

## Article

# Cameroonian youths, their attractions to scamming and strategies to divert attention

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**Internet crime is a worldwide problem and all nations are susceptible. Rumour holds it that the incidence is high in some parts of Cameroon. We were able to find out the extent to which students are involved in internet crimes and its present and future impacts on Cameroonian youths and the nation, in addition to proposing civil society intervention strategy to re-enforce existing initiatives to fight against scamming. Questionnaires were administered to 500 students (respecting gender balance) of 3 populated schools in Bamenda randomly and 386 students provided responses. Students (91%) were aware of internet crimes and frauds commonly referred to as “scamming”. Students (53%) were informed by friends some of whom (15%) were scammers, even in Form 1 (5%). Students (95%) made friends with scammers for financial and material reasons. Scammers (65%) lost focus on education and eventually dropout of school when attempts to corrupt teachers failed. Scamming tarnishes the image of a country while increasing crime rates, madness and mysterious deaths. Concerted efforts of government and the civil society are needed to avoid future damages. Scamming is a common practice in Bamenda Cameroon with unacceptable consequences both to youths and the nation; however, future damages can be avoided.**

**Key words:** Cyber crimes (scamming), students (youths), school dropouts, unemployment, poverty, civil society, government, Cameroon.

## INTRODUCTION

The advent of information and communication technology (ICT) has undoubtedly brought ample improvements in our day-to-day activities and involvements. It is a major factor on which the world depends to support economic growth, innovation and social development. Worldwide people utilise electronic communications in trade and development across different nations and continents effectively with minimal human displacement. Over the years, electronic commerce (e-commerce) has increased tremendously with remarkable positive impacts on

diplomatic, trade and developmental ties between different nations.

Notwithstanding, consumers of ICT are extensive and diversify in attitude and usage. Those with perverse minds have not ceased working to exploit the innovation of ICT for selfish and wicked purposes at the detriment of others who must have cooperated on mutual trust basis in e-business or otherwise. Their activities are illegal and deserve urgent attention as all nations are vulnerable with adverse consequences on global economy.

In Cameroon, perpetrators of illegal activities via irresponsible or abusive use of ICT, have shifted or augmented their attention from cyber watching of illicit videos to young people especially female youths being involved in internet fraud (scamming), both of which are

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very devastating criminal acts. Our economic and development relationships with nations whose residents have fallen victims are unsafe or at stake. Thus, despite the absence of data on the extent and effects of scamming in Cameroon, we cannot deny the deplorable damages scamming has inflicted on us. Such data on the present and future destructions on citizens and the State, induced by internet crimes and frauds (ICF) is acute. Furthermore, assessments on levels of contamination of Cameroonian youths and alternative activities to distract attention thereby avoiding future damages cannot be over emphasized.

## BACKGROUND

### Internet crimes and frauds

The exact meaning of cyber crimes (ICF) may be very cumbersome and vague. Being a popular term, it has been used by many authors to describe the illegal activities related to the internet world or cyber space while others define cyber crimes using the various constituent aspects (Olowu, 2009). For example, according to the Federal Bureau of Investigations (FBI), cyber crimes spans across a diverse scenario including; crimes against children (usually involving child pornography or child rape); theft of intellectual properties and/or publications, intentional dissemination of malware to national and international internet fraud (FBI, 2005). Casey (2004) considers internet crimes and frauds to be "any crime that involves computers and networks, including crimes that do not rely heavily on computers". Considering the Internet crime complaint centre (ICCC), "internet crime is any illegal activity involving one or more components of the Internet, such as websites, chat rooms, and/or e-mail. Internet crime involves the use of the internet to communicate false or fraudulent representations to consumers. These crimes may include, but are not limited to, advance-fee schemes, non-delivery of goods or services, computer hacking, or employment /business opportunity schemes". Consistent with the above definition, the legal dictionary of The Free Dictionary website by Farlex, defines internet crime as "a crime in which the perpetrator develops a scheme using one or more elements of the internet to deprive a person of property or any interest, estate, or right by a false representation of a matter of fact, whether by providing misleading information or by concealment of information". According to President Obasanjo of Nigeria, West Africa (BBC, 2003) the various financial scams known as "419" fraud or internet fraud which is originating but not limited to Nigeria (Oriola, 2005) are the event where people overseas wilfully provide their bank account details in response to promises of huge non-existing riches, which are resultantly liquidated.

