© 2008

CONLETH ELEANYA

THE 4-1-9 COALITION, THE INTERNET AND NIGERIAN BUSINESS
INTEGRATION IN THE UNITED STATES

By

CONLETH ELEANYA

A Dissertation Submitted to the

Graduate School-New Brunswick

Rutgers, The State University of New Jersey

In partial fulfillment of the requirements

for the degree of

Doctor of Philosophy

Graduate Program in Communication, Information

and Library Studies

written under the direction of

Professor Montague Kern

and approved by

_____

_____

_____

_____

_____

New Brunswick, New Jersey

May 2008

ABSTRACT OF THE DISSERTATION

THE 4-1-9 COALITION, THE INTERNET, AND NIGERIAN BUSINESS

INTEGRATION IN THE UNITED STATES

By CONLETH ELEANYA

Dissertation Director

Professor Montague kern

This dissertation explores how the presentation of the advance fee fraud on
the Internet and its association with Nigerians might impact Nigerian immigrants
engaged in business in the United States. It examines the nature of Internet contents
regarding the advance fee fraud and how they characterize Nigerians in relation to
the scams as background to its main objective. It studies the above issues relating to
the advance fee fraud as presented on the Internet and its possible impacts on the
Nigerian immigrant business people from the theoretical perspective of

constructionism, framing effect, and cultural theories, which underline the mediated nature of reality and media content. Exponents of these theories insist that both the media and audience are engaged in the negotiation and construction of meanings facilitated through the use of language, thereby highlighting the subjective aspect of human knowledge.

This research employed both quantitative and qualitative methodology, namely, content analysis, depth interviews and focus group interviews. Content analysis of Internet samples was undertaken to determine the nature of Internet contents about the Nigerian involvement in the advance fee fraud. Interviews with Nigerian immigrant business people provided their perspectives from a face-to-face and non-directive discourse.

This dissertation finds that the greatest problem for the Nigerian immigrant business people is their perception of being unfairly stereotyped in reference to the scams, which they say impacts them in several negative ways to the extent that some are unable to grow their businesses or embark on new ones. The analysis of Internet content on the advance fee fraud also provides strong evidence that Nigerians are stereotyped as fraudulent people, and this hits at the heart of business.

This dissertation underscores the role of communication as a mediator of reality through the use of language, points to the limitations of the Internet as a medium of communication, and speaks to the reality of media effects.

DEDICATION

With tears and gratitude to God, I dedicate this dissertation to my father who passed to eternity on December 14, 2007, for all he did to inspire and motivate me as well as inculcate in me a culture of discipline and hard work.

With joy and gratitude to God I dedicate this dissertation to my mother for the numerous ways she continues to be a source of support and inspiration to all her children.

ACKNOWLEDGEMENT

coherence. Dr. Kern, I cannot thank you enough for all your guidance, patience, support, encouragement, inspiration, time, and criticism of this work. Your untiring pursuit of excellence inspired me to greater heights. Your infinite attention to details is an immeasurable preemptive asset that made it easier for me to successfully defend this work.

I am greatly indebted to the other members of my dissertation committee. My gratitude goes Dr. Linda Steiner, for excellent critical and analytical skills all through these chapters. I cannot thank you enough for accepting to remain on my dissertation committee even after you transferred to the University of Maryland and for the many priceless contributions to this dissertation.

I thank Dr. Susan Keith, for very insightful suggestions on several aspects of this study. Your affirmative confirmation of this topic as something of special interest provided a sustaining motivation through the duration of this work.

I thank Dr. Jack Bratich, for improving and sharpening my perspectives on several issues central to this dissertation. I thank you for the inestimable suggestions and guidance all through the duration of this work.

My profound thanks go to Dr. Bosah Ebo of Rider University who served as my outside committee member, for highly invaluable inputs into this study. I could not have found a more accomplished researcher whose works on Internet use in Africa both motivated and emboldened me. Thanks especially for all your encouragement.

I cannot sufficiently thank my special friend, Earnestine Washington. Earnestine, your friendship, love, understanding, support, encouragement and

perseverance are among your priceless array of steadfast qualities since I have known you.

My heartfelt gratitude goes to my remarkable friends and colleagues in the ministry and religious life, Fr. Anselm Nwaorgu, Sr. Chibunmam Ogam, Sr. Pauline Echebiri, Fr. George Kabiri, Fr. Augustine Odimmegwa, Fr. Patrick Nsionu, Sr. Mary Joan Wopara, Fr. George Nwachukwu, and Sr. Chinwem Chibueze for all their support, prayers, and encouragement which they have demonstrated in several innumerable ways. Thanks immensely for your love and all you mean to me.

I thank all Nigerians who participated in this study for carving out time to address this problem of the Internet age in its ramifications. I owe you a duty to represent your views accurately and comprehensively. Those who have read this dissertation thought highly of your insights and perspectives. By taking part in these discussions you agree with me that our problems are solved by bringing bright minds together in rational discourse and not by ignoring them or pretending they do not exist.

My special thanks go to my friends and colleagues at Verizon Business, Mr. Ugochi Ikwu, Mr. Emmanuel Ezeonu, Mr. Jackson Cadiche, and Mr. Donald E. Smith for all their support and encouragement.

TABLE OF CONTENTS

LIST OF TABLES

Chapter One

Introduction

The introduction of this dissertation presents the research problem and the objectives of the study, the rationale for the study, the important components that are central to the study which relate to communication through the Internet, the importance of perception and representation of other people, Immigrant entrepreneurship, as well as a brief summary of issues discussed in each chapter.

Objective of the Study

This study examines the presentation of the Advance Fee Fraud on the Internet and its association with Nigerians and the impacts this may have on Nigerian business immigrants in relation to doing business in the United States. The main objective of this study is to investigate through live interaction with Nigerian business immigrants in the State of New Jersey, whether the depictions of the Advance Fee Fraud on the Internet as a Nigerian fraud impact their business activities within the United States. The discussion on Internet contents relating to the Advance Fee Fraud provides some background and context to the discussions on this major issue.

Defining the Problem

To attempt a definition, 4-1-9 scam (or Advance Fee Fraud) is usually a form of financial crime in which the perpetrators send a letter or email or make phone contact to a potential victim soliciting their help to transfer some large sum of money out of the perpetrators own country. Sometimes the perpetrators claim the government or bank is holding the money. The perpetrators usually promise to pay some percentage of the money to the potential victim after the completion of the transaction. This fraud usually comes in the form of solicitation to have a substantial sum of money deposited in the potential victim's bank account with the promise to pay a certain percentage of the amount to the potential victim. But usually the potential victim is asked to provide some money upfront to meet "transaction" or other similar costs. The promised benefit to the potential victim could come in cash or kind (e.g. an oil shipment), and usually victims are persuaded to believe that due to some legal constraints the perpetrators cannot complete the business transaction themselves. Their victims could be local people or people from other countries. The name '4-1-9' (pronounced four, one, nine) comes from the relevant criminal code of the Nigerian law that specifies the punishment that should be meted out to people convicted of such crimes.

This research grows out of an approach scholars (Altheide, d.L, 1976; Crigler et al, 1991; Neuman et al, 1992 & Just et al, 1996) have used lately to examine specific content and its impact on the public, as well as those who try to inform and influence public views on the content. The content in question is the Advance Fee Fraud. The people trying to influence the public are those who have written on the

Internet regarding the Advance Fee Fraud as well as the Nigerian immigrant business community who expressed their own views on this content in interviews for this dissertation.

While there have been many studies of the Internet, these studies are primarily focused on the Internet as a medium of communication and e-commerce as well as Internet use among different age groups. While the Internet has numerous materials on the Advance Fee Fraud and other kinds of fraud perpetrated over the Internet, to date, there are no known researches that examine the Advance Fee Fraud and the impacts its association with Nigerians might have on Nigerian business people.

In this study, the terms "Advance Fee Fraud," "email fraud," "financial scams," "financial fraud," and "email scams" are used interchangeably.

Goals of this Study

The following are the goals for undertaking this study.

1.	To examine the Advance Fee Fraud as they are presented on the Internet and whether and to what extent they are associated with Nigerians through an analysis of sample websites. This includes analyzing the actual nature of the Internet accounts of the financial scams in terms of sources, headlines and contents, and how they characterize Nigerians in relation to the scams.

2.	To investigate what Nigerian immigrants who are doing business in the United States consider to be the practical implications of the way the scams are

presented on the Internet from a business perspective especially as it relates to their ability to engage in business with other business people within the United States.

3.   To investigate whether racism has a role in peoples' reactions to and conceptions of the scams. If Nigerian business people claim that they experience discrimination, why would they rule out outright racism as the reason for such discrimination? How are they able to distinguish between discrimination based on racism from discrimination based on being associated with the financial scams?

4.   To compare the depiction of the scams on the Internet with how the Nigerian business people perceive the same scams. Is it possible that different people may see the same phenomenon differently, or to what extent do Nigerian immigrant business people agree with the Internet accounts of the scams?

5.   To elicit suggestions from the Nigerian respondents on what they consider the best ways to stop the scams and also how to handle problems emanating from the financial fraud scams.

Rationale for the Study

Like some other countries, Nigeria has its share of corruption and other problems. This study is concerned with cases of the 'Advance Fee Fraud' ("419 fraud" as Nigerians call them), their prevalence and association with Nigerians on the Internet communication modalities (dedicated websites, government sources, emails, electronic journals, news stories, individual opinion writers etc) and their perceived impacts on Nigerian immigrants seeking to do business in the United States. Because the Internet has become almost a dominant tool of communication

in the 21st century, whatever is presented on the Internet can reach millions of people within a short time. Therefore something that is presented (actually pervasive) on the Internet, which could potentially have impacts on some peoples' means of livelihood, cannot be ignored. Besides the economic implications, there are other negatives that come with being associated with fraud, such as being stereotyped as dishonest, lazy, and as having a get-rich-quick mentality.

The Internet as a Medium of Communication

Communication is at the center of this study. The importance of the Internet for this dissertation cannot be overemphasized. The communication modality the perpetrators of the Advance Fee Fraud use to reach potential victims, for the most part, is direct email, which is a phenomenon of the Internet age. Ironically another phenomenon of the Internet age, the use of websites, is used heavily to disseminate information about the scams as well as to combat them. The victims, news groups, law enforcement and government sources communicate their worries and dissatisfaction relating to the scams through the Internet. The Nigerian immigrant business people find in those communication messages on the Internet both stereotypes and language that portray them as dishonest people. This study therefore examines a number of websites. Some of them are simply designed to bring the scams to the attention of the public and they do provide actual samples of the email solicitations. Others describe and even categorize the scams as "Nigerian scam." It is therefore important to discuss a few issues relating to the Internet as a medium of communication.

The Internet has become an important medium in the provision of news, information sharing, opinions, and other communication purposes. To say that we live in an Internet age may be stating the obvious because today the Internet has become a major, if not a dominant factor, in just about any aspect of human activity such as the dissemination of information, education, business transactions and communication in general. With features such as email, instant messaging, dedicated websites, online auctions, online universities etc, the Internet has become the dominant means of communication and commerce in the 21st century. Just about whatever is available to people in physical interaction can be done through the Internet. One can say without fear that the Internet has taken center stage in the lives of people in the developed countries. It therefore cannot be ignored in communication studies and research. Nissenbaum and Introna (2004) allude to the interactive and pervasive character of the Internet:

> The Internet, no longer merely an e-mail and file-sharing system, has emerged as a dominant interactive medium. Enhanced by the technology of the World Wide Web, the Internet is an integral part of the ever-expanding global media system, moving to the center stage of media politics alongside the traditional broadcast media of television and radio (p. 7).

McLuhan (1964) had advanced the idea of the global village, which he based on the overall reach, and impact of television. During his time, television helped move ideas in one direction, but today's advances in technology and notably the advent and popularity of the Internet move ideas and human activity in an interactive manner across cultures and nations separated by thousands of miles. This interactive activity has impacted our world tremendously in just about every department of human activity, to the extent that the Internet has been described as a

"revolution" (Grabosky & Smith, 1998. p. 1; Newman & Clarke, 2003, p. 3; Giovannetti, Kagami & Tsuji, 2003, p. 1) and "Information Super Highway" (Kennedy, 1995, p. 7; Grabosky & Smith, 1998). What makes the Internet revolutionary is not just its ability to provide, store and share information in an interactive manner, but also the speed at which it does these. Newman & Clarke captured this perspective, stating that:

> At the heart of this revolution is the breathtaking speed at which information is transmitted and bears down on society, constantly providing new ways of communicating, of preserving and accessing knowledge, and tracking persons and objects. These changes bring with them tremendous opportunities to enhance older ways of doing business, such as robotic and distributed manufacturing and the sale of goods and services through the Internet – e-commerce (p. 3).

Advances in telecommunication technologies have continually increased the speed of Internet access thereby enhancing the ease of navigation over the Internet and access to information (Giovannetti et al, 2003).

In agreeing with Grabosky & Smith (1998) on the far-reaching and revolutionary impact of the Internet on modern life, Giovanetti et al, (2003) contend that the Internet "has dramatically changed both business practice and peoples' lifestyles especially since the late 1990s. The impact and influence of this new technology is powerful and far-reaching, and has had a marked effect on almost every aspect of society" (p. 1).

Expounding on how the Internet has helped people and businesses bridge the distance from one part of the world to another, Grabosky & Smith (1998) advanced:

> Few can now ignore the fact that financial decisions made in London or Tokyo quickly reverberate around the world, and have an impact locally. Celebrity images manufactured in Hollywood become the new icons in Rusia; pornographic images crafted in Denmark are accessible to 15-year olds in Australia (p. 2).

Newman & Clarke, (2003) echo the same viewpoint, adding that the Internet makes
…the sharing, transmission and storage of information virtually infinite, and most
importantly accessible to everyone…Furthermore, the Internet makes it possible
even for individuals with little capital to publish their own   information to
millions of potential readers (p. 3).

In affirming that the Internet has exerted powerful impacts on society in an incremental manner, Grabosky & Smith, (1998) uphold that the Internet is the "most significant development of our time" (p. 1) because of its wide-ranging impacts, which are felt in the areas of banking, commerce, stock trading, communications, education, and entertainment.

Although the Internet provides greater interaction compared to the traditional media such as newspapers, radio, and television, through the use of e-mails, instant messaging, network news groups, RSS feeds, group video games etc (Gehring, 2004), it comes with a challenging problem which the more traditional communication media do not have. Wachbroit (2004) identifies this problem as one of reliability because the Internet has an inherent platform that can be exploited for misinformation in the way the other news media do not have.

As many people have noted, anyone with access to the Internet can be a
publisher. If you can write it down, you can put it up on the Web for millions to
read. As a result, the Internet is an enormous source of information and an
enormous source of misinformation. One can easily come across rumors, gossip,
ideological rantings, paranoid accusations, lunatic ravings, outright lies, and
wishful thinking – all just a mouse-click away from the more reliable information
on the Internet (p.30).

As a result, people can be more easily misled than is the case with the traditional media. False and misleading information can easily find its way to the Internet. Such information can be disastrous if that is all that is accessible to the public

regarding a given subject matter because of the global reach and speed of the Internet. It is a lot more difficult to hold Internet content contributors to the same standards of responsibility and accountability as those in the traditional media because of the difficulty of tracking them down. Another issue is that the Internet is global and may not be governed by laws that apply to any one country. However these do not minimize the problems relating to misinformation. Wachbroit (2004) notes this problem:

> Nevertheless the consequences of misinformation on the Internet can be significant. The Internet is much like a broadcast medium, spreading messages rapidly, widely, and effortlessly. But unlike most broadcast media, messages can be posted anonymously or with a pseudonym so that checking the source is difficult (p. 30).

The reason for this is because the Internet does not have "intermediaries" and "gatekeepers" (editors, production staff, managers, legal counsel and others) who crosscheck the veracity of content and sources before publication in the traditional media (Wachbroit, 2004). So, while the Internet has become an important tool of communication in our time, it can be exploited to become a tool of misrepresentation, as the perpetrators of the Advance Fee Fraud have used it. It can also become a tool used to stereotype others as is evident from the content analysis of websites. It is therefore important for readers to seek to corroborate Internet materials by referring to other sources.

The question arises as to whether people would typically resort to the Internet as a credible source of news. Bello Interactive in conjunction with the Associated Press managing editors and the Ford Foundation conducted a study (2002) on the credibility of online news sources and found that across all age groups the Internet

tied with television as the second most credible source of news behind newspapers. The same study found that for older respondents (ages 65 and above) the Internet is considered the most credible source of news. According to their findings the Internet's credibility as a source of news increased with age. The study also found that 84% of respondents use the Internet to keep up with news compared with 60% who use television for the same purpose, and that 66% would use the Internet before turning to radio or television or a daily paper for news. It is therefore conclusive that if a high percentage of people use the Internet as a credible source of news, information that is provided on the Internet as news will be accepted by a substantial number of people.

Perception and Representation in Communication

The issues of perception and representation relate to this study. The central problems identified in this study relate to the representation of Nigerians on the Internet in relation to the Advance Fee Fraud as well as the perceptions that such representations may have engendered in others. It also deals with the perceptions the Nigerian business people have of the Internet representations and those who do business with them as well as how they represent those perceptions in this study.

Immigrant Entrepreneurship

Another important aspect of this dissertation is immigrant entrepreneurship and the challenges immigrants face in seeking to establish their businesses in the United States. This is important because it becomes a measuring stick for any

immigrant group to assess whether their specific obstacles are similar to those experienced by other immigrants with similar backgrounds or whether their experiences are entirely peculiar to them.

Scholars (Kim, 1981; Portes and Bach, 1985; Borjas, G; 1986; Waldinger et al, 1990) have noted that immigrants have greater propensity towards entrepreneurship and have higher business start-up activity than native born Americans (Kauffman Index of Entrepreneurial Activity, 1996-2004). However this does not apply to immigrants from all countries equally. The scholars identified Jews, Greeks, Lebanese, Koreans, Chinese and French Canadian immigrants as some of those whose self-employment numbers are higher than native-born Americans. Nigerian immigrants are relatively new to the United States. As a result not much has been researched and written about them. Those interviewed in this study say Nigerian immigrants have high self-employment figures. Among the several reasons scholars (Yoon, 1991; Lee, 2006) give why immigrants embrace self-employment are their inability to transfer their skills to the new job market, language barriers, insufficient knowledge of the host culture and job search procedures and an unwillingness to accept low-paying jobs that offer no advancements. Many immigrants feel they are disadvantaged to compete in nonbusiness areas and see self-employment as the only way to economic mobility (Min, 1984). Other reasons, including immigrants' ability to generate capital through rotating credits and their own individual resources are discussed in chapter three.

Studies have found that immigrants face numerous obstacles when seeking to establish their businesses such as raising initial capital (Light, 1984; Borjas, 1986;

Walding et al, 1990; Boyd, 1990), prejudice (Stephan et al, 1999), dealing with negative stereotypes (Lee et al, 2007). Scholars (Light & Bonacich, 1988; Min, 1990) have found that immigrant entrepreneurs must work harder than other members of the society they have emigrated to in order to succeed.

Preview of Chapters

This dissertation is organized into the following chapters in order to properly address the subject matter and other issues surrounding it.

Chapter two outlines the theoretical framework underlying this dissertation. The objective of the chapter is to provide the major theoretical foundation for the study. This chapter examines theories of communication such as constructionism and the framing effect, which relate to the human construction of meaning and contents on written materials respectively. Constructionist scholars (Saussure, 1960; Neuman et al, 1992; Gamson, 1992; Hall, 1997) examine the place of language in any discourse and how perspectives inevitably lead to the construction of meaning, insisting that both the writer and audience are constructive agents whose meanings are negotiated. In negotiating meaning, individuals bring their wealth of personal experience from life and past media messages (Gamson, 1992). According to Gamson (1992) the meanings that people assign to written things are not inherent in the things but negotiated and constructed in the process of making meaning.

Language is a central theme to the theory of constructionism because individuals express their thoughts and feelings through this medium and they choose which slant or perspective to adopt in such expressions. Scholars (Neuman, Just, &

Crigler, 1992; Searle, 1995; Franklin, 1995; Hall, 1997; Gandy, 1998) contend that in describing the world around us people employ language that is neither neutral nor a reflection of reality but one, which constructs reality in a certain way. Because of the multiplicity of constructed meanings, (Gamson, 1992; Hall, 1997) constructionists argue that different audiences construct different meanings from a given media message (Neuman et al, 1992).

The constructionist approach is essential to this study because it directs attention to how readers of different cultural backgrounds understand the materials on the Internet, which may be different from what the authors of the materials may have in mind. When applied to this study, it considers how the writers of the Internet materials and the audience who read and interpret them, including the Nigerian readers, may be involved in the construction and negotiation of meaning.

The chapter also explores the framing effect theory, which holds that media messages are organized and labeled in some way to promote a certain perspective (Entman, 1993; McCombs & Shaw, 1993; Simon, 2000). This theory is examined in relation to the Internet contents. The chapter also examines other communication theories and how they relate to the study, namely, the agenda-setting theory, the priming theory, as well as immigration theories, which look at factors that make immigrants leave their home countries for the developed countries. This review is important for understanding why Nigerian immigrants leave their home country and come to the United States.

Chapter three discusses Internet fraud in general and immigrant entrepreneurship in the United States. The chapter focuses more on Advance Fee

Fraud and its different variations with a view to providing some background information about the nature and scope of Internet frauds. It examines the historical overview of the Advance Fee Fraud as presented on the Internet in relation to Nigerians, how the majority of Internet accounts of the scams attribute its origin to Nigeria, as well as some other similar frauds perpetrated over the Internet.

The first part of this chapter looks into the origins, nature, characteristics, and scope of the Advance Fee Fraud and other Internet frauds, while the second part discusses immigrant entrepreneurship in relation to the problems immigrants encounter while seeking to establish business in the United States. This provides some background information to compare with the experiences of Nigerian immigrants who operate business in the United States. This helps to better understand whether Nigerians have unique experiences in this regard or whether their experiences in business in the United States are no different than the experiences of immigrants from other black African countries. An example is that studies (Light & Bonacich, 1988) confirm that immigrant entrepreneurs face a tougher time, put in longer hours than other members of the society, and have to work harder than they did in their homelands. They also have to contend with other problems such as racism, stereotypes and stigmatization (Light & Bonacich, 1988; Stephan et al, 1999). In spite of these limiting factors, scholars (I. Kim, 1981; Portes and Bach, 1985; Borjas, G; 1986; Waldinger et al, 1990) found that immigrants have a higher propensity towards small businesses than native-born Americans and that immigrants have a higher business start-up activity than native-born Americans.

