the country and has long-term implications on the future of the nation (Armstrong, 2011; Oduro-Frimpong, 2011).There is also a sounding speculation that the existence of Internet fraud at Agona Swedru poses security threat (fear and panic) on the people and tarnishes its good image but there is no evidence to these speculations. This is said to put the peace of the town at stake. The town is said to be at peace when there is freedom from fear, anxiety, injustice and insecurity which in this instance it is not. This calls for empirical study into these allegations.

Notwithstanding the 'evil' of Internet fraud, it is reported to have lifted burdens off the shoulders of perpetrators and other beneficiaries in terms of remittances, infrastructural improvement and increased modernisation in the town (Asamoah & Agyapong, 2011;Amando, 2015). This is believed to have promoted peace by freeing fraudsters and beneficiaries from their want and again causing infrastructural development in the town. There is the need to do a further study to either refute or disapproved these findings.

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Alongside recognition of the increasing extent and diversity of Internet fraud, there has recently been considerable debate over the efficacy of the legal mechanism which takes into account the specific circumstances and the types of sentences given to perpetrators. Minority of reported cases on Internet fraud are being investigated by the legislative body (Button et al, 2012). Also the police still rely on the Criminal code Act 29/60 instead of the Electronic Transaction Act (Act 772) in addressing cybercrime (Boateng et al,2011) which is believed to have encouraged the practice of Internet fraud without much deterrence.

Objectives

The general objective of the research is to assess the socio-economic implication of Internet fraud on peace and development in Agona Swedru. The specific objectives are to:

1. Describe the forms of Internet fraud in Agona Swedru.

2. Describe how Internet fraud is practiced by perpetrators in Agona Swedru.

3. Determine the factors that lead to Internet fraud.

4. Explore the socio-economic implications of Internet fraud on peace and development

5. Examine the efficacy of laws prohibit Internet fraud.

6. Suggest policies and recommendations on how to curtail Internet fraud.

Research Questions

The following questions formed the basis of this research.

1. What are the forms of Internet fraud in Agona Swedru?

2. How is Internet fraud practiced by perpetrators?

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3. Why do people involve themselves with Internet fraud?

4. What are the negative and positive implications of Internet fraud and its socio-economic implication on peace and development?

5. What are the measures put in place to combat Internet fraud?

6. What policies can be put in place to combat Internet fraud and its negative effects?

Significance of the Study

Knowledge of this research will be significant to individuals, societies, the nation and the world at large. Knowledge on the study will help deepen the understanding on Internet fraud and its implications. Also findings of the research on Internet fraud will serve as decision input for government agents and other stakeholders like the police service and criminal Justice department. It will also be useful to policy makers or professionals in making policies relating to Internet fraud in the country. The study will again create more awareness to readers on Internet fraud and other related topics. Not only will it increase knowledge of readers but also serve as reference material to scholars and students of all fields, who desire an in-depth knowledge of Internet fraud and its implications.

Organisation of the Study

The study is organised into five chapters. Chapter One includes the background to the study, the problem statement, the objectives of the study, the research questions and the significance of the study. Chapter Two reviews literature related to the study. Theoretical and conceptual issues relevant to this study are also reviewed. It includes theories on Routine Activities, Space

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Transition theory and Economic conflict theory. Chapter Three discusses the various methodological issues related to data collection and analysis of the study. The Chapter Four presents and discusses the findings of the study whiles the Chapter Five entails the summary of the findings, conclusion and recommendations.

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CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

In carrying out this research, related literatures associated with Internet fraud are reviewed. To explore Internet fraud and its implication on peace and development, routine activity theory becomes the main theory for the study. The space transition theory and economic conflict theory are supporting theories for this research. The concept of Internet fraud; the practices of Internet fraud and its prevalence in Ghana; implications of Internet fraud on peace and development; and the legal mechanisms on Internet fraud are discussed in this section. Similar studies of Researchers are also reviewed as empirical evidence to this work. It is concluded with discussion of the conceptual frameworks for the study. The conceptual frameworks explain Internet fraud, peace and development and the relationship that exist between Internet fraud and peace and development.

Theoretical Perspectives of the Study

This section is devoted to explaining underpinning theories of Internet fraud within which the implications of Internet fraud on peace and development can be analysed. The main theories for the study are the theories of Routine Activity and Space Transition Theory. These build the premise of this study because they explain the motivation factors and behavioural patterns of Internet fraud perpetrators which help to understand the reason for the actions of Internet fraud perpetrators which is an objective of this study. However, both theories did not provide the implications of the behavioural pattern of perpetrators as a

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motivation for Internet fraud. The theory argues on the factors that lead to Internet fraud. Economic Theory of Conflict will also be used to support the research. These theories are elaborated in reference to the objectives of the study.

Routine Activity Theory

Routine activities theory was originally proposed by Cohen and Felson in 1979 and represented a shift from criminological thought of the time. A number of scholars have used this theory to explain various forms of crimes and frauds on the Internet (Bennette, 1991; Felson, 2002; Nalla, 2014). It is largely applied to provide a picture of Internet fraud on the macro level. The basic assumption underlying this theory is that a crime occurs, or is very likely to happen, when a motivated offender and a potential victim (that is not protected) converge in the same area at the same time (Broadhurst & Choo, 2009). The theory believes that the routine activities of individuals in a particular environment influence offending behaviours within that environment (Nalla, 2014). Cohen and Felson (1979) defined routine activities as "recurrent and prevalent activities which provide for basic population and individual needs, whatever their biological or cultural origins," (Cohen & Felson 1979). In consequence, it is the routine of activities people partake in over the course of their day and night lives that makes some individuals more susceptible to being viewed as suitable targets by a rationally calculating offender. The assumption is that psychological and social factors play a nominal role at the immediate event when an offender decides to commit a crime. The premise of routine activity theory is that Internet fraud is relatively unaffected by social causes such as poverty, inequality and

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unemployment (Felson & Cohen, 1979).This theory explains the dynamics of criminal events patterns in criminal victimisation and prediction of victimisation location elements that when present lead to crime (Pratt, Holtfreter & Reisig, 2012).

Cohen and Felson (1979) identified three key concepts that emerge as a result of routine activities that encourages or discourages criminal activities. First is the presence of potential offenders and individual seeking, willing and having the ability to commit crime. Motivated offenders are individuals who are not only capable of committing Internet fraud, but are willing to do so. Secondly, the presence of suitable target individual or property that is unaware to crime. Suitable targets can be a person or object that are seen by offenders as vulnerable or particularly attractive (Pratt, Holtfreter, & Reisig, 2012). Lastly, is the absence of capable and willing guardians (lack of protection, device and strategies to combat offences).According to the theory, the presence of capable guardians is deter individuals from offending. In this way, the presence of guardians will deter most offenders, rendering even attractive targets off limits. Therefore, the presence of opportunity coupled with lack of guardianship increases criminal motivations increasing the likelihood of an offence to take place. Bennette (1991) argued that without the convergence of these three factors, crime cannot occur.

There has been some advancement of the theory by many scholars over the last three decades. One of it is the development of Situational Crime Prevention (SCP). SCP focuses on the means to make viable target less attractive (Felson, 1998). The viability of the target is derived from Felson's (1998) VIVA

(Value, inertia, visibility and accessibility) model. The value a motivated offender places on a given target depends on the social and economic valuations associated with the target, and targets with higher value are more attractive to offenders (Felson 1998). Inertia refers to physical properties of a target that result in more or less resistance to offending; smaller, easier to carry objects might be more attractive to offenders, just as a smaller person might be more likely to be victimized when compared to a larger, more muscular person (Felson 1996). Visibility influences an offending decision by allowing the offender to know that a potential target is susceptible; in order for an object to be targeted; an offender must know it's there (Bennett 1991). Finally, accessibility plays a significant hand in determining offending; Internet fraud is believed to be prevalent due to the accessibility of easy to use 'pre-packaged' software (Broadhurst & Choo, 2009). By decreasing a target's value, visibility, and accessibility, and increasing a target's inertia, Researchers claim it will discourage offence (Cohen & Felson, 1979; Felson, 2002).

Research on the theory also supports the situational nature of Internet crime and how certain "risky behaviours" increase the likelihood of involvement in violent situations. The theory believes that when a person happens to be in a risky environment or disorganized neighbourhood, there is a great likelihood to be involved in criminal activity like Internet fraud. Chapple and Hope (2003) argued that such opportunities make the youth prone to criminal activities. Surprisingly, most offending behaviour appears to be impulsive, without consideration of the consequences. Both violent crime and Internet fraud forms of victimisation

continue to share the same underlying causal mechanism associated with the routine activities of potential crime target (Pratt, Holtfreter & Reisig, 2012). The factors that render a particular target attractive are situation and crime specific. It tells us who is more likely to be victimised.

However, it is necessary to note that there is a correlation between criminal victims and offenders, thus patterns found by Routine Activity Theory could be misleading. Furthermore, crime rates are generally proportional to the number of motivated offenders, such as teenagers and unemployed people, in the population hence; motivation can be lowered when legitimate means are available for offenders to achieve their goals. Motivation can increase, when the option of crime is the only viable choice available for an offender to achieve their goals.

There are also limits to the usefulness of the Routine activity theory when endeavouring to understand 'the offender'. That is, offenders cannot be understood from just their illicit activities alone, as rational profit-driven networks of criminal actors, since socio-cultural forces play an important role in the genesis and sustainability of such groups (Broadhurst & Choo, 2009).Again, the theory failed to recognise that moral beliefs and socialisation of the offender can influence the routine activities that produce crime. If a person has been socialised to hold conventional beliefs, even in the presence of criminal opportunities, offenders would refrain from crime.

Routine activities theory helps to explain why and how youth especially, are at a heightened risk of being involved in offending behaviour and of being victimized. However the theoretical gap is that there is no linkage of the

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motivational factors in relation to the implication which when stated could easily a be deterrence of Internet fraud. The theory believes in guardianship in deterring criminal activities however when the implications of criminal activities are not labelled, guardianship becomes a temporary mechanism than a long term measure.

Space Transition Theory

One particular theory that addresses the Internet behaviour is the Space Transition theory by Jainshankar. Space Transition theory is instructive to the study of Internet fraud in that, as in the case of Ghana (Danquah & Longe, 2011 cited in Warner, 2011). This theory accurately assesses that a person has the propensity to commit crime in cyberspace, which, otherwise they would not commit in physical space, because identity flexibility, dissociative anonymity, and lack of deterrence factor in the cyberspace provides the offenders the choice to commit Internet fraud (Jainshankar, 2007 p.7).

Space Transition Theory gives explanation on the nature of the behaviour of persons who bring out their conforming and non-conforming behaviour in the physical space and cyberspace (Jaishankar, 2008). This theory elaborates that 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. Also identity flexibility, dissociative anonymity and lack of deterrence factor in the cyberspace provide the offenders the choice to commit cybercrime (Jaishankar, 2008). Furthermore, the theory suggests that criminal behaviour of offenders in

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cyberspace is likely to be imported to physical space that, in physical space may be exported to cyberspace as well. Strangers are likely to unite together in cyberspace to commit crime in the physical space whiles Associates of physical space are likely to unite to commit crime in cyberspace.

According to Smith (2002), advances in information and communications technologies (ICT) have created a range of new crime problems but it has also facilitated prevention, detection, investigation, prosecution and punishment of crime. The 'space transition theory emphasis that, conflict of Norms and Values of Physical Space with the Norms and Values of cyberspace may lead to Internet or cyber fraud. This research therefore sets out to empirically test the Space Transition Theory to determine if it is reliable and viable basis for determining cybercriminal behavioural patterns.

The theory, however fails to explain the motivation and reasons why people who otherwise would not commit crime in physical space to be involved in Internet fraud in the cyberspace. When these reasons are identified then better policies can be implemented to help combat Internet fraud to promote peace and development.

Economic Theory of Conflict

The theoretical perspective of economic conflict explains the occurrence of conflict in a society in a rational perspective. This theory is related to greed and grievance. In a society, individuals have the tendency to fight over the limited resources due to scarcity. According to Faleti (2006), human beings are rational and they have the tendency to fight over things which are material in nature.

There are basically three factors that compel people to violence (Berdal& Malone, 2000) and these are poverty, economic disparities and unemployment. These factors account for the existence of conflict in the world especially in the developing countries. Collier (2006), argued that there are people called conflict entrepreneurs who benefit from conflicts whiles others suffer. Hence conflict becomes the profit making agenda for personal gains.

This theory helps explain the reason people indulge in Internet fraud. Poverty, unemployment and lack of education are some of the factors that drive people into crimes like Internet fraud (Warner, 2011). Also the sense of greed and grievance has been the motivation for fraudsters. Thus, this theory helps to understand that Internet fraudsters may engage in this fraud business out of greed for wealth or grievance (Collier, 2006). That is, the motive of getting rich quickly and hatred for the rich and western foreigner for colonising, make it a reason for involving in Internet fraud (Warner, 2011; Asamoah & Agyapong, 2011).

This theory however is limited because it over-emphasises on economic deprivations as the only reason for involving in deviant acts. Greed for economic resources may not be the only ground for the involvement in Internet fraud. There may be other factors which psyche individuals to participate in Internet fraud other than factors already stated. There is therefore the need to explore other factors for the increasing Internet fraud by perpetrators and the implications of the involvement in Internet fraud due to economic reasons.

The Concept of Internet Fraud

Internet or cyber space has in recent times been a 'carrier of load' on individuals, businesses and nations. This is because Internet has facilitated communication, business transaction and education. Despised the countless benefits of Internet, it has also been an easy platform for criminals to commit fraud, harass or bully people, download illegal and pornographic materials, or download stolen music far more than they use the Internet to violate national security. These crimes are called cybercrimes. Cybercrimes are categorised as cyber terrorism, cyber child pornography, cyber bullying, Spam and Internet fraud. Internet fraud is a sub to cybercrime. It is often referred particularly as "419" scams or ''sakawa'' in West Africa specifically Nigeria and Ghana respectively. Many scholars have consented to share knowledge on the meaning of Internet fraud. Its practices however have raised some important new concerns about the potential of destabilising socio-economic progress of countries (Burell, 2008). The Bureau of Justice Statistics explained Internet fraud as the intentional misrepresentation of information or identity to deceive others (Rantala, 2004). Similarly, the Department of Justice defines Internet fraud as fraud which uses any component of the Internet to accomplish the intended fraudulent activity (National White Collar Crime Centre, 2008).The Australian Federal Police conceptualised Internet fraud generally as any type of fraud scheme that uses one or more online services such as chat rooms, e-mail, message boards, or Web sites to present fraudulent solicitations to prospective victims, to conduct fraudulent transactions, or to transmit the proceeds of fraud to financial institutions or to

others connected with the scheme. Another scholar shared an idea on Internet fraud by defining it as any fraudulent activity which involves the use of computing device or other form of ICT as a target source (Pati ,n.b). Presumably, these definitions could be adapted in conceptualising Internet fraud as the use of Internet resource to commission fraudulent act. Parker, 2000 suggested that the functions of the Internet in Internet fraud can be categorised into four-folds. That is, it serves as an object for crime, as a subject for crime, as a tool for crime or as a symbol for crime. The Internet serves an object for crime when it is used as the target for crime.