Meanwhile different authors' definitions for ICF may

vary, in very simple terms, it may encompass all illegal activities perpetrated by one or more people referred to as scammers, hackers, internet fraud stars, internet-crimers, cyber citizens or 419ners, using the internet through the medium of networked computers, telephones and other ICT equipment. It is generally referred to as scamming in Cameroon.

### Cameroonian context and origin of ICF

African states seem to be safe sites for cyber-criminals (Mutume, 2007) probably because of the cheap cost of site registration and no or inadequate security (McAfee, 2010) making it safer for perpetrators. After Nigeria topped the list as Worlds' most malicious site for internet browsing (Ribadu, 2007), it was the fare share of Cameroon in early 2010 (McAfee, 2010). The ever increasing unemployment rate in several African countries (most of whom are graduates who are literate in computing and internet) is probably an influential factor of the existence and growth of cyber-crimes (Olowu, 2009). According to the WB (2008), instability in Africa will continue to be on the rise but might be arrested or controlled by generating an estimated 100 million new job opportunities by the year 2020.

In Cameroon, illegal activities propagated via negative exploitation of the ICT have several characteristics (with new types emerging every day) depending on who and where the target is located on the globe. For example the Embassy of the United States, Yaounde, Cameroon, describe some of the versions of scamming originating from Cameroon as child adoption scams; wildlife scams (including parrots, dogs and monkeys); and business scams (involving vegetable oils wishing to supply raw materials for bio-fuels industries) with never-ending strings requesting money.

We may further classify scams originating from Cameroon according to their targets as external target scams (scamming people abroad) and internal target scams (aimed at scamming Cameroonians at home). External target scams (ETS) are usually characterized by fraudulent child and wildlife especially pets adoption scams, hosting and dissemination of websites with animals or goods that do not exist anywhere, internet impersonation scams (claiming to be either government officials or approved by government of Cameroon), identity scams (fraudulent phone calls to people in different nations using telephone codes of different nations while calling from Cameroon giving the impression of being elsewhere) amongst others. On the other hand, internal target scams (ITS) to which several citizens are victims include amongst others telephone scams (fraudulent phone calls), computer hacking, e-mail address impersonation scams (hijacking someone else's e-mail account, change the password and use it to extort money from available contacts), hypnotic scams. Other

common place versions of scams originating elsewhere targeting Cameroonians and others include conference, job, business proposal and lottery letter scams in addition to websites mimicking official authentic websites of institutions (mainly financial) requesting personal information. The end point of scamming is to extort money from victims either directly (face-to-face) or via bank transfers.

The above identifiers of scams are in line with the sample scamming letters displayed on FraudWatchers website. Scamming, especially pet animal scams is a very common practice in some parts of Cameroon. In addition, the report about computer hackers who reportedly crashed into several Cameroon government and newspaper official websites in 2009 (VOA, 2010) further corroborates the findings of the embassy of the United States, Yaounde. Most recently, Cameroon's ".cm" domain being described as the most dangerous destination for internet browsers (McAfee, 2010) with a 36.7% chance that a ".cm" website is unsafe further compounds the practice. This can most likely be attributed to the less cost in site registration and with inadequate security. Ironically, according to Mr Jean-Pierre Biyiti Bi Essam, Minister of Posts and Telecommunications, internet development is yet at the rudimentary stage in Cameroon (VOA, 2010).

### **Currently existing or in-process interventions strategies in Cameroon**

Considering that the economic growth of most industrialized nations revolves on the dynamics of ICT and that the impact of ICF (scamming) on global economy is unacceptable, cyber crime has become a serious issue to many informed governments (Olowu, 2009). In as much as it is not uncommon to have African States with no laws specific to cyber crimes, to prevent further massive negative consequences of cyber-crimes and bring the phenomenon to an end, various legal and policy interventions have been considered lately by some countries.