The fourth chapter gives an elaborate account of the methodology that was employed in this study to address the research questions. Both quantitative and qualitative methods were used in this study. The objective in triangulating both types of methods is to draw from the strength of each to explore the research questions. This is a style scholars (Hovland, 1959; Robinson, 1976; Gans, 1979; Iyengar and Kinder, 1987; Graber, 1988; Neuman et al, 1992) have used to enhance both internal and external validity.

Content analysis was used to study and analyze the Internet materials relating to the Advance Fee Fraud and the Nigerian involvement in these scams. Focus and depth interviews were undertaken to explore the perspectives of the Nigerian immigrant business community in a face-to-face interaction between the interviewer and the respondents. Content analysis is only intended to provide a background to the major research questions by examining how the Internet materials depict Nigerians in relation to the scams and whether Nigerians are depicted as the only perpetrators of the email scams. The major research questions, which revolve around the experience of Nigerian business immigrants on whether the association of Nigerians to the Advance Fee Fraud actually impacts their businesses, are explored through the live interactions in the depth and focus group interviews.

Both the focus group and depth interviews were conducted through the use of general non-directive questions and discourse (Mishler, 1986; Just et al, 1996). This ensures that the interviews are conducted in an open-ended manner, a style that Mishler (1986) refers to as "empowering" the respondent. Focus group interviews provided synergism, which refers to the group interaction among the participants

that generated more insight and ideas that were lacking in the depth interviews. Focus groups are particularly effective for studying minority populations (McLauren, 1995) because they can relate to shared experiences of values, beliefs, language, and other cultural categories involved in the construction of meaning, which people of other cultural background might perceive differently. The chapter also highlights the advantages of using both kinds of interviews.

Chapter five discusses the major findings from the content analysis of websites in order to examine the nature of the Internet communication messages in relation to the Advance Fee Fraud and the alleged extent of Nigerian involvement in the scams. The vast majority of Internet contents relating to the Advance Fee Fraud point to Nigeria as the place where the scams originated and are perpetrated. Content analysis of websites showed that Nigerians are stereotyped in relation to the financial scams. Several sources identified as contributing to the Internet materials include Government sources, news groups, individual opinion writers, groups fighting the scams, and law enforcement personnel.

This helped to know which sources were more likely to stereotype Nigerians in relation to the scams, characterize the scams as a Nigerian phenomenon, as well as study patterns of relationships between the categories and the sources of the materials. For example, the analysis showed that the Internet materials from the US government were more likely to include policy recommendations before doing business with Nigerians and also more likely to stereotype Nigerians than the sources from news groups. The analysis also showed that government sources (US Government sources and other Government sources) are more likely to urge victims

of the scams to connect with other groups or establishments than news groups and individual opinion writers. The analysis also found that the majority of Internet contents did not include any form of source validation of the materials.

Chapter Six discusses the findings from the depth interviews and the respondents' suggestions on how to combat the scams and problems emanating from them. Among the findings from the depth interviews is that the respondents generally accept that many of the email solicitations regarding the Advance Fee Fraud originated from Nigeria. However they argue that crime is individual-specific and those involved should be sought out and dealt with according to the law. Their greatest concern is being stereotyped as dishonest people and the litany of impacts, which follow from a tendency to classify every Nigerian as a fraudster. The chapter examines these impacts, giving details of actual instances from the respondents. From the depth interview discussions it was evident that those Nigerians who have been in business for ten years or more with the same people do not have any issues of distrust or being stereotyped by those they do business with. Those who belong to this group are mainly individual professional persons such as CPAs, Physicians, and Lawyers etc. However it was also found that those who were relatively new in business or seeking to establish in new territories did not enjoy the same level of trust. Those most adversely impacted according to the respondents are the ones who were altogether new and seeking to establish business because they have to prove from the onset that they are truthful and honest before others could repose trust in them and engage them in businesses.

The second part of Chapter Six discusses the suggestions of the depth interview respondents regarding how to combat the advance fee scams and also what to do to minimize some of the problems created by the perpetrators, which impact their businesses adversely.

Chapter Seven consists of three parts. The first part discusses and analyzes the issues participants raised in the focus group interviews regarding how the financial scams being associated with Nigerians affect their businesses. The second part presents the suggestions of the focus group participants on how to combat the financial scams as well as how to address the impacts on their businesses. The third part of this chapter looks at the differences in the findings from depth interviews and focus group interviews. Unlike the depth interviews, which present the one-on-one interaction of interview respondents with the investigator, the focus group interviews explored the experiences of the Nigerian business people in a group and shared setting. The major concern for focus group participants is that Nigerians are stereotyped in relation to the financial scams and the fear that such negative association could impact them to the point they are no longer able to operate their businesses because trust is a central issue in business transactions. This is important to them because they migrated to the United States for economic reasons and being seen as or associated with criminals does not help to advance their goals. The focus group participants discussed the different ways they are impacted by the financial scams, citing specific examples of such impacts. While acknowledging that other immigrant groups have been stereotyped in the past, they noted that stereotyping Nigerians in relation to the financial scams impacts their economic well being.

Chapter Eight presents the concluding thoughts about the findings of this dissertation and the importance of media and communication to the problem under investigation. It discusses how the study relates to the theories and the implications of the study to those theories that provide foundation to it. The limitations of the study and the study's significance are also discussed in this section.

Chapter Two

Conceptual Framework and Theoretical Model

The previous chapter defines the goals and central problems for this dissertation. The objective of this chapter is to provide the theoretical background for those central issues, which relate to how Nigerians are presented on the Internet in relation to the Advance Fee Fraud and how the Nigerian immigrant business people see such accounts as impacting their businesses. This chapter explores the theoretical orientation that guides this study by aligning issues in this study with the known theories that have guided other scholars in similar areas. It shows how the issues discussed in this study are linked to existing theories in the areas of culture, communication, and immigration.

To understand the issues involved in this study there are different bodies of theories to be examined and these can be classified into three major areas. The first relates to the interpretation of messages, which is usually from a cultural standpoint. The second has to do with the difficulties intrinsic to interpersonal communication, which is mediated. There is no such thing as mind-to-mind communication. Communication happens through the mediation of language, which itself is an effort to capture mental concepts and categories in a verbally descriptive form. The third has to do with understanding international migration and integration in another culture. Immigration theories seek to explain why people move from one place to another.

The theories of framing and constructionism, which analyze both textual content and human construction of meaning respectively, provide the main theoretical background for this study. The place of these theories and how they relate to the study are discussed in greater details further in this chapter. Other communication theories and the extent to which they inform this dissertation are discussed to a lesser degree.

Cultural Differences in Message Interpretation

Every culture has its own values, norms, and belief systems. Since the issues involved relate to understanding media messages among Americans and Nigerians alike, a brief examination of cultural differences in message interpretation provides some explanation regarding why both groups could differ in their interpretations of media messages. Given that both the American and Nigerian peoples are involved in the production and interpretation of Internet messages that discuss the email scams, two different ways of looking at this problem are possible. A case in point is that preliminary interviews by the principal investigator indicate that while not exonerating their behavior, many Nigerians, at home and abroad, are inclined to think that the stories, which appear in the websites, are usually one-sided if they do not present the victims as typically potential exploiters, if they were seeking to share in some looted or ill-gotten wealth. This may be derived from differences in cultural backgrounds or "cultural referents" (Seelye, 1984). "Cultural referents" refer to a person's views of the world formed over the years through identity with a given culture. The values, beliefs, and worldviews of Nigerian culture are factored in what

they bring to make meaning of this message. Americans, on the other hand, might think of it in terms of putting the blame entirely on the perpetrators because of the values and belief systems inherent in the American culture of capitalism. American society is replete with success stories of investments both at the individual level and through corporations, in which people invest some amount of money hoping to reap something larger in return. Nigeria, on the other hand, is a relatively newer independent nation (since 1960) with its own distinct values and belief systems, so that the notion of investment at the individual and corporate levels may not have become second nature, as may be the situation within the American culture. American culture is also more in tune with taking risks in terms of investments with the knowledge that sometimes they yield invaluable dividends in return, while other times one actually loses money that is invested. The norms and belief system in the Nigerian and American culture differ from each another, because each country has its own ideology and cultural patterns, which are usually informed by its values, beliefs, language, experience, and other cultural components. This explains why it is possible that people of different cultural backgrounds can frame the same phenomenon differently as they seek to make sense of this phenomenon. This underlines the place of intercultural and cross-cultural communication in this study.

Intercultural Communication

Simply put, intercultural communication refers to the communication that is carried out between people of different cultural backgrounds. Scholars (Boucher, 1974; Seelye, 1984; Furnham & Bochner, 1986; Kim, 1991; Jandt, 1995; Berger,

1997; Samovar & Porter, 1998) have documented the uniqueness of each culture. The people of any given culture share language, experience, history, and values, and these go a long way in creating a unique identity for that culture. Samovar and Porter (1998) define intercultural communication as "communication between people whose cultural perceptions and symbol systems are distinct enough to alter the communication event" (p. 48). Part of the reason that people act and behave in a certain way is attributable to their cultural background. Culture accomplishes the construction of similar meanings and similar behavior for a group of people by exposing them to unique experiences from which perceptions, values and attitudes are derived (Samovar & Porter, 1998). Communication is intrinsically related to culture (Prosser, 1978; Gudykunst & Ting-Toomey, 1989; Kim, 1995; Jandt, 1995; Samovar & Porter, 1998) because although communication is dynamic (ongoing and ever changing), it is also contextual (takes place within a given culture). Most scholars are in agreement that communication is among the things people do within a cultural setting.

However communication can be difficult and sometimes even complicated between people who share the same worldview (Berger, 1997) or "cultural referents" (Seelye, 1984), and raises all kinds of "uncertainties" (Berger, 1997). Berger (1997) argues that any kind of communication has "some degree of uncertainty" and this produces some negative effects. The situation will be a lot more complex when the communicators come from different cultural backgrounds because there is significant cultural influence on perception and knowledge (Kim, 1991; Jandt, 1995). Condon and Yousef (1983) echo the same viewpoint that people are more prone to

"misclassifying unfamiliar cultures" than they are their own culture because they do not share the same "reference group concept" with people of other cultures. An individual's effectiveness when communicating with people of different cultures is dependent, to a large extent, on how well the person understands the guiding principles within that culture such as their beliefs, values, philosophy, and language (Jandt, 1995). One way to bridge the gap in communication between people of different cultural backgrounds is to adopt a broader concept of communication (Condon & Yousef, 1983) or strive to "reduce uncertainties" (Berger, 1997) about people of other cultures, because principles of communication are culture laden (they are limited to one's own culture). A broader perception of communication would enable one to have a more open approach that would not limit an understanding of a given thing to how it may be perceived in one's own culture. What people consider "normal behavior" is usually behavior that is acceptable according to the norms of a given culture (Condon & Yousef, 1983). From the above viewpoints it would be appropriate to describe culture as the repository of the totality of a people's way of life and what may be available to one culture in one form may not be exactly replicated by another culture in that same form. While language and communication are part of a given culture, they are also conveyors of a culture from one generation to another, leading to a symbiotic relationship.

Communication Theories

A number of communication theories are relevant to understanding issues of media content and interpretation. Communication theories should take precedence

in providing the theoretical foundations for this study because the study primarily deals with media content, making sense of a communication message (the email scams), and the impact such messages may have on a subculture (the Nigerian immigrant business community). For each theory, only the sections that have relevance to this dissertation are discussed.

At the center of the studies of media effects theory is the question of how the audience might be impacted by exposure to media contents and whether or not this impact has any bearing on empirical behavior.

Structural Theory

The structural theory laid the foundation through its analysis of language for other theories, which deal with the mediated nature of reality. Saussure who is credited to be the "modern founder of structural linguistics" (Littlejohn, 1999) examined the structure of language and his analysis has impact in several other areas including "structural linguistics, interactionist theory, and interpretive and critical theories (Littlejohn, 1999). After observing that different languages use different words to convey the same meaning or represent a given thing, he concluded that there is no physical connection between the language and what it represents. He pointed to the fact that language and what it represents are separate from one another. There is no logical link between language and the thing it represents other than what has been conventionally attached as the meaning of the language in relation to the thing it represents. Structuralism concerned itself with the analysis of language, culture, and society. Saussure's contribution to the theories of mediation

is that he saw language as a different from what it represents, and as "a structured system representing reality" (Littlejohn, 1999, p.70). In so doing he paved the way for other scholars to explore the mediated nature of reality through language.

The Production of Meaning

According to structuralist scholars (Saussure, 1960) meaning is constructed and this can be accomplished mainly by the use of such mechanisms as "selection" and "combination." Hall (1997) argues that "meaning is a social production" and that "language and symbolization is the means by which meaning is produced." According to this viewpoint things do not have their own intrinsic meanings. Meaning is constructed and imposed from outside, a practice that Hall refers to as "signification." In his analysis, the media is a "signifying institution," and not a window that reflects or conveys reality as it is.

Whatever is presented in the media can be correctly termed "representation" (Hall, 1997) since the actual thing is presented through technology and the use of human language to the participating audience. Hall argues that:

> Every choice – to show this rather than that, to show this in relation to that, to say this about that – is a choice about how to represent 'other cultures'; and each choice has consequences both for what meanings are produced and for how meanings are produced (1997, p. 8).

Hall (1997) identifies three theories, which can be used to explain any kind of representation as the reflective approach, the intentional approach and the constructionist approach.

The Reflective Approach

The reflective approach explicates the position that what are represented in the media are the exact replica of what exists in the society. In this approach, the media is seen as a mirror of society, using language to present reality as it actually is. In this approach, the object is believed to have meaning in itself and all the media does is reflect or mirror that meaning in exactly the same way (Hall, 1997). Hall (1997) acknowledges that this approach has some merit because what is described by language bears some resemblance to the actual thing being described or represented. However it does not fully explain how meanings are derived and will not be used as a theoretical model in this study.

The Intentional Approach

According to this approach, it is the author of the message (the writer or speaker as the case may be) who actually imposes his/her own meaning on the message that comes across. It is not surprising why many scholars do not favor this approach. Language is not a private enterprise. It is shared and understood by a group of people. This approach seems too simplistic to explain communication messages and the interpretation of such messages, which many scholars maintain, happen through the construction of meanings.

The Constructionist Approach

Constructionism is a much broader concept. It is the position held by many scholars who argue that reality is socially constructed. A basic tenet of this theory is

that any given thing is open to several constructions and understanding, which for the most part depend on the experiences, the values, the ideas, meanings and other factors employed by the person constructing the meaning. Berger and Luckmann (1966) launched this study in the sociological sphere with their book *The Social Construction of Reality*, though the idea for the theory goes back to the work of the phenomenologist Alfred Schutz, who introduced human subjectivity as a salient aspect of human meaning and knowledge (Littlejohn, 1999).

The thrust of this theory is that the communication of knowledge is neither totally subjective nor completely objective, but comes from interactions with people, language, and other societal factors situated in particular times, places and contexts. It is argued that our cultures, life experiences, background, groups and other circumstances influence our interpretations and the meanings we make of things. Proponents of the social construction of reality have used different concepts to advance this perspective.

In describing the world around us, we are compelled to use language that is neither neutral nor fixed (Neuman, Just, & Crigler, 1992; Searle, 1995; Franklin, 1995; Hall, 1997; Gandy, 1998) but instead constructs the reality in a certain way within a given context. Neuman et al emphasize that the object being described does not have fixed meaning in itself. Their research (1992) makes it clear that people have different interpretations of a given report in the news media and their explanation is that people bring their own ideas and experiences to bear when they seek to make meaning of what is given in the media. They were struck by how the participants in their study drew on the wealth of their own experiences to frame

meanings concerning the things presented in the media. The authors conclude that the audience is an active agent in many different ways, such as selecting what is suitable, inferring meanings, redefining terminologies, making comparisms, and drawing parallels.

> When the issues of drug abuse and crime arise, people draw on their own or a friend's or relative's experience with a recent robbery or draw on their professional experience with crime as a store clerk or teacher. People pick up a variety of statistics and impressions about trends (most often, of course, that things are getting worse) and intermingle the numbers with the narratives. When dealing with distant events like race relations in South Africa, they draw heavily on what they know of race relations in the United States. Their experiences and impressions, naturally, are very different, and each element in the mix adds an interpretive flavor to their understanding of what makes an issue important (p. 112).

Constructionism holds, however that there is interplay between the messages from media and the hearer's or listener's background, which leads to the framing of meaning (Neuman et al, 1992; Hall, 1997). In this way, both the media and the audience play active roles in the construction of meaning.

Gamson (1992) holds that meanings are negotiated, and in negotiating meanings the individual brings a lot of personal experience from life as well as from past media messages. The images created from such interactions are infused with meanings that are both personal and cultural. The repository of knowledge available to the audience comes from experience, popular wisdom and past media messages and these are used to frame meanings in the effort to make sense of present media discourses. Gamson (1992) adds that what the individual brings from past experience to form a construct that infuses with the media message varies from issue to issue, but most often people prefer to bring experiential knowledge because it is "direct and unmediated."

Tuchman (1978) determined that journalists write their stories within a certain perspective or frame to the extent they end up presenting some constructed reality to the audience. Gans (1979) has a somewhat different approach to the theory of constructionism. According to him, journalists are caught up in bureaucracy with the effect that the key players in the different stages of news production are engaged in one form of construction or the other.

What many of the proponents of this theory do have in common is that just as journalists do construct reality in some form or the other, the individual recipient is also actively engaged in the construction of meaning, deriving from personal experiences, culture, and interpretation. So, whether the individual person is getting information through interpersonal communication or through the mass media such as the Internet, television, or newspapers, the receiver of that information is also involved in some construction of meaning. The audience comes with its own internal structures in framing and shaping media messages. It therefore stands to reason that because the audience has varied backgrounds and experiences, what is constructed differs from person to person, but more significantly from one group to another. Different audiences construct different meanings from the same media messages (Neuman et al, 1992). Most scholars in this tradition affirm the multiplicity of constructed meanings while rejecting any absolute truth (Gamson, 1992; Hall, 1997).

Constructivism

Hall uses constructionism and constructivism interchangeably. In his analysis, language is not a mirror that reflects reality; rather meaning is constructed through the interplay of mental categories and language. The mental categories or concepts come from social conventions and become internalized over time. This re-echoes the "sedimentation" process propounded by Berger and Luckmann (1967), where they argue, some fraction of human experience is retained in the individual's consciousness which assumes the form of lasting existence that is "recognizable and memorable" and is consulted in the process of making meanings. In Hall's (1997) analysis, humans create meaning through the interaction of media messages, mental concepts and language, and this meaning changes from one culture to another.

Constructivism emphasizes what the individual person brings to construct meaning, while constructionism is concerned with the social construction of reality and deals with the repository of experiences and backgrounds that have been deposited in a community's culture. Kelly's theory of personal constructs provided some background to this (Applegate & Sypher, 1988). According to this theory, individuals use constructs and groupings of events to understand reality. Reality therefore goes through the individual filtering process and does not present itself in raw or unmediated form. Such constructs include concepts that convey similarities and differences such as long/short, intelligent/stupid, fast/slow, easy/hard, etc. These constructs exist in the individual's mind as mental categories (Applegate & Sypher, 1988; Littlejohn, 1999; Miller, 2002). These constructs come readily available when the individual engages in some form of interpretation in an effort to

make meaning of things. Individual constructs or concepts become more organized and complex over the course of time, with the effect that an older person has more complex constructs than a child. As the human constructive system evolves developmentally, leading to greater "abstraction and organization" (Werner, 1957) the new constructs become linked with existing ones in the making of meanings.

People have areas of competence or greater specialty where they excel more than others. Such areas become their "domains" (Miller, 2002) and it is because they have developed more advanced constructs in those areas than other people. A person who is computer savvy would have more advanced constructs in that area while a chef would have better advanced constructs in the area of cooking. The most critical "domain" is in the area of constructs about other people, which is referred to as "interpersonal construct system" (Miller, 2002).

Interpersonal constructs are those that guide our perception of other people (Littlejohn, 1999) and these vary from person to person. Those who are cognitively simple tend to stereotype other people, and those with greater cognitive categories are better equipped to make distinctions between persons. The central concern of constructivism is the "relation of interpersonal constructs to communication" (Applegate & Sypher, 1988).

This research derives from the constructionist approach as enunciated by Gamson (1992), Neuman et al (1992), and Hall (1997) because the principal investigator will be seeking to explore and analyze how the perspectives, cultures, and community backgrounds of Nigerian immigrants might influence their views of the media messages presented in the Internet accounts of the financial scams. Could

it be that different groups construct different meanings from the same messages as these scholars suggest? It is interesting to examine whether people of similar background and culture might also construct different meanings from the same media messages.

The study also draws from the constructivist approach because the individual constructs of respondents may actually vary from person to person depending on who has greater "cognitive differentiation", and therefore better "person-centered communication" (Littlejohn, 1999). "Cognitive differentiation" refers to the number of constructs an individual has developed over the years. According to Littlejohn (1999) people with lesser "cognitive differentiation" are more likely to stereotype others while those with greater "cognitive differentiation" are more likely to perceive slim distinctions and be able to differentiate between people because the latter have more constructs to invoke when making sense of things or when constructing meanings.

Applying the concept of "cognitive differentiation" to this study raises some fundamental questions emanating from theory. The first question is whether some of the Nigerian immigrant business people might look at the scams from more than one perspective and show greater resonance with the victims of the email scam. Using the same concept, the question arises as to whether the Americans they do business with might make subtle distinctions between those Nigerians who have engaged in business with them over time and who they have known and developed a certain level of trust on the one hand, and the email scam perpetrators who are unknown to them on the other hand. If the respondents are shown to make such distinctions, it

would seem that everyone is not likely to "misclassify unfamiliar cultures" (Condon & Yousef, 1983).