Forms of Internet Fraud

Several schools of thoughts have gathered knowledge on the various forms of Internet fraud. In the year 2002, Internet fraud Watch Statistics revealed the top 10 common forms of Internet fraud. In 2010 Internet Crime Complaint Centre also reported the top 10 forms of Internet fraud. Among these two statistical reports, the common form of Internet fraud include online auction, general merchandise fraud, identity fraud, credit card fraud, phishing, advanced fee fraud, miscellaneous fraud and Nigeria Money order fraud. Among these forms, Internet Fraud Watch Statistics revealed that online auction fraud is the most practiced Internet fraud (Internet Fraud Watch, 2002). On the contrast, Internet Crime Complaint Centre (2010) spotted that merchandised fraud as the commonly practiced fraud (IC3, 2010). Jegede (2014) also stated that credit card Internet fraud is the most common globally. Some of the forms are discussed.

Phishing

Phishing is also a form of Internet fraud. Phishing is a technique whereby a fraudster pretends to be someone else's email or web site. This is typically done by copying the web content of a legitimate web site to the fraudster's newly created fraudulent web site. In other words, phishing can be referred to a scheme whereby the perpetrators use the spoofed web sites in an attempt to dope the suspected victim into divulging sensitive information, such as passwords, credit card and bank account numbers (Kunz &Wilson, 2002). Similarly, Shinder (2000) consented that fraudsters send emails to unsuspected recipients pretending to come from a genuine company but not. However, these websites are set up only with the attempt to steal the user's information (IC3, 2008). As well as targeting online banking customers, phishing emails may target online auction sites or other online payment facilities. Typically, a phishing email asks online banking customer to follow a link to help them update personal bank account details. If the link is followed the victim downloads a program which captures his or her banking login details and sends them to a third party(Australian Federal Police). According to Ghosh, there were "445,004 attacks in 2012 as compared to 258,461 in 2011 and 187,203 in 2010", showing that phishing has been increasingly threatening individuals (Ghosh, 2013). According to 3rd Microsoft Computing Safer Index Report released in February 2014, the annual worldwide impact of phishing could be as high as $5,000,000.

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Identity Fraud and Identity Theft

An increase in globalization and a lack of cyber borders has provided an environment ripe for identity fraud to operate from within the nation's borders and beyond (Finklea, 2014). The terms identity theft and identity fraud are often used interchangeably. However, there is a slight difference between the two. Whiles Identity fraud refers to a number of crimes involving the use of false identification though not necessarily a means of identification belonging to another person, Identity theft is the specific form of identity fraud that involves using the personally identifiable information of someone else. Nevertheless, the meaning of identity theft is preferably used for identity fraud in this context. Thus, the focus for this study is on identity theft.

Identity theft occurs when Perpetrators illegally obtain personal details of a victim for financial gain (Finklea, 2014; Newman and McNally, 2005). Identity theft is also defined in the Code of Federal Regulations (CFR) as "fraud committed or attempted using the identifying information of another person without permission" (Finklea, 2014).This may happen when an individual is not using the Internet, for example, if important documents such as your passport or driving license are misplaced. Identity theft can both facilitate and be facilitated by other crimes. That is, identity theft is often interconnected with various other criminal activities (Finklea, 2014). For example, identity theft may make possible for other frauds like bank fraud, document fraud, or immigration fraud, and it may also be aided by crimes such as theft in the form of robbery or burglary. Newman and McNally (2005) described credit card fraud and the other possible crimes

which may be committed through identity theft as types of identity theft. Identity theft has remained the dominant consumer fraud complaint to the Federal Trade Commission (FTC). Complaints on identity theft hinted the record of FTC around the year 2000 and 2008. Although it decreased within the year 2009 and 2010, it increased again in 2011 and 2012.

Credit Card Schemes

Credit card schemes use credit card number to order and purchase goods and services over the Internet unlawfully. These supposed settlers offer victims, with more attractive, expensive but immoderate package items. The settler then uses the victim particulars without the permission to buy items online. In this scheme, the goal is not to initially trick the victim, but to obtain information about the person for future scams. Personal information such as the name, address, employment, and credit card information of a person are obtained about the victim through a variety of methods. The victim may enter the information into a form on a Web site, purchase something online and provide credit payment and delivery information, or any number of other methods (Kunz and Wilson, 2002 and Jegede, 2014). In some cases, information about victims was stolen from the data bases of legitimate businesses or organizations, and then used by the perpetrator for fraudulent purposes. The victim may not become aware of this scam until months after.

General Merchandise and Auction

General merchandise and Auction is also a form of Internet fraud used for retailing goods online and victims are asked to make payment online but they

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never receive any product (Danquah & Longe, 2011). According to a study released in May 2001 by the Internet Fraud Complaint Centre (IFCC), Internet auction fraud makes up a majority (64percent) of all online fraud (IFCC, 2001). Internet auction houses have become extremely popular in recent years.

According to the IFCC's May 2001 study "Internet auction fraud involves "non-delivery, misrepresentation, triangulation fee stacking, black market goods, multiple bidding and shill bidding. Meaning that in terms of "non-delivery", this type of fraud involves having an auction on an item that in reality does not exist. Misrepresentation results when the seller deceives the potential buyers. Essentially the seller lists false values and conditions for the items up for bid. Triangulation involves the buying of an item (by the perpetrator) using fake identities and payment information to a bidder at an online auction web site. The winning bidder and online merchant are later questioned as to how they came across the stolen merchandise. Multiple bidding occurs when the buyer places multiple bids for the same item using different aliases. The IFCC has estimated that over 1.3 million transactions take place daily on online auction sites.

According to Internet Fraud Watch statistics compiled for the year 2000, online auction constituted 78 percent among the top 10 forms of Internet fraud making the highest practiced fraud. After which is general merchandise sales rating10 percent. However in 2010 the top ten reported cybercrimes to the IC3, online auction fraud marked 5.9 percent rating the eighth common practiced fraud whiles merchandised fraud was 14.4 percent as the highest practiced Internet fraud (IC3, 2010).

Advanced Fee fraud

Advanced Fee fraud also aims at speedily acquiring confidential financing information from victims like the account number and password. Advance Fee fraud is a common Internet fraud associated with Nigerians called Nigeria '419' scam. The number "419" refers to the section of the Nigerian Criminal Code dealing with fraud, the charges and penalties for offenders. The scam messages often claim to originate in Nigeria, but usually this is not true. Other countries in West Africa are known with high incidence of advance Fee fraud which includes South Africa, Ivory Coast and Togo. The reason Nigeria is singled out is very strange and comical. It was previously carried out through fax, telephone, or postal mail. The scenarios these letters maintain to this day, Smith (2007) suggests, it traced their origins from schemes actually carried out by the Nigerian military governments of the 1980s and 1990s. Recently, emails are sent to Internet user informing them of great fortunes. These email promises the victim a significant share of a large sum of money, which the fraudster requires a small up-front payment to obtain. If a victim makes the payment, the fraudster either invents a series of further fees for the victim, or simply disappears. At times it takes the form of lottery spam where fraudsters usually issue letter to recipient for winning a lottery and that to receive a package; the recipient ought to pay some amount before delivery. The Office of National Statistics in the United Kingdom (2013) has specifically identified that advanced fee fraud seems to be the highest recorded target for scammers, rating 40 percent.

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Internet Fraud in Ghana

Internet fraud began in Ghana around 1999 and 2000. It is popularly interchanged with 'sakawa'. The term 'sakawa' was derived from the Hausa language which means 'put inside' it has in recent time generated headlines and a huge public concern against it. It is sometimes referred to as 419, especially in Nigeria. The number "419" refers to the section of the Nigerian Criminal Code which deals with sanction with fraud for offenders. It has been professed that Zongo communities of Nima, Mamobi, Accra Newtown and Agona Swedru are chief pioneers of Internet fraud in Ghana (Asamoah & Agyapong, 2012). During the time Internet fraud began in Ghana, it took the form of credit card fraud where Ghanaians steal the numbers of Western credit cards, purchase goods from the Internet, and have them shipped to Ghana (Warner, 2011). However from the year 2004, the phase of Internet fraud changed. Recently, three Internet frauds are commonly practiced in the country. Warner (2011) agreed that identity theft is the most common fraud. By this, Ghanaians will contact Westerners often through social networking sites like Facebook, and also embark on Internet dating by visiting sites like Match.com, or eHarmony.com, and communicate under the guise of a false identity which Ghanaians were astonishingly the third most frequenting nationality behind only Americans and Britons. Oduro- Frimpong (2011) added that, one of the area 'sakawa' males use in pretending to be females or males through dating sites. These fraudsters visit these sites and examine profiles of males or females who are interested in Ghanaians or Africans for relationships. They then create profiles which suit the requirement of the

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suspected victim. Pictures of female from the website or that of a female accomplice is forwarded. Friendly relationship begins on a presumed love between the victim and fraudster. Here after, demand for financial information and other confidential issues like password necessary to aid in duping are requested (Burrell, 2008). Recently, another modus operandi has been added to the phenomenon, where perpetrators engage in occult practices and other spiritual assistance to facilitate and enhance their activities (Oduro- Frimpong, 2011, Obosu, 2009).

Oduro- Frimpong (2011) and Warner (2011) describe the perpetrators to be mostly men within their youthful stage. They are also Internet inclined but are socially embarrassed and nerds. They are normally referred to as 'sakawa' or 'pen-pal' in Ghana. These young adults are found in cafés in Winneba, Accra, Agona Swedru and the other parts of the country, browsing or surfing to defraud all day and for the whole week (Amando, 2015).

Implications of Internet Fraud

Research conducted by Marsh (2004), Button, Lewis and Tapley (2009) shows that harm suffered by Internet fraud victims extends beyond just financial loss. Internet fraud has physical harm, emotional and psychological trauma on victims. There are some cases where victims have committed self-injury and suicide. A research in United Kingdom by Button, Lewis and Tapley in 2009 on 750 victims of Internet fraud indicated that 68 percent of the victims recorded strong feeling of anger whiles, 45 percent claimed the financial loss has affected their emotions, 44 percent reported of stress and 37 percent recorded effects on

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their psychological wellbeing. Adding to this, little percentage of the victims reported of relationship barrier, mental and physical health issues or feeling of suicide (Button, Lewis &Tapley, 2009).

The above works studied the implications of Internet fraud on victims. On the hand, there is the need to analyse the implications on the nation especially areas where these fraudulent acts are practiced. Despite this, few works have been done on the implications of Internet fraud on countries or societies. Internet fraud has drained the country and private businesses huge amount of money lost from foreign investment and international trades because foreign investor fear and limited confidence in investing and trading with the country (Boateng et al, 2011; Obosu, 2009; Oduro- Frimpong, 2011).Burrell (2008) believes that Internet fraud destroys the reputation of a country. Other scholars protest that Internet fraud poses 'fear and panic' in the nation and the future of the nation (Armstrong, 2011; Asamoah & Agyapong, 2011; Oduro- Frimpong, 2011). Not only that, it also depletes the human resources who mostly are the youngsters which is also a threat to the peace and development of a nation. Thus if peace and development depict the situation where the basic human conditions are met and society is free from fear and wants, then it can be analysed that Internet fraud distorts the peace and development of the nation.

On the other hand, Asamoah & Agyapong (2011), Obosu (2009) and Oduro- Frimpong (2011) attest to some extent that the nation benefits from Internet fraud activities. According to Obosu (2009), Internet fraud has increased remittance received in the country (Oduro- Frimpong, 2011). Statistically, He

stated that remittances increased from $449, 000,000 in 1999 to $1,900,000,000 in the year 2008.This is however an assertion since there could be other factors that influenced the increase in remittances in the countries. Some also attest that money received by fraudsters has been used to bring infrastructural development in the country especially where the fraudster lives (Amando, 2015; Asamoah & Agyapong, 2011). This on the contrary means that Internet fraud is perceived to boost the living conditions of the nation and societies of fraudsters.

The implications of Internet fraud are undeniable on a nation. These implications are either negative or positive on the peace and development of a nation. There is therefore the need to study more into the implications of Internet fraud on the peace and development of Ghana.

Legal Mechanism to Internet Fraud

In Ghana, the common laws and the statutory laws regulate crimes relating to Internet. Until the 2008 there was no legal law that bonds Internet fraud. In 2008 the Electronic Transactions Act (Act 772), and the Electronic Communication Acts (Acts 775) which both criminalised computer hacking and resultantly gave police officers the authority to pursue suspected cybercriminals. The Ghanaian Electronic Transactions Act was enacted in 2008 to promote electronic commerce, e-government services and other information society services. The Act provides for the legal recognition of electronic transactions, digital data and digital signatures. Section 10, 11 and 14 of the Act creates provisions for the protection and management of critical computer systems and databases and also for regulation of Public Key Infrastructure and Domain

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Names. The Act also seeks to promote cyber security in section one of the Acts by introducing the basic elements of cyber deterrence. The Act therefore emphasis on crimes and frauds on the cyberspace or the Internet and also creates several procedural powers for law enforcement authorities on cyber security issues. The Electronic Transition Act of Ghana makes provision law on Prohibited Conducts on the electronic devices, computers and cyber space. Some of these conducts are further discussed.

Unauthorized access is a prerequisite to many forms of computer crimes and computer fraud (Kunz & Wilson, 2004). The Act establishes provisions for the protection of computer systems or networks that are strategic to critical sectors. In this regard, the Act provides that the Minister of Communications may declare that a computer system or computer network is a protected system by a notification in the *Gazette*; and where such declaration has been issued, the Minister is empowered to authorize access to a protected system in writing. Under section 55 of the Acts, a computer system or network shall generally be considered and treated as a "protected computer" where it is used directly in connection with or for the following purposes: security, identification, communication, and foreign commerce and emergencies services.

Another form of computer crime that is prohibited by most states is unauthorised use of a computer, computer system, or computer network. The Act creates criminal liabilities where a person secures unauthorized access or attempts to secure access to a "protected system" without the authorization of the Minister of Communications. In this regard, the offender will be liable on conviction to a

fine of not more than 5000 penalty units or to imprisonment for a term of not more than ten years or to both which is clearly state in section 55 of the Act. Section 133 also establishes criminal penalty to persons who intentionally secures an unauthorized access to a computer to access information from a protected computer to a fine of not more than ten thousand penalty units or to a term of imprisonment of not more than twenty years or to both.

The Act again establishes a sanction for the damage of a protected computer and Internet intentionally and without authorisation. Thus in section 133, sub- section three of the Act, it protest that a person without authorisation or in excess of authorisation knowingly causes the transmission of a program, information, code, or command which causes damage to a protected computer will be liable on summary conviction to a fine of not more than ten thousand penalty units or to a term of imprisonment of not more than twenty years or to both fine and imprisonment.