Nigeria and South Africa have specific legal frameworks in place (Olowu, 2009). To fight against cyber criminalities, Nigeria launched an anti-fraud squads to investigate the country and sanction perpetrators accordingly while assessing the existing laws covering scamming or 419 scams (BBC, 2003) while South Africa has employed the Electronic Communications and Transactions Act, 2002 (Olowu, 2009). Meanwhile some countries in Africa blocked confirmed malicious websites, many others, such as Burkina-Faso, Gambia, Ghana, Kenya, Senegal, and Zimbabwe exploited emergency laws and ad hoc strategies in the absence of fixed legislations and regulations against cyber crimes (Olowu, 2009), associated with lack of law and enforcement training, tools and techniques used to investigate cyber-crimes. As disclosed by Mr. Jean-Pierre Biyiti Bi Essam,

Minister of Posts and Telecommunications, in view of the cyber crimes associated with Cameroon, the government of Cameroon is in the process of improving internet security, electronic commerce, and electronic banking in the country and is outlining laws to sanction perpetrators of cyber criminality (VOA, 2010).

In addition, the Law and Enforcement Officers have continued to work ceaselessly to apprehend perpetrator and bring them to justice and thereby ensuring security for all in Cameroon

### **Rationale**

Cameroon is yet at the beginning of internet developmental stage. Several reports have associated variety of scams with Cameroon as the origin. Laws that cover ICF in general and scamming in particular are non-existing or yet on the way due to inadequate or no data on the incidence and effects of ICF in the country. Studies on ICF to find out the extent to which students and youths have been contaminated by the 'scamming syndrome', and putting in place appropriate intervention strategies to enhance existing measures via diverting attention, are exigent.

### **OBJECTIVES**

The major objective of the study was to find out the extent to which students are involved in scamming and its present and future impacts on Cameroonian youths and the nation in general and to propose a civil society intervention strategy to be put in place to re-enforce existing initiatives to fight against scamming.

### **METHODOLOGY**

#### **Study site**

The study was carried out in 3 out of 4 most populated schools viz: Longla Comprehensive College (LCC), Progressive Comprehensive High College (PCHS) and City College of Commerce (CCC), which we contacted in Mankon, Bamenda, North West Region of Cameroon.

#### **Target populations**

The studies targeted students of both sexes, between the ages of 12 and 28 likely to be in the class range from Form 4 to High School (junior to senior high school).

#### **Study design**

Collection of data was done from one class to another. The discipline master or appropriate senior administrator of each institution rightly presented the delegates from the Action against fraud and social insecurity of the Department of Education and

Extension Programme of the Integrated Health for All Foundation (IHAF) in Yaounde. The leader of the delegates then informed the students of the purpose of the visit and the need for their honest and optimum collaboration. Questionnaires were distributed randomly to students to provide honest responses, *in situ*. This was done in sampled Forms 4 and 5, and high school (junior to senior high school) classes in LCC, PCHS and CCC.

### Data analysis

Means and averages were used to analyze data extracted from the questionnaires. Pie charts were used to represent the information in the extracted data.

## RESULTS

### Awareness of cyber crimes and level of contamination of students

Out of 500 questionnaires administered to students, a total of 386 (77%) students (age range 12 to 25; 49% females, 39% males and 12% that did not identify their sex) provided responses. Of these, 91% of students are aware of internet crimes and frauds and 87% commonly referred to it as scamming. Besides how common (90%) scamming is in the community, 53% of the students became aware of scamming via friends most of whom are in same school. Specifically, 15% of the students were directly informed by friends who are scammers.

55% of the students know over 21 students in their school who are scammers. It is not uncommon to know that 5% of the students involved in scamming are in Form 1 (sixth grade), while the percentages were found to increase with class irrespective of school. 95% of the students are friends to scammers with 66% of the students doing so because of financial and material (e.g. flashy cars and expensive electronic gadgets) attractions. 65% of the students reported that students involved in scamming do not perform well in school and end up dropping out. 53% of the students associated the miss of focus on education and resultant school dropout to selfish attention to the ill gotten money.