The Framing Effect Theory

The framing effect theory is connected to both constructionism and constructivism. Framing is the viewpoint that media messages are organized and packaged in some way that could appeal to the audience. Goffman is credited with originating the idea of framing (Simon & Xenos, 2000). Goffman's (1974) description of the concept is captured in his remarks that, "we actively classify and organize our life experience to make sense of them" (p. 21). Frames enable people to classify and label information, and in effect to make meaning of new information. The idea of framing is related to the idea of schemas (Fiske & Taylor, 1991). Gamson and Modigliani (1987) see frames as the "central organizing idea or storyline that provides meaning." Frames are used in making meaning, helping people to "locate, perceive, identify and label" (Fiske & Taylor, 1991). Entman (1993) presents a more elaborate description:

> To frame is to select some aspects of a perceived reality and make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation for the item described (p. 52).

So framing refers to some sort of conceptual device that is employed to make meaning of things and the concept assumes that this process of organizing messages affects future construction of meanings (Entman, 1993; McCombs & Shaw, 1993; Simon, 2000). Nelson, Clawson and Oxley (1997) advance a somewhat different

definition of framing as "the process by which a source defines the essential problem underlying a particular social or political issue and outlines a set of considerations purportedly relevant to that issue" (p. 222).

Central to the idea of framing is some degree of the association of ideas or association of concepts and the fact that these are used to construct some issues (Simon & Xenos, 2000). When a message has been framed in a particular way, it means some constructs are used to the exclusion of others to get at the desired perspective. To further drive home this point, whether one describes a glass of wine as half-full or half-empty might lead some people to significant variations in understanding the content of the glass, though logically either description can be used to make the same point. There are different types of framing, such as "univalent framing" (the use of one dominant frame), "bivalent framing" (the use of two dominant frames), and "multivalent framing" (the use of several important frames) (Simon & Xenos, 2000).

Sometimes framing is used to capture the attention of the audience to a particular story. The media engage in framing, especially in the early parts of a report. Having an 'attention grabber' is a known journalistic practice. As a result, the same event or story is often approached or framed differently by the different media outlets. The different frames lead to differences of opinion (Gamson, 1992).

Scheufele (1999) sees framing as a form of "social constructivism," adding that the media set the frames that the audience uses to interpret events. This explains why people with different cultural backgrounds might frame the same issue differently.

While some scholars maintain that how a problem is framed determines how the audience reacts to it (Kahneman & Tversky, 1984; Iyengar, 1991; Zaller, 1992), others contend that the presence of frames in a given text does not necessarily guarantee that they will influence the audience (Entman, 1993). While it stands to reason that how something is framed could impact public opinion, there is a limitation on this. People who share similar cultural backgrounds and sometimes members of a given family who may not have been impacted by other cultures do construct opposing and even conflicting meanings on the same issue or subject. People do not just accept and swallow everything that is presented to them. In addition to the "media frames," individuals have their own "individual frames" (Entman, 1991; Scheufele, 1999), which refer to the individual schema or structures they use to interpret and understand things presented to them.

Inevitably, both those who send the scam emails and those who seek to combat them or to simply alert other people about them, are involved in one kind of framing or the other. The Nigerian business community, understandably, fears that framing the email scams as a Nigerian way of doing business could have a negative impact on those who seek to engage in genuine businesses because it implicitly questions their credibility as economic actors. Entering the title "advanced fee fraud" in Google search engine produced about 15, 000 websites, with each providing links to several others and most of them pointing to Nigeria as the source of the fraud. Yahoo search engine produces similar numbers. While the websites predominantly point to Nigeria as where the scams originate, a few sites also point to countries such as Ivory Coast, South Africa, and Sierra Leone as places of origin.

The framing effect theory raises a number of questions relevant to this study. Is the phrase, "the Nigerian email scam," already framed in such a way that could lead a reader to link email scams with Nigerians only, to the point that any allusion to email scam calls to mind the idea of Nigeria? Or is the phrase open to the possibility that the email scams can also originate from other countries? This theory also raises the question of how framing can apply to Nigerians as well since they have a different worldview and culture, and each person frames an issue using the worldviews, belief systems, values, and social norms available to the person within a given culture.

Synthesis of Constructionism, Framing, and Cultural Theories

The theories of constructionism, framing, and cultural patterns have a lot in common. They all point to the mediated nature of reality in its presentation through communication from a cultural background and experience as well as in its understanding by the individual who brings along personal constructs or schema. The theories are in agreement that what is presented to the audience has been framed in a certain slant or perspective (Entman, 1989; Gamson, 1992; Scheufele, 1999) and that the audience is an active and constructive agent of its own in negotiating meaning (Neuman et al, 1992; Hall, 1997, Gamson, 1992). For some cultural theorists what the individual brings to the construction of meaning is from the beliefs, values, and worldviews of a given culture (Boucher, 1974; Prosser, 1978; Condon & Yousef, 1983; Seelye, 1984; Berger, 1997). According to Entman (1993), commonly invoked frames are embedded in the culture and used for discourse

among people who share the same culture. As a result the frames that guide a writer's viewpoints may be quite different from those frames employed by the receiver who interprets the information if both people are from different cultures. "Individual frames" and "media frames" (Entman, 1991; Scheufele, 1999) relate to "personal constructs" (Werner, 1957; Applegate & Sypher, 1988; Littlejohn, 1999) and linguistic constructs (Hall, 1997), which are culture laden (Furnham & Bochner, 1986; Kim, 1991; Jandt, 1995).

The relevance of these theories to this study is to show how people from different cultural backgrounds and experiences could construct different meanings from the same communication message. The Nigerian respondents bring their own world views, belief systems, values, experiences and other constructs when making meaning of media messages.

Agenda-Setting Theory

With the ubiquitous and often intruding nature of the mass media, it is no surprise that people are increasingly seeing the media as shaping viewpoints. Agenda-setting is among the several theories that consider the kind of influence/effects the mass media might exert on the audience. The background to this theory was the dissatisfaction with media theories of direct and strong effects because they were not corroborated by research (Miller, 2002). Lippmann's (1922) analysis provided a stepping-stone. Writing on public opinion, Lippmann (1922) observed that rumors are easily "crystallized" into public opinions. He noted that public opinion is shaped and organized by the press and he thought it should be the

other way around.   Sounding like an empiricist philosopher, Lippmann (1922) argued that people could not feel an event they have not experienced unless another created some mental image of that event.   As a result of such creation of events facilitated by another, people often possess in their heads pictures of the world ("pseudo-environment") that do not correspond to any empirical reality.   These "stored-up images" and perceptions are used in the interpretation of the world.

Lippmann (1922) may have just called attention to the media influence of public opinion, but it was Cohen (1963) who defined the nature of this influence. Drawing on the analysis of Lippmann's (1922) vision of the press as "map-makers," Cohen's often-cited passage describes the exact nature of the agenda-setting function of the mass media.

> This is to say then that the press is significantly more than a purveyor of information and opinion. It may not be successful much of the time in telling people what to think, but it is stunningly successful in telling its readers what to think about. And it follows from this that the world looks different to different people, depending not only on their personal interest, but also on the map that is drawn for them by the writers, editors, and publishers of the papers they read (p.13).

Actually Cohen (1963) thinks the concept of "map" is too restricting to this notion of agenda-setting, stating instead that the press is more like "an atlas of places, personages, situations, and events." According to Cohen (1963) the reliance on the media, especially in the area of foreign relations, is only inevitable since the media are the only available source of information regarding what goes on in foreign countries.

With the stage set by Lippmann (1922) and Cohen (1963), scholars (McCombs and Shaw, 1972; Rogers and Dearing, 1988; Kosicki, 1993) started

looking more closely at this area of indirect effects. In its simplest form, agenda-setting theory states that while not controlling specific opinions on any given issue, the media can make issues topical and present them to the public as the most important at any given time.

In their study of the media's role in the 1968 presidential election, McCombs and Shaw (1972) concluded that the media exerted great influence in dictating what their audience thought about, a process they described as "agenda-setting." According to these scholars, the media determine what issues are important by inserting themselves between the information and the recipients. In effect the information comes to the recipients at best as "second or third hand." They also established that information receivers do learn from the media. They conducted their study by comparing what voters considered important issues with those that the media considered salient issues and found a high correlation between the two. They conceded that a high correlation by itself does not prove agenda-setting by the media, but remains a necessary condition for agenda-setting to occur. The task of proving this causality was left for later scholars to explore, many of whom have used various methods and experiments to replicate the findings of McCombs and Shaw (Miller, 2002).

Rogers and Dearing (1988) identified three major areas of agenda as follows: the public agenda, which deals with issues the public consider important; the media agenda are those highlighted by the media; and the policy agenda are those issues considered important by law makers. The three are related in a linear way. The media sets the media agenda and it influences the public agenda. The public agenda

in turn affects or influences the policy agenda. However in the strict sense of the theory, agenda-setting refers to the media agenda (McCombs & Shaw, 1972; Littlejohn, 1999; Miller, 2002). Zhu and Blood (1997) define agenda-setting theory within this context of the media setting the agenda as "the process whereby the news media lead the public in assigning relative importance to various public issues." The media can do this in a number of subtle ways such as the time and space allotted to issues, as well as the prominence given to an issue by placing it in some strategic position such as the front page and the news headlines as opposed to some inner pager where only very few people may notice it.

Some scholars (Zhu & Blood, 1997) note that the relationship between the media agenda and the public agenda is not permanently tilted one way, but instead, sometimes the public agenda does actually influence the media agenda. The question therefore arises as to under what circumstances the media exert influence. This would depend on a number of factors, notable among which are audience characteristics, the actual issue in question, and the media in question (Miller, 2002). Among the more common of such audience characteristics is what Weaver (1977) describes as "need for orientation," which refers to the "combination of high interest in an issue and high uncertainty about that issue" (Miller, 2002). For those Americans who do business with Nigerians, it is only natural that they classify the scam stories as belonging to the "need for orientation" group because they would have some business interest in the stories and some uncertainty as well.

Zucker (1978) introduced the concept of "issue obtrusiveness," according to which an issue would be considered obtrusive if many people have had direct contact

with it and vice versa. Zucker's point is that unobtrusive issues are more likely to attract agenda-setting by the media because people need information about things they do not have direct contact with, and would therefore rely on the media more concerning those things that are unfamiliar to them. This theory has bearing on the study in question because according to Zucker (1978) domestic issues are usually more obtrusive than international issues. The email solicitations coming from Nigeria would be appropriately classified as international and unobtrusive. It would therefore seem that receivers of the emails from a U.S cultural background are more likely to have their agenda set by them or by the websites, which they visit to evaluate them. The research question of interest deriving from this theory is whether the international and unobtrusive nature of this subject could make the American readers more likely to rely on and accept what is presented through the Internet.

Regarding the type of media that exert greater influence in agenda-setting theory, there are no conclusive studies yet (Miller, 2002) and one can only expect that the addition of cable and the Internet would compound this problem. It is conceivable that while the print media might have a more lasting impact because newspapers stay longer with readers, the electronic media might actually exert quicker impacts (Wanta, 1997). This is based on the fact that printed media (newspapers and magazines) are finished products and once printed and acquired by readers they become the readers' property to keep. However if this research finds there are many dedicated websites on the email scams that are accessible to most respondents through a simple click of the mouse, they would acquire the same permanent attribute the print media have. Therefore, another question deriving from

this theory is whether the Internet (websites) would have more lasting impact on the respondents than newspaper stories. If this is the case then the electronic media could exert both quicker and more lasting influence.

Scholars (McCombs, Shaw, & Weaver, 1997) have distinguished between "first-level agenda-setting" and "second-level agenda-setting." The first level deals with the task of bringing peoples' attention to issues while the second level refers to how the media actually impacts how people think about a given thing. This second level is accomplished by the consistent presentation of the issue in a certain way, and especially through framing (McCombs, Shaw, & Weaver, 1997). Within the agenda-setting context, framing refers to how the media highlights some part or feature of a given thing while downplaying other parts of the same thing (Miller, 2002). Framing can be done in several ways, such as the style of presenting the narrative, the tone of the presenter, the size and placement of the story, and a process of inclusion and exclusion of specific details. The trust of the second-level agenda-setting is that the media have different options and choices to use when presenting information to the public, and whatever slant, perspective, style and emotion that are adopted would impact on how the message is received (Miller, 2002). This raises the question of how this aspect of the agenda-setting function of the media could apply to the reports of the Nigerian financial scams as well. Will the respondents see the stories as having a certain slant or perspective? Whatever slant or perspective is adopted would certainly impact how the audience perceives the problem. It is only imaginable that this situation would also apply to just about anything the media reports on.

The media function as gatekeepers not only in bringing issues to the attention of the sometimes unsuspecting public, but also in the kind of emphasis or attention given to such issues (Grossberg, Wartella, & Whitney, 1998). But it is also the case that sometimes it is the people that force things into the media and make them stay topical for much longer than the media may want to spend time on them.

The agenda-setting theory has had heuristic effects. Many scholars have been drawn to explore many aspects of this theory and accept its accuracy, simplicity, consistency and fruitfulness (Miller, 2002). These are among some of the criteria recognized by scholars for a valid theory (Littlejohn, 1999). However, other scholars point to what they consider the limitations of this theory. Scholars (Edelstein, 1993; Kosicki, 1993) point to the vagueness of the dependent variable in agenda-setting, which simply refers to "what the public is thinking about." Edelstein (1993) argues that the act of recognizing something as important is not all there is to the cognizant function of "thinking about something." He suggests the use of "problematic situation" as a better concept that captures what the dependent variable is supposed to explain. Edelstein's (1993) semantic exploration is with the use of the word "salient," adopted by some scholars who came after McCombs and Shaw to describe what is considered important by the media and the audience. Zhu (1992) says the theory of agenda-setting has problems because many things or issues compete for attention and whichever reaches the top of the agenda pushes the others down. Scholars (Iyengar and Kinder, 1987) point to the possibility of the "spillover effect." This can happen

when public attention is drawn to some issues and the impact on the public is not only on those issues but also others, which may be considered related issues. Kosicki (1993) raises the question of the extent of the effects, proposing that there is no clear connection between the media contents and the audience effects. Littlejohn (1999) lists a number of intervening variables that can militate against the power of the media to have profound effects on the audience. These include credibility problems, the presence of contrary evidence, when audience need for media guidance is low or non-existent, and where individuals may not share media values. The presence of contrary evidence may be especially relevant to this study. This would apply if those Americans who engage in business with Nigerians have come to know and trust those they deal with, then they are less likely to be impacted by media agenda-setting on the email scams.

The Priming Effect

Priming has been described as "the effects of a particular prior context on the retrieval and interpretation of information" (Fiske & Taylor, 1991). The theory relates to the cognitive process because it argues that if something resides in the individual's subconscious to the degree that it can be often accessed, the person will use it to interpret and understand complex messages (Miller, 2002). The reason for this explanation seems to be based on the findings of psychological studies about the limitations of human information-processing ability (Simon, 1979) and the human

tendency to use what comes to mind to solve problems (Fischhoff, Slovic, & Lichtenstein, 1980). Simon (1979) reasoned that:

> Human thinking powers are very modest when compared with the complexities of the environment in which human beings live. Faced with complexity and uncertainty, lacking the wits to optimize, they must be content to satisfice – to find "good enough" solutions to their problems and "good enough" courses of action (p. 3).

Priming is related to the agenda-setting theory because the time and importance attached to a given issue by the media can make the issue a prominent feature in the individual's consciousness, at least, within the period in question. The relationship exists where the media agenda can become primed for the individual person and because of the human limitation on information-processing capability, there is a frequent recourse to the primed issues to explain complex or ambiguous messages. While agenda-setting may simply require the media to attract the attention of the public, priming calls for an additional twist, namely, to see the issue as having implications for other things (Iyengar and Kinder, 1987). Though related, agenda-setting and priming are very distinct.

The priming effect is accomplished by presenting some issues, while neglecting others, and is usually greater when the audience sees the problem as important (Iyengar and Kinder, 1987). According to this perspective the media, as it were, standardize the primed issues and they are used to evaluate other complex and ambiguous issues.

Iyengar and Kinder (1987) make the point that priming and agenda-setting do not just depend on the message to be effective, but on the audience as well. There are certain characteristics that make the audience more susceptible to priming and

agenda-setting. In their study (Iyendar & Kinder, 1987), they found that political involvement was a resource against agenda-setting but not a sufficient resource against priming. Above all, they found that the media effectively primed "those viewers who are predisposed to accept the message in the first place." The important research question deriving from this theory is whether Americans who have established strong business relationships with Nigerian business people over the years might be less likely to be primed, because they might be less likely to accept an implicit suggestion that those they have done business with are dishonest people? Could it be the case that such direct experience would make it difficult to prime those who have established strong business relationships over the years? This re-echoes the main doctrine of constructionism, namely, that people bring their backgrounds and experiences to bear on a given message in the process of making meaning. Iyengar and Kinder (1987) found a similar trend in their study about priming voters. "In short, the involved tend to be less susceptible to priming because they are less likely to be swayed by the day-to-day focus of television news…" (p. 96).

Part of this study derives from the priming effect, especially in the area of how the problem of the financial scams is presented to the audience by the Internet media. Relevant literature leads to the following questions. Could the repetition of stories and descriptions of the scam in different websites result in the priming effect for some people? Or would the situation of direct involvement with each other over the years help build trust and partnership that might make it less likely to be primed? How will priming and agenda-setting, traditional areas of tremendous media power in

regard to message interpretation, fare when encountering mitigating circumstances as seems to be the case in this study?

African Immigration

Although there have been many studies of immigration and the plight of immigrants or the problems they bring to the society since the twentieth century, there have been very few studies on immigrants from the African continent to the United States (Kamya, 1997). It is therefore the case that aspects of the cultural patterns of immigrants from this region remain largely unexplored. There have not been studies that look at the perceived and actual role of the media in regard to the email solicitations. There have also not been studies that look at the potential or perceived impacts of the email solicitations on Nigerian immigrants and on those Americans the Nigerian immigrants do business with.

It is important to examine what the Nigerian immigrants perceive to be the nature of the scams, and the role of the Internet media as well the type of impact the scams could exert in their pursuit of genuine business opportunities (which is classified as business integration). This study examines the Internet sources of information on the scams through Yahoo and Google websites because they are the more commonly used search engines. The investigator does not suggest that accounts of the scams obtained through these search engines are the online ones on the Internet nor imply that they are the same reports read by those who confront the Nigerian immigrants with tales of the Advance Fee Fraud. Part of the importance of

this study therefore is to explore how the media can be important for immigrants engaged in business. According to Cohen (1963) people rely on the media to provide information, especially in the area of international events since most peoples' experience are limited to where they are. Zucker (1978) makes the same point by referring to foreign issues as "less obtrusive" than domestic ones because fewer people have "direct contact" with foreign issues than with domestic ones. This task will make it possible for the principal investigator to investigate where most of the respondents get their information regarding the scams, and how a particular subculture (The Nigerian immigrant community) might feel impacted by such information considering that this culture relies for its livelihood on information that is created by another culture.

Focus groups and in-depth interviews will be conducted with the Nigerian immigrant business community to determine the perceived role of the media as well as the perceived impacts on Nigerian businesses. The reality of the media's role will be determined by content analysis of the relevant email websites on the scams.

Theories of Immigration and Integration

Having examined some of the communication theories, it would be appropriate to look into some immigration and integration theories to discuss some of the reasons for Nigerian immigration to the United States as well as determine how they relate to the question of message interpretation by people from Nigerian cultural background. Literature from economic and social capital theories not only explain why people immigrate from the developing countries to the United States,

but also indicate that such immigration is increasing steadily and likely to continue for a long time. The reason is not farfetched. Most Nigerians immigrate to the United States for economic reasons and the reason that the United States attracts immigrants from developing countries is because it has a much bigger and more affluent economy than those countries. Immigrants bring their values, beliefs and other aspects of their culture with them, and these cultural referents are applied in the process of making meaning.

The integration theory examines the problem of assimilation into the mainstream US culture and how existing research points to racism as a factor that militates against integration for blacks. This raises an important question for this study. If Nigerian immigrants have problems with business integration in the United States, why would the impact of the email scams, instead of racism, be blamed for this? Analysis of the existing obstacles to integration helps this study by raising the question of a possible alternative explanation for any difficulties in regard to business integration by Nigerian immigrants.

Economic Theories of Immigration

The theories that are included in this classification are the neoclassical economic theory, the new economics of migration theory, the segmented labor market theory, and the world system theory. What unites these theories is that they find the reason for international migration from developing countries to Western countries such as the United States to be an economic one.

Exponents of the neoclassical economic theory argue that prospective immigrants weigh their decision to migrate on a cost-benefit calculation of staying in their home country and migrating to a better labor market. According to this model, capital that accrues to people through the labor market becomes the predictor of international migration (Todaro & Maruszko, 1987; Massey & Espinosa, 1997). Stark and Levheri (1982) point to Todaro's work as the "pioneering article" on the expected income model to explain migration. Todaro (1969) used the model of the rural-urban migration to explain international migration. While the jobs may be there, no one knows how long it could take for the unskilled immigrant to obtain one. It is only reasonable, he argues, for the prospective migrant to weigh beforehand the probability of actually obtaining a job within a reasonable time. Actual wage differential becomes somewhat irrelevant if the migrant has one in a hundred chance of actually obtaining the job (Todaro, 1969).

What the proponents of the new economics of migration theory bring is to introduce other markets such as capital and insurance as equal in importance with labor for migrants. They argue that in developing countries, many market failures are commonplace. Labor happens to be just one of several areas of market failure and people migrate not just to earn higher wages, but also to take advantage of the positive functionality of other markets such as investments and access to capital to begin some business. Stark and Bloom (1985) conclude that "other labor market" as well as "non labor market phenomena," together with social networks or some form of "implicit contractual agreement" are responsible for international migration.

Segmented labor market theory sees immigration as an inherent structure of the industrialized economies (Piore, 1979). Under this analysis, Nigerian migration to the United States is not caused by a desire for better wages, nor access to capital to engage in business, nor by the poor and undeveloped market conditions or nonexistent facilities within Nigeria. Instead it would be caused by some natural need for immigrant labor which happens as a consequence of industrialization.