In addition, the Act makes provision of criminal liabilities to persons who without authorisation access to a computer system containing financial information or information which affects national interest and security. Thus, a person who intentionally secures unauthorized accesses to a computer or exceeds an authorized access to a computer which contains the financial records of a financial institution, or consumer reporting agency or information from a department or agency of the Government or information from a protected computer, or information relating to the security of the Republic of Ghana will be liable on conviction to a fine of not more than ten thousand penalty units or to

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imprisonment for a term of not more than twenty years or to both fine and imprisonment (Electronic Transition Acts 775: 133/2).The Act also criminalises the sending of unsolicited electronic communications such as emails advertising unsolicited products or services to a consumer.

However, the Police still rely on conventional crime laws on false pretence in the criminal Code Act 29/60 Section 131 and its associate statutes. Section 131 on defrauding by false pretence states that whoever defrauds any person by any false pretence shall be guilty of a second degree felony. In the law, punishment under second degree felony is not specified, a person are not liable to imprisonment for a term not exceeding ten years. Crimes committed under these laws carry lesser punishments and under normal circumstance do not deter the fraudsters from committing cyber offences (Boateng et al, 2011). Some of the cases do not support the charges made against the suspects under that law. There is therefore the need to investigate cases of Internet fraud in Ghana especially Agona Swedru.

Human Security

To relate Internet fraud and its consequences on the nation and societies where it is practised, human security is reviewed. Human security relates to much more than security from violence and crime. Security is defined by Francis (2006) as "conditions or feeling safe from harm or danger, the defence, protection and preservation of core values and the absence of threat to acquire values". "Human security, in its broadest term, therefore means freedom from want, freedom from

fear and a life of dignity" (Tadjabakhsh, 2005). This means to be secured is to be free from fear physical, psychological or emotional.

The 1994 Human Development Right (HDR) highlighted two major components of human security: 'freedom from fear' and 'freedom from want'. United Nations Development Plan (UNDP) noted aspects of human security, among them: human security criteria help prioritize human development concerns and protect the most fundamental choices and freedoms inherent in the human development approach. According to the UNDP report, the 2012 GA resolution, there is a link between human security and human development which helps in conceptualizing human security. Thus human security forms part of the family of human concepts including human rights, human needs, and human development. Human security recognises the inter-linkages between peace, development and human rights, and equally considers civil, political, economic, social and cultural rights (CHS, 2003). Commission and Human Security, 2003 gives a broader scope in understanding human security as the "vital core of all human lives in ways that enhance human freedom and human fulfilment" The key premise of this definition is on the protection of basic human rights and freedom, protection from severe threat and circumstances, motivation and empowerment of people to live in fulfilling their destinies and provision of political, social, environmental, economic, military and cultural system which enables people to live meaningful and dignified lives (CHS, 2003). Security concerns with the protection and preservation from fear and danger (Best, 2006).

Internet fraud is becoming a main threat of human security of Internet users. This is because; it poses fear and deprives users of their privacy and countries as a whole (Oduro- Frimpong, 2011). There is also a speculation that the increasing fraudulent acts in Agona Swedru and Ghana threaten the security in the town and nation. For the country, foreign investors feel insecure to invest or transact business with the nation. The name of Agona Swedru is a panic to hearers and citizens due to the occult practices by Internet fraudsters in the town. There is the belief that the town is living in fear and insecurity. This speculation needs to be proven or not and more needs to be discovered on the security trend of Internet fraud on Agona Swedru and the town at large.

Peace and Development

Peace is the most valuable 'public good' in the contemporary Africa today, yet it is the most elusive (Best, 2006). Lowes (2010) added his view when he quoted that, "nature is naturally peaceful, whereas humankind, when it fails to recognise its true nature, is warlike". However, peace can exist alongside war or violence. Best,(2006) gives six meanings of peace: peace as an absence of direct violence; peace as justice and development; peace as respect and tolerance; peace as a balance in the ecosphere; inner peace and peace 'wholesome' and 'making whole' (Best, 2006). Best defined peace as 'the absence of war, fear, conflict, anxiety, suffering and violence and about peaceful coexistence'. Galtung (1990) gives a broader definition of peace by giving two dimensions of it. First is negative peace which involves the absence of direct violence, war, fear, and conflict both at the international, national and individual level. Next is Positive

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peace which means the absence of unjust structures, unequal relationships, justice and inner peace at individual level.

The concept of peace and development are linked together. Best (2006), maintains that peace and development are two sides of the same coin. One cannot talk about peace without making mention of development and security. There are various perspectives on the explanations of peace. The instrumentalists see peace as a means to an end. The functionalists also see peace as playing a social function and as a product of functions of other social structures in the society. According to this perspective, there is peace when the society is well structured and functions properly. The philosophical explanation related peace as being original inclination. Plato, 1968 argued that society needs three functions to achieve peace and harmony. These are, production, security and political. The sociological explanation of peace on the other hand agreed that when the institutions and the structures of the society function properly, the society will be stable. Peace thus can be concluded as presence of relative consensual values in a country or society which include the presence of cooperation, freedom from fear, freedom from want, economic growth and development, absence of exploitation, equality and justice, this is what Galtung (1969) refer to as positive peace. This means that Ghana or a town as Agona Swedru can be said to have peace when there is economic, social and psychological stability. Anything which positively or negatively affects the economic, social and psychological stability of a society can either promote or prevent peace in the society.

The understanding of development has been broadened overtime. According to the Post-2015 United Nations Development Agenda (UN-DA) (2012), indicators for measuring development has been broadened from economic growth in the 1950s to an emphasis on basic needs in the 1970s to a broad view in the 1990s that emphasises human development, human security and, more recently, freedom. Todora (1997), defined development as: "a multidimensional process involving major changes in social structure, popular attitudes and institutions as well as the acceleration of economic growth, the reduction of inequality and eradication of poverty". In 2009, Todora and Smith identified three important aspects of development. Firstly, they identified a rise of people's level of living as an indicator of development. This includes rise in income and consumption level (education, food and medical services). Creating condition necessary for growth of self-esteem by establishing institutions that promote human dignity and respect is another important aspect of development. Lastly, an increase in human freedom by enlarging choices for goods and services serves an importance for development. Steward (2004) also agreed to Todara's definition by conceptualising development simply as a progress in human well-being. Sen (1999) also explained development as having 'freedom' politically, economically and socially. From the above views on development, a country is measured as developed when it promotes the political, economic and social well-being of its citizen.

Development, human security and peace are interrelated and cannot be separated. Thus, each cannot be obtained without achieving the other. They are viewed as interrelated dimensions with one goal whether called development, well-being or human security. They are interrelated conceptually at the national level and the global level. Any effect in one side of it will have an impact on another. For this reason human security, peace and development are used together to understand the impact of Internet fraud on national peace and development. Apparently, it is lasting solutions that the pursuit of peace, development and human rights must take place in parallel. 'There is no peace without development; there is no development without peace; and there is no sustainable peace and development without respect for human rights' concluded by Eliasson, 2011 in Dag Hammarskjold public lecture. According to him when the various organs in government are able to play their 'cards' well then there is the possibility of ensuring security, peace and development of the people in a country. However the otherwise is said to be true.

In this sense, the practice of Internet fraud in a country can have sustainable implication on both the peace, development and the security of a country. According to Obosu (2009) and Oduro-Frimpong (2011), the existence of Internet fraud has discouraged foreign investment in countries especially Ghana thus serving financial threat to the country. There is also a speculation of fear and insecurity in the town of Agona Swedru resulting from Internet fraud. These are indicators that hinder peace and development in the town. Nevertheless, the introduction of Internet fraud according to Asamoah and

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Agyapong (2011) has also increase infrastructural development in Agona Swedru thus meeting some basic social needs of people. Increase in remittances is believed to have been a result of returns from Internet fraud (Obosu, 2009). From understanding of peace and development, this has promoted human well-being when their conflicting needs are being provided. Thus Internet fraud is also perceived to have some positive implications on peace and development. It can be concluded that the practice of Internet fraud has both positive and negative implications on peace and development which needs to be investigated and proven.

Empirical Review

Irrespective of the benefits derived from the Internet, it has also served the platform for fraudster, thus posing threat in the cyber space. The canker, 'Internet fraud' has raised the concern of Researchers to unveil all issues related to it. The study by Asamoah and Agyapong (2011),Boateng et al., (2011), Obosu (2009), Oduro-Frimpong (2011), will be reviewed for the purpose of this study.

The work by Asamoah and Agyapong (2011) researched on the development, practices and effect of Internet fraud proves the existence of Internet fraud in Ghana. A sample size of 140 was used for the study. The data collection instrument used was mainly questionnaires and interview guides. The snowball sampling method was used in selecting the respondents because of the peculiar nature of the subject matter. They related Internet fraud to ''sakawa'' and reported four areas in Ghana which are prominent in Internet fraud from their data analysis. These are Nima, Accra Newton, Mamobi and Agona Swedru. However

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among all the area allocated, Asamoah and Agyapong reported Agona Swedru as area with the highest recorded cases of Internet fraud. They contended that five major factors influence people to engage in the activities of ''sakawa'''. The factors stated were unemployment; covering up illicit drug trading ; the desire to get rich easily and rapidly; payback time for the colonial masters; and peer pressure. This finding is conferred by Warner, 2011 that poverty and unemployment cause people to be involved in Internet fraud in West Africa. Nevertheless, the work of Asamoah and Agyapong (2011) again discussed some implications of Internet fraud on Agona Swedru and the nation at large. According to them, there has been modernization through infrastructural development as a result the Internet fraud was Agona Swedru most especially at Woraba, an area in Agona Swedru where fraudster often lives. They added that Internet fraud has led to loss of corporate and national image, setbacks in online business transactions and reduction in foreign investments. Notwithstanding this, they agreed that Internet fraud has been a mode of income redistribution and has increased remittances.

This work by Asamoah and Agyapong (2011) revealed to an extent the reality of Internet fraud in Ghana with empirical evidence than just allegations. It has also showcased factors that lead to the involvement of 'sakawa' in each of the four areas. Their study also helped highlight both the positive and negative implications of Internet fraud on Ghana at large. The sampling technique, snowballing, used in their study was the very appropriate tool due to the sensitivity of the field of the research. However, there is need for further studies

to approve or refute the implications of Internet fraud on Agona Swedru by Asamoah and Agyapong since their work is the only study done on Agona Swedru. The implications cited by them are all financial implications and infrastructural development but other socio-economic implications were slightly considered.

A related work by Obosu (2009) titled "''sakawa'', Genesis and Effect", gives bases to be review for this research. According to Obosu (2009), online dating fraud is the common scheme used by fraudsters in Ghana. He added that to the previous works by Boateng et al. (2011) that most of the perpetrators seek for spiritual or occult assistance to facilitate their activities. He emphasised that more than 100,000 people especially the youth indulge in such Internet fraud. He confirmed the analysis by previous scholars that unemployment, low level of education, greediness, peer pressure and the desire to get rich quick are the major factors that account for the rapid indulgence in Internet fraud (Asamoah & Agyapong, 2012; Boateng et al, 2011; Warner, 2011). He however affirmed unemployment as the major and undeniable factor. Obosu (2009) did a further study on the implications of Internet fraud on Ghana. According to him, Internet fraud affects businesses in Ghana greatly due to discouragement in foreign exchange and international trade. He added that Internet fraud increases the expenditure of government as the government spends scarce resources to combat it. Obosu (2009) reported that human resources are being depleted, since most of the youth in the country indulge in Internet fraud. Not only that, Obosu (2009) also admitted that Internet fraud bring some gains to Ghana. Statistically, he

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reported that remittances have increase from 449, 000,000 in the year 1999 to 1,900,000,000 in 2008. Therefore it is concluded Internet fraud increases remittances. He therefore suggested for more recreational and educational centres which could give easy access to jobs in order to reduce Internet fraud. He persisted on security agencies to boost up their operations. Responsibility also lies with parents, religious leaders and community leaders to reduce the practice of Internet fraud (Obosu, 2009).

Oduro- Frimpong (2011), also shares a perspective on Internet fraud from schedule interview with key informant and casual reports in Ghana. Just as other scholars, he asserted that online dating and general merchandise fraud as a common form of Internet fraud and unemployment as a major contributing factor to Internet fraud (Asamoah & Agyapong, 2011; Obosu, 2009; Oduro- Frimpong, 2011)). He admitted the influence of occult powers on Internet fraud (Armstrong, 2011; Boateng, 2011; Obosu, 2009). He concluded on three dominant themes from the discovery of Ghanaian political elites on Internet fraud. Firstly, Internet fraud brings unwarranted 'fear and panic' to Ghana and the future of Ghana. Secondly, Internet fraudsters are lazy and motivated by pure greed to get rich quick. The less dominant theme is the implicit view that Internet fraud is sustained by private Internet owners.

A study investigated by Boateng et al., (2011), also examined the forms, implications of Internet fraud in Ghana and the effort of government agencies in curtailing Internet fraud. Qualitative approach was used. Unlike Asamoah & Agyapong 2012; Obosu, 2009 and Oduro- Frimpong, 2011, they proposed that

credit card fraud and advance fee fraud are the common form of Internet fraud in Ghana. They also approved fraudsters to youth between 18 to 30 years. They however sided with others studies done that unemployment as the major cause of the rapid of Internet fraud. They added lack of strong legislation also as a contributing factor to Internet fraud in Ghana. Most of the work by Boateng et al., (2011) focused on roles and effectiveness of the legislative mechanisms to Internet fraud than on the implications of Internet fraud as the objective of their study.

The above studies by work of Asamoah and Agyapong (2011); Boateng et al, (2011); Obosu (2009) and Oduro-Frimpong (2011) just give descriptive analysis on Internet fraud. That is, the form of Internet frauds commonly practiced the factors and implications of Internet fraud on Ghana. They agreed that online dating fraud, credit card scheme, advance fee fraud and general merchandise fraud are the practiced Internet fraud in Ghana; however, online dating fraud was generally accepted as the commonest except Boateng et al, (2011) who agreed that credit card scheme is the common practiced Internet fraud in Ghana. Unemployment, desire to get rich quick, peer pressure and low level of education are believed by the scholars to be the factors that result to Internet fraud. Most of the implications of Internet fraud identified were the negative implications on businesses and foreign investments although statistics were not given. The positive implication of Internet fraud was basically stated in terms of remittances received in the country and Infrastructural development. These works are limited to the study because there is no enough statistical evidence to their claims but

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most are just allegations. Least was said by the Researchers on the socio-economic implication of Internet fraud on the nation. Apart of the work of Asamoah and Agyapong, all the others were focused on the nation at large and not of Agona Swedru or even specific area of the country. Thus, there is therefore the need to assess the implications of Internet fraud on the peace and development of the critical areas where they are practiced either negative or positive.