### Common reasons for scamming and consequences

The most common reasons advanced by students and youths in general involved in scamming are over ambitiousness for money (42%), for prestige and ostentation (26%); peer influence (17%) and poverty described as lack of jobs (despite having obtained the necessary certificates) with numerous basic needs (47%).

Common consequences of practicing scamming include: irresponsible behavior (laziness, school dropout, dishonesty, lack of respect for elders and sexual promiscuity) (33%); tarnishing individual and national images (13%); gross frustration (24%) precipitating their association with cultic groups (24%); with accompanying

high crime rate and insecurity (27%); most of whom end up growing mad (36%) while many others die mysteriously (58%).

### Suggested interventions

For the most, students, government and civil society efforts are urgently needed to complement each other to kick out scamming in Cameroon. Establishment of an anti-scamming and internet supervisory body with spies being civil society actors (24%) whose roles shall include limiting the age groups surfing the web (11%); ensuring early or complete closure of suspected cyber cafes in areas where scamming is rampant (9%); restriction of e-commerce (8%) and exposure or termination of associated fraudulent websites (22%) while offering merit and/or experience based jobs which do not depend on "godfathers" or simply bribery and corruption (31%). In addition, government should offer basic school needs to students and youths as motivation and manner to those from extremely poor families (25%).

Complementarily, civil society actors should actively build capacities of students and youths in general (70%) on responsible peer relationship towards avoiding scammers (6%); building youth capacities towards self employment (31%); initiate and stimulate youth empowerment and youth animation activities e.g. movies, to divert attention from scamming (59%) while opening deep studies and research on bank transfers (42%). The last words from respondents not covered by the questionnaires were very captivating, lauding and encouraging investigating body (IHAF) while asking their school-mates, youths and all perpetrators to denounce internet crimes and frauds (scamming) and exhibit responsible ICT for a better citizenship and our nation Cameroon.

## DISCUSSION

Scamming involving child and wildlife adoptions, electronic businesses and identity frauds are not uncommon in some parts of Cameroon. The major victims are people of the overseas and citizens or members of the civil society in Cameroon. No civil society intervention strategy exists to reduce the prevalence of scamming due to non-existence of data either on the involvement of youths in scamming or on the incidence rate of victims of scamming and its dreadful consequences. The present study aims at generating necessary data to effectively quantify the damages already inflicted on us and the future dreadful consequences on individuals and the nation as a whole which could be overcome. In view of the fact that youth are majestic leaders of today and tomorrow, the preliminary part of the research focused on youths, particularly students, of both sexes with age range

between 12 and 28. Findings would provide a big picture of the prevalence rate of scamming and provide clues to its progression if nothing is done about it from the perspective of the civil society. In addition, findings would be an overture for necessary intervention strategies in phase II to be put in place to divert attentions from scamming.

Based on recurrent gossips that some parts of Cameroon such as Bamenda in the North West region and Kumba in the south west region have very high scamming rates, we considered launching an investigation in Bamenda to confirm the hearsay information. Furthermore, in view of the likely social risk or insecurity involved in approaching free-hands youths suspected to be perpetrators of scamming for example in public cyber cafes in the community, the studies preferred commencing with organized institutions of learning where of course the leaders of today and tomorrow are, though some are involved in the act. It was obvious that we could not get back all 500 questionnaires administered at random considering that some students are perpetrators of scamming. Notwithstanding, responses to 77% of the total questionnaires provided were received from students between the ages of 12 and 28, with responded questionnaires from females dominating. This probably suggest that females are less likely to be involved in scamming than males, most of whom likely retained the questionnaires, as gender balance was ensured during the random administration of questionnaires. Furthermore, considering that we requested submission of both completed and uncompleted questionnaires at the end of the exercise, the 23% that did not return the questionnaires is indicative of probable percentage of students who are most likely perpetrators of, or adoring scamming.