World system theory is similar to the segmented labor market theory but instead of basing the reason for international migration on industrialization, it places it on "the expansion of the global market economy" (Massey & Espinosa, 1997). According to this perspective, once capitalist economies develop, they penetrate into peripheral ones, disrupting the traditional structure of the livelihood of peripheral economies. The collision of a capitalist economy with a traditional one leads to the collapse of the traditional economy, which begins to witness changes such as foreign investment. This causes people from such traditional economies to migrate to "transnational labor markets" (Massey & Espinosa, 1997).

Although the above theories have been formulated under more explicit names, Lee's (1966) analysis of the "push" and "pull" forces summarizes, in a somewhat general way, the reasons why people migrate from one country to another. The "pull" forces are to be found in the place people migrate to (pulling them to the country in question), while the "push" factors would be in the home country (pushing people out of their own countries). The "push" and "pull" forces have been used to explain why blacks migrated from the south to the northern cities (Tolnay, 1998). There is no doubt that better opportunities existing within the

United States can be classified under "pull" forces for Nigerian immigrants and the non-availability of such opportunities can be seen as "push" forces.

Social Capital Theory

Bourdieu and Wacquant (1992) define social capital as "the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition" (p. 119). According to this perspective, social networks in the United States constitute invaluable "social assets" (Massey & Espinosa, 1997) in terms of providing the right information and assistance to new immigrants, thereby minimizing the cost of migration (Nelson, 1959; Dunlevy, 1978; Coleman, 1988; Hagan, 1994; Massey, 1996; Massey & Espinosa, 1997). Massey (1996) contends that social networks established between those who have immigrated to the United States and their kins, friends, and relatives in their home countries tremendously boost the migration process by greatly lowering the costs of international migration. The social networks lower both the physical and psychological costs of migration for new migrants, who in turn make it easier for future immigrants and this becomes a "self-perpetuating system" (Massey & Espinosa, 1997). Massey and Espinosa (1997) do actually acknowledge that some proponents of the neoclassical economic model (Nelson, 1959; Dunlevy & Gemery,

1977) do include the aspects of social network benefits in their analysis, but this was done to a limited degree. These neoclassical economic theorists see the use of social networks only as providing information to potential immigrants. They do not include analysis of how such networks reduce costs to benefit migration in a more direct manner. The novelty that Massey and Espinosa (1997) bring to this model is to actually link peoples' decision to migrate to the lowering of costs and risks provided by social networks. Social networks therefore assume a somewhat active role in peoples' decision to migrate.

> As a result of these raised benefits and lowered costs and risks, some people decide to migrate, which expands the set of people with ties to the destination area, which in turn, lowers the costs and risks and raises the benefits for a new set of people, causing some of them to migrate, and so on (p. 952).

There is no doubt that this theory has relevance to the Nigerian immigrant situation as well as to immigrants from many other countries. Immigrants rely on the cushion effects of social networks to blend in a new culture. Being a relatively new immigrant to the United States, the principal investigator can fall back on experience that confirms that many new immigrants also rely on social networks to provide flight money, whether this is given as some gift or borrowed to be repaid later might differ from one social network to another. Immigrants typically rely on social networks to cope with "culture shock" (Oberg, 1960; Furnham & Bochner, 1986, Jandt, 1995), a form of stress associated with the disorientation of having to adapt to a foreign culture. Modern day technological advancements in travel and communication (Jandt, 1995) facilitate the assistance provided by social networks. Immigrants can return on visits to their home countries with greater ease than in

earlier years and the availability of the Internet, cable and satellite television means they can watch programs in far away countries from their homelands and become aware of existing job opportunities.

In the final analysis, it would be correct to say that social networks do have impact in explaining Nigerian migration to the United States. To compute the exact extent of such impacts is beyond the scope of this study. Through social networks, the migration of Nigerians and people from other countries to the United States is perpetuated. Under the US policy, permanent residents are allowed to apply for citizenship after five years and citizens are allowed to apply for their parents and siblings to migrate to the United States as permanent residents. Nigerian immigrants, like other immigrants to the United States, bring along their values, beliefs, and past experiences to message interpretation, and this becomes an ongoing process.

<div align="center">The Theory of Assimilation</div>

The central point of this theory is that the assimilation of immigrants into the mainstream U.S. culture happens naturally, with time, for those immigrants who put in the appropriate efforts. According to Bashi and McDaniel (1997), assimilation makes the claim that it is only a matter of time for those immigrants who make the effort to be thoroughly assimilated into mainstream U.S. culture. However, immigrants do not arrive in the US with the same disadvantages because of an inherent system of racial stratification that already exists in the society (Bashi and

McDaniel, 1997). Racial stratification, they argue, imposes certain limitations on immigrants with a dark skin.

> Immigrants enter the United States and are assimilated into the dominant social organization and this process includes assimilation into the system of racial stratification (Bashi & McDaniel, 1997, p. 670).

Some scholars (Telles & Murguia, 1990; Keith & Herring, 1991; McDaniel, 1995;) found that one's ability to fully assimilate into the U.S. mainstream culture is delimited by the racial label, which the person acquires due to no fault of his. In their own study, Keith and Herring (1991) discovered that a person's complexion has significant effects on racial stratification and was a strong predictor of occupation and income, with darker skin attracting greater discrimination. Bertrand and Mullainathan (2003) found that employers discriminate against names considered African American. In their study, they found that resumes with white-sounding names received 50 percent more calls than those that bore African American names. White and black names were determined by reviewing Massachusetts birth certificate data from 1974 to 1979, noting which names were given to white and black children and tested this pattern by checking with people at local bus and train stations on which names were distinctively white and which were distinctively African American. What the authors found more perplexing was that even when the credentials for the African American names were improved on paper, they did not generate more calls, whereas when similar improvements were put on resumes for White names, they were rewarded with more calls. The authors are convinced that the names were indicative of race and could also indicate social backgrounds, and

that it was names (race) more than actual credential and experience that determined invitation for interview.

The question of integration for Nigerian immigrants raises an important question for this study. If dark-skinned immigrants and distinctively African American names face harder time trying to obtain jobs and assimilate into the U.S culture, how can this be distinguished from a possible difficulty of integration emanating from being associated with the financial fraud scams? This is a question that respondents who make such a claim will help to unravel by pointing to their reasons if they conclude that any perceived difficulty in integration into the culture is a result of being associated with the scams, and not related to outright racism.

Research Questions for the Study.

This study seeks to explore and answer the following research questions.

1. To what extent does the Nigerian business community know about Internet reports on the Advance Fee Fraud and the extent to which they are associated with Nigerians? (Nigerian business community here refers to Nigerians within the New Jersey area who are engaged in businesses with Americans).

2. To what extent does the prevalence of the email scam stories on the Internet and its association with Nigeria impact Nigerian immigrants seeking to do business in the United States as well as those already in business in the United States?

3. Does literature available on the Internet regarding the email scams implicitly suggest or characterize Nigerians as dishonest business people to be avoided if possible?

4.   Can the Internet be perceived as a tool against the business integration of a subculture (the Nigerian business immigrant group), which depends on a larger culture (the American business community) for its livelihood?

Chapter Three

Overview of Internet Frauds and Immigrant Entrepreneurship

This study examines the Advance Fee Fraud as depicted on the Internet in relation to Nigerians and what Nigerian business people consider the impacts of the scams from their perspective. The previous chapter looked at those theories that provide conceptual background to this dissertation. This chapter looks at Internet frauds and discusses immigrant entrepreneurship. The Advance Fee Fraud is one of several frauds perpetrated over the Internet. It is therefore pertinent to discuss what has been written regarding this fraud and a few related ones to give some picture of the nature of the scams in question and what scholars say about them, and especially the Nigerian involvement in the scams.

The first part of this chapter therefore discusses the origins, nature, characteristics and scope of the Advance Fee Fraud, to provide some overview from published research regarding the scams and what the writers say about Nigerian involvement in these scams. Since the Advance Fee Fraud continues to flourish in different variations, one may not be able to exhaust the different variations of the scheme; neither does this chapter intend to do so. The second part discusses immigrant entrepreneurship in general in relation to the problems they encounter while seeking to establish and integrate their businesses in the United States so as to have some understanding from published research regarding what immigrants deal with when seeking to establish business in the United States. There are two reasons

for discussing the experience of immigrants in general in relation to business enterprise instead of discussing only Nigerian or African immigrants experience in this regard. The first reason is that it is against the background of the experiences of others that any immigrant group can broadly compare whether their own experiences in relation to starting and operating businesses in the United States are unprecedented or whether immigrants from other countries encountered similar challenges, including stereotyping and stigmatizations. The second reason is the lack of scholarly literature on African and Nigerian immigrants' business enterprise in the United States. The reason for this is open to conjecture. Could it be because immigrants from Africa are relatively new or African immigrants have simply not made an impact on the business scene or no one has picked interest to write about them? There is no doubt that Nigerian immigrants and immigrants from other parts of black Africa are relatively new to the United States when compared with immigrants from other countries because many of these countries gained independence from their colonial masters only in the twentieth century and some did not even exist as a country before independence. Nigeria became a country only in 1914.

The Internet Age and Internet Fraud

As the Internet has blossomed so has Internet fraud. The use and popularity of the Internet is not limited to individuals but is even in greater demand from corporations and businesses that need information to operate even more than individual persons. The Internet has become part of corporate and business life, in

addition to serving the needs of individuals as well. Branigan (2005) captures the need for the Internet in corporate places.

> Many employees need Internet access to their desktop to do their jobs, just as they need telephones. Many corporate networks have a connection to the Internet to enable employees to exchange emails with others and to research information available on the World Wide Web (p. 256).

As with many other advancements in science and technology, fraudsters have resorted to the Internet as their own opportunity to make money. They simply see the Internet as another avenue through which they can defraud people and make money. The Internet presents a special appeal to such people because it can foster anonymity. Email has become the most popular medium of defrauding unsuspecting victims. Email fraud is one of several kinds of fraud that are perpetrated over the Internet. Others include identity theft, intellectual property theft, auction fraud and frauds coming from other businesses. The number of frauds has grown as fast as the Internet itself or perhaps even faster to the point that scholars (Bocij, 2006; Branigan, 2005) acknowledge it is difficult to provide an exhaustive list of Internet frauds. Email fraud is of interest to this study because the Advance Fee Fraud is largely carried out through emails. People receive different kinds of email solicitations regarding business or work opportunities and sometimes all there is to it is a trick to steal the person's money. Some people receive as many as 30 such email solicitations on a daily basis (Bocij, 2006). Even the email fraud category has several types.

It is not surprising that fraud is carried out through the Internet because just about any new changes in society can be capitalized upon to defraud people. Bocij

(2006) identified Advance Fee Fraud, foreign lotteries, scam baiting, charity and disaster relief frauds, chain emails and petitions as among the more common frauds perpetrated through emails.

Advance Fee Fraud

Advance Fee Fraud is one of the several email frauds operated mainly through the Internet. Most advance fee email frauds seem to entice people to believe that they will be rewarded with several millions of dollars if they act on some money-making proposal. Often the perpetrators tend to require their victims to act with some urgency and secrecy so as to avoid sharing the information with others who may discourage them or who may have been victims themselves and have known that victims do not receive any money from the perpetrators. The 4-1-9 fraud perpetrated by some criminals in Nigeria belongs to this category. The Advance Fee Fraud is not altogether new since aspects of it have been traced to the 1840s (Smith et al, 1999). However what may be considered the modern version of it became manifest in the 1980s.

In the Advance Fee Fraud, perpetrators send out bulk emails to just about anyone hoping that someone might buy into their story and accept to commit some money in advance while expecting to get bigger money in return. The pitches of the Advance Fee Fraud come in various forms and the stories perpetrators make up hoping to attract victims are just as varied. Sometimes victims are persuaded to commit to some business pitch that often promises millions of dollars in return for their assistance in securing some overpaid contract money that was awarded in the

past or some huge wealth of some supposedly deceased person whose immediate family members are looking for some "trusted" person to help in transferring the money outside of their home country. The strategy is to use whatever story the perpetrator thinks might succeed to convince the recipient to buy into the story so that the recipient agrees to commit some money upfront or in advance, hoping to receive the promised reward in return. Bocij (2006) notes that:

> The same basic method tends to be used with a variety of incentives. However no matter what the incentive, it is always chosen for its ability to convince victims to part with their money (p. 100).

Often the reward for participating in the transfer of money or whatever the pitch may be is some percentage of the said amount, ranging from 10 percent to 40 percent, and in some instances, even more (Smith et al, 1999; Bocij, 2006).

The 4-1-9 Email Fraud

The 4-1-9 email fraud is a form of Advance Fee Fraud that originated from Nigeria in the mid 1980s (Smith et al, 1999; Bocij, 2006.). According to the US State Department, some Nigerian criminals started this fraud when the price of oil fell sharply in the 1980s and the subsequent loss of jobs led some university-educated professionals to resort to a white-collar crime to earn a living (Department of State Publication 10465, 1997). Gup (1995) thinks those Nigerians living in the Western countries and operating from cells in the United States, Canada, Britain, Hong Kong, and Japan started the scams and operate in collaboration with syndicates in West Africa. Initially the fraud was perpetrated through regular mails before the blossoming of the Internet and emails. The availability of emails through the

Internet only made it a lot easier and perhaps cheaper for perpetrators because the regular letters were filtered out in some countries before they could reach the intended recipients. The Internet also provided anonymity to the perpetrators. The perpetrators had resorted to fax machines when they realized the postal system was acting as a firewall in some countries and preventing them from reaching their targets. Email becomes the preferred medium for the scammers because it is relatively cheaper and more available than regular mail and facsimile. Email also gives a direct access to the recipient unlike the regular mail, which is interrupted by postal employees, and also provides greater anonymity than other media.

The 4-1-9 scam was first used to manipulate visitors to Nigeria who were interested in some shady business oil deals with Nigeria. After succeeding with a few people, the perpetrators spread their target interests within Nigeria and to just about anyone in the West. According to the Wikipedia encyclopedia, the 4-1-9 scam is a modern variation of an older scam known as the "Spanish Prisoner" which dates back to 1588. The mode of operation of the "Spanish Prisoner" was to convince a potential victim that some wealthy prisoner has been imprisoned under a false identity by the King of Spain (King Phillip II) and that the wealthy person cannot reveal his identity without serious consequences. The con artist presents himself as the person mandated to raise money to secure his release. The victim's gain would be huge financial rewards after the wealthy prisoner was released. Once the victim pays the money, he will learn of further obstacles that require additional money till he no longer has money to continue. Con artists in the Spanish Prisoner, as is the case with Advance Fee Fraud, require their victims to maintain utmost secrecy,

promise huge sums of money to repay them for their part and continue to defraud their victims through operational costs till those victims have nothing left and are unable to continue. Variations of this fraud existed in Australia in the 1840s as noted by Smith et al, (1999).

> The characteristics of this type of fraudulent scheme usually entail enlisting the services of the prospective victim to assist in an activity of questionable legality, thus providing some assurance that the victim would be unlikely to report the matter to the police, once defrauded (p. 1).

. The term "4-1-9" (pronounced four one nine) comes from a section of the Nigerian criminal code which classifies obtaining property by false pretense and stealing as crime punishable by law. The portion of the Nigerian constitution in question is Part 6, Division 1, Section 38 and the statement of article 419 is as follows:

> Any person who by any false pretense, and with intent to defraud, obtains from any other person anything capable of being stolen, or induces any other person to deliver to any person anything capable of being stolen, is guilty of a felony, and is liable to imprisonment for three years.
> If the thing is of the value of one thousand naira or upwards, he is liable to imprisonment for seven years.
> It is immaterial that the thing is obtained or its delivery is induced through the medium of a contract induced by the false pretense.
> The offender cannot be arrested without warrant unless found committing the offense.

Although many believe some Nigerians started this version of the Advance Fee Fraud, perpetrators originate from other parts of Africa and some countries of Europe as well. Heney (2002) reports that of the 12 email scams he received within a span of two weeks, five were from Nigeria, another four from the Benin Republic, two came from South Africa, and one from Kuwait. According to Edelson (2003), many of the email scams originate from Lagos (Nigeria) and Amsterdam

(Netherlands). While some writers refer to it as a "Nigerian scam," others mention the involvement of people from other countries in addition to those from Nigeria (Gus, 1995; Bocij, 2006). Gus (1995) wrote that: "The term "Nigerian Advance Fee Fraud" is, therefore, only partially accurate and the problem is truly one of international dimensions, with victims and offenders being located across the globe" (p. 120-5). These solicitations take various forms, but for the most part, the perpetrators seek to persuade people to buy into their proposal, usually some involvement with money transfer with a promise that they will be paid some percentage for their part. Often the reason provided for seeking the help of an outsider, and usually a total stranger, is that certain laws and regulations make it impossible for them to make such enormous monetary transfers without apprehension and confiscation of the funds by their home government. The solicitations usually have a sense of urgency and secrecy. Bocij (2006) captured the mode of operation of these scammers while describing how unsuspecting victims are defrauded.

> When the victim agrees to help (that is, to transfer the money) he becomes part of a complex plan to bring the money out of Africa. However, as the scheme progresses, various problems begin to surface. Bribes need to be paid, special licenses or taxes are needed, and other operating expenses arise (p. 101).

It is also noted that sometimes victims have been lured to travel to places like Nigeria and South Africa (Smith et al, 1999; Bocij, 2006) and sometimes they may be held against their will till some ransom is paid or even killed by the perpetrators. On other occasions, some victims have traveled to Nigeria in a bid to confront the perpetrators and get back their money (Smith et al, 1999). Bocij, (2006) goes beyond attributing its origin to Nigeria to allege that: "4-1-9 schemes appear to have become

an important part of Nigeria's economy and are perhaps responsible for supporting millions of its people" (p. 104). He also adds that he is not suggesting the involvement of the Nigerian government in the schemes but that the enormous amounts involved in the scams cannot but impact a country's economy.

Other Variations of Advance Fee Fraud

The perpetrators' claim of what they do vary in the cases of the Advance Fee Fraud and many other frauds perpetrated over the Internet. Sometimes they claim to be government ministers, lawyers, relative of deceased wealthy businessperson or whatever they think might lend credence to their story. The problem is that there is no way for people to independently verify such claims than rely on the veracity of the perpetrators. Victims who have taken the extra step of traveling to the home countries of the perpetrators, especially in relation to the Advance Fee Fraud, have been misled by what the perpetrators present to them, which often look genuine and official.

The money in question can be some purportedly overpaid contract money or some forgotten bank account whose owner has allegedly passed away, or simply some sale of crude oil at below market prices, purportedly from the perpetrators' oil allocation, or simply the purchase of real estate. Often the perpetrators make up any thing they can regarding how the money in question got within their reach. Some variations of the Advance Fee Fraud were successfully used on victims by the perpetrators making purchases over the Internet and paying with bank drafts of more monetary value than the actual good or product and asking unsuspecting victims to

send the difference of the amount to them. Some victims have done this only to discover that the bank drafts were fake and sometimes it takes the banks a week or more time to make that determination.

The scammers promise to pay victims a certain portion of the money, which is usually stated in percentages, for their cooperation in accepting to transfer the purported funds into their own bank accounts. Smith et al explained how this promised portion is used to extort money from victims.

> The victim is offered a commission, which could be up to 40 percent of the capital involved. Capital sums of US$20-40 million are often mentioned, thus creating a potential reward for the victim of up to US$16 million. An advance payment that could total up to US$50,000 is usually required, which represents the amount stolen (p. 2).

While some of the Advance Fee Fraud letters look reasonably worded if not altogether convincing, many of them are poorly written and may seem incapable of compelling belief in the stories of the perpetrators. It is often the case that people wonder how such made-up tales could convince anyone to spend hard-earned money to pursue. It has to be pointed out that there are certain factors, which may have worked in the favor of the perpetrators by giving a certain level of credibility to their stories. The perpetrators succeed with such blatant lies because of the groundwork and effort they put in trying to convince the victims that they are genuinely offering investment opportunities. Some of the victims of the Nigerian scams were persuaded to travel to Nigeria to finalize the deals on the business and this becomes the opportunity for the perpetrators to use whatever compelling evidence they could to dispel any doubts the victims may have. Explaining how some of the Nigerian scammers got their victims to buy into their stories, Bocij (2006) narrates, "many of

the claims made by the gang will be supported with large numbers of documents bearing authentic-looking official seals and signatures" (p. 102). The US Department of State, in a bulletin (1997) on the "Nigerian Advance Fee Fraud," also confirmed that "The letters and faxes contain official-looking stationary with appropriate government seals, stamps, and signatures" (p. 4). There are reports of some victims who traveled to Lagos, Nigeria, in pursuit of the instant wealth proposal but never made it back alive. According to the United States Department of Justice, 15 foreign businessmen, including one American, have been killed in Lagos since the scams came to the limelight in the mid 1980s (Department of State Publication 10465, 1997; Bocij, 2006). There are also reports of victims being held against their wills until some ransom money was paid to the perpetrators (Department of State Publication 10465, 1997; Bocij, 2006). Upon arrival in Nigeria or other host country, the perpetrators set up meetings with the intention to convince victims or even coerce them into accepting the fraudulent proposals and ascertaining that they actually pay some money up front (Department of State Publication 10465, 1997).

The perpetrators from Nigeria may also have benefited from the fact that Nigeria is internationally known to have oil reserves. The US State Department supports the view that the country's oil reserves coupled with the fluent use of the English language may have been factors some criminals capitalized upon to succeed with Advance Fee Fraud.

> Fraudulent schemes such as AFF (Advance Fee Fraud) succeeded in Nigeria, because Nigerian criminals took advantage of the fact that Nigerians speak English, the international language of business, and the country's vast oil wealth and natural gas reserves – ranked 13th in the world – offer lucrative business opportunities that attract many foreign companies and individuals. (Department of State Publication 10465, 1997. p. 5).

The perpetrators of the Advance Fee Fraud obtain the names of potential victims through publication journals and business directories, and send bulk emails to these names hoping some people might buy into their stories and act on them (Smith et al, 1999). Once the victim accepts the pitch, the process of defrauding has begun because he or she will be told to send money for running costs, attorney fees, taxes and other made-up fees until the victim signs the paperwork. The documents that are provided are meant to make the deal look genuine and legitimate as well as to encourage the victim to move forward with the deal. The main goal of the perpetrators is to have the victim continue to pay the fees and other associated costs till the victim can no longer afford to meet the demands from them. They would then turn their attention to other victims.