Conceptual Framework

The conceptual framework of this study in figure one demonstrates the implications of Internet fraud on peace and development. Although Internet has served countless benefit to the global world, it has also been a platform for crime. Internet fraud is said to be a structural conflict which does not come immediately across as violence. The figure below explains the various implications of Internet fraud as contended by Researchers and its interaction with the peace and development of the country.
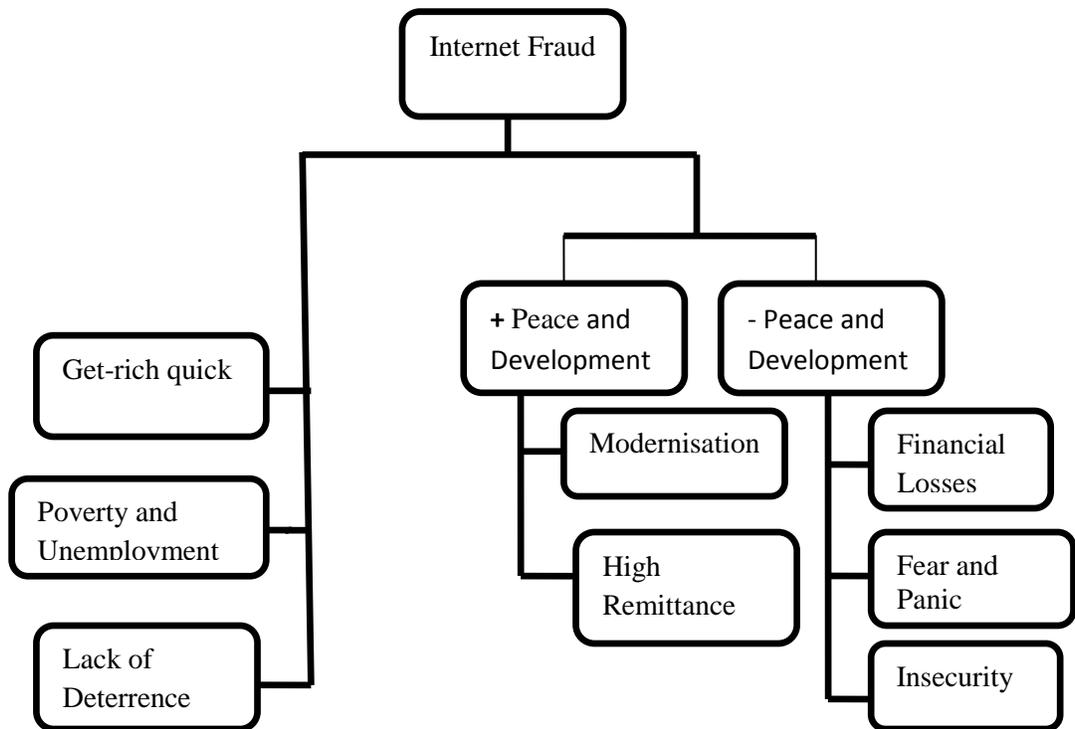
Figure 1: **Internet fraud and its implications**

Source: Adapted from Jeremy Howick's design tree

Figure 1, depicts that the invention of Internet in the world system gives a platform for Internet fraud. However, there are factors that influence the practice of Internet Fraud in the Ghana. Some of these are the desires to get rich quick, poverty level, unemployment situations and lack of deterrence to the practice. This reflects the assertion of the Routine Activity theory which builds on the premise that the absence of capable guardians increases the motivation for Internet fraud. The Space Transition theory also agreed to this that, lack of deterrence factors gives perpetrators the choice to commit Internet fraud. The Economic theory of conflict also explains that poverty, unemployment and greed are some of the basic factors that compel people to Internet fraud (Berdal&

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Malone, 2000) these factors are also informed by empirical studies by Oduro-Frimpong (2011), Obosu (2012) and Asamoah and Agyapong (2011).

The increasing practice of Internet fraud has caused financial losses not only to victims of the crime but also to the nations known in the act (Obosu, 2009; Oduro-Frimpong, 2011). Countries have lost huge investment and business contract from foreign investors due to lack of insecurity in transacting businesses. As noted by Kerr, Owen, Nicholas & Button (2013), the introduction of Internet fraud poses fear and panic to Internet user. There is also an increased danger and perceived fear of epidemic immorality among the youth in the country (Armstrong, 2011).It is also speculated that the occult practices by the fraudsters impose fear and panic on the citizen and strangers who visit the town. Nevertheless, Internet fraud is said to have increased remittance and promoted modernisation in some areas of Ghana like Agona Swedru (Asamoah & Agyapong, 2011).

These implications either promote peace and development or affect it negatively. The financial loses and discouragement of investment in the country is said to affect the economic growth of the state thus affecting its development. The fear, panic and the feeling of insecurity deprives the people of peace which is having the freedom from fear and insecurity. This thus, hinders the economic peace of the Country and its people.

Figure 1 also shows that Internet fraud has on other instances promoted peace and development of people and the country. For instance, the increased remittances received in the country increases the purchasing power of people and

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increase returns in the state which has also free people from their wants. Agona Swedru is now well known because of the fast change in the state of the town. Asamoah and Agyapong (2011) and Obosu (2009) admitted that the town is beautified with the posh buildings of fraudsters. It is also speculated that access to some social amenities like electricity and water supply in some areas of the town are due to the existence of building sites of the fraudsters. It is defined that when a country or its people have access to some social amenities then it is said to be developing.

The study is therefore bent on further investigations to assess Internet fraud and its socio-economic implications and to prove the study of Asamoah and Agyapong (2011) whether the increasing practice of Internet fraud either promotes or demotes peace and development.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter gives detailed explanation of the research methodology. The various techniques and methods that are used to select respondents to participate in the study will be outlined. It will also describe the study area, research design, the study population and sampling, the sources of data, data collection instruments, data processing and analysis.

Study Area

Agona Swedru is a town and the capital of Agona West Municipal District, a district in the Central Region of south Ghana. As at the year 2013, Agona Swedru had a settlement population of 55,239 people. It has a total land area of 447 square kilometres. The Municipality is divided into six sub-districts or Town/Area Councils. The Municipality is bordered to the North by Agona East, to the South by Gomoa East and to the Northwest and West by Asikuma, Odoben, Brakwa and Ajumako-Enyan-Essiam Districts (Municipal Planning Coordinating Units: MPUC, 2013). The Municipal capital, Agona Swedru is approximately twenty-four kilometres North of Winneba. According to the 2010 Population and Housing Census, the Agona West Municipality has an estimated total population of 115,358 with female slightly dominating at an estimated population of 61, 199 while male population was estimated at 54,159.

The above picture shows that the Municipality is experiencing a continual rise in the growth rate as it has shown a rise from 0.6 percent in 1960 to the present rate of 2.8 percent. The age and sex structure of the Municipal population shows that the population is predominantly female (53.1 percent), with males forming about 46.9 percent. Agriculture is the major economic activity in Agona West which is estimated to be more than 64 percent of the Municipal population (MPCU, 2013).
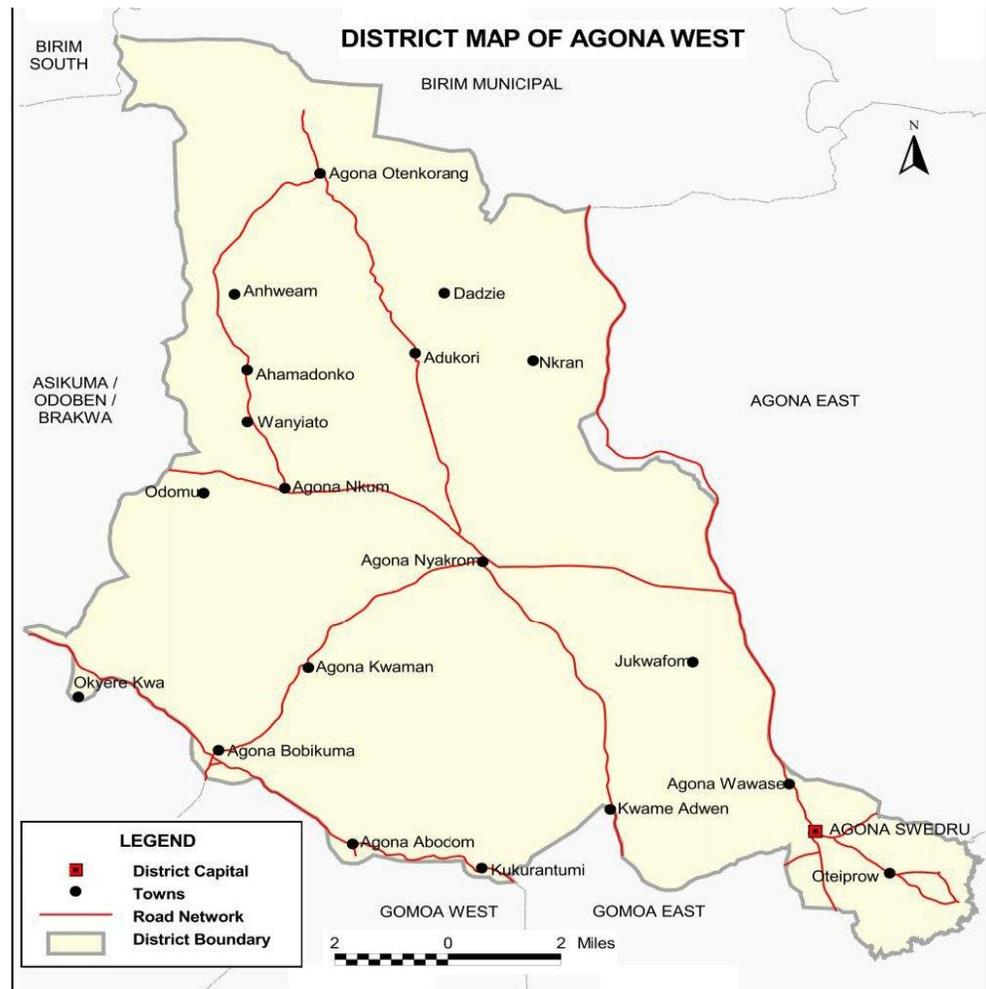

Figure 2: **Map of Agona West Municipal**

Source: Ghana Statistical Service, (2010).

Agona Swedru is selected as the study area of the research because Agona Swedru is the ancient commercial town where Internet fraud began in Ghana (Abbey, 2009). Again, Agona Swedru happens to be one of the recent areas which are prominent in Internet fraud in Ghana (Asamoah and Agyapong, 2011). It is also chosen because among all the area predominated with Internet fraud, it is the highest. The high level of infrastructural development in Agona Swedru is alleged to Internet fraud (Abbey, 2009; Asamoah & Agyapong, 2012; Abbey, 2009).

Research Design

Qualitative design was used for the study. However, the study is based on descriptive and exploratory approach. Descriptive approach is chosen because it offers descriptive report of individual perception, views and attitude to events or a thing (Hakim, 2000). This study design is suitable in describing social characteristics and the attitude of Internet fraudsters. Moreover, empirical review of few researches makes it necessary to describe the various characteristics of Internet fraud like; the forms, the cause and implications of Internet fraud.

Exploratory approach was also used establish more understanding the reasons and implications of the social construct of Internet fraud. Given that Internet fraud is socially constructed, an understanding of the Internet fraud and its implications cannot be objectively verified.

The issues underlying Internet fraud are often context specific and reveal the views of the parties involved. The perception on Internet fraud and its implication is also expressive to their views. These do not categorise them to a quantitative technique of study. Therefore, descriptive and exploratory designs are

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suitable for this study since it basically aims at sampling the views of Internet fraudsters and other key informants on the implications of Internet fraud in the research area.

Study Population

In the confines of this research, the study population was perpetrators of Internet frauds at Agona Swedru. People who are personally involved in Internet fraud within any age group were used for the study. Key informants in the society helped acquire information on the implications of Internet fraud and how the implications affect the peace and development of Agona Swedru. The key informants included security personnel (police), traditional authorities and Assemblymen at Agona Swedru.

Sampling and Sample Technique

Non-probability sampling technique was the main technique adopted to select the respondents for the study. Specifically, snowballing and purposive sampling technique were used for the study.

Snowball sampling was employed in the choice of Internet fraudsters. Here the researcher identified an Internet fraudster who after interview directed and convinced other fraudsters also to be interviewed. This was done until the sampled size was reached.

Purposive sampling was also selected to acquire information from relevant people to the study. Individual characters were chosen to answer questions on the reality of Internet fraud and its implications on Agona Swedru. The Security personnel (Police), Traditional authorities and Assemblymen were purposively

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sampled because of the availability of information they have through social connection with issues related to the society which seeks to advance the aims of the study. That is, they help give a deeper understanding and are guided with facts on Internet fraud in Agona Swedru (Neuman, 2003).

In all a sample of 26 respondents participated in the study. Respondents of Internet fraudsters were 10. It was realised that after interviewing the 10 fraudsters in different areas, there were similarities in the responses. Thus further interrogation with other Internet fraudsters was not necessary since responses may be repetitive.   Ten Police Officers, three traditional authorities and three Assemblymen participated. The police personnel include Assistant Superintendent of police and other detectors of crime within the police service. Among the traditional leader, the 'Ebusuapanyin' of Agona Swedru and the spoke-person of the chief and the Asafohemaa of the town were selected. The three Assemblymen were selected from three main areas in the town where the fraudsters dominate.

Table 1-*The sample and sampling procedures*

Sample Category	Total in sample	Sampling technique	Data collection method
Internet Fraudster	10	Snowballing/Purposive	Interview
Police Officers	10	Purposive	Interview
Traditional Leaders	3	Purposive	Interview
Assemblymen	3	Purposive	Interview
Total	26		

Source: fieldwork, Ninson (2015)

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Sources of Data

The study relies on both primary data and secondary information. Primary data was generated from the fieldwork. Secondary information is obtained from both published and unpublished sources. Published sources include journals, books and legislative instruments. Unpublished sources also include records and report from the police station on cases on Internet fraud.

Data Collection Instruments

Data collection in this qualitative study involved interviews and observation.

The interviews were conducted with the use of an interview guide which the researcher had prepared in the advance. The interview was an in-depth and semi-structured. This was for flexibility and to help yield even unplanned information. Ten Internet fraudsters, 10 security personnel, three traditional authorities and three Assemblymen were thus interviewed with an interview guide. The questions on the interview guide reflected the objectives of the study. The interview was conducted at the convenience of respondents. Responses were recorded electronically with the use of voice recording device and with handwriting notes by the researcher

Observation was also used to collect additional data beyond the interview with the use of observation check-list. Non- participant observation was used in this research where the environment, attitudes and activities of respondents are observed. Thus, actions and informal conversations of Internet perpetrators were observed to assess the characteristics perpetrators and to explore the implications of Internet fraud on the peace and development of Agona Swedru. Information

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obtained through observation process in the form of informal conversations, personal reflections and analysis were noted in field handwriting book. Data was collected with two months.

Data Processing and Analysis

Data collected were cross-checked and edited to ensure that responses are accurate and without mistakes. Data that were electronically collected with a recorder were transcribed and presented in themes emerging from the interviews in response to the set objectives of the study. The themes were then narrated. Manual sorting was done on the prepared notes on field which provide large information.

Ethical Considerations

As this research involves human participants, it is therefore necessary that ethical principles carefully and strictly adhered to. Respondents are made aware of the objective of the research so to respect their rights in responding to the study. Confidentiality and privacy of the respondents are protected and ensure that information acquired is used only for the stated objectives with no unauthorised access to the data.