The 91% awareness of the existence of internet crimes and frauds (ICF) confirms to an extent the common nature of the act in Bamenda, Cameroon. It matches with the 90% common place of these illegal activities in the community. Undoubtedly (87%) ICF is commonly referred to as scamming. This was not strange considering its nearness to neighbouring Nigeria where it is also referred to as scamming or 419 (BBC, 2003) and the probable interactions between youths of both nations. It was not strange that of the 91% of students who are aware of ICF, 53% were informed by friends amongst whom 15% were scammers. Considering peer influence, the observation suggests the likelihood of students' involvement in scamming. This was confirmed by the 55% of students who can identify at least 21 students in same school who are scammers, talk less of the number in their neighbourhood. The findings confirm the hearsay that scamming is a reality in Bamenda. In addition, the 95% of students who are friends to scammers (some of whom are non-students in their neighbourhood) was not uncommon considering the financial and material (e.g. flashy cars and expensive electronic gadgets) attractions

(66%) which easily influence peers and usually cherished by lazy students. Unfortunately, for fear of treats from scammers, these students do not have the courage to disclose the scammers. However, proper relation to them may be of help towards identifying scammers and or diverting attentions from scamming. Although it was normal that the number of students perpetrating scamming increased with academic level or class, it is rather embarrassing to know that 5% of the students involved are in Form 1 (sixth grade). This observation however is a probable reason for the 65% of scammers losing focus on education and when their attempts to corrupt their teachers failed, they eventually drop out of school. In addition, the selfish attention to the ill gotten money (53%) is partly associated with the miss of focus on education and resultant school dropout. The question is, if students are this involved in cyber crimes, what more about free-hands youths idling in the communities with certificates and literate in computer and internet? The unacceptable level of contamination may also be as a result of lack of laws covering or specific to cyber crimes.

It is obvious that, awareness and understanding of the probable causes of scamming is an overture to appropriate intervention strategies. Meanwhile no reason is good enough to support a wrong doing; we have particular affection to the cause of scamming being associated with high unemployment rate or simply lack of jobs most of whom are University graduates. This corroborates with the recent reports of (Olowu, 2009) and WB (2008). It suggests that our approach to education does not encourage independence, the theoretically oriented structure of our programmes with minimal exposure to the practical and professional aspects. Furthermore, it is indicative of lack of volunteerism with high dependence on white collar jobs. It is also an overture for the absolute need of the government, private and civil society actors to open their doors for experience gaining and inspirations via internships, short trainings or research works and establishment of graduate loans for improved future. All these would likely ensure handing over the batons of command to reliable and trustworthy youths or predecessors.

Our youths, our future, failure to reverse the arms of this high profile criminal act underlies dreadful consequences. It is not surprising to know that students in Form 4 (junior high school) decry the intolerable consequences of scamming based on experiences as eye witnesses. Laziness in academics due to much attention to ill acquired short lasting money obviously results in scammers attempting to bribe and corrupt their teachers to be offered free marks, failure to which some go as far as threatening the teacher with end point normally being dropping out of school (33%). As dropouts riding flashy cars, but being uneducated they lack respect for elders and uphold sexual promiscuity which can likely be associated with an unidentified HIV/AIDS incidence

amongst female students especially adolescent girls. Such irresponsible and deviant behaviour go along undoubtedly with frustration (24%) that probably precipitates their joining of cultic groups (24%) and induction of high crime rate and insecurity (27%). These dishonest and criminal practices have strong bearings on both the individual and the image of the country. For example affected nations may decide to close their doors for diplomatic, trade and economic relationships with Cameroon. Foreign investors may be scared coming to invest in the country whereby many jobs would be provided. This is in line with Olowu (2009) who reported that for several informed governments, fighting cyber crime is a do or die issue considering that the global economy of these nations are at stake. It was no news observing that as many as 36% of scammers likely grows mad considering their representation in cultic circles and the destructions it possibly causes. These, thereby provides plausible justification for the over 58% mysterious death probably awaiting perpetrators of scamming.

The consequences are daring but can be avoided if appropriate measures are taken by all stakeholders involved. Some of the main stakeholders are scammers and perpetrators of scamming (some cyber café operators, accomplices to scammers being at the level of the banks, Law and Enforcement Officers, victims of scamming etc), community members, private, civil society organizations and government institutions. Considering that scammers and perpetrator are already soiled and labelled as opponents or targets for desired change, for the most students, government and civil society efforts are urgent to complement each other to kick out scamming in Cameroon. Notwithstanding, information flow in Cameroon is questionable and needs improvement for maximum partnership.