Some writers believe that some of the victims actually facilitated the success of the perpetrators through their own greed and dishonesty or a get-rich-quick mentality (Smith et al, 1999). Smith et al (1999) found that some victims carry out fraudulent activities of their own to obtain and send money to the Nigerian perpetrators, citing two victims, one in Sydney and another in Adelaide, Australia, who defrauded institutions so as to obtain enough money to send to the perpetrators from Nigeria.

> One Sydney victim of an Advance Fee Fraud allegedly defrauded Australian investors of $700, 000 himself in order to transfer money to Nigeria in the hope of recovering funds which he had already lost. He made use of the same kind of advance fee schemes that had previously been used to defraud him… Another case concerned an Adelaide businessman who defrauded local Australian investors of more than $2.3 million in order to send funds to Nigeria (p. 4).

Recovery Fraud

In another twist, a more recent version of the Advance Fee Fraud has surfaced. Known as "recovery fraud" (Smith et al, 1999; Bocij, 2006), the criminals find a way to connect to former victims and pose as Nigerian law enforcement personnel helping to recover their money on the condition that the victims pay some fee. Some victims receive letters that claim to have come from the Nigerian police telling them their money has been recovered, and all that is needed is for them to send money for logistics to enable the release of the recovered funds. Of course, these criminals are the very ones who defrauded the victim the first time and are just looking to defraud the victims a second time. It is a subject of guess as to why the perpetrators would try revictimization of the same people. Could it be they think they could succeed a second time where they had succeeded in the first instance or they are simply no longer meeting with luck in terms of new people accepting their fraudulent pitches and so resort to those they have tried and succeeded with in the past?

Just as the Advance Fee Fraud has many variations, there are many other scams carried on over the Internet and sometimes fostered through emails. A brief discussion of some of them will focus on how they are carried out.

Foreign Lotteries

Another category of email fraud is foreign lotteries. In this type of fraud, the perpetrators contact people and tell them they have won big sums of money in foreign lotteries and all that is needed is some processing fee required by law before

the actual remittance of the money. The processing fees will be needed for registration, insurance, shipping, taxes etc. Usually the story is set in such a way that the processing fees would be considered insignificant when compared to the huge money purportedly won by the person. It might be easy to dismiss people who fall for such scams as greedy or simply naïve, but many writers make the point that the perpetrators make efforts to look credible or compel belief. In order to convince their target victims, sometimes these perpetrators set up offices and hire people to answer phones as though they operated some real or honest business or simply find another way to enhance their own credibility (Bocij, 2006). Regarding how far they go to make themselves look genuine and believable, Bocij wrote:

> They may rent offices in downtown office buildings, install multiple phone lines, hire secretaries to answer calls, and set up legitimate-looking web sites. A suspicious person who chooses to investigate the company is likely to find it based in offices at prestigious location, with real staff and with credentials and references that seem completely authentic (p. 100).

Sometimes the perpetrators send a fake or stolen check to the victim to represent a part-payment for the lottery won and the winner is told that once he or she sends money to cover insurance, taxes, and whatever other fees, the balance of the winnings will be sent to him or her. Victims would typically deposit the check in their banks and because it may take some banks a week or more to realize the check is fake, some victims believe they have actually won money because the banks did not immediately reject the fake checks.

Identity Theft.

While the Internet may have become "a great facilitator of commerce" (Grabosky and Smith, 1998), the opportunities for commerce are not crime-proof and so have also been taken advantage of by unscrupulous people. Grabosky and Smith (1998) contend that the Internet has facilitated the anonymity or facelessness of criminals, making it less difficult for the perpetrator to attack his victims with what they term "a certain degree of heartlessness" (p. 138). On the contrary, face-to-face fraud, they say, would require greater ingenuity and "a greater degree of psychological detachment" (p. 138) on the part of the perpetrator who, in their opinion, would be heartless to divest someone of their entire life savings. According to Branigan, (2005) identify theft is the "fastest-growing crime in America" as well as a "low-risk and easy for a criminal to do" (p. 125). He defines identity theft as "a crime where someone pretends to be another person for the purpose of committing crimes, usually fraud" (p. 126). The person whose identity was stolen may be dead or alive. The increasing incidence of the crime and the increasing awareness that has come with it made the US Congress to pass the Identity Theft and Assumption Deterrence Act in 1998 (Branigan, 2005. p. 127), which made it a federal crime. Like the email fraud and other forms of Internet fraud the main reason why criminals commit identity fraud is to take advantage of some loophole in the system to make money or obtain some good or service at the owner's expense (Bocij, 2006). The perpetrators are not just looking to steal someone's identity.

> The criminals involved in these misdeeds are in it for the profit…In other words, there is usually not a tangible loss associated with the simple act of stealing someone's identity. It is the resulting crimes that are substantial (Branigan, 2005, p. 131).

The Federal Trade Commission (FTC) has listed some of the crimes associated with identity theft in its official website. They include credit card fraud, utilities fraud, bank fraud, employment fraud, loan fraud, government documents/benefits fraud, and others that could not strictly be classified as belonging to a specific category. Identify theft existed in various forms before the advent of the Internet (Bocij, 2006). However with financial and marketing transactions done over the Internet, identity theft has taken on another twist because of the reason that the person giving information regarding a credit card for instance, or doing some other financial transaction may not be the legitimate owner of the card or account and there may be no way to know this.

Disaster Relief and Charity Frauds

Some of the Internet frauds have sought to take advantage of natural disasters, such as hurricane Katrina and tsunami disasters, accidents in the sea or air, or even terrorist acts such as what happened in New York City on 9/11/2001. Solicitations based on such events tend to appeal to peoples' sympathies by posing as charitable organizations that are trying to help the victims of such calamities. Some of the Internet sites encourage people to make donations by credit cards and when they do, they become victims of identity theft (Bocij, 2006).

Online Auctions

Just as Internet commerce has exploded in recent years, so has Internet fraud. Online auctions, like other transactions carried over the Internet can also be used to defraud other people, because what is presented may simply be misrepresented without detection till the person receives the product. While the importance of online stores such as ebay in providing a source of income for people cannot be negated, online auctions have also come with fraudulent practices. Law enforcement agencies such as the FBI and other market research groups report that online auction frauds account for the highest number of all Internet fraud. FBI reports (Enos, 2001) indicate that 64 percent of complaints on Internet fraud received by the Internet Fraud Complaints Center in 2001 were against online auctions. The National Consumers League started collecting Internet fraud complaints in 1997. Their comparative analysis of Internet Fraud complaint Statistics (2001) has online auctions at 87%, 78%, and 70% for the years 1999, 2000, and 2001 respectively. This was followed remotely by "General Merchandise sales" at 7%, 10%, and 9% for the years under consideration, with "Nigerian money offers" coming third at 1% and 9% for 2000 and 2001 respectively. They had no figures for the "Nigerian money offers" for 1999. According to this group, however, the "Nigerian money offers" top the list in the average loss per person for 2000 and 2001 at an average of $3000 and $5957 respectively. A more recent study by the National Consumers League (2006) that looked at Internet Scam trends from January – December 2005 showed the "Nigerian money offers" third at 8% but having the highest average loss at $6, 937. Online Auctions and General Merchandise remained at first and second with 42%

and 30% respectively, and with average individual losses of $1155 and $2528 respectively. The National Consumers League identified the "Nigerian money offers" as the "most expensive scam among the top ten." Their report also showed that the number of those who reported loosing money to the scam was on the increase. "42 people reported losing money to this scam in 2005 compared to 18 in 2004, 12 in 2003, seven in 2002, ten in 2001, and one in 2000" (p. 3).

The most common types of online auction frauds are "nonexistent goods, misrepresentation and shill bidding" (Bocij, 2006. p.110). Nonexistent goods refer to those goods that people seek to sell online which never existed in the first place. The perpetrators operate by convincing people to pay for such goods while the buyer does not receive any good after making the payment. This has led to the evolution of intermediary online payment services such as escrow (Escrow.com) that basically operate by holding the money as an intermediary till the buyer has received the good paid for and authorize escrow to proceed with the payment. While such services can be beneficial to both the seller and buyer (the buyer gets to see the product before authorizing payment while the seller is insured against a payment fraud), sometimes criminal groups operate their own fake escrow service and there is no way of deciphering valid escrow services from a fake. Fake escrow services have been used in the purchase of items online such as cars, cameras, laptops and other types of consumer electronics and goods. Sometimes after the goods have been delivered to the escrow service, the website of the escrow service disappears and becomes inaccessible.

Misrepresentation happens a lot in face-to-face market situations and online auctions cannot be expected to fare any better in this regard. This happens when the quality or condition of the product in question is exaggerated to persuade the buyer that the product is in a better condition, or when a counterfeit product is advertised as original. Shill bidding happens when someone bids at an auction for the sole purpose of manipulating the price and getting the highest possible price for the product. The purpose of using shill bidders is to make the product appear more appealing to other people who are willing to make higher bids because someone else is bidding on the same product.

There are other kinds of frauds that are perpetrated through emails. So many frauds come through email that it is almost impossible to exhaust the list of such frauds, especially since new ones continue to spring up almost on a daily basis.

Scam Baiting

Scam baiting refers to the efforts of those who seek revenge on the perpetrators of the Advance Fee Fraud by pretending to accept the fraudulent proposals while their goal is to get the scammers to waste time, spend their own money (that is, the scammer's own money) and energy. The scam baiters intend to beat the scammers at their own game and to humiliate them to possibly serve as deterrence to them from seeking to defraud other people. Scam baiters compete to outdo one another (Bocij, 2006) and must provide evidence of any claimed counter deception such as video clips, receipts and other materials they obtain as evidence of having beaten the scammers in the scammers' own game.

Employment or Job Offer fraud

The perpetrators of this kind of fraud would typically send out emails to potential victims advertising some position they have, either working for them or through their agency for another company. Sometimes the victims are told this position will not interfere with their present job and that the position is so easy to learn that just about anyone can perform the job satisfactorily. Some of the offers tell the potential victims they can even work from the comfort of their own homes. All that is required from the victim, they would insist, is to pay a certain amount of money to cover the fees and other running costs. Usually once this money is paid, the perpetrators have attained their goal and the victims do not hear from them regarding the jobs any more. Sometimes the perpetrators make up additional costs to be paid so as to defraud gullible victims even more. The National Consumers League (2006) ranked work from home schemes seventh among Internet frauds with an average loss of $1785. While the work-from-home schemes come through emails and use present-day Internet vocabulary, the concept is not altogether new. They bear the same semblance of older forms of work schemes such as "envelop stuffing," which required workers to pay for starting kits and mailing lists, and those who ran such programs made money by charging running costs and by selling mailing lists and stationary as well as other expenses (Bocij, 2006). These have been replaced by present day Internet functionality, with email addresses on discs replacing mailing lists while the start-up kits with books and instructions regarding the work replace running-costs.

Bocij, (2006) notes that:

> Many of today's work-from-home schemes are advertised under new names to reflect the influence of the Internet. Although ads may use terms such as teleworking, telecommuting, virtual offices, remote working, and outsourcing, they are still referring to the same swindles that have been used for decades (p. 119).

Pyramid Schemes

In this form of scam, emails are sent out to people to be part of a successful group of business associates, where the only thing that is required of them is to bring a certain number of people to join and they will be making lots of money. They are also promised lots of money that would accrue to them not only through those they recruit but also through the people who are brought into the business by those they recruited and continuing to count without end. In addition to recruiting members, those who join the scheme have to pay a certain sum of money for registration and other fees. The new recruits can only make money after those they recruited have paid their fees and had their own recruits. Most pyramid schemes are usually based on the sale of some product, with members earning some commission on every item they sell and some little amount from the sale made by those they recruited. While some people might make some money from such schemes, especially those at the very top of the pyramid, there are some problems associated with pyramid schemes. Such schemes are illegal in the United States, Europe and some other countries, and those who get involved with them generate millions of email messages and add to the problem of spam (Bocij, 2006).

Medication or Cure Frauds

Not even the people who suffer from chronic and debilitating illnesses are immune from the efforts of swindlers who want to siphon their money away from them by capitalizing on their conditions and offering a glimmer of hope where none exists. People receive emails sometimes on a daily basis from those who claim to have cures for cancer, diabetics, asthma and other similar chronic health conditions, with the promise that they will be completely cured should they purchase their medications from the scammers. Sometimes such emails include purported testimony of those who have been cured of similar illnesses to persuade others to join. Discussing how far the perpetrators of these kinds of schemes can go in seeking to convince potential victims, Bocij (2006) writes:

> Specific approaches include citing obscure medical studies, quoting dubious statistics, using complex scientific terms, including graphs and diagrams, publishing testimonials from medics or scientists, and claiming links with respected organizations (p. 114).

Such efforts make it difficult for those who may need the medications because those who make the real products use the same processes to advertise and convince people to try their products.

In Florida, 19 people were indicted on medication fraud charges involving drugs for cancer and HIV patients. They were arraigned for allegedly making millions of dollars by selling "bogus and watered down medications" (Thomas, 2003).

How Much Has Been Lost?

Most reports on the losses are given as estimates. While some victims are willing to come forward and talk about their losses to law enforcement and the media, other victims may feel too embarrassed to discuss their losses or may simply fear that others would consider them greedy or even fear being prosecuted as "co-conspirators" (Department of State Publication 10465, 1997, p. 8). Smith et al (1999) of the Australian Institute of Criminology share the same viewpoint about the reluctance of some victims to alert law enforcement personnel.

> The victim would, rightly, be apprehensive that he or she had aided and abetted some criminal activity and would also be reluctant to make public the fact of his or her gullibility, particularly if adverse media coverage was a possibility (p.1).

A Secret Service spokesman, Brian Marr, said his organization tracked 24 million losses by US victims to the 419 fraud in 2002 alone. (Brady, 2003). The figure represented those who willingly reported their losses. He added that in a lot of cases victims would be unwilling to come forward because others could consider them greedy and gullible.

Reports from the National Fraud Information Center indicate that the email scams from Nigeria made up 4% of all Internet fraud in 2002, and constitutes the third largest source of complaints, following online-auction fraud and general merchandise fraud.

It is therefore difficult to know the exact figure that has been lost to Advance Fee Fraud and other Internet scams. However the US Secret Service estimates that between 1989 and 1999 global losses to the Advance Fee Fraud alone total about 5 billion dollars (Bocij, 2006). The fact that there are victims from other countries

compounds the problem of knowing exact figures lost to the Advance Fee Fraud and other Internet frauds. In the United States alone, the FBI reported that victims lost an average of $5575 in 2001 and $3864 in 2002 (Bocij, 2006. p. 103). Of course calculating the total loss for each year would depend on the number of victims who are willing to report their losses to law enforcement.

<div align="center">Greater Losses with Greater Internet Activity</div>

Just as the commercial activities over the Internet have increased over the years, the losses that accompany such transactions have also been on the rise. While studies from different groups may differ in the actual figures of the losses to online commerce, they all agree that the losses have increased each year. MSNBC reported a survey by Cyberspace Corp according to which online commerce fraud rose to $2.6 billion in 2004, an annual increase of $700 million, which actually represented only a 2% increase from the previous year. According to Verisign Security Services, a company that specializes on online commerce security and conducts studies in online security, the total losses from online fraud and identity theft totaled $56.6 billing in 2006, beating the 2005 figures of $54.4 billion. The National Consumers league put the total loss from online commerce at $13, 863, 003.00 much higher than the $5, 787. 170.00 obtained for 2004.

Many advisers on Internet related scams tell people to be wary of accepting any offers and advise them to use the rule of thumb –if it seems too good to be true, it probably is- as a guiding principle. A website with the name www.lookstoogoodtobetrue.com provides new tips and clues to people on how to

deal with offers that look too good to be true that are just about everywhere in the Internet.

Impacts on Nigerian Businesses

The US Department of State sees Advance Fee Fraud as having adverse effects on Nigerian businesses. According to a publication on the scheme (1997), the United States Department of State writes: "Advance Fee Fraud has created such a negative impact on legitimate Nigerian businesses, the Nigerian Government periodically places notices in newspapers worldwide warning people of the fraud" (p. 6). The Central Bank of Nigerian has also embarked on campaigns through websites and other channels to alert people of the deeds of fraudsters and warn "misguided people looking to make easy money" not to believe any shady deals regarding monetary transactions or consent to "fraudulent solicitations" on business proposals and how to make easy money in Nigeria.

Many online related frauds take advantage of the fact that in business generally and especially in electronic commerce, trust is an essential ingredient. It is an essential part because electronic commerce does not have the instantaneity of face-to-face business transactions and so one party has to complete part of the transactions before the other party. As Brainov and Sandholm (1999) point out, one party has to deliver first; "Time asymmetry introduces risk into a unilateral action for the agent who has to invest resources before receiving a return. Therefore, in order to fulfill his part of the transaction an agent has to trust his partners" (p. 15).

The problem is compounded by the fact that emails are sent across countries. While countries may have institutions that see to the enforcing of contract agreements, such institutions do not have jurisdiction over other countries and so would be unable to control what happens on the international arena where the email scams can operate with minimal checks. On the international arena, contractual agents do not have the power to enforce the actions of other agents, and even if they had such power, sometimes the cost in time and money may make such option not quite feasible. It would be safe to imagine that international agreements over email communication are not completely enforceable.

U.S. Immigrants and Self-Employment

This section of the chapter looks at immigrant entrepreneurship in terms of the challenges immigrants faced while seeking to establish and integrate their businesses within the United States and how they handled those challenges.

Scholars (I. Kim, 1981; Portes and Bach, 1985; Borjas, G; 1986; Waldinger et al, 1990) have found that immigrants have a propensity towards small businesses. According to Borjas (1986) many immigrants hope to assimilate into the US labor market by owning small shops and catering to the needs of fellow immigrants or people of their own ethnic groups. Waldinger et al (1990) note that "In almost all markets, small businesses, once thought headed for inexorable decline, have shown remarkable resiliency and continue to attract immigrants." Waldinger et al (1990, p. 51) actually point to recent historical data to argue that the foreign-born Americans

have lately been over represented in self-employment, citing that in 1980 9.2% of foreign-born in US largest cities was self-employed whereas the figure for native-born Americans was 7.1%. According to the authors the figures for self-employment were a lot higher for those immigrants who have been in the United States for ten or more years, and the gap continues to rise with more years immigrants spend within the US. Waldinger et al (1990) were also quick to point out that the trend of immigrants being self-employed more than native-born Americans did not apply to immigrants from all countries. The scholars identified Jews, Greeks, Lebanese, Koreans, Chinese and French Canadian immigrants as some of those whose self-employment numbers are higher than native-born Americans.

The Kauffman Index of Entrepreneurial Activity, (1996-2004), which studies business start-up activity for the entire United States population and also measures at the individual owner level, confirms the findings that immigrants have strong business start-up activity that is higher than native-born Americans, and noted that while the statistics may be lower for African-Americans, their rate is also increasing. A breakdown of the report shows that 350 out of every 100, 000 of immigrants started a business in 2006 compared to 280 out of 100, 000 for native-born Americans.

According to the Kauffman group, entrepreneurial activity is higher among men than women. Other reports (Kelleher, 2007) indicate that immigrant women are among the fastest-growing groups of small business owners.

However success in self-employment for these immigrant groups did not come easy. They battled many issues and overcame several obstacles in their quest

for self-employment. From the accounts of some scholars many immigrants had to battle with problems bothering on bias and rejection by some native born Americans before succeeding in their businesses. Asians in particular were identified as showing resilience and ability to overcome whatever adverse conditions they encountered in their efforts to establish small businesses. Such resilience paid off and helped them benefit from small business to attain "upward mobility" (Light, 1972; 1979). Light & Boncich (1988) also point to the effects of prejudice the Koreans had to overcome as well as the "anti-Asian violence" that was commonplace in the Los Angeles and New York areas.

> The increasing number of Korean firms in depressed urban neighborhoods, such as Watts in Los Angeles and South Bronx in New York, is becoming a source of concern to many blacks. In some cases, violence has erupted as Korean businesses have expanded into predominantly black areas (p. 319).

It therefore seems that in spite of the problems they encountered in their search for self-employment some immigrant groups attained great success because of their determination, organization and hard work. Xenos et al, (1987) argue that some Asian groups, notably the Japanese and Chinese, match or exceed whites on indicators of income, education and occupational prestige.

On the other hand, blacks and immigrants of sub-Saharan African ancestry were identified as having lower self-employment numbers. Even this later analysis does not apply to all black immigrants since relatively recent immigrants from Africa have faired better in this regard. "New immigrants rather than native-born blacks have emerged as the successors to whites as the suppliers of goods and services in black ghettos" (p. 53). Nigerian immigrants belong to the group of new immigrants because it was not until the 1970s that substantial groups of Nigerian immigrants

started coming to the United States, and they came as students to pursue Western education (Ogbaa, 2003). The US Census Bureau lists the number of Nigerian immigrants in the United States at 25, 528 in 1980. Before 1980 neither the Census Bureau nor the Immigration and Naturalization Service had figures of Nigerian immigrants residing in the United States. Both agencies only had immigrants from all African countries listed as one group (Ogbaa, 2003). Nigeria did not exist as a country until 1914, when the British Colonial Masters amalgamated the Southern and Northern Province to form the country Nigeria (Ogbaa, 2003). While the quest for Western education constitutes the "pull" force (Lee 1966) of Nigerian immigration to the United States, the devastation brought upon the country following the three years of civil war, which ended in 1970 accounts for the "push" factors. According to Lee (1966), the pull forces are those factors that exist in the country where people seek to immigrate to while the "push" forces are the bad conditions in the immigrants' own countries that push them out. The quest for western education, the devastation from the civil war and the hardships they imposed, in addition to dictatorial forms of government by military juntas in the early 1980s (Ogbaa, 2003) combined to impact the immigration of many Nigerians to the United States in the 1970s and early 1980s. It is therefore not surprising that literature on Nigerian immigrants is almost nonexistent because of the relatively nascent history of Nigerian immigration to the United States. However Nigerian immigrants who came from the mid 1980s left Nigeria because of economic factors (Ogbaa, 2003).