Field Entry Processes

There were several processes adopted by the Researcher in order to acquire accurate data from the fraudsters yet made sure it does not conflict with ethical values of research. Firstly, a letter of introduction was sent to the District police quarter for formal permission and security in collecting data from

fraudsters since it is considered a criminal act. A relative linked a friend who happened to be a close friend to senior fraudsters in the area. After several persuasion and explanation of the purpose of the study, the senior fraudster agreed to respond to question and also to convince the others to respond to questions to be asked. The Researcher had to pretend to be a girlfriend of the senior of the fraudsters to easily assure them of confidentiality of every response given and also to avoid threat of seeing the researcher around them as she observes processes of defrauding. This was quiet risky because some of the fraudster attempted taking pictures of the Researcher unawares but was refused after being detected of their such attempts. Other Fraudsters who were known by the Researcher personally were also interviewed.

Issues from Field

Several field trips were embarked on the research sites. Field work lasted for nine weeks although it was planned for five weeks. Reasons for this expansion in timeframe particularly were because of the criticality of the research topic. Researcher had to build social relation with fraudster which took quite a time before Fraudster had trust to be interviewed. Some were not willing to be interviewed and other demanded to be paid before releasing any information on the research. It was very difficult to get the female fraudsters for the study because they were not willing and fear their integrity will be at stake. The few who promised to be interviewed never showed up when the appointed times were due. The only female who started the interview did not end the interview after being threatened by a friend.

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Another reason was because it was difficult for researcher to meet some of the traditional leaders because some had to attend to traditional obligations after scheduling appointment earlier. This made it impossible to interview the Chief of the town even though other traditional leaders were interviewed. Getting access to Police report on Internet fraud delayed the process after taking permits from Researcher's Institution. The reason given was that they are not mandated to release such report to the public. They however release a photocopy of the report without the heading and other descriptions of the source. The researcher communicated either in Fante or English language to interviewees. Apart from the few setbacks, the field work was generally success, educative and orderly.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter entails discussions on the results of the study which have been grouped into five sub-headings. The first three sub-headings give a prerequisite understanding of Internet fraud to help explain the implications of it on the peace and development of Agona Swedru: thus, the description on the forms of Internet fraud in Agona Swedru, how Internet fraud is practiced by perpetrators; and factors that lead to the practice of Internet fraud at Agona Swedru are presented. The fourth subject for discussion and elaboration was on the implications of Internet fraud and how these implications affect the peace and development of Agona Swedru. This section of discussion looks at both the positive and negative implications of Internet fraud and how it promotes or hinders peace and development. The last discussion is on legal mechanism which is the law or conventions governing Internet fraud and the effectiveness of these mechanisms in combating Internet fraud in Ghana with particular reference to Agona Swedru.

General Perception on Internet fraud

Internet fraud is one of the most rapidly increasing forms of computer crime. Fraud is not a new phenomenon because it has always been around since human history. Its definition and outcomes on victims have not changed. Several definition and explanation has been given to Internet fraud by many Researchers. It was discovered that Internet fraud is not a strange word to all those questioned.

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Respondents agreed to general perception that Agona Swedru is on top when it comes to Internet fraud. Some admitted that the town is the headquarters for all fraudsters in Ghana. Without hesitation, fraudsters admitted that Internet fraud is the best and the most common work of most of the youth in the town. It was however popularly known as ''sakawa'' by all people interviewed. Generally perception of Internet fraud as '''sakawa''' was shared by fraudsters:

> *We are used to callthis Internet fraud as ''sakawa''. We use the Internet to pretend or tell lies of who we are not to people we may not even know personally. This is done with the primary focus of getting money from them. It sometimes takes time before we can finally get our demands because we have to establish a long period relationship before. Sometimes we are fortunate to get money at the initial stage of the engagement. It depends on the tactics we employ and the kind of person we target. This actually is what we do from morning to night and even mid-nights for survival. Cafés are our offices of work (Male: fraudster for 4 years)*

Another opined that

> *''sakawa'' is the term used for the Pen pal boys in the town who go into cafés to browse for friends and businessmen to get money as I also do which often times is assisted with occult/spiritual powers. We initially did the browsing only with the Internet but now most of the boy seek for spiritual assistance for charm the minds of the targeted people to fast-track the processes. When our method of operation changed, our popular name 'penpal' changed to ''sakawa''. When you get to the town, you will often hear of us as' pen pal' boys, ''sakawa'' boys or Fraudsters. (Male: Fraudster for 10years)*

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Another also shared

> *When we talk of Internet fraud, it means browsing on the Internet to deceive people to get what you want from them, usually money". Most people call us ''sakawa'' boys but ''sakawa' boy' are those who sacrifice people for money that is 'sikadro' or blood money. We have all come to accept that name but it actually mean those who do blood money. Some of us seek for spiritual assistance but not mainly to sacrifice people to money. The name is used for both but the actual fraudsters use the Internet to lure people to get money. Other does add some spiritual powers to assist in their fraudulent activities. (Male: Fraudster for 4years).*

From findings the meaning of Internet fraud has been used interchangeably with ''sakawa'' or 'Pen pal. 'Penpal' used in this context because it was a common practice by students who used to write letters to their pals outside the country for items like Football, Bibles, Story books and money occasionally. However they agreed that the meaning of Internet fraud though was understood as rightly said has evolved. Some agreed that the use of deceit through the Internet, and involvement of rituals are also used to mean Internet fraud or ''sakawa''. It was realized from the interview that most of the fraudsters interviewed have occult assistance in their practice. To them, this is done to woo their victims and to secure them from consequences of their deceit. Internet fraud as known as ''sakawa'' in Agona Swedru was defined by other key informants as having some involvement with occult powers. Notwithstanding this, it was not always the case for all fraudsters. It was thus concluded that Internet fraud could

be related to 'sakawa' only when it is involves spiritual assistance. Thus Internet fraud cannot be used interchangeably with "sakawa".

Again from the study, it was discovered that Internet fraud was carried out at public cafés. Some of these cafés are owed by the fraudsters who mobilise funds to operate their own café. However, with the regular invasion of public cafés and arrest of suspected Internet fraudsters by the police, residential browsing has been embraced. What is needed is to have a computer and the Internet modem to function even in their homes. This was the comment by one of the fraudsters

> *A major factor that has stimulated Internet fraud in this town is that, there is no need of registration with any agency; it is a high level of privacy and secrecy. This makes most of us operate in this Internet business to easily disguise ourselves bearing the personal identity of people of high social standing and claim other people's good reputation of character with intent to get money (Male: Fraudster for 4years)*

Findings from the study on Internet fraud at Agona Swedru indicated that the Internet fraud at Agona Swedru is highly networked and are socially organized. Internet fraudsters have established links with each other in the town and even those outside the town. Among themselves they have bound not to release any secret or disclose any of their private deals to anyone who is not part of them. They are also interconnected to arrange bail themselves in case of any arrest. They have also built strong social network with the banks, security personnel and even the traditional authorities in the town. The fraudsters

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explained this social connection on the reason of protection and security from being jailed and for social acceptance in the community. They expressed that they have to arrange with some bankers on an agreed percentages on the money they receive. The bankers facilitate payment without alerting security agencies. They added that they build the social network with the traditional authorities through the contribution they make in the development of the town. Some admitted that the traditional leaders are their friends and some of them even have their wards who are also Internet fraudsters. Through these connections, the fraudsters admitted they are sometimes defended when arrested by the Police. Internet fraud is increasingly becoming specialised and sustained by informal networks.

It can be concluded that Internet fraud is not a 'news' in Agona Swedru and it is done basically through the Internet to lure people although some also seek for spiritual assistance. Fraudsters mostly practice this at café in the town. Because they feel threaten by security, the Internet fraudsters build social network among themselves and with some banks, traditional leaders and even police officers. As the practice of Internet evolve with new tricks discovered, its implication on the town and the country continuous to be evidence.

Forms of Internet fraud and how they are practiced at Agona Swedru

The Internet has opened door for the development of a new criminal sector of fraud. The scary aspect of the recent practice of Internet fraud incidence is that perpetrators can now use the anonymous advantage of the Internet to cause harm through several and unpredictable means. As Internet fraud increased and the means of practice became obvious, the trend also changed.

It is proven from this study that the trend for the practice of Internet fraud has obviously changed. It was evident from the study that online dating or romance and auctioning are mostly practiced in Ghana with particular reference to Agona Swedru. It was discovered that fraudsters practice online dating because it is the easiest, less risky yet highly profitable. Findings from the study affirmed that all the Perpetrators interviewed expressed practical knowledge in online dating or romance and confirmed it as the means they normally use to defraud victims. Thus, it is the area of specialisation for most of the fraudsters. From the study, all fraudsters interviewed use online dating as their primary or main method of defrauding. Nevertheless, just a few fraudster practice auctioning as a secondary method.

Internet fraudsters interviewed shared their experiences. A fraudster who had been in this act for more than 10 years said:

> There are some websites we visit which is for people who may want to date. I like to check their profile to know the one who is wealthy and could easily be convinced. After checking if my selection is a female, I personally initiate friendship with much love and care through mail. I share real life issues and personal experiences to win the trust. After something time when the relationship has developed. We often visit websites where people go there for a date. So we use the Internet to pretend to engage in a date or romance on these websites.

Another person shared:

> I have been in this business for the past four years. I have been practicing online dating since. What I need to do is to look for the profile of people that live in developed countries and are

well to do. I assume to be a wealthy person who has been disappointed by the spouse or girl-friend. I share experiences of the cheat and ways the spouse used to rob me. I sometimes send fake pictures of myself and my properties to convince them when I am chatting with them. However, what I do mainly now is to transmit misleading information online for people to send their bank accounts (Male: fraudster for 4years)

Others shared that they search for pals for dating on websites like 'ICQ.com, Mate1.com, girlsdate.com, datehookup.com, untrue, zoupia, and cheat-housewife.com. Here, these fraudsters scout these sites and examine profiles of males and females who are interested in Ghanaians or Africans for relationships. They would then create profiles that match those of their potential Client. They either use photographs taken from the web or that of a female accomplice. After creating an online profile, the fraudster sends emails to initiate friendship after the suspected victim gives a positive response. The fraudsters use this stage to assess the generosity or seriousness of the client by exchanging pictures, sharing family and personal intimacy. If this is accomplished, then the stage is set to demand bigger sums of money. Evidence of such cases is reported below:

We normally create profile using information and pictures of females and males depending on the sex of the targeted person. We mostly use pictures of white ladies taken on the Internet or we negotiate with some of the ladies around to take sexy pictures of them on an agreed percentage. Some of these ladies are also fraudsters. We then exchange words through letters or through the Internet. After we have built trust and proven every deal to be true, we then raise an alarm which calls for urgent help. Sometimes, I could say 'my mother is seriously sick or I am in need of money for a serious business deal'.

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Because of the love we profess to share, he or she will immediately send the money. (Male: fraudster for 6years)

Another person shares a similar view:

I often times I dress as a female with all the make-ups, I have wigs I fix on my hair and I take pictures of myself in sexy positions. There is an audio transformer which I normally use to changes my voice to that of a female and edit my pictures to suit my claim. I check for whites who are rich and mostly prefer those who are single or widow/widowers on facebook and some websites such as untrue.com and zoupia.com. I find luring words which share in their sentiments on pretence. It may take some time but as we develop our friendship, we start making demands from them. (Male: Fraudster for 10 years)

This was also shared by a different perpetrator,

I pretend to be a rich person and will need a little support from the person I presume dating. Example I sometimes demand money with excuse to claim properties to be inherited or need money for a big contract which will be a merit to them all. Unknowingly, the suspected victims send the money (Male: Fraudster for 2 years)

Notwithstanding this, it was again noticed that other perpetrators also used auctioning as a means to defraud victims. Although this form of defrauding is not generally practiced, it is the second practiced fraudulent act used. With this, a fraudster interviewed confirms that he send emails to potential clients that inform them about a business deal or product for sale. They sign up a contract pretending to be legitimate. Money is taken in advance from the business partner yet no delivery is made for the items bought nor delivery on the terms of contract as

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agreed. A Chief Police Inspector expressed great discomfort to the practice of Internet fraud and added that:

> *From what I know in my office is that these fraudsters get in a business deal with suspected victims online where they later use that means to defraud the people they go into business deal with them after taking huge sum of money from them. Some even send proceeds of delivering processes yet the good never get to the bearer*

The above submissions are instructive. It is possible to plan a crime in one country, carry it out in another and move the proceeds from one country to another or more countries. This finding correlates with the work of Oduro-Frimpong (2011) who found that the increase in the participation of youths in Internet fraud, particularly phishing and general merchandise has increased over time. Thus, using this method, fraudster creates websites that appear legitimate but in reality are scam designed to defraud and market goods which are not in existence to commit further economic crimes. This view was also supported by Obosu (2009) who claim that general merchandise and online auction is one of the commonest means used by fraudsters to claim the wealth of other people. Thus this finding confirms studies by Obosu (2009) and Oduro-Frimpong (2011) that online romance and general merchandise is the commonest practiced form of Internet fraud but it does not refutes that of Boateng et al. (2011).

Further interrogation was carried out to know how the fraudster could withdraw this money from the bank since they frame up their personality. The informal network remains vital to the success of Internet fraud among youths in

Nigeria. This network revolves around paying institutions, security agencies, co-fraudsters and, sometimes, families. The common means of collection of money from Internet fraud as shared by fraudsters is through the banks. It was realised that the fraudsters have connections with some of the public and private banks on an agreed terms which permits them to withdraw money received from victims. Where there were restrictions, fraudster asked suspected victim to send the money through another person which they pretend to have relation with. The name given could be their real name pretending to a brother or fathers to the supposed person being dated; or they give out name of a friend or relation who can use the particulars to withdraw the money for them. This was the response from a fraudster:

> We connect with the banks, both the public and the private banks. The managers take a share from every transaction we make, mostly 10 percent share (Male: Fraudster for 2years)

Another person added

> Some of these banks do not even request for our Identification (ID) cards because of the relationship we have with them but with the public banks some do ask of particulars. With such banks we ask the sender to send the money through a relative based on excuses such as misplaced particulars which mean he or she will use my own name. That makes it easy for withdrawal.

Other means of payment identified by the respondents include cheques, money order and credit card. However, they submitted that it is not advisable to be claiming your money through cheques. They cited instances of being able to receive money from victims anywhere and at every time. The only requirement

needed in this process is the Pin code sent by the sender (victim). It was admitted that the best and convenient means money are received by fraudsters has been through the banks usually Money Gram and Western Union Money transfer.