The proposition to establish an anti-scamming and internet supervisory body with secret eyes being civil society actors (24%) whose functions would be to control access to the internet based on age groups (11%); while prohibiting cyber cafes from operating at night (9%) with associated close down of the business once victimized as potential scamming ground was incredible. This falls in line with the strategy put in place by former President Obasanjo of Nigeria, West Africa in 2003, when "419" scam was labelled Nigeria (BBC, 2003). These suggest that civil society organizations are either lagging in capacity building for responsible ICT usages and advocacy against scamming or are not being involved. Considering the high unemployment rate of graduates, the observation for the urgent need for job creations and merit based competitive examinations as a factor to control scamming was obvious. In addition, finding out that students imagine that government can assist them in any form (scholarships, school fees subsidies, school loans amongst others) as motivation and manner to those from extremely poor families, suggests that after

achievement of universal primary education (MDG2) secondary education may also be a future concern. However, we do not encourage laziness in anticipation of government aid to all citizens rather we encourage citizens to plan to make significant contribution to nation building of our fatherland.

On the other hand, the efforts of civil society organizations (CSOs) as partners of development (Commonwealth Foundation, 2005) cannot be over emphasized especially as capacity builders (Cousins, 1991). Thus, commonest observations (70%) emphasized on the need for CSOs to actively build capacities of Cameroonian students and youths in general towards responsible peer relationship towards avoiding scammers (6%), self employment (31%) and creation of youth empowerment and youth animation activities (59%) for example movies, to divert attention from scamming was highly expected. In addition, deep research studies on bank transfers (42%) may not be directly applicable with the CSOs and it most likely would be arrested by the stringent control and refining of the country's electronic banking system (VOA, 2010).

In order to gather any other vital information not covered by the questionnaires, the last question on the questionnaire requested for additional words. Responses on that section were though numerous and slightly different; we were particularly astounded to know that a great deal of students have passion for a change of focus from scamming to something responsible. Amongst the solemn words of encouragement to implementing organization (IHAF) came pieces of advice amongst which was "as you go round advising against scamming, please pass on to them that "you cannot end scamming by becoming a scammer or joining scamming" "scamming is a very bad thing and should never be practiced by anyone for whatsoever reasons, move on IHAF, we are behind you for the change". We lack words for the incredible last words from junior brothers and sisters; the youths of today and tomorrow. Despite being friends to scammers they dislike its existence and do so as an all or no alternative. Notwithstanding a few who are probably scammers made their positions to advocate for scamming clear.

## Conclusions

Based on the fore running discussions, we can conclude that internet crimes and frauds generally referred to as scamming is not uncommon in Cameroon with unacceptable consequences both on youths and the nation, but for which future damages can be avoided via capacity building and empowerment of the youths to divert attentions from youth attractions to scamming. Civil society efforts in these directions are urgent to complement existing efforts made by the law and enforcement officers (the Police) of the government to

kick scamming out of Cameroon. Thus, Phase II of the project is absolutely necessary and urgent.

## RECOMMENDATIONS

This research for the first time in Cameroon notwithstanding the relevant outcomes is just an overture of solutions to ICF and other problems facing youths and the nation. Therefore, the following perspectives may attempt to address impending situations:

1. Encourage students to volunteer and develop the spirit before graduation while establishing and encouraging the government, civil society and private institutions to open their doors for volunteerism, internships, short trainings and research works during which youths will gather experience and be full of initiatives.
2. Establishment of regional graduate loan funds and a Cameroon Youth Camp Services (CYCS).
3. Encourage foreign partners to come and establish in our country to improve the unemployment situation.
4. Instituting more professionalism in our educational set ups.
5. Promote security awareness and overall access to information in Cameroon.
6. Training for law and enforcement officers to better equip them with skills to fight against internet crimes while re-enforcing legislations covering internet crimes and frauds.

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