Boyd (1990) gave some of the reasons black Americans were not able to compete with their white counterparts and other immigrants from Europe and Asia. The blacks suffered from restricted access to capital because of the racial inequality prevalent in the American society in early black history. Boyd (1990) identified other problems such as the difficulties of acquiring sound management training, the inability to secure offices on major business streets because of restrictions imposed on blacks and the lack of sufficient patronage from black customers. While many of those problems were perpetrated by the larger society, Boyd (1990) said the blacks themselves did not do a lot to lift themselves from the clutches of such restrictions by not galvanizing community support for their own businesses. Perhaps more than these factors, the handicap of illiteracy may have been the single most lacking factor that accounted for blacks not embracing self-employment as well as Asian immigrants and European immigrants. In many states, blacks were not admitted to public education (Sowell, 1981.p.199).

It has also been noted that many factors contributed to the success of immigrants in self-employment. Among such factors is the educational level of immigrants. Immigrants with college education from their home countries, Borjas (1986) found, succeeded more in self-employment than those immigrants who did not have a college education. Explaining why such is the case, Borjas (1986) reasoned that:

> Higher education levels increase the individual's ability to provide a service that other persons may desire, or perhaps that higher education levels increase the organizational or managerial skills of the workers (p. 499).

Having a family that provides cheap labor is another positive determinant of immigrant entrepreneurship. Many immigrant businesses rely heavily on unpaid family labor as well as the financial and moral support of family members and extended family members (Borjas, 1986; Light, 1984; Kibria, 1994). Sanders et al, (1996) see the family as the "social capital" that provides the basis and support for immigrant entrepreneurship.

<div align="center">Why Immigrants are Attracted to Small Businesses</div>

There are many reasons why immigrants are attracted to the small business world such as the inability to obtain jobs or be given a fair treatment in regard to obtaining jobs in the host country (Lee, 2006), language barriers (real or perceived), insufficient knowledge of the host culture and job search processes. Sometimes it could be that their skills do not translate well into corporate America. Lee echoed a similar sentiment. "Unable to transfer the skills and experiences they have accumulated prior to immigration, scholars argue, immigrants have long viewed self employment as a viable alternative to the jobs in the peripheral sector" (p. 8). The "peripheral sector" jobs are the low-paying jobs that offer little chance for advancement. Lee is also quick to point out that this would not apply to all immigrant groups, citing native born blacks and Mexicans as those who are less likely to be self-employed than native born whites. The main reason why some immigrant groups are more likely to be self-employed than others, according to him, is the resources a group has and actually uses. "Entrepreneurial immigrants possess certain resources that furnish them with a competitive edge in the open market" (p.

8). Light, (1984) identified the two types of resources as "ethnicity" and "class." "Ethnicity" refers to the situation where some immigrants pool members of their ethnic group together to make contributions aimed at providing initial capital to start a business (Lee 2006). Ethnicity considered as a resource to immigrants refers to the rotating credit associations (RCA), which many immigrant groups resort to generate start-up capital for their businesses. In such arrangements, whatever is contributed on a monthly, quarterly or annual basis is given to a member or distributed to several members and others get their turn as the contributions continue according to how they have been designed to operate. So, instead of looking up to banks to provide initial capital, many immigrants rely on such ethnic contributions because the banks would often require a good credit history while many of the immigrants may not have what would be considered sufficient credit history because of their newness in the country. Lee (2006) found that immigrants relied heavily on "ethnic networking" not only to provide start-up finances but also to provide important resources such as obtaining information regarding a given kind of business and on-the-job training with other immigrants of the same ethnic group who may already have experience in the business.

According to Yoon (1991) reliance on ethnic resources is critical for those at the initial stages of business and less for those who may be at an advanced stage of business. It is therefore not surprising that immigrants often find themselves "confined to their own ethnic community for support and assistance" (Lee, 2006) because the banks and other financial institutions do depend on some credit history and other factors such as income level or collateral property as requirement before

they lend money. Some of the requirements may be difficult for some immigrants who are new to acquire. Many immigrant groups financed their businesses through such credit associations, which were rotated among members. Through such associations they generated start-up capital by pooling community resources (Light, 1972). In his research of Korean Nail Salon owners, Oh (2007) found that membership in the rotating credit associations provided the platform for economic benefits and social support for most of its members.

While emphasizing the place of "ethnic resource" available to the immigrant, scholars (Light, 1984; Sanders and Nee, 1996, Lee, 2006) point to the immigrant's individual resources which go a long way to equip the individual person with the tools and resources needed to succeed in business in a foreign and capitalist economy. For instance, studies (Borjas, 1990; Sanders and Nee, 1996) show that immigrants with a college education are more likely to engage in small business than those immigrants without a college education. Human capital is not limited to the educational level of the immigrant. It includes access to financial resources (Zhou, 1989) and knowledge of how a capitalist economy operates (Light, 1984). The human capital makes them better able to compete with other businesses and individuals involved in the larger labor market (Lee, 2006).

Capital is not limited to finances and education. Scholars (Borjas, 1990; Kibria, 1994; Sanders and Nee 1996) point to the family, and specifically to having a spouse, as an important determinant for starting small businesses. The family provides such things as unpaid labor, mutual interest and encouragement for the spouse who is self-employed. Young (1983) found that having a spouse is the most

important source of unpaid labor to immigrant small business in general. Immigrants who intend to open their own businesses also rely on their spouses' income to save start-up capital for their business (Kibria, 1994).

Min (1984) identified three major reasons why Koreans opted for small businesses even though many of them had white-collar occupations in their home country. The first reason was because the Korean immigrants perceived they were disadvantaged in nonbusiness areas, and this led to another reason, namely, their sense of status inconsistency. The third reason was the hope for economic mobility to be attained through the ownership of some business.

Some Problems that Confront Ethnic Entrepreneurs

Scholars (Borjas, 1986; Light, 1984; Walding et al, 1990; Boyd, 1990) have identified raising initial capital for business as among the major problems confronting immigrants seeking to establish a business in the United States. While generating initial capital is always challenging to entrepreneurs generally, native-born Americans can rely on banks and financial institutions because their credit history provides a point of reference to financial institutions. The same cannot be said of people who are new in the country and who do not have such a history. According to Waldinger et al (1990), most immigrant entrepreneurs got the bulk of their start-up capital through their own savings while others got such capital from arrangements made through their ethnic groups. Another way was through membership in rotating credit associations. Korean immigrants resorted to ethnic resources such as "rotating credit associations, informal loans and Korean-owned financial

institutions" (Light & Bonacich, 1988. p. 244) to raise initial capital for business. Rotating credit, as explained earlier, refers to the arrangement among a group of people where they pool their funds together on a regular basis and each member of the group receives the total pool on each occasion till all the members have received theirs and they start again with the first member who received the first pool. Like the Koreans, the Chinese and Japanese immigrants are also known to have made extensive use of this method to raise start-up capital for their small business enterprise (Light & Boncich, 1988.). The Koreans called their rotating credit association "kye" while the Pakistans called theirs "kommitti" (Waldinger et al, 1990). As the membership grew, the available money to each member grew because it was based on the total contribution of all the members of the credit association. However it also means that the waiting time before one could benefit from such a pool increased because there are a lot more people waiting to take turns. Light and Bonacich (1988) confirm that the credit associations generated substantial money that sometimes could be as high as $250, 000 towards paying for a business. The credit associations gave them access to bulk money and allowed the participants to pay back at their own timing with no interests.

Immigrant entrepreneurs encounter other problems such as having to put in long hours of work so as to cut the costs of labor as well as other problems relating to security and even rejection in the places they operate. In his study of Korean immigrant business people, Min (1990) found that the long hours they put in for the businesses to succeed became detrimental to their health, adding that "because their

businesses are established in low income areas, they experience frequent armed robberies, shoplifting, strikes, boycotts and other forms of rejection" (p. 436).

Do Immigrants Face a Tougher Time Establishing and Integrating Their Businesses Than Native-Born Americans?

Studies confirm that immigrant entrepreneurs must endure tougher times and put in longer hours while pursuing their business dreams than other members of the society. Light & Bonacich (1988) found that "Immigrant entrepreneurs and their families must work much harder than other members of the society to which they have moved. They also work harder than they did in their homelands" (p. 431). In their studies, Light and Bonacich (1988) also found that immigrant businesses endure other forms of problems, including but not limited to "systematic forms of anti-immigrant expression" (p.431). They authors also allude to racism as a problem that confronts immigrants in small business. "They (immigrant entrepreneurs) can find themselves isolated in a sea of racism, unwelcome in the society where they have chosen to live" (p. 432). Light and Bonacich (1988) warn that immigrant entrepreneurship can be a risky enterprise that can produce both success and failure.

Immigrant entrepreneurs are part of immigrant population and would therefore share in whatever social situations and circumstances other immigrants find themselves. Racism, stereotypes and stigmatization are part of the experiences of immigrants and there is no reason to expect that immigrant entrepreneurs will not encounter the same social issues. Stephan et al (1999) conducted studies to determine whether prejudice was expressed towards immigrants. They used four

variables (realistic threats, symbolic threats, intergroup anxiety, and negative stereotypes) to predict prejudice towards immigrants from Cuba, Mexico, and Asia with a sample of students from Florida, New Mexico, and Hawai. These states have large numbers of immigrants from Cuba, Mexico and Asia respectively.   The scholars found that immigrants were stereotyped in a negative way and that all four variables were significant predictors of attitudes towards immigrants residing in these states, which led them to affirm the existence of prejudice toward immigrants.

Lee et al (2007) studied the different ways Asian Americans have been stereotyped and how they have responded to the stereotypes. They distinguished between positive stereotypes such as when whites considered Asian Americans as "model minorities" (p. 279) and negative stereotypes such as when white workers called the Chinese "nagurs" and other instances where "the Chinese were described as heathen, morally inferior, savage, childlike, and lustful. Chinese women were described as "depraved class" and said to resemble Africans" (p. 278).   Other stereotypes include the use of degrading terms like "unfair competitors" "foreigners," and "fungible" to describe Asian Americans (p. 278).   The authors reasoned that even the "positive stereotypes" were not acceptable because such depictions as "model minorities" would "suggest they are not as good as whites but better than ethnic minorities, which then pits minorities against each other" (p. 279). They found through their experiments that Asian Americans were offended by negative and inaccurate stereotypes, but did not care when stereotypes were neutral. This finding is in agreement with Lee and Ottati, (1995) who found that Chinese

Americans tended to be more homogeneous when confronted with negative and inaccurate stereotypes.

Although stereotyped as "perpetual foreigners who are unable and unwilling to assimilate" Asian Americans excelled in self-employment and used their entrepreneurship skill to attain upward mobility (Light, 1972; 1979) and also surpassed native-born Americans in self-employment (Xenos et al, 1987: Light & Boncich, 1988).

Chapter Four

Methodology

The main goal of this study is to explore and examine how the Advance Fee Fraud (also known as the 4-1-9 coalition) as presented on the Internet in relation to Nigerians might impact Nigerian immigrants in their quest for business integration in the United States. To better understand the question of possible impacts, the Internet contents relating to the Advance Fee Fraud are examined to fully understand how they characterize Nigerians in relation to the scams. For this purpose the investigator did quantitative content analysis of the Internet websites to provide some background to the central goal of the study. In order to explore the central objective of this study the investigator performed qualitative analysis of transcripts of focus groups and depth interviews with Nigerian immigrants who are actively engaged in business with Americans and other Nigerians who tried to establish businesses but did not succeed.

This dissertation therefore used both quantitative and qualitative research methods to examine issues that are central to the study.

On the Use of Both Quantitative and Qualitative Methods

Over the years, many communication scholars (Hovland, 1959; Robinson, 1976; Gans, 1979; Iyengar and Kinder, 1987; Graber, 1988; Neuman et al, 1992) have adopted the multimethod approach in their studies so as to draw from the

strengths of each. Hovland (1959) compared survey research with controlled attitude-change experimental research and concluded that while the former indicated minimal media effects, the latter showed more significant effects. He advocated integrating both the quantitative and the qualitative in the study of communication effects. The different methodological approaches generate different kinds of data, thereby enriching the entire research (Glazier, 1992). Qualitative research is usually more context driven and takes into consideration the situational details or context (Strauss, 1987). For example, in focus group and depth interviews, the respondents explore the issue from their perspective or context, and tend to relate their opinions and life experiences to the discussion. The interviewer or facilitator can ask for specifics that relate to context. The qualitative method leads the researcher to understand the reason why something is the way it is (Jick, 1979), while the quantitative is more exact in exploring the relationships between variables and guards against bias (Miles & Huberman, 1984). Graber (1988) also combined depth interviews with content analysis. In their often-cited work, *Common Knowledge: News and the Construction of Political Meaning*, Neuman et al (1992) employed content analysis, depth interviews, surveys and experiments. The combination of both the quantitative and qualitative methods, they argue, helps them achieve both internal validity (logical links between the variables) and external validity (generalization). The triangulation of methods provides several ways of gathering data relating to the research questions. This is especially helpful because some methods have higher internal validity while others have greater external validity (Neuman et al, 1992).

Triangulation combines the contextual richness of the qualitative with the exact and analytical character of the quantitative approach.

Triangulation in this research is accomplished by combining two different kinds of methods, the quantitative and qualitative types of methodology. It is also achieved by having two different forms of qualitative methodology, one individualistic and the other social (involving groups). One uses a stimulus while the other does not use a stimulus.

Content Analysis

Content analysis is a research technique employed by scholars over the years that examines the characteristics of communication messages. The purpose is usually to "learn something about the content and those who produced the messages" (Rubin, Rubin & Piele, 1990). Berelson (1952) defines content analysis as "a research technique for the objective, systematic, and quantitative description of the manifest content of communication" (p. 18). Berelson (1952) sees content analysis as focusing on "manifest content," which Riffe et al (1998) describe as "denotative or shared" content. Holsti (1969) goes beyond the manifest content in his definition of content analysis as "any technique for making inferences by objectively and systematically identifying specified characteristics of messages" (p. 14). Krippendorf (1980) follows Holsti (1969) in describing content analysis as a tool for making inferences, but brings in the elements of validity and reliability in his definition: "Content analysis is a research technique for making replicative and valid inferences from data to their context" (p. 21). Weber (1990) also follows the same

pattern in defining content analysis as "a research method that uses a set of procedures to make valid inferences from text." Riffe et al (1998) synthesize that content analysis is used both for the description of communication messages as well as for drawing inferences regarding the meanings of such texts. However they are more specific when it comes to whether the researcher should code manifest meaning or latent meaning. These scholars insist that coding should be restricted to manifest meaning so as to maintain "scientific objectivity." Latent or connotative meaning, they argue, comes in at the interpretative stage, not at the point of coding, though they concede that sometimes the difference between the two is not always clear.

On the Appropriateness of Content Analysis

Content analysis is usually used where language is an aspect of the investigation and when the study examines the effects of communication (Holsti, 1969). Among the advantages of using this type of research is the unobtrusive factor because the subject of analysis is language that has been used, as opposed to direct interaction with human subjects, who could adjust their responses to suit what they may consider the right answer. The subject of investigation in content analysis is usually "nonreactive" (Riffe et al, 1998).

Some scholars see the emphasis of content analysis on "replicability and quantification" as constituting its strength (Riffe et al, 1998). Replicability refers to the ability to reproduce the study given the same set of data, categories and rules. Quantification leads to data reduction so that large amounts of data can be more easily managed.

Like other forms of research, content analysis has its limitations. Among such limitations is the difficulty of proving the validity of inferences made from content analysis (Berger, 1982). This is especially so if all that is available is individual interpretation (Riffe et al, 1998). Its inherent pattern of reducing texts, which is considered an advantage by some (Riffe et al, 1998), is criticized for not taking the contexts before and after the text into consideration, thereby oversimplifying complex texts (Weber, 1990). Part of the limitation of this study is that the analysis of Internet contents relating to the Advance Fee Fraud may not capture the entire context surrounding such texts, nor the variations of individual experiences such as what transpired before the text was written or whether the writer has been a victim to the scams several times if such details are not included in the text being analyzed. This shortcoming emanates from the inherent nature of such analysis. This is why the findings that are obtained through the analysis of content only form a background to the major investigation for this study and will be compared with the findings from live interactions through depth and focus group interviews.

The Use of Content Analysis in this Study

In this research, the sample to be content analyzed specifically comes from Internet content pulled through Yahoo and Google web sites on July 6 and 12, 2004 respectively. The purpose of printing the materials on two different dates was to allow for continuity with the effect that all the materials obtained through Google search engine were printed in one stretch without having to print some and continue

with others later on, which could jeopardize the sampling pattern. The same applies to the materials obtained through Yahoo search engine, which were printed in one stretch but on a different date. The reason for pulling Internet materials within a time frame is that sometimes materials on the Internet may be removed from a server and if the materials were not printed out they may become inaccessible. The reason for choosing Internet sites for content analysis as opposed to newspapers and other news sources is because the scams are largely perpetrated through emails and the Internet has abundant materials on the scams. The Internet does not have the limitation of other news media in terms of space. Newspapers and television news, for instance, only carry what they consider newsworthy and would not typically cover stories relating to the scams on a consistent basis. On the other hand, the Internet has dedicated websites and these do not diminish the ability of the Internet to cover other events or news stories.

> Content analysis serves the special purpose of checking Internet content or materials to see how they portray Nigerians in relation to the Advance Fee Fraud and especially whether such portrayals make generalizations regarding the involvement of Nigerians in the financial scams. This will be compared with data obtained through focus group and depth interviews, which represent the standard from real life from the perspectives of the respondents. Many researchers (Davis & Turner, 1951; Gerbner, 1969; Lowry, 1981; Wimmer & Dominick, 1991) have used content analysis in this way to serve as reality checks for exaggerations or "media distortion" (Riffe et al, 1998), while others have used the technique in such areas as media propaganda, racial and sexual discrimination, underlying attitudes, and repeating themes in communication messages (McQuail, 1994). Other scholars have used content analysis to examine the process of news selection (Epstein, 1973; Tuchman, 1978). Content analysis is therefore used to examine a broad range of issues.
> Riffe, Goldson, Saxton, & Yu (1989) studied character's role in advertising on Saturday morning children programs. They found that females and minorities were far less represented in those advertisements than their actual real-world population. In a similar study, Kubey et al (1995) used content analysis to determine the exact impact of increased cable television channels on the diversity of those who appear on television. They found that although the number and

types of cable channels became more diverse, this was not reflected in terms of race, age, and gender of the people who appear in cable television. They also found that minorities or "underrepresented" groups were more likely to be negatively stereotyped. Content analysis was used in this instance to show that the addition of many more channels did not necessary bring diversity in terms of representation of those who appeared on television.

In this study content analysis is employed as a quantitative method to describe the nature of the Internet communication messages relating to the Advance Fee Fraud and how Nigerians are associated with the scams. In particular, content analysis of websites is also intended to reveal the degree to which the financial fraud is characterized as a Nigerian problem, the relative prominence accorded stories relating to the scams and to determine whether the stories implicitly or explicitly characterize Nigerians as dishonest people.

The specific goal of the content analysis is therefore to describe how materials on the Internet characterize Nigerians in relation to the Advance Fee Fraud.

It is important to point out that this is a baseline study of materials obtained in one day within the year through each search engine. What is gathered from the Internet was gathered just within two days. The Investigator examined the websites that were accessible through Google and Yahoo search engines and only on the materials pulled within the day through each search engine. Google and Yahoo make up only a tiny portion of the Internet. This can be followed in time with comparative studies from sources such as the Star Ledger Newspaper which is available to the businessmen.

Sample Source

The content analysis was undertaken on materials relating to the email scams from the relevant web sites. The websites were located through Yahoo and Google search engines.   These two were selected because they are among the most identifiable and more frequently used search engines. Google recorded more than 200 million searches a day by spring of 2003 and does about 53% of the world's Internet searches (Lazuly, 2003). Among the strengths of yahoo is the availability of a large directory database and being considered to be "extremely popular and one of the best-known websites" (Greg, R. 2003).

The Dow Jones search engine is not used in this research because it has preset categories that do not allow input of items that are not among those listed, and the email scam is not one of such categories. Another reason is that although the Dow Jones newswires present electronic news on global business and economic issues, access is only possible with a subscription fee that prevents many Nigerian immigrants and other immigrants from using it. It costs about $275.00 per month to subscribe to Dow Jones Corporate Filings Alert through their website. Google and Yahoo search engines are therefore more available to everyone including the Nigerian immigrants struggling to establish a business.

Websites do have their shortcomings. Any search engine can only yield information that is publicly available on some server. Many web publishers reserve their materials for subscribers only so as to get revenue from the materials. Among the limitations of Google is the charge that it can be manipulated for the purposes of propaganda and advertising (Lazuly, 2003), because it was designed on an algorithm

that websites that have the most links to them on other sites are the most relevant. Websites are therefore ranked on the basis of the number of other sites that have links to them. With the influx of activities on the Internet, the rank of web pages can change several times in a day or even in hours or minutes, and this may have more to do with manipulation than their true importance. This is something that can happen on the web, especially if people set up a phrase and make it a predominant phrase. The phrase "the Nigerian email scam" is a case in point. Again new sites are not as prominent as older sites and are therefore likely to be disadvantaged by such a ranking system. However, websites are not static. They change all the time and Google would want to maintain credibility with its users who want to see diverse representation. Yahoo does not rate its sites, though it shows which ones it recommends. It also lists duplicates. Yahoo's corporate disclaimer specifically states, "…Yahoo makes no attempt to review the content of sites listed in the directory, and so Yahoo isn't responsible for the accuracy, copyright compliance, legality or decency of material contained in the sites listed in the yahoo directory" (Yahoo Directory).

Groups Identified from Sources

The reason for breaking the Internet sources into different groups is to identify whether there are patterns of relationship between sources and specific categories. For example, would the U.S. government sources be more likely to include policy recommendations than news sources, or would the Nigerian government sources be

less likely to stereotype Nigerians than those fighting the scams? These are some of the questions that the groupings will help answer.

Seven groups were identified from the content analysis materials. These are:

1.   U.S. Government sources.

2.   Nigerian Government sources.

3.   Other Government sources.

4.   Those fighting the scam.

5.   News groups.

6.   Individual opinion writers

7.   Others.

The United States Government sources include materials from U.S. Secret Service, State Department, Federal Trade Commission, State Police Department, U.S. Embassy sources, Office of the Attorney General, State Attorney General's office, City and State Police, as well as materials from federal and state securities commissions. U.S. Government sources obtained through Yahoo wrote 14.29% of the total sample number, while the same sources obtained through Google account for 24.07%.