It is a wonder to know the trick used to convince people, who are literate, and aware of this ongoing fraud to give huge sums of money to people they have known but for a while. Some of the fraudsters interviewed attested with no remorse that they successfully carry out this fraudulent act with spiritual assistance mostly with 'juju' or occult powers. Some of the Fraudsters interviewed admitted they that they seek for spiritual assistance in their fraudulent activities.   From findings, this is normally done in two different dimensions. Some of fraudster use occult powers before engaging in this act with the intention of gaining spiritual attraction with anyone they spy as a target. Majority of them seek for the occult powers after their first deposit had been made to 'tie the minds' of the victims to keep on depositing. However most of them seek for spiritual assistance to protect and lure victims to do whatever they request from them without questions or doubts and to protect them from calamity and unforeseen circumstances like death, madness, loss of wealth, sickness and failure. This is because they believe the victims may seek for revenge on them through powers and 'saints'. These were some comments by some Fraudsters:

> *Frankly we seek for 'juju' powers. They help change the minds of the victims to do everything we ask from the victims. I started seeking for 'juju' after my first deal so my date will love me more and send me more money*

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Another person said

> *If we don't seek for spiritual powers we will be in trouble. You know these white call on saints and other supernatural powers so it is dangerous if we don't also protect ourselves, they will kill us and our families or we might lose everything we possesses.*

It is therefore evident that the practice of Internet fraud has an alliance with occult powers as it has been described by Amando (2015); Obosu (2009) and Oduro- Frimpong (2011). From these analysis, Internet fraud which is branded as ''sakawa'' can be explained in three ways. First is where the Internet is used totally to defraud without any spiritual assistance. Another has to do with the use of the Internet and spiritual assistance after a relationship is established. The last is where fraudsters seek for spiritual assistance at the very initial stage to enhance their acceptance and to protect them. Hence the main reasons for seeking for spiritual assistance is help easily convinced the victims and to protect them against any justice or revenge from the victims.

Factors that lead to the practice of Internet fraud

The study sought to find out some factors that cause the involvement in Internet fraud. From the interviews conducted, certain external factors are responsible for some youths to indulge in "sakawa" combined with other 'internal' reasons such as laziness and greed for material wealth. It would not be out of place to assert that most youngsters to think of making quick money rather than progressing in their academic or on any other economic quest rather than Internet fraud. To them, Internet fraud is a social security to escape exposure to

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anticipated difficulties. With money, these ''sakawa'' boys can *sort* to buy expensive and cosy cars, buy ultramodern houses, party with their friends and have unlimited girlfriends.

Findings prove that the desire and greed to get rich quick has been a cause the growing rate of Internet fraud in Ghana which supports studies by Warner (2011) and Asamoah and Agyapong (2011). Going the hard way is not in the interest most youngsters at Agona Swedru as shared by the leaders of the community and even the fraudsters. From the study, the first reason given by most of the fraudsters to their involvement in Internet fraud was out of greed and the desire to get rich quick. This factor according to them was driven by the luxurious life style of their peers seeing them drive posh cars and wearing nice dresses. Some could just imagine how a friend or a relation's social status could get so rich in a twinkle of an eye without sweat and how they can easily make huge sums of money by just sitting behind their computers. They prefer to go the easy way to life to get riches and wealth. The desire and greed to get rich quick has driven some out of the classroom and learning grounds to the café. Some had to stop their former work and school to be Internet fraudsters because they could earn much more than they can earn in a month or even a year in a day. Asafohemaa of Amankra at Agona Swedru shared the same sentiment and added that:

> *The youth in the town desire to get rich in a 'second'. When I was teaching I had some of my students dropped out of school to join Internet fraudsters because they see their peer in flashy cars and they want to use just a step to reach a journey of*

> *many miles in gaining wealth. They don't like hard work some even as young as they are run away from school to browse for penpal. I am a teacher and I know what I am talking about!*

These were some of the comments by some of the Internet fraudsters interviewed:

> *My brother used to browse so when I looked at the money he gets and the high life he was living, I also decided to join him. I wanted to be rich as he was. I have survived from this business for the past six years (Male: Fraudster for 6 years)*

A very young guy shared his experience:

> *I had no one to care for me...I had completed JHS and I was very intelligence at school but none of my relatives was willing to care for me. I was living and depending on myself. I had no job to do but one of my relations was a ''sakawa'' boy and was very rich. I wondered why I couldn't make such life he's leading so I asked a friend to introduce me into this business after that relation had refused to show me his tricks. I have been in this business for four years now and I am making it big though it's not consistent. (Male: Fraudster for 2 years)*

This situation of jobless graduates has existed for some time in the country. In effect, youngsters who are unemployed resort to avenues for employment without recourse to means of acquisition of wealth to survival. Responses from this research showed that unemployment situation in the Country are the second reason the fraudster involve in Internet fraud as an alternative for their livelihood returns. Thus the study agrees with Asamoah and Agyapong (2011) who avers that Internet fraud is a major source of employment and survival, especially among the youth who are being drawn by technological

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advancement with the increase in the rate of unemployment in the country. The problem is now exacerbated and now has the unintended negative effect of producing more Internet fraudsters in the country. Every year, there are a lot of graduates from the tertiary and secondary level who cannot find work. Even in the private sector, where occasionally few jobs exist as evidenced in the ubiquitous financial institutions mushrooming all over the country, some of their recruitment practices smacks of pure exploitation and only the desperate accede to work for a 'penny wages'. This was highly expressed by fraudster as a reason for their involvement in Internet fraud. Interviewers insisted that for a person to work in a reputable and high paying works he or she must have a higher link which is referred as "whom you know" to "who knows you". In such a climate, those who resort to illegal activities such as 'sakawa' as a means to escape the lived realities of unemployment are not just lazy or greedy but want to survive. This statement however does not suggest that there are not those who engage in this practice solely because of greed.

Another important factor raised as being an influence on the increasing rate of the practice of Internet fraud in the country specifically Agona Swedru is peer pressure. From the interviewed conducted, this was the third factor to the participation in Internet fraud. The Fraudsters admitted that they were linked up into such acts through the persuasion from their friends. Some of these fraudsters added that, their friends did not only convince them into the act but also taught them the techniques in defrauding. This was a report by a fraudster

> *Things were not easy for me at all. My parent were not having*
> *the money to care for me either to send me to school, learn a*

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vocation or even to trade. I had a female friend who consistently asked me to join her in what she called 'Pen pal'. I actually did not want to because I feared I will be disgrace by the people in the society and I also taught it was not godly but I later heeded to her persuasion. I needed to survival because she was well to do. (Female: Fraudster for 3 years)

Most of the youngest are easily influenced by their peers. Peer pressure occurs when young men see their colleagues driving flashy cars, wearing quality clothes and fondling all the girls and they are easily convenience them to do same by joining them in such acts.

Another pivotal condition which stems up Internet fraud is lack of parental care and control. Although this factor was highly expressed by stakeholders and fraudsters, it is less emphasised by studies reviewed. Some of the youngsters who had lost both or single parent are mostly deprived of their basic needs, not to talk of their right for education or vocational training yet most of them are intelligent and brilliant at school. The situation they find themselves forced them to look elsewhere for survival which may eventually be Internet fraud. It was also express that negligence by parents and guardians has been a cause for the involvement in Internet fraud. Lack of parental care also makes explicit some defective aspects of Ghanaian socio-cultural practices in relation to the lack or weak enforcement of checks and balances by parents who are irresponsible to their children. In an interview, the Asafohemaa of Agona Swedru shares her view:

*Lack of parental care and control is a reason for the high rate of Internet fraud in this town. If a young guy does not get what he want even what t*o *eat fr*om the parents*, what do you think*

> *this young men will do? He will definitely join the 'sakawa' associations. Parent in this town are negligent on the wrong acts of their wards. Some even support them and enjoy the proceeds from this evil act.*

The notion for payback or revenge on foreigners or the white was the fifth reason posited by fraudsters. To them, Internet fraud is a way of claiming back possessions which were exploited from Africa during the colonial days. Historical event on colonization put anger in the hearts of perpetrators. This has contributed to the vicious practice of Internet fraud. According to the fraudsters interviewed, Africans have been exploited by Colonial Masters long ago to enrich themselves which is the reason for under-development of most West Africa. According to the findings, Internet fraud is seen as an easy means to revenge for the exploitation to claim back riches stolen by colonial masters which to is a reason for their struggle for survival. Instance cited by a perpetrator below is:

> *You see, these whites are very wicked, see how they came and stole everything we had in our country from our ancestors which has made us poor. We are revenging for their cheat on us.(Male: Fraudster for 8 years)*

These statements confirmed the study by Warner (2011) who protested that some fraudsters partake in these acts just to seek revenge of exploitation by the colonial masters. From the above assertion it can be analysed that parents have abdicated their surveillance and nurturing roles of their children and wards in pursuit of money. Institutional corruption among government officials; neglect of roles by educational institutions and materialism preaching by religious institutions are negative contributors to the emergence of Internet fraud in the country. Thus,

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institutional imbalance in Ghana in providing guidance and education on the implications of Internet fraud is leading to the high growth rate of Internet fraud in the Country.

From all the findings above, the desire to get rich quick was the major or primary reason for the involvement of youngsters in Internet fraud. This interviews support the study by Asamoah and Agyapong (2011) which rated this reason as the major factor to Internet fraud practice in Ghana, specifically Agona Swedru. These other factors: lack of employment opportunities, peer pressure and lack of parental care were attested by the fraudster, the traditional leaders and the police as triggering conditions for the participation in Internet fraud. This confirms the research by Boateng et al (2011), Button et al (2012) and Obosu (2009). As studied by Warner (2011), bad sentiment for foreigners because of colonisation was also a factor identified in the research. In conclusion, the study has examined different dimensions of the causes of 'sakawa'. Here, it is noted that the unique feature of reflecting everyday Ghanaian issues, cogently shows how socio-economic issues have contributed to the emergence and the continued practice of 'sakawa'.

Implications of Internet fraud on peace and development of Agona Swedru

Most measures on the implications of Internet fraud considered only the direct financial loss by victims associated with the fraudulent incidence. However, early research suggests that the society and nation where this fraudulent are practiced may face other implications although less has been done to evaluate the implications of Internet fraud. The third discussion session describes the

implications of Internet fraud and how these implications affect the peace and development of Agona Swedru. The implications could be either be economical, social, psychological, physical, structural or moral implication which have either positive or negative implications on peace and development. Below are some of the implications analysed from the interview.

Implications on Human Resource

It is evident from the study done on Internet fraud has a lasting implication on education in Agona Swedru. One of the ways it depletes human resource is that it decreases the interest of the young ones in education. It was discovered that most of the perpetrators were school dropout. This was attested by some of the fraudsters, some dropped out school at the Primary, and Junior High School Level. Similar experiences were shared by key informants about student they know who dropped out of school to be Internet fraudsters. If such situation is found in a country when future doctor, businessmen, Member of Parliament and lawyer are traded off for Internet fraud business, then there is a surety for depletion in human resources. There is also no motivation for education in such areas where the youngsters use 'short-cut' route to get wealth which they assume as the main motive for being in school. There shall therefore be the surety for reduction in school attendance if it persists. When it happens that way then there is no hope for such nation and societies yielding responsible people to take up the baton of leadership. This has implications on human resource of the town. Although obvious, its implication may be in the long term. Again it was analysed that the people within the working age are not ready to go the hard way. That is

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they want to get rich quick but not from their toil of hard work. When this happens, then they are not being contributing to the development of the country. "sakawa" rumours depict young men destroying this potential by acting immorally but also literally. This is what an Assistant Superintendent of Police contributed

> *This act has depleted the human resource in the town. Most of these Internet fraudsters are within their working age who can contribute much for the growth of the town and Ghana. Unfortunately, they are the very people involved in this criminal act. They are not educated and are not ready to do good work. So where lays the hope of the town*?

To add up, Internet fraud deplete human resources physically. This is to say that Internet fraud leads to the grave of Fraudsters at a very tender age. Data received from Fraudsters confirms that they do not have much hope of living long. They made references to their counterpart who had died as a result of this practice. They know for sure that exploiting people shortens a person's life as their moral values and faith teaches them. Another reason given for shortened life span is a result of curses announced by victims or spiritual revenge through occult powers on them. One time, whiles interviewing a perpetrator, a fraudster pointed to a very young man on the other side of the road. This gentleman had gone insane. The insanity was believed to have been a curse from a victim the young man defrauded after he decided to be a fraudster. Internet fraud was therefore believed to have negative effects on the lives of fraudster either through insanity or premature death among others.

These statements confirm the studies by Boateng et al, (2011) and Button et al., (2012) that Internet fraud depletes the resourceful labour force in the country. In any nation where there is a growing reduction in human resource, it is certain for under-development. Human resource in a country is an indicator for development. The Human Development reports by UNDP take a view that Human Resources Development entails enhanced competencies in terms of a healthy living, long living, skill base that contributes to productive activities, and enhances quality of life through creation of purchasing power. Economic activities lead to enhanced purchasing power by these individuals. Thus when there is no human development then there is no boast for growth and development in such a country. This will also compromise on the stability of the country thus effect on the peace.

Threat and panic on the future of the Town

Question was raised on the security of the society due to the practice of Internet fraud. The 'Ebusuapanyin' lamented on the involvement of the youth in Internet fraud. This act, he noted, is eating deep into the moral fibre of the youth who are supposed to take the place of the elderly in the near future and the repercussion were quite enormous.

He said the Internet has a lot of resources and services which the youth can take advantage of but rather they focus on its misuse which does not only destroy their future but also affect society in general. Similar thought of fear was shared by a traditional leader of the town and the three of the Assemblymen interviewed.

Statement made by some of the key Informants revealed that there was formerly great fear and panic in the town because of the occult practice of those said to be fraudsters. For instance, some walked in the town with coffins at night and there were cases of human sacrifices in and around the town. However, the current fear and panic Internet Fraud poses in Agona Swedru as expressed by the some of the key of the Informants is not mostly due to the human sacrifice. This is because there were currently less cases on death cases for sacrifices which is due to the intensive security measures put in place to combat attacks on people in the town. This was also confirmed by the statement by some Internet fraudsters who admitted that the Agona Swedru is now not the target for those who practice human sacrifices because they are being suspected by the security and the public. Instead, the highest fear and panic expressed by the key informants is the uncertainty of the future security of the town and the growth of the town if the fraudulent act continues. From the data collected, most of the key informants believe that the present act ruins curses on the society. They believe that the next generations would have to bear the consequences of the present fraudulent act. Below are some of the commentary from the traditional Authority and an Assemblyman.

> I am a leader of this town but I cry for the future of the town, the generation after us. If the youngsters, the future hope of the country are doing this, then we really have to watch out. We are not secured at all. We are in ruin...there is nothing good at stake if the government does no step on his toes. (Ebusuapanyin)

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The Assemblyman continued:

> *This town is scary to strangers and to us who lived in this town since we are heart-broken with what is happening. There is no hope of prosperity and hope for us and our children if this evil continues. Innocent people may even have to bear the consequences too. If left with the fraudsters themselves, I couldn't have care but this is not so.(Assemblyman, Mantsemakebi)*

From the above interviews, it can be reported that there is fear and panic in the town. The research agreed with the statement in the work of Oduro-Frimpong (2011) and Armstrong (2011) that Internet possess unwarranted fear and panic on the future of the nation. However the fear and threat shared in the study is not mostly aligned to the fear of being sacrificed for occult rituals as already speculated by people. However the threat and fear is as a result of the future implications of Internet fraud on the town and the nation at large. Fear of death of Internet fraudsters in the future and the fear of increasing immorality in the town are some of the instances of fear and insecurity expressed by Key informants. This can however be analysed from developmental point of view. This is to say that the fear expressed is not directly related to spiritual replications instead it is directly related to effect on development. That is the implication on the depletion of capable human resources; loss of lives of the youth involved in Internet fraud. They share the sentiment of low participation in economic activity than in criminal activities in the future which have greater negative implications on the development of the town in the future. Additionally, there is the notion and fear of increasing immorality in the town which may kill the values, culture and

traditions of the town, as expressed by the stakeholders thus tempering with the dignity of the town. Best (2006), in the definition of peace averred that a country or community is said to be peaceful when there is 'freedom from fear and anxiety' (Best, 2006). Thus the current occurrences of Internet fraud in the town compromise on the peace of Agona Swedru.