The Nigerian Government sources comprise materials written by various agencies and departments within the Nigerian Government, such as the Economic and Financial crimes commission, the Central Bank of Nigeria, the Nigerian chamber of commerce etc. Analysis of websites obtained through the Yahoo search engine shows that this group wrote 4.76% of the total sample materials, while accounting for 5.55% of Google sample materials.

"Other Government Sources" refers to Internet materials written by government agencies and law enforcement agents all over the world, other than those from the U.S. and Nigeria. This group accounts for 8.33% of the sample obtained through Yahoo and 5.56% of the materials from Google.

Groups fighting the scam encompass associations and alliances against financial crimes, commercial business intelligence groups, business consulting firms, fraud prevention groups and others who identify themselves simply as "scam busters." For Yahoo sources, this group wrote 32.14% of the sample materials, while the percentage for Google is 33.33.

"News groups" refers to materials from the more recognizable news sources such as CNN and ABC, as well as materials written by the less recognizable news sources such as the Standard Democrat (a newspaper), Integrated Regional Information Networks (IRIN) with headquarters in Nairobi, Kenya, Computing News and Episcopal News Service. This group wrote 10.71% of the Yahoo sample sources and 5.56% of Google sources.

Those classified as "Individual opinion writers" are articles written by individuals expressing their experiences or opinions on the scams. These are only opinion pieces written by individuals in online publications and do not include blogs. These articles account for 19.05% of the Yahoo sources and 12.96% of the Google sources.

Included in the "Other" category are those reports that did not indicate any source and a few others that do not fit into any of the groups identified above. Analysis of the websites obtained through the Yahoo search engine indicate that this

group wrote 10.71% of the total materials pulled, while the figure for Google sources is 12.96%.

Table 4A. Groups/Categories of sources.

	Yahoo Websites N = 98	Google Websites N = 94
US Government Sources	14.29%	24.07%
Nigerian Government Sources	5.76%	5.55%
Other Government Sources	8.33%	5.56%
Groups fighting Scam	32.14%	33.33%
News Groups	10.71%	5.56%
Individual Opinion Writers	19.05%	12.96%
Other	10.71%	12.96%

Questions for Content Analysis

Six questions have been proposed based on the literature from Internet materials relating to the Advance Fee Fraud. The questions examine how Nigerians are described in the Internet materials in relation to the financial scams. The analysis of these questions will be compared with materials obtained through focus group and depth interviews. It is certainly difficult to determine what percentage of the Internet accounts are true or whether all that is presented in relation to Nigerians and the financial scams are true because there are no studies to compare the data with.

Q1.   What percentage of headlines in the Internet accounts of the Advance Fee Fraud attribute them to Nigeria and how does this compare to those that attribute them to all other countries?

Q2.   What percentage of the Internet stories on the Advance Fee Fraud pointing to Nigeria as the source of the crimes has a source validating their stories?

Q3.   Do the Internet stories that point to Nigeria as the source of the financial scams distinguish between the activities of a few Nigerians from those of the country as a whole?

Q4.   What percentages of Internet stories of the Advance Fee Fraud characterize the financial fraud as "the Nigerian scam" or "the Nigerian email scam"?

Q5.   Do Internet accounts of the financial scams that characterize the scheme as a Nigerian problem go on to make policy recommendations regarding engaging in business with Nigerians?

Q6. Which of the Internet sources of the writings on the financial scams are more likely to engage in stereotyping Nigerians and making policy recommendations?

Question one seeks to know the percentage of headlines in the Internet accounts of the advanced fee fraud that attribute the crime to Nigeria and how this compares with the total number of headlines attributing the crimes to other countries. The answer to this question is obtained by examining the headlines as well as the accompanying statements of the Internet accounts of the Advance Fee Fraud obtained through Google and Yahoo search engines. The headlines and

accompanying statements are obtained by simply searching with the phrase "Advance Fee Fraud" in these search engines. The relevance of this question is that many readers do not read entire stories. This analysis cannot make a judgment regarding the accuracy or inaccuracy of such attribution but simply describes and analyzes the findings in this regard.

Question two examines the percentage of Internet stories that point to Nigeria as the source of the scams that have source validation. By "source validation" here is meant whether the writer makes any allusion to source of information regarding the financial fraud, and whether such sources were checked for accuracy or not. A writer who has direct encounter or cites the experience of others, which he/she checked for accuracy, has met this requirement. An account can also meet this requirement by simply citing its source of information and explaining how far it went to check the veracity of such sources. This is important because of the fact that an author of Internet content can remain anonymous and the Internet content itself, whether accurate or inaccurate, can be very easily duplicated to other sites.

Question three examines whether the Internet stories that point to Nigeria as the source of the financial scams distinguish between the activities of a few Nigerians from those of the country as a whole. This question was answered by counting the Internet accounts that attribute them to Nigerians without any kind of qualifications. Some of these are captured in the headlines while others are in the main body of the text in question. Headlines in this category include the following: "The Nigerian scam is second largest industry in Nigeria," "Nigerian scams: Costly Compassion" "What you need to know about Nigerians and their scammers."

Question four seeks to know the percentage of the Internet accounts of the financial scams that simply characterizes them as a Nigerian phenomenon or "Nigerian scam." Such characterization is captured by the use of phrases such as "the Nigerian email scam" or "the Nigerian scam."

Question five seeks to answer whether those Internet accounts that characterize them as a Nigerian thing go on to explicitly make policy recommendations regarding doing business with Nigerians, as well as the percentage that makes policy recommendations. An Internet story is considered to make policy recommendations if it goes on to tell readers what to do or what not to do before engaging in business with Nigerians, or if it advices readers to engage or not to engage in business with Nigerians.

Question six seeks to know which of the sources are more likely to stereotype Nigerians in relation to the Advance Fee Fraud as well as more likely to make policy recommendations.

<div align="center">Research Design for Content Analysis</div>

1.   Object of Analysis

The objects of analysis are the web pages from both the Google and Yahoo search engines, relating to the Advance Fee Fraud. To determine how significant the reference to Nigeria is within the email scam phenomenon, the investigator conducted preliminary research in both search engines with the phrase "Advance Fee Fraud," and printed out the first 1000 websites from both Google and Yahoo and counted the number of links attributing the fraud to Nigeria, with the Nigeria-related nomenclature "Nigeria" and/or "4-1-9" in the heading on the one hand, and sites attributing it to "Africa" in the heading, other countries of the world as well as those that do not mention any countries, on the other hand. Both search engines did indeed return significant numbers of links with the Nigeria-related nomenclature "Nigeria" or "4-1-9" on the headings. This was only a preliminary research conducted before the materials for content analysis were printed. Duplicates were skipped and the following web site that

has not already been printed was chosen, only for the materials obtained through Yahoo search engine. Google dropped duplicates and returned fewer entries.

The reason for including the term "4-1-9" in the search is because it is used to describe the fraud operators coming from Nigeria, and Nigerians as well as other people use the term to refer to the swindlers coming from Nigeria. Preliminary studies also show that when the term "4-1-9" is used in the headline, it is always used in reference to the Nigerian email scammers. The term comes from Nigeria and is a reference to the criminal code that specifies that the operation is criminal as well as the punishment to be meted out on those convicted on the Advance Fee Fraud activities.

2. Units of Analysis

For this study, the units of analysis are the theme, headlines, and descriptive language. Each unit of content was placed in the categories listed below.

A common theme was drawn from the materials obtained in each site to capture the essence of the material as much as possible (Lincoln & Guba, 1985). Miles and Huberman (1984) describe this system of identifying themes, frames and patterns of opinions as "pattern coding." The identification of themes is done through a process of selection, summarization and paraphrasing (Miles & Huberman, 1984), as well as "framing" (Gamson, 1992). The theme that emerges is therefore almost identical with the actual words and meaning used in the source passage. The process of selecting themes was done by reading the paragraphs in each story and coming up with a theme based on what the paragraph is all about. Some of the themes identified are "Public awareness advisory regarding the Nigerian

Advance Fee Fraud," "FBI warnings on Nigerian fee fraud," "How to avoid the Nigerian advance fee scam."

The headline of each unit was content-analyzed, as well as the descriptive language or qualifying adjectives used within the texts.

3.   Sampling

The sampling units are the web links on the email scam. Since both Google and Yahoo search engines produced significant numbers of links or sites that are dedicated to the email scams, a print out of the top 100 sites from each search engine was done. In order to obtain a random sample, the neutral phrase – "Advance Fee Fraud" – was used to conduct searches in both Google and Yahoo and every fourth web link, starting with the first such link, was printed out as sample. The sample size is a total of 200 websites. This is the sample that was used for the content analysis undertaken in this dissertation.

Categories

Topic:

This simply refers to the headline of the web story. Headlines are simply written down under the category "topic" without any alteration.

Precipitating Incident: 1 = Yes. 2 = No.

Precipitating Incident refers to the context that prompted the message to be written. If there was any such precipitating incident, the passage was coded "Yes,"

and if not, it was coded "No." For example, one Internet account with a precipitating incident started by saying "the Royal Netherlands Embassy in Sweden has received numerous inquiries from Swedish citizens regarding the legitimacy of certain solicitations they have received via normal mail or via email."

Source Validation: 1 = Yes. 2 = No.

This category is designed to answer the question of whether or not the passage cites or makes reference to its source of information. If any source is referenced any place within the story and the writer made efforts to verify the accuracy of the source, the passage was coded "Yes," and if not, it was coded "No." For instance, a source referenced the warning from the British police about organized criminals, many of whom are based in London, who seek to extort money from unsuspecting citizens. Another account credits the US State Department as its source of information. But the authors do not state whether or not they validated the sources for accuracy.

Stereotypes

Stereotypes would be defined as words or phrases that attribute particular qualities to a group of people on the basis of their membership in that group. Stereotyping here would mean grouping people under rigid categories to describe or understand them. Stereotypes would also mean attributing qualities or characteristics to people if such qualities are not based on reality but on some form of speculation. Some of the Internet accounts of the financial scams claim there are

professional fraud schools, which operate in Lagos (Nigeria's former capital city) and other Nigerian major cities (Proximal Consulting white paper). Showing such tendency to lump everyone together, one other site has it that "Every honest Nigerian is an object of suspicion in foreign eyes" (Alder Consulting). Some others insist that regardless of the country from which a particular scam letter may have originated, the perpetrators are likely to be Nigerians (Kestenbaum, 2002). A specific example of a stereotype is captured in the following sentence on the website for proximal consulting: "There are very few certainties in life, but one of them must surely be that wherever fraud is being committed, the Nigerians will be somewhere near the front of the queue" (p. 13). This is certainly not supported by studies on Internet frauds. The National Consumers League conducted studies on Internet frauds and lists the findings on its website. The "Nigerian Money Offers" was listed third on Internet frauds with 5%, preceded by General Merchandise at 6% and Online Auctions at 87%.

Reflect values and attitudes of Nigerians: 1 = Yes. 2 = No.

This category is intended to code whether the passage or paragraph has a statement that suggests or explicitly states that email scams reflect the attitudes and values of the Nigerian people. By this is meant that they reflect the attitudes and values of most Nigerians, and are therefore reflective of the Nigerian culture. Some of the stories suggest that the scams are legitimate and acceptable means of generating income. This sounds like a proposition that is difficult to defend considering that only a small percentage of the Nigerian population own computers

and use emails for communication, which is the primary tool used by the scammers. Such accounts, though few in number, actually go beyond reporting the scams to making statements regarding the attitudes and values of Nigerians. This was captured in preliminary study of the Internet materials.

Name-calling. 1 = Yes. 2 = No.

This refers to whether the passage resorts to name-calling such as "the Nigerian schemers" or other names that identify and define the scams as a Nigerian problem. Instances of name-calling include the following: "The Nigerian fraud letter scam," "the Nigerian scam defined," "the Nigerian money scam," "Beware of the Nigerian scam" etc. While many of the articles discuss the scam originating from Nigeria, others discuss the scams originating from other places. These constitute name-calling when the writers are discussing the email scams that originate from other countries.

Content of headlines. 1 = Positive. 2 = Negative. 3 = Neutral.

This category refers to whether the headline, which identifies the email scams as a Nigerian problem, has a negative, positive, or neutral content. Some of the headlines which can be considered as having a negative content include the following – "Nigeria – A sigh in the Dark," "The Nigerian scam: costly compassion," "Beware Nigerian Organized Crime Scheme," "Nigerian fraud email gallery," "Nigerian fraud letter scam." Examples of headlines with a neutral content include the following: "Advance Fee Fraud," "Internet Fraud – Don't get taken in," "Public

awareness advisory regarding Advance Fee Fraud," "Too good to be true? You better believe it." Preliminary findings indicate that headlines with a positive content are rare. One such example is "Nigeria may use software to nab 419 scammers." This headline is positive because it suggests that something is being done to prevent the crime in Nigeria and everyone is not happy about it.

Policy Recommendation: 1 = Yes. 2 = No.

An account is considered to contain a policy recommendation if it goes beyond describing the scams to recommend to readers what to do or what not to do before engaging in business with Nigerians. An account will also be considered to have a policy recommendation if it simply asks readers to engage in business with Nigerians or not engage in business with Nigerians. Some of the recommendations simply ask the readers to check the authenticity of business proposals with the Chamber of Commerce or the US State Department, the Nigerian Embassy, the Secret Service, the FBI and other government agencies. Others go beyond that to provide a list of "nevers" for any business dealings with Nigerians.

Evaluative: 1 = Yes. 2 = No.

'Evaluative' here refers to whether or not the report goes beyond the discussions relating to the Advance Fee Fraud to make inferences about Nigerians and other aspects of Nigerian society.

Fact Relating to the Fraud: 1 = Yes. 2 = No.

If a report or story has some information relating to the scams such as sample email solicitations or other information regarding the scam itself, it is considered as having "facts relating to the fraud." The purpose of this category is to distinguish actual reports or discussions emanating from the scams from purely speculative works.

Is the Reader/Victim referred to anyone? 1 = Yes. 2 = No.

If yes, who is the reader asked to connect with?

This category seeks to know whether the reader or victim is advised to connect with anyone, and if so, who the person or agency may be. Some of the reports ask victims to report to the US Secret Service or the Sate Department, while some others admonish anyone who has received unsolicited advance fee emails to contact their local police or other agencies fighting the scam.

Presence of Links? 1 = Yes. 2 = No.

If an account has links to other Internet sites, it is coded "yes," and if not, it is coded "No."

Other/Comments.

Notable comments and examples that capture descriptive language, stereotyping, and generalizations are put in this section. Whatever stands out in a given report is also noted under this category, often in quotation marks to capture the

writer's exact words. Sometimes it could be details that are not covered by other categories.

System of Enumeration

The system of enumeration used is the frequency of appearance of the unit of analysis in the Internet text. The theories underlying this study include constructionism, framing effects, priming and agenda setting and these can be impacted by the frequency of occurrence in a way which suggests that what is frequently presented can help shape one's perspective on a given thing. Constructionists argue that language is not a mirror that reflects reality in an unmediated manner (Hall, 1997). They insist that meaning is negotiated (Gamson, 1992). Hall (1997) contends that people create meanings through the interaction with media messages. Repetition and frequency of occurrence are factors that relate to the framing effect theory because when a word or phrase is used again and again to describe a group of people, it somehow gains official acceptance. A case in point is the phrase, "Nigerian email scam" which has come to be accepted by some people as an acceptable way of describing the scams. Framing leads to the promotion of a "particular problem definition" (Entman, 1993) and the frequency of appearance can be considered one of the means of impacting the definition.

Using frequency as the method of enumeration is apt for this study because the intent of the analysis of content is to examine and describe the nature of the texts as opposed to testing the relationships among the variables within the texts.

According to Riffe, et al (1998), frequency is the appropriate system of enumeration if a content analysis is designed to describe messages.

Analysis Units

Percentages will be used to analyze the results and the percentage of websites in any given category will be the analysis unit.

Reliability

Reliability in content analysis addresses the question of the objectivity of the study and its replicability by other researchers using the same data, design, and operational definitions (Berelson, 1952; Riffe et al, 1998). In essence it safeguards against the contamination of scientific data by the measuring agent (Krippendorff, 1980). Reliability ensures that what is observed is in the object being studied, and not in the measuring agent or some "distortions appearing in our measuring stick" (Riffe et al, 1998).

Reliability in this analysis was accomplished in the following way. The investigator clearly defined the categories and subcategories that have been identified as relevant to the study. Two coders from different cultural backgrounds (one was a white American graduate student and the other was an Asian graduate student) were trained to apply these categories to the materials to be content-analyzed. The coders coded all the sample materials. This way of accomplishing reliability is known as intercoder reliability test. Coder reliability tests were then performed to assess the level of agreement among the different coders, and therefore the reliability of the

study. The coders used "percent agreement," which has been identified as among the most widely used in communication studies (Lombard, Snyder-Duch, & Bracken, 2005). The objective is to obtain an agreement between the codings that is up to 80%, which therefore can be considered reliable (Miles & Huberman, 1984). The percent agreement specifies the level of agreement between coders in percentages. The reliability score between the two coders is 91%. The coder reliability score between the two independent coders and the investigator is 88%.

Before submitting this work for publication, the investigator will use Krippendorff's alpha or Cohen's kappa to compute reliability so as to eliminate the possibility that the agreement between the coders is achieved by chance.

On the Appropriateness of Qualitative Research

The second section of this study involves the use of qualitative research methods (focus group and depth interviews). Scholars (Krathwohl, 1998; Lindlof, 1995) agree that qualitative methodology is usually the preferred method of inquiry when the subject of investigation relates to policy issues in culture and anthropology. Policies are often driven by what are perceived to be the prevailing ideologies at a given time. Qualitative methodology can be helpful in the collection and analysis of in-depth information, especially when what is being investigated is the quality as opposed to the quantity or number of occurrences (Krathwohl, 1998). Understanding business integration requires in-depth exploration of how integration has worked or failed and the reasons behind such assessment.

Qualitative methods, Krathwohl (1998) argues, are preferable where and when actual examples are needed to flesh out what would otherwise be categorized data when statistical tools are used. This method of study is preferable, as he put it, when "examples are needed to put 'meat' on statistical 'bones'" (p. 230). This study elicits examples of the impacts of the email scams from the Nigerian immigrant interviewees. In a study like this, it would be important to give instances of what can be considered perceived impacts and not just mere claims to the existence of such impacts. Interviewees were asked to elaborate on what they consider the business impacts of the email scams and why such impacts could not be attributable to alternative explanations such as racism or bad individual experiences. Actual examples could capture the nuances and implications of such experiences more than mere numbers or figures.

A major aspect of this inquiry is to investigate whether and to what extent the media depictions as presented on the Internet could construct and shape reality in the form of frames or perspectives that become dominant in relation to a group. Qualitative inquiry seeks to understand reality as socially constructed (Denzin & Lincoln, 2000), complex and multidimensional (Krathwohl, 1998), and seeks to explore and understand the underlying meanings embedded in reality (Lindlof, 1995). Qualitative methodology therefore suits the theoretical model of this study, which deals with the process of constructing meaning in message interpretation.

Qualitative methods ensure that the researcher stays close to the data or subject of investigation (Krathwohl, 1998; Denzin & Lincoln, 2000) and sometimes bring the researcher into the emotional world of the subjects in a way that would lead

to a deeper and better understanding of what is being studied. Postpositivists contend that quantitative methods cannot lead to the apprehension of truth. They find consolation in the qualitative alternative, which would capture "verisimilitude, emotionality, personal responsibility, an ethic of caring, political praxis, multivoiced texts, and dialogues with subjects" (Denzin & Lincoln, 2000, p. 10).

Qualitative methods enable the researcher to go beyond the stated propositions to the world of explanations or clarifications for a given position. They provide opportunities for live interactions, well-furnished descriptions, follow-up questions, and non-verbal communication (Lincoldn & Guba, 1985; Lederman, 1996; Krathwohl, 1998). The live interactions made possible through qualitative methodology in this study provide access to details and rich descriptions that are not available through content analysis of websites. There is the interaction of feedback and greater exploration to address the issues. Scholars agree that the area of meanings and interpretations examined through qualitative methodology may not be subject to scientific experimentations (Polkinghorne, 1991; Denzin & Lincoln, 2000). The inclination in qualitative studies is towards discovery, interpretation, and meaning, which for the most part may be subjectively undertaken, and not to test any hypotheses in the quantitative sense (Marshall & Rossmann, 1989). The exploration of the questions and details in relation to the daily experiences of Nigerian business immigrants come from live interactions with the respondents in the interviews and not from an analysis of web materials, which cannot offer such details.

Qualitative inquiry is especially apt in studies where small groups engage in deliberations to explore how best to deal with social problems (Kern, 1989), which in

this case, are the email scams and other problems emanating from them. In this study, the focus groups of Nigerian business immigrants are the small groups that engage in discussions regarding the emails scams and the problems emanating from the scams.

Qualitative research is seen as a process, often with an open-ended nature (Denzin & Lincoln, 2000) that could lead to the discovery of new theories and truths, and sometimes "serendipitous findings" (Lincoln & Guba, 1985). Krathwohl (1998) summarizes the value of qualitative methods, which are "especially useful for exploring a phenomenon, for understanding it, and for developing an understanding of it into a theory. These methods humanize situations and make them come alive" (p.243). The live interactions provide respondents with opportunities to qualify their responses as well as to clarify them should there be need to do so. This study is an effort to explore and understand the email scams as they are presented on the Internet and how they are perceived to impact business for Nigerians and the Americans who engage in business with them.

Qualitative inquiry, however, has its limitations. Among these are that replications may be difficult because the events may not reoccur in exactly the same manner. Another concern is that qualitative inquiry is usually labor intensive and can therefore be expensive (Krathwohl, 1998). Qualitative methodology has also been branded a 'soft science' (Marshall & Rossman, 1989) because the instruments used in qualitative methodology are not as precise as those used in the more exact sciences, and also the fact that qualitative research tends to be value laden and particularistic, making it difficult to build generalizations or causal explanations.

Another disadvantage of qualitative methods is the possibility that the research could be shaped by the natural subjectivity of the researcher (Marshall & Rossman, 1989).

Research Questions for the Study

This study seeks to explore and answer the following research questions.

1.   To what extent does the Nigerian business community know about Internet reports on the Advance Fee Fraud? (Nigerian business community here refers to Nigerians within the New Jersey area who are engaged in businesses with Americans).

2.   To what extent does the prevalence of the email scam stories on the Internet and its association with Nigeria impact Nigerian immigrants seeking to do business in the United States as well as those already in business in the United States?

3.   Does literature available on the Internet regarding the email scams implicitly suggest or characterize Nigerians as dishonest business people to be avoided if possible?

4.   Can the Internet be perceived as a tool against the business integration of a subculture (the Nigerian business immigrant group), which depends on a larger culture (the American business community) for its livelihood?

On the Use of Focus Groups and Dept Interviews

Scholars agree that the combination of focus groups and depth interviews do enhance the generalizability of a study (Huberman & Miles, 1998: Johnson, 2002). Both can be used to complement one another.

A limitation of this study is that the investigator could not involve in the interviews those Americans who engage in business with Nigerian immigrants because of the difficulty of gaining access to them without violating their privacy rights. There are no publicly available data for this group. So, the focus group and depth interviews present the viewpoints and perspectives of the Nigerian respondents only.

Focus Group Interviews

Focus group interviews provide excellent opportunities for first hand inquiry into how factors impact opinions (Gamson, 1988) and would be appropriate to the study of how the depictions of the Advance Fee Fraud on the Internet might impact business integration of Nigerian immigrants. Scholars (Kubey & Csikszentmihalyi, 1990) agree that the mass media, and television, in particular, do impact the perception of viewers on certain issues and actually do exert "ideological power" (Hall, 1980).

Among the advantages of using the focus group interview is the factor of synergism, which basically means that the group interaction produces more insight and ideas, and a wider range of information from the members than the combined single interviews of all of the members. The candid interaction of the members

among themselves generates the sort of synergy that is lacking in one-on-one interviews (Lederman, 1996).

The group element in focus group interviews has a 'snowballing' effect (Stewart & Shamdasani, 1990). Ideas from one of the respondents can trigger off other ideas from other members, and sometimes the new ideas can be quite serendipitous. Focus groups therefore tend to lead to greater exploration and discovery (Stewart & Shamdasani, 1990).

There is also some security stemming from group participation within the focus group. Respondents usually feel freer to express themselves without having to think that the burden of elaboration or clarification rests on one person, as is the case in a one-on-one interview. The focus group interview was born out of such "therapeutic assumption" (Lederman, 1996) that people who share common problems would be more willing to talk about the problem within the security of the group setting. The focus group interview would be an apt method to use for this study since the subject under investigation may be socially repugnant and respondents may need the support of one another to candidly explore this subject matter (Goldman, 1962; Lederman, 1996). The question of negatively impacting business integration for a group could connote issues of mistrust, resentment, and even rejection. However it will be interesting to see how the therapeutic factor plays out for the different focus groups.

Focus groups are characterized by greater spontaneity since the question is not directed to any particular individual but to the group and whoever feels more

comfortable with any question among the respondents is welcome to initiate the response.

McLauren (1995) considers focus groups to be particularly effective for studying minority populations because they can use their own communication styles in their discussions for greater participation and effectiveness. They can also relate to shared experiences of values, beliefs, language, and other cultural categories involved in the construction of meaning, which people of other cultural background might perceive differently.

However, like other forms of research, focus groups do have their limitations. While the group element in focus groups offers strong advantages it can actually work to a disadvantage. A few more vocal members of the group can hijack the interview and opinions expressed would no longer be a real consensus. Worse still, a dominant or opinionated member might bias the result. An individual's critical perspectives might be lost in the group dynamics and this can lead to "groupthink" (Janis, 1972). This is where depth interviews complement the focus group interviews since the group element does not exist in depth interviews because they favor "one-on-one, face-to-face interactions" (Johnson, 2002) between the interviewer and the respondents. To counter the problem of "groupthink" or some individual monopolizing the discussions, the investigator introduced participants to the topic by presenting a few samples of Internet stories relating to the financial scams, and encouraged them to write down their impressions. This served as some stimuli (Just et al, 1996) for the discussions. There is also the perspective that focus group results are often not generalizable to a larger population (Stewart & Shamdasani, 1990).

Focus group interviews ease the research burden for the researcher in terms of saving time and money to gather data, though it can be quite problematic to organize bulky data gathered from such interviews (Stewart & Shamdasani, 1990; Lederman, 1996).

Sample Procedure for Focus Groups

The participants selected for the focus group interviews share a common characteristic, in this case, immigrant Nigerians who are seeking business integration in the United States. They are also focused on a particular topic, which is email scam and Nigerian business integration within the United States.

Each focus group consisted of 8 or 9 participants who were recruited through random sampling from telephone directories. Small groups help the researcher observe how the use of interpersonal communication engaged by the participants leads to the construction of meaning (Lederman, 1990; Just et al, 1996). The names were obtained from the telephone directories of the zip codes within the state of New Jersey where there are large concentrations of Nigerians. The relevant zip codes were obtained through communication with the different Nigerian business organizations that indicated where there are large concentrations of immigrants from Nigeria. A list of the cities and relevant zip codes was put together for use in the recruitment of respondents. From a total list of 20 cities and 152 zip codes selected for depth interviews (because they constitute the area of greater concentration of Nigerian immigrants in the state of New Jersey), 10 cities and 76 zip codes were selected for participation in focus group interviews. Because the focus group

interviews were held at Rutgers, Newark and New Brunswick campuses, the people for focus group interviews were selected based on an added criterion of their proximity to the interview sites so that participants are not hindered by distance and cost from attending the interviews.

The cities from which samples were drawn for the focus group interviews held at the Rutgers, Newark campus are East Orange, Elizabeth, Jersey City, Newark, and Union. The zip codes within these cities are 57 in number. The samples for the focus group interviews held at Rutgers, New Brunswick were selected from Edison, East Brunswick, New Brunswick, Piscataway, and Somerset with a total of 19 zip codes. The investigator used the telephone directory to obtain the names of Nigerians within these zip codes. The investigator was able to identify Nigerian names because of familiarity with these names and also because he can speak several Nigerian languages. Nigerian last names in particular, and often the first names, are unique because they are in the Nigerian vernacular languages. After selecting the names from the telephone directory for the relevant zip codes, a screening process was used to guarantee that all those selected are Nigerians who are engaged in business within the United States or who at least sought to engage in business in the United States. Those whose names are in the list were contacted through telephone to ascertain that they are Nigerians and also involved in business or have attempted to establish businesses. Using the telephone directory, every fifth name that qualified for inclusion was selected to make sure the sample is random.

Most of the Nigerian immigrants engaged in business in the United States are listed in the telephone directory for the reasons that the yellow pages offer an

opportunity to advertise one's business and most business take advantage of this. Another reason why many Nigerian immigrants prefer to have their telephone numbers listed is that the telephone companies charge for opting not to have one's number listed. However it is possible that some people may not have their numbers listed in the telephone directories. Some may also simply prefer to use cell phones.

Following the screening of 179 names collected for the focus groups, 98 people were eligible to participate. These 98 people were contacted and 41 accepted to participate. Six called the investigator to say they could not be present because of other engagements and not finding a babysitter, while one person did not show up and did not call to explain why.

There were four focus group interviews, all with respondents from the Nigerian immigrant business people. There were nine participants in each of two of the focus groups and eight participants in each of the other two, making a total of 34 participants. Of the total number of participants there were 28 men and six women. Of this number, eight men and one woman participated in the depth interviews while the others did not participate in the depth interviews. There was at least one woman in each focus group interview. The eight men who took part in the depth interviews were evenly allotted to the focus group interviews.

Focus Group Procedure

Once assembled with the investigator, participants were given a consent form, which they read, signed, and dated before commencement of the interviews. The research facilitator also signed and dated the consent form and provided copies to the

participants as well as for himself. The consent form describes the study and the purpose of the study and states that participants freely elect to participate in the study and can leave at any time in the course of the study if they so decide. (See appendix B for sample of informed consent).

The participants were given a pre-interview questionnaire to fill out. The questionnaire contained demographic questions and their Internet use, as well as the percentage of time they spend on the Internet and the two search engines. This was followed by the introduction of the participating members of the focus group. Participants were identified by their first names only during the course of the interviews.

The investigator provided refreshments in the form of pizza, chips, and soda during break time in the course of the focus group interviews.

The focus group interviews were conducted using an effective method of providing some stimuli (Just et al, 1996) in the form of materials from the Internet. These were distributed among the participants to read as a way of launching the discussions. Using the model elaborated by Kern and Just (1995), participants were encouraged to write down their impressions from the materials as a way of countering the problems of "groupthink" (Janis, 1972). The enumeration of impressions from the readings was followed with a general question relating to what comes across from the readings and what they think of the stories.

The interviews were conducted in a semi-structured format. The questions from the investigator were designed to be guides, and new thoughts, ideas or comments from the participants were encouraged as long as they were within the

main focus of the interview. The semi-structured format allows for some flexibility while also making sure there is a guide for the facilitator to follow so the discussions do not veer off towards irrelevant issues (Lindlof, 1995). Every participant was encouraged to engage in the discussions so that one or two persons did not monopolize the discussions.

All interviews were tape-recorded so that the process of taking notes did not restrict the researcher in the task of facilitating the discussions. He took notes, observed the discussions and non-verbal interactions among the participants, and engaged the participants more actively should there be need for elaborations. Each recorded tape was labeled with the date and time of the interview.

Transcription from the recorded tapes was done shortly after the interviews when the discussions were fresh in the researcher's memory. The manuscripts were coded so there are no identifiable references to the participants.

The analysis of data was done with the use of theoretical comparisons, which is a process of identifying themes that emerge from the discussions and comparing them to other themes derived from the literature and experience (Strauss & Corbin, 1998). Such an analysis offers two advantages. Identifying themes and comparing them to the known theories within the literature implies using what is already known in theories to understand specific items or cultural categories expressed in the interviews. It helps the researcher not to be limited to specifics of the data but to abstract common concepts that lead towards a broader understanding of the phenomenon in a way that explores inherent meanings and relationships (Strauss & Corbin, 1998).

All collected data was confidentially preserved and only the researcher has access to them. At the completion of the research work, all notes and transcripts will be shredded and the tapes will be burned.

Depth Interviews

The researcher also conducted depth interviews with Nigerian immigrants who are engaged in business or sought to engage in business in the United States. The depth interviews helped the researcher discuss in detail the complexities of opinion emanating from the email scams as presented on the Internet, as well as if and how such opinions might pose serious problems to actual business integration.

Johnson (2002) defines a depth interview as "one-on-one, face-to-face interaction between an interviewer and an informant and seeks to build the kind of intimacy that is common for mutual self-disclosure" (p. 103). It may span several segments, which are intended to lead to the attainment of information sought after.

Depth interviews are used to penetrate areas that may only be apparent. It would be appropriate to use depth interviews in this research to be able to get the most information from the respondents through the use of general nondirective questions and discourse (Mishler, 1986; Just et al, 1996). Mishler (1986) strongly advocates the use of the discursive model, which ensures that the interview is conducted in an open-ended manner and probes also come in the form of open-ended and nondirective questions on things said by the respondents (e.g. Can you tell me a little more? Anything else? Can you elaborate?). This contrasts with the stimulus-response pattern that leads to predetermined set of responses. This style of

interviewing enabled the respondents to speak more freely and address whatever may be their primary concern. Mishler (1986) refers to this as "empowering" the respondent. According to Johnson (2002) depth interviews are the most appropriate approach "where the research question involves highly conflicted emotions, where different individuals or groups involved in the same line of activity have complicated, multiple perspectives on some phenomenon" (p. 105). The subject under investigation aptly fits this description.

Depth interviews also helped to understand a range of other factors, especially the interpretations given to the scams as presented in the Internet by the respondents. Such interpretations may vary from one interviewee to the other and may therefore not be amenable to be captured in a uniform questionnaire. Scholars (Mishler, 1986; Just et al, 1996; Denzin & Lincoln, 2000) maintain that it is through the use of depth interviews and interpretations that qualitative research can capture the individual's point of view.

Depth interviews ensure that the respondent understands questions and if not, there is a feedback and the question can be put to the respondent in a different way. In-depth interviews are discursive in nature, enabling the interviewer and respondent to a "joint construction of meaning" (Mishler, 1986). So there is some flexibility and adaptation to particular individuals (Mishler, 1986; Krathwohl, 1998), which may be nonexistent with quantitative methods.

Like other methods, depth interviews have their limitations. Their "unstructured discursiveness" (Just et al, 1996) can pose some problems in the area

of making comparisons among the respondents. Like focus groups they are also difficult to generalize.

Focus groups and multiple depth interviews enabled the researcher to triangulate findings among the different sources, thereby enhancing their validity and reliability. Interviewing different sources, scholars (Marshall & Rossman, 1989; Krathwohl, 1998) agree, provides a method of triangulation, which enhances the validity and reliability of the study. Data from the focus group interviews are analyzed and compared with data from the depth interviews, noting the influence of group dynamics and synergism common to focus group interviews, which would be lacking in one-on-one interviews.

Pilot Study

The investigator conducted pilot interviews with a sample of 12 Nigerian business people and used feedback from the participants to refine the final interview questions. This was especially helpful in testing whether the questions addressed what they sought to address and also that the use of vocabulary was such that the participants would understand without difficulty. Questions that contained some ambiguity were rephrased to capture their intent more aptly.

Sample Size for Depth Interviews

The investigator interviewed 40 Nigerians. Of this number, 30 are actively involved in one form of business or the other, six attempted to establish some business but did not succeed, while four were still in the process of working to set up

their businesses. The goal of interviewing many people is saturation. Saturation in research is attained at the point when the collection of additional data does not lead to more knowledge of the phenomenon being studied (Strauss & Corbin, 1998). The interviewees are Nigerians residing in the state of New Jersey. The reason is there is a large Nigerian population in New Jersey. Immigrants tend to congregate where they have people because usually they need their kin and kith to understand the environment and settle down with jobs, schools, and business interests. Social capital theorists (Bourdieu & Wacquant, 1992; Massey, 1996; Massey & Espinosa, 1997) contend that social networks established between those who have migrated to the United States and their friends and relatives in their home countries, actually boost the migration process. New Jersey has attracted large numbers of Nigerian immigrants and it is only logical to imagine that the proximity to New York might be the main reason for this since most Nigerian immigrants come in quest of better economic prospects. The need for a brighter economic outlook compels Nigerian immigrants to seek business integration that will certainly enhance their economic prospects.

Sampling Procedure for Depth Interviews

The sampling procedure for depth interviews is similar to the one for focus group interviews. A random sample was obtained through the telephone directories of 20 cities and 152 zip codes identified as the areas of concentration of Nigerian immigrants within the state of New Jersey. These cities and zip codes were identified through communication with the different Nigerian business organizations that indicated where there are large concentrations of immigrants from Nigeria.

The investigator used the telephone directory to obtain the names of Nigerians within these zip codes. The investigator was able to identify Nigerian names because of familiarity with these names and also because he can speak several Nigerian languages. Nigerian last names in particular, and often the first names, are unique because they are in the Nigerian vernacular languages. After selecting the names from the telephone directory for the relevant zip codes, a screening process was used to ascertain that all those selected are Nigerians who are engaged in business within the United States. Those whose names are in the list were contacted through telephone to ascertain that they are Nigerians and also involved in business. Using the telephone directory, every tenth name that qualified for inclusion was selected to make sure the sample is random.

As explained in the sampling procedure for focus group interviews, most of the Nigerian immigrants engaged in business in the United States are listed in the telephone directory for the reasons that the directory offers an opportunity to advertise one's business and most immigrant entrepreneurs take advantage of this, and that the telephone companies charge for opting not to have one's number listed. However the use of cellular phones has become popular and it is possible that some people may not even have home phones and use only their cellular phones.

> Once a random sample of the population was obtained, letters were sent to notify them of the research and proposed interview with a view to finding out a convenient time to schedule an interview. The letters were followed up in two weeks' time with telephone calls. On the scheduled date for each interviewee, the investigator drove to the person's residence or preferred place of interview and conducted the interview. Interview subjects were promised confidentiality to the effect that their names and businesses will not be made available to any person for whatever reason.

Many Nigerians, probably because of the fear of job insecurity, seek to establish small businesses where they believe they can control their own destiny. Many of those who may not have succeeded in establishing such small businesses may have tried to do so without success. The reason for including this group of respondents was primarily to find out what they think was the reason for their failure. Nigerians are usually very vocal and this was reflected in the interviews because most respondents did not have any difficulty discussing the issues as they perceived them. The sample included people from different backgrounds, levels, and business experiences and their responses were analyzed taking their business interests into consideration. Particular attention was paid to those individuals who started their businesses in the 1990s. The reason is because the '4-1-9' scam is relatively new. Many people became aware of it in the early 1990s.

Characteristics of Sample

The Nigerian immigrants who were involved in this study must have emigrated from Nigeria and have lived in the United States for at least five years before the commencement of the study. They have to be involved in one kind of business or the order, or at least made some effort towards business involvement (e.g. those who went out of business). They have to be adults aged 21 and above.

At the Place of the Interview

Each depth interview was held at the home of the respondent. The investigator arrived with the consent form and a short pre-interview questionnaire on

demographic data and Internet use. The investigator then introduced himself to the respondent and sought to establish rapport. Respondents were clearly informed regarding the anonymous nature of the interview and that only group opinions would be published, and that individuals would not be identified in any manner or shape with their responses.

Before the actual commencement of the interview, each respondent was given the consent form to sign and date. After this was done, the pre-interview questionnaire followed. Thereafter the interviewer explained the format of the interview, as one to be conducted in a semi-structured way. Each respondent was told that the questions are designed to be guides, and new ideas or comments were welcome as long as they fall within the subject matter of the interview. This allowed for some flexibility while also making sure there is some guide so the discussion does not veer off to other issues (Lindlof, 1995).

The questions for the depth interviews were arranged in such a way that the most general questions were asked first. In this way, the interviewer did not drive the respondents to responses in any form or shape.

Respondents varied in both their style of responding to questions and the time it took them. Some were more direct and more articulate, while others were more elaborate and had a lot more experience to share regarding a given question.

The depth interviews were tape-recorded so that the process of taking notes would not disrupt or restrict the interviewer in the task of facilitating the discussions. The interviewer was able to take notes, facilitate the discussions and observe the non-

verbal communication messages as well. Each recorded tape was labeled with the date and time of the interview.

Other Relevant Issues

There is the question of how the problem of business integration can be distinguished from racial discrimination. In other words, if Nigerian immigrants were having difficulty integrating their businesses into the larger American environment, why would racism be ruled out as an explanation for this? Racial discrimination is usually directed against a race whereas discrimination emanating from the email scams would be directed against those who come from the territorial or geographical boundary of the target area. This is why follow-up questions for elaboration were very useful. Why, for instance, would a Nigerian respondent think his or her inability to successfully integrate his business has to do with perceptions emanating from the email scams, which suggest that Nigerians should not be trusted? It may be reasonable to believe that racism is not to be blamed if the same perception is not applied to blacks from other African countries such as Ghana, Cameroun, Kenya etc. In such situations the investigator asked for specific instances that would buttress any perceptions of negative stereotypes.

The research questions derive from review of Internet contents as well as from the theoretical approach. It is not part of the scope of this study to determine whether respondents are right or wrong in their responses and perceptions because of the difficulty of validating or invalidating what people perceive or claim to perceive.

Depth interviews provide live interactions and are transactional (Lederman, 1996) which makes room for clarifications as well as follow-up questions. Follow-up questions helped determine if they have any concerns whatsoever and non-verbal cues were equally important in making meaning from what they said and implied (Lederman, 1996). Because of the nature of the subject under investigation it can be imagined there were lots of follow-up questions. If respondents considered this subject matter a very sensitive issue, it certainly did not show because most respondents spoke very freely when answering questions. It is the researcher's experience that people are generally forthcoming with responses when they know the purpose of the interview is for research.

In all the interviews, each interviewee was asked to read, sign, and date the participant consent form that explains the purpose of the research and the rights of the participants to leave if and when they choose to do so. An appendix of the list of interviewees, their background, and the type of business they do will be coded in a way that does not reveal any real names or identify any respondent. The style of the interviews was informal, extensive and almost conversational. The intention is for the respondents to relax and freely express themselves.

The participants received written materials explaining the purpose of the interview, and some operational definitions, as well as the instruments used, such as tape recorder and notes.

After the Interviews

Transcription from the recorded tapes was done shortly after the interviews when the discussions were fresh in the interviewer's memory. The manuscripts were coded so the respondents could not be identified. All collected data was confidentially preserved and only the researcher will have access to them. After the transcription, the tapes were erased to protect respondents' identities as required by the IRB's stipulations on the use of Human Subjects for research.

Interview Questions for the Nigerian Immigrant Business People

IQ.1. Do you have any businesses you currently operate? If so, what type of business do you operate? If not, have you tried your hand at any businesses? If you have tried and have not succeeded, what would you consider the reasons for such failure or lack of success?

This question is designed to capture the opinions of business operators as well as those who may have tried unsuccessfully to establish some small business of their own. The investigator also wanted to know whether Nigerian immigrants who arrived in the country only after the scams began face greater difficulties when it comes to business integration than those who have been in the country much longer because the latter may have a long standing business relationship?

IQ. 2. How long have you been in business?

The purpose of this question is to match the respondent's experiences with the years in business, noting how long it may have taken for a particular respondent to have the experiences in question.

IQ.3.　　　　Have you experienced difficulties or setbacks in your attempts at business integration within the United States, specifically in trying to set up one form of business or the other? Can you describe any such setback or difficulty in some detail?

This question seeks to address the issue of the types of frustrations Nigerian immigrants encounter when they strive for business integration and why such difficulties would be considered peculiar or unique to only the Nigerian immigrants.

IQ.4.   If you have experienced any problems, especially in your efforts to integrate your business in the United States, do you think such problems or difficulties stem from racism or some other reason?

This question is intended to probe the audience for information that makes it possible to rule out outright racism as being the issue here instead of attributing any experienced problems or difficulties to Internet stories about the financial fraud scam.

IQ.5. Have you thought about establishing some other businesses or expanding what you already have? If you have had thoughts in this regard, why have you not taken action?

Could it be possible that stories of the scams circulating among Nigerians themselves may be the actual hindrance for those with business intentions? Are