Social Vices

Agona Swedru is branded with other criminal acts which have been identified as an outcome of the ongoing Internet fraud. From this study it was reported that most of the perpetrators are drug addicts, drunkards, and impregnate young girls in the town, disrespect the elderly in the town, drive carelessly and makes noise in town with their flitting. A Chief Inspector of the Police had this to say:

> *There have been cases of bad conducts and other deviant acts. Most of the youngsters who are brought here with such accusations are these ''sakawa'' boys. These boys are dealers in cocaine, wee and all that. You know they don't get anything better to do with the money they get because it is not gained rightfully.*

A Detective Sergeant of Police, also share this

> *I had a case where a fraudster reported a co-dealer who had taken a code received from his pal on his phone and had withdrawn the money unknowingly. This resulted in a fight among them so c*omplaint *reported the case but didn't return again after we had demanded that the two they write their case for investigation and prosecution.*

The Researcher observed a serious argument and threat between two Internet fraudsters which drew the attention of all those around. The reason

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identified from the argument was that a fraudster was suspected to have taken the code for withdrawing money from the pal of another fraudster. There is a probability of increase in more crimes which will in the end affect the peace and development of the area through fear and threat of being harm. Social vices impose threat of culture and atmosphere of mistrust and violence which hinders the peace and security of the town. Resources which could have been used for other developmental projects are used to combat social vices and ensure security in the town. Internet fraud depletes resources for developmental projects which affects the development of the town (Oduro-Frimpong, 2011). In a nation where people live in fear and feel unsecured either in the present or future; where they are in an expectation of crime, then there is a problem of peace and development in that country.

Social Stigma

A value for every community is linked with what it stands for. A common saying that a "good name is better than riches" is highly valued by Ghanaians because they hold in high esteem heritages won. Anything done contrary which destroys the reputation of a nation or a community is highly questioned with an eye of great caution. It is therefore worrisome for citizens in Agona Swedru on how the increasing involvement in Internet fraud by some youngsters has imputed on the good image of the town as it was described in the study. To an extent that Agona Swedru is known nationally and internationally by the label of Internet fraud: 'sakawa' Town or 'SikaKrom'. People who come from the town are suspected as criminal and immoral. One of the traditional Authorities shared that

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there have been instances where some ladies of Agona Swedru are deprived of marriage because of the label that the ladies are allow their bodies for ''sakawa''. They reported again that others have been deprived of employment in some organization and lost business contract because they have come from Agona Swedru. Such experience was shared by a Police Personal:

My wife is a trader, she deals in clothing. I was there one evening after she had returned from a trade deal with a partner and shared this terrible experience which nearly aborted her business contract if it had not been the intervention of an agent at the premises. According to her, after she had signed trade deal with the partners, a third party signalled the partner that my wife is from Agona Swedru. At that very moment, the partners had a different impression that my wife is evil and the money for the contract is stolen and abominated (Detective Sergeant of Police)

On another instance, Stigmatisation reaches as far as locality, whereby the "inner-city and city-perimeter settlements have become major targets for media reporting on crime in which the city is deemed as dangerous. The "inner-city" here Agona Swedru has become a common label used in media reports on crime. The outcome, as noted by Robson (2007), brings fear in the town which can be counter-productive to prevention strategies since it marginalises individuals living within the targeted community. This from data collected deteriorates the population's quality of life due to fear and the increased perception of local violence; greater fragility in social relations. Moreover, it builds on feelings of isolation and devalued self-image, and hinders future investment and services into the area.

Stigmatisation from these points has a negative implication on the peace and development of the Agona Swedru. The Social stigma showed extreme disapproval of individuals who lived in the town based on social characteristics that are perceived of Internet fraudster. This social stigma is so profound that it overpowers the positive social characteristics of other people who live in the town and are not fraudsters. When citizen feel deprived of certain privileges and cannot get opportunity to work in organisations that can earn them much income to increase their purchasing power. The insecurity from the media always reporting the town for crime marginalises the town and deprives it freedom from insecurity and may affect productivity which apparently does not augur well for the town and the people who live there. Although this implication has not been identified in all studies reviewed, it was however raised with high consent.

Economic implications on peace and development

Some of the economic benefits of Internet fraud identified in the research are discussed in terms of creation of employment and increase in investment and market. These are discussed below:

Employment and Investment

Findings from this study proves that Internet fraud has on the other hand increased remittances in countries especially where Internet fraud are practiced in this respect Agona Swedru which apparently has increased economic opportunities in the community especially for the unemployed and businessmen. Fraudsters admitted that they could earn as much 5000 dollars within a week. Other could earn at least 150 dollars within a month. They however admitted that

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these earning are not consistent or certain. Such earnings according to them are used to established businesses in the town. Every fraudster interviewed boasted of owing plots of lands. Six of the fraudster interviewed owned stores which have been rented out and others used for their own business such as phone shops and boutiques. Three also had commercial cars apart from their own private cars. These young men who initially had no job pride themselves to have gain a means to their needs. Again the investment projects undertaken from their proceeds provide employment opportunity for other people.

> *I was nobody in my family; poor but from the time I joined this 'business', I have acquired plots of land for myself. You see the car packed there? It is mine and I have others which are used for commercial purposes. Talk of stores, I own some. Not only me, most of the businesses in this town owned by us. So what do you think happens? I now have something to do and have provided opportunity to others to get work to do. (Male: Fraudster for 10years)*

Studies by Marsh (2004), and Button, Lewis &Tapley (2009) asserted that Internet fraud has greater economic implication on the nation because it discourages foreign investment; and still on an increase which has a negative implication on peace and development on the nation. However, the practice of Internet fraud in Agona Swedru from this study is discovered to has increase investments and employment opportunities which according to Todora and Smith (2009) and Steward (2009) are indicators of measuring development in a country. Also according to Best, people who suffer from material deprivation and poverty would inevitably perceived peace in terms of equity, development and having

access to basic necessities of life (Best, 2006). Thus employment opportunity and investment gains can be said to have freed the deprived individual from their wants which is a reflection of peace and development.

Market Expansion

Not only has Internet fraud created employment opportunity, it has also expanded market for trading. Finding from the studies proved that Agona Swedru has become business centre for both traders and buyers even for the people beyond the borders of Agona Swedru. It has also made it attractive for investors in the town. It is so because the business avenue created pools people from all walks of life to transact business thus has populated the place for business activity which is an advantage to trader, financial institutions and other organisations. There is therefore a boost in sales and the town seems good for investment for many businessmen as presented by some Fraudsters, a Police Inspector interviewed and the 'Ebusuapanyin' of the town. The Assemblyman who is also a businessman reported in confirmation:

> *Agona Swedru has developed fast; it has become the market centre for so many businessmen. I do not say this to encourage this ''sakawa'' business but it has brought businesses and people in the town making it a fertile place for investing.*

Although the above positive implications were said to be true from the responses gathered, little studies has been done on them. This is a positive result for development in the town. As defined by Todora and Smith (2009), there is development in a society when there is a rise in the level of living being it income, consumption or growth in self-esteem, there has been expansion in

productivity and economic activities leading to development. This is because participation in economic activities increases the purchasing power thus; basic needs can be acquired. In a case where people feel not deprived and are free from the stress of struggling for job and other basic needs, then we say that there is peace in that community or country (Plato, 1968).

Structural Development

The practice of Internet fraud from this study reveals a level of structural changes terms of buildings and other facilities over the years. These are analysed below:

Modernisation

Some area in Agona Swedru has become a 'tourist attraction'. Areas which were seen as village and forest area have become a site with big and posh buildings. Some of modern structures in the town were identified by both fraudsters and some key informants to have been owned by some of the fraudsters. The work of Agyapong and Asamoah (2012) and Amando (2015) already prove this argument. They added that some of the flashy cars in the town are owed by some of the fraudster. Where a country advances in its structures then it is said to have a degree of development. Thus the structural improvement meets the indicator for development

Social Facilities

Some areas that had no street light, electricity, water and good roads are now having accesses to them because of the development in the areas where Internet fraudsters have their buildings. Some of the areas which were pointed by fraudsters as site of establishments were Wuraba normally referred as Wuraba Estate, Swesco Area, Pipe-tank and Nkumbem heading to Oteipruo. Initially some of these areas were deprived of electricity, accessible roads and water because there are few people staying in these areas. However the presence of the fraudsters has given privilege to those who could not afford connecting electricity and water   to their vicinity to have access to them now. Leaders of the community did not deny that the ''sakawa'' boys' developmental projects have in one way or the other given privilege to some of the citizens although it is not a stamp to endorse this act. It was added that an area like Woruba and some part of Nkubem and Oteipruo used be haunted forest and quiet area where human attacks were reported but when the place started developing with the invasion of the fraudsters, such places have been marketed for sale and residence for the wealthy people in the town without any fear and panic as it used to be.

The implications of Internet fraud is made evident from this study. Both negative and positive implications were stated. The negative implication Internet fraud has through human resource depletion, social stigma; threat and panic for the future and other social vices are seen to have implications on the peace and development of the town and the nation at large. Narration from the above statement also proves that Internet fraud has benefited the town, Agona Swedru to

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an extent through socio-economic developments. This has promoted human development and well-being of the people in the town. The needs of some citizens are provided through employment opportunity gained. Economically, markets are boosting, investment activities are also increasing which an indication of a development. The implications of it are however real than physical. The implications are shared to be both positive and negative which either promote or discourages peace and development in the town and Ghana. However, there is no way the negative implications can be compromised without efforts to combat the Internet fraud. The impact of the negative implication of Internet fraud has a great influence on the Nation especially in the future. It is also important to understand that development in a country is necessary to have an impact on greater number of the population than a fewer as it is the case in Internet fraud where fraudsters and few people is beneficiary. The development and peace of Ghana will be at stake if the practice of Internet fraud is not carefully handled. It will discourage foreign investment, bad reputation, unsecured social relationship of citizens and foreigners. In the end, more Ghanaians will be victims to this scheme.

Legal mechanism

Although not intended to be used as prevalence estimates, Police report can also provide information about the implications of fraud. Complaint data are integral in understanding the victim experience, aiding with prosecution and law enforcement, and allocating resources for detection, prevention, and victim services of Internet fraud. It is also necessary to understand the criminal code of

the Republic of Ghana under which the suspects or Internet fraudsters are charged.

Police reports on criminal cases in the district were collected from the year 2014 and 2015 shown in appendix 3 and 4. This was to help assess the rate of complaints of Internet fraud in the town as compared with other criminal cases.

From the report in 2014, fraud was the fifth highest recorded crimes in district with 158 cases reported. However in 2015, it was the fourth highest recorded crime in the district with the total of 149 cases. Comparatively, the rate recorded in 2014 was higher than that in 2015. This shows a fall in the fraud acts from 2014 to 2015. However the fraud cases reported covers all fraud but not specific to Internet fraud. The Police Officers explained that the structure for reporting crimes on fraud covers all fraud cases, thus, there is no statistical report only on Internet fraud. Nevertheless, it was admitted that Internet fraud case are being reported but few. The figure shown for fraud therefore is general which includes land fraud, bank fraud, tax fraud and Internet fraud. There is the need for proper and categorical record keeping.

The Police officers interviewed on the other hand admitted that few cases on Internet fraud are reported though such acts are obvious. They added that the victims are mostly foreigners thus it difficult for them to report such cases to another country. Respondents were questioned on how the few cases are processed for justice. These were some response from Police Officers:

> *We are aware of this on-going 'sakawa' business but we are*
> *unable to take actions but the law does not clearly state arrest*
> *of such people. Although it is wrong, the law does not prove*

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> *them wrong because there has been an agreement between both parties before one is lured. Another great challenge for us is lack of evidence. Our work acts on evidence. There can't be a prosecution without evidence. Those who report these cases are unable to provide any evidence. Even tracing these fraudsters is another hell. Everything they use is not real thus the difficult. We had a recent case of a man from United Kingdom who was able to trace the guy who defrauded him. The case was then sent to the court for justice, the case was adjourned for another date and because of the long processes of prosecuting, it was so expensive for the man to be flying to Ghana always which could be even be used to indemnify himself, so he left the case hanging. (Chief Inspector of Police)*

Another Police officer confirmed this by saying:

> *By whose mandate can we arrest them? Which law gives us that mandate? There are at the cafés, we see them day and night but there is nothing we can do much unless evidence is being provided. (Detective Sergeant of Police)*

Further interrogation was made on the laws which govern Internet fraud in Ghana. It was shared by the Security personal that law used to arrest and investigate Internet fraud cases is applicable for all fraudulent acts. It was added that the Law used is the Criminal code, Act 29/60 Section 131. Crimes committed under these laws are billable offences and carry lesser punishments which cannot therefore deter the fraudsters from committing Internet fraud. This confirmed the statement by Boateng et al., (2011) that the Police still rely on conventional crime laws on false pretence in the criminal Code Act 29/60 Section 131 and its associate statutes. It was again indicated from the study that it is

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wholly inappropriate to use this law because of the facts that some of the cases do not support the charges made against the suspects under that law thus honest judgement is problematic.

Fraudsters were also questioned on their knowledge on the law prohibiting Internet fraud. Some boldly admitted that they are aware their practice is against the law but with less confidence in the law to deter them. They continued the argument that, even when cafés are locked, they can still do it in their closest thus the law is not the best solution. They posited that they are being backed by some of the traditional leaders thus the solution is a multi-task not just the police or the law. It was revealing to identify how complex the solution would be when some, Community Leaders, Security personnel and banking agencies in the country condone with the Internet fraudsters to commit such fraud. However, some of the fraudsters denied the existence of the law on such fraudulent acts hence the need for publicity of the law.

From the above discussion, it is noticed that the law used by the security force in governing Internet fraud is inappropriate thus the need to speed up revision. Lack of law enforcement has also been a challenge. Adding to that, the practice of 'sakawa' cannot be an isolated national issue but part of a larger question of corruption which is on the cover page of every issue for discussion.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The focus of this study was to investigate the prevalence of Internet fraud also called 'sakawa' in Ghana and to examine its forms and implications of Internet fraud. Using qualitative approach, it also explored efforts by security agencies in Ghana towards curtailing Internet fraud in terms of prosecution and law enforcement. In terms of scope, concern was on Internet fraud and its implications on peace and development of the town, Agona Swedru. This chapter presents the summary, conclusions, recommendations and perhaps areas for future study.

Summary of Findings

- From the research, three key findings can be summarised from the above discussion. First, this research brought to the fore the fact that Internet fraud is fast gaining grounds in Ghana especially in Agona Swedru which confirmed previous study by IC3 (2010); Oduro- Frimpong (2011). Some Interviewees confirmed that Agona Swedru is the 'headquarters' of Internet fraudsters. Others also judged it as the occupation for some of the youth in the town. Data gathered proved that online dating is the commonest form of Internet fraud practiced by almost all the fraudster. General merchandise or auctioning was the next form of Internet fraud practiced at Agona Swedru.

- It is however questionable why most youngsters in a community may resort to Internet fraud as their occupation. It was found that the reasons for such

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engagement are both intrinsic and extrinsic. Most of the fraudsters attested and associated their engagement to desire to get rich quick. Poverty resulting from unemployment was also mentioned as an increasing factor for the inactions of the fraudster. Peer Pressure and lack of parental care also constituted as extrinsic factors to the practice of Internet fraud in Agona Swedru. It is therefore affirms the Economic Conflict theory and the Space Transition theory.

- It was also evident that there has been a vast implication of Internet fraud on the town and even the nation at large. Some of it was positive and others negative, some being economic, social, structural and physical and moral implications.

Some negative implications identified in the study reveals that Internet fraud depletes human resources in the town and the country. This is explained in terms of decline in the interest for education, anticipated loss in capable human resource to take up economic opportunities in the country. This has an effect on the development of the town since human resource contributes massively to the development of a Country.

Great fear and insecurity is said to be in the town. However, less of the fear shared is related to physical harm like human sacrifice as it is mostly speculated. It is instead shared in terms of its consequences on the future of the town. That is the fear and insecurity that is for the bright future of the town of losing potential and responsible future leaders is jeopardised. The peace of the town is at stake since it is not free from fear and insecurity

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which is a strong component in measuring the level of peace and development in a country.

It was again discovered that Internet fraud in the town has increased other social vices. Most of the fraudsters were involved in immoral behaviours like drunkenness, drug addiction and promiscuity. This has effect on the socio-culture standing in the community which affects peace and development in the town.

Again, It is believed that the current state of Internet fraud in the town creates a bad impression about the people in and from Agona Swedru thus, tarnishing the good image of the town. To an extent, some citizens are refused some opportunities like businesses, marriage because they are indigenes of Agona Swedru. This also has negative developmental implication on such people and the town at large.

- Many Researchers have expressed that Internet fraud has resulted in declined in investments in such countries. However findings in this study prove that Internet fraud has instead increased investment and boosted business in Agona Swedru. This implies that although the whole country may suffer declining investments at the macro level, there is increase in remittance (although illegal) at the micro level, which in this case is Agona Swedru. Remittances received by fraudsters have been invested in economic businesses most especially where they live. It has also boosted business in the area and has created employment opportunities in the town.

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Thus, as explained by the systematic and sociological perspectives to peace, this is an indicator to socio-economic progress.

Another positive implication of Internet was in terms of developmental improvement. The current infrastructural development at Agona Swedru can no means be compared with few years past. It was confirmed by Internet fraudster and all the key informants interviewed that Agona Swedru has improved with nice buildings, areas that had no electricity and good roads now do because the buildings of the fraudsters are located there. Although other factors may have contributed to improvement in infrastructure, indigenes attribute these improvements largely to Internet fraudsters. Modern structures have improved the aesthetics of the town which to indigenes are beneficial to the community. It can therefore be analysed that there has been development and some form of peace to people who never had access to electricity, accessible water and good road who now have access to these basic needs of humanity.

- Finally the question on what has been done to curtail these negative implications of Internet fraud is important to this study. It was found out that, less has been done by the government agencies to fight Internet fraud. Research data also showed that most cases go unreported due to lack of legal evidence to aid prosecution process. Lack of confidence in the prosecution and enforcement of the law by the police has been a challenge. The few who report are unable to go through the bureaucratic ways of prosecuting and apprehending cases reported. Again agencies responsible

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for investigating, controlling and apprehending online criminals lack the technical knowledge needed to tackle the problem.

Conclusions

Based on findings of the study, the following conclusions were drawn:

- Internet fraud is common in both developed and developing countries. It is evident that Ghana is no exception in this case. It was discovered that perpetrators mostly use online and Internet dating or romance to defraud people. Auctioning or general merchandise fraud is also practiced although it less practiced.

- Fraudsters usually visit dating site for link up with people who want someone to date after which a relationship is initiated and various demands are made to defraud the victim. Others also steal the identity of other people to establish a friendship with victims on websites and facebook site seeking for friendship. Picture of naked posts are sent out to suspected victims to seduce them for dating and for money demand. Others who practice general mechanism use fake business document for fraudulent act. The practices of Internet fraud is mostly done with assistance from occult or spiritual powers with the aim of easily convicting victims to give whatever is being requested by the fraudsters and to protect them from counterattacks from victims.

- It was revealed that both external and internal factors probe people especially the youngsters into the practice of Internet fraud. The factors raised were greed and the desire to get rich quick, unemployment, lack of

parental care and control and peer pressure and bad sentiment for revenge. The quest to get rich quick and unemployment issues were being noted to the main reason the involvement of the youth in Internet fraud in Ghana.

- The implications of Internet fraud and how it affects the peace and development were obvious. Young people's aspiration for education was observed to be at stake. The potential of the youth into more economical occupation is channelled into this fraudulent which does not promote the human development. Internet fraud is seen as an immoral act moreover, it encourages other social vices which has the capacity to deform physical stability of citizens through violence in the country thus distorting the peace and development of the country. It also tarnishes the image of the town and countries where they are practiced with bad labels.

    Despite these, it is seen to have increased investment, employment opportunities, increase market transaction. It also believed that there has been infrastructural development though the building establishment in the towns where fraudsters reside.

- The impact of Internet fraud appears to be worse in developing countries where the technology and law enforcement expertise is inadequate. Inappropriate law, lack of law enforcement and lack of technical know-how by the Police and the legislature has been a challenge in curtailing Internet fraud in Ghana. The limited options for the Police, legal and financial institutions to address Internet fraud call for a multi-stakeholder analysis at the national- level. However, although Internet fraud may

transcend the frustration of global inequalities the moral price is high. Whether it has done 'good' or destroys the reputation and prospects of the entire nation, Internet fraud money is gained at the expense of other thus doing worse than good not only to Ghana but the whole world.

Recommendations

Based on the findings, the following are the recommendations suggested:

- The first step to combat Internet fraud in the country is by identifying the real problem. Internet fraud cannot be stopped so as long computer is still in existence. However its negative use can be avoided and prevented when preventive measures.

- The level of ICT intelligence acquired through Internet Fraud by these young fraudsters exhibit could be channelled to more reputable profession which could benefit the nation greatly since Internet facilitates great success in business transactions. Training programme could be establish to trained the youngster in using their intellectual know-how in browsing on the Internet for better professions such as online research, credible online services delivery, searching for business plan, and creating designs for sale. Solutions for some of the challenges in the country could be solved if these youngsters especially at the cafés are trained on how to use the Internet to bring innovative ideas and solve social problems. By this they will become Internet problem solvers than Internet problem creators.

- Education is an important solution to the increasing practice of Internet fraud in Ghana. The educational structure should focus on building the

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integrity and moral value of the students. Factors that have been identified as reasons for the involvement of the youth in Internet fraud could be tackled if they are educated on the negative implication of it on their lives and the nation at large. Public awareness campaigns on the implications of Internet fraud will help sensitise Ghanaians to collaborate with the authorities to fight Internet fraud in the country.

- The law governing Internet fraud should be clear, possibly revised with first degree felony punishments than second degree felony which normally does not deter the fraudsters because the punishment are not severe. Measure should be taken to ensure law son Internet fraud are enforced and prosecuted. The few cases that are identified should be followed up and their accomplices arrested including bankers, security personnel, and traditional authorities to curb the situation. Law enforcement agencies must provide their computer crime investigators with the all the needed technology to aid their investigation processes.

- Furthermore, there is the need for concerted effort on the part of individual citizens and corporate bodies, to report cases on Internet fraud and demand that government put in place laws, policies and technologies to curb Internet fraud. This should be a multi-task for the public and stakeholders. Bankers should be made to report people suspected to be fraudster to the police for further investigation. The districts and the traditional leaders could organise deterrence forces in the town.

We as a nation should begin to imbibe the national consciousness disposition and understand that any threat that is channelled towards the nation will ultimately affect us all. To avoid the increasing practice of Internet fraud and prevent the reoccurring negative implications of it on the country, it will take the effort of all.

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APPENDICES

APPENDIX A

INTERVIEW GUIDE ON THE IMPLICATIONS OF INTERNET FRAUD ON PEACE AND DEVELOPMENT OF AGONA SWEDRU.

INTERVIEW GUIDE FOR PERPETRATORS OF INTERNET FRAUD

The aim of this research is to assess the implications of Internet fraud on peace and development of Agona Swedru. I believe in your trustworthiness to contribute to the success of this work if you could spend little of your time to respond to the questions below with an utmost good-faith. Any information given would be treated confidence and be uses only for the stated objectives of the study.

A. Background Characteristics

1. Sex: Male ☐   Female ☐

2. Age: 10-19 ☐   20-29 ☐   30-39 ☐   40 and ab**ove** ☐

3. Level of Education: primary ☐ Middle ☐   JHS ☐   SHS ☐

   Tertiary ☐

4. Marital status: Single ☐ Married ☐   Divorce ☐

5. Religion: Christianity ☐   Islam ☐ traditional ☐ other ☐

6. Nationality: Ghanaian ☐ Non-Ghanaian ☐

   Please specify..

7. Occupation**..**

B. Understanding on Internet fraud

8. In **y**our own perception, what is Internet fraud?

9. How is Internet fraud practiced?

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C. Motivation For Internet Fraud

10. Have you been involved in Internet fraud before? Yes ☐ No☐

11. Who introduced you to Internet fraud ''sakawa''?

12. For how long have you been involved in this act?

13. What are your main motivations for being involved in this act?

D. Implications for Internet fraud

14. Through which means do you practice Internet fraud?

15. Who are your targets for Internet fraud?

16. How do you succeed in persuading victims to convenience them into Internet fraud?

17. How much money do you gain from Internet fraud?

18. What are some of the benefits gained from this act?

19. What are some of the disadvantages or negative effect Internet fraud has on you?

20. Do you wish to stop this act? Why?

E. Legal restrictions to Internet fraud

21. Do you share the view that Internet fraud is a crime? Yes   No

22. Are you aware of laws binding Internet fraud?

23. If yes, are you deterred by these laws?

    If no, then what may be the reasons?

24. What do you think can be done to help fraudster move from such act?

APPENDIX B

INTERVIEW GUIDE FOR SECURITY PERSONNEL AND KEY

INFORMANTS

Dear Sir/ Madam,

The aim of this research is to assess the implications of Internet fraud at Agona Swedru. I believe in your trustworthiness to contribute to the success of this work if you could spend little of your time to respond to the questions below with an utmost good-faith. Any information given would be treated confidential and be uses only for the stated objectives.

A. **Background information**

Date of interview.....................................

1. Age:20 -29 ☐ 30-39 ☐ 40-49 ☐ 50 -59 ☐ 60 and ab**ove** ☐

2. Sex: Male☐   Female ☐

3. Levelof Education:

   Non-formal education ☐   Basic education ☐   Secondary ☐

   Tertiary☐

4. Marital status:

   Single ☐   Married ☐   Divorced ☐

5. Religious Affiliation:

   Christian ☐   Islam☐   Traditionalist ☐

6. Others Specific Status in society..

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B. Implications of Internet fraud

1. What is **y**our understanding of Internet fraud- ''sakawa'?

2. How real is Internet fraud in Agona Swedru?

3. How is Internet fraud practiced in Agona Swedru?

4. What might be the reasons people involve themselves in such acts?

5. What are the implications of Internet fraud to Agona Swedru?

    i.   Positive

    ii.   Negative

6. How would you describe the laws binding Internet fraud?

7. Do you find the measures/laws to bind Internet fraud to be effective?

    Yes ☐   No ☐

8. How effective or ineffective are these measures?

9. What are some of the challenges in combating Internet fraud in Ghana?

C. Ways of resolving Internet fraud in Agona Swedru

10. Do you believe Internet fraud /''sakawa'' can be prevented or minimised in Agona Swedru?

      Yes   No

11. If yes, how can it be prevented or minimised?

12. If No, why?

13. What new measures or systems can be employed to resolve ''sakawa'' incidence in Agona Swedru?

14. What do you think it will be the benefits when Internet fraud ' 'sakawa'' is solved?

APPENDIX C

OBSERVATION CHECK-LIST

1. Category of people involved in Internet fraud

2. Nature and practise of Internet fraud

3. Environment where Internet fraud is practised

4. Good and bad of Internet fraud

APPENDIX D

POLICE REPORT IN 2014 ON CRIMINAL CASES

ANNUAL REPORT FOR THE YEAR ENDING 31ST DECEMBER, 2014.

1. PERCULIAR PROBLEMS OF THE YEAR:-Major and minor cases reported during the period under review were:- Assault, robbery, stealing, murder, threat of harm, threat of death, causing damage, fraud, possessing narcotic drugs, unlawful entry and among others.

2. BELOW ARE THE MAJOR AND MINOR CASES REPORTED DURING THE QUARTER:-

Assault	564
Stealing	335
Fraud	158
Robbery	15
Threat of death	255
Threat of harm	138
Causing unlawful damage	52
Causing unlawful harm	4
Possessing Narcotic Drugs	2
Offensive Conduct	198
Trespass	32
Abduction	2
Harbouring Criminal	1
Unlawful entry	4
Acts tending to disturb the peace	12
Murder	4
Inducing a tenant to quit	12
Illegal felling of economic tree	2
Fictitious trading	1
Allowing ferocious dog at large	1
Attempted murder	1
Defilement	1

APPENDIX E

POLICE REPORT IN 2015 ON CRIMINAL CASES

ANNUAL REPORT FOR THE Y᠆ ᠆ᠾING 31ˢᵗ DECEMBER, 2015

1. PECULIAR PROBLEMS OF THE YEAR ᠆᠆r and minor cases reported during the period under review were:- Assaul᠆, ᠆᠆ y stealing, murder, threat of death, threat of harm, causing unlawful ᠆᠆᠆ fraud, unlawful entry, possessing narcotic drugs, unlawful entry and am᠆᠆ ᠆᠆s.

2. BELOW ARE THE MAJOR AND MINO᠆ ᠆EPORTED DURING THE YEAR

Assault	997
Stealing	491
Fraud	149
Threat of death	277
Threat of harm	73
Causing unlawful damage	62
Offensive conduct	145
Acts tending	4
Abortion	1
Rioting with weapon	1
Causing unlawful harm	3
Possessing narcotic drugs	1
Trespass	3
Unlawful entry	4
Fictitious trading	2
Allowing ferocious dog at large	2
Issuing false cheque	1
Causing unlawful harm	3
Dishonestly receiving	1
Fraudulent breach of trust	2
Cruelty to animal	3
Posessing fake currency	1
Kidnapping	2
Failing to attend communal labour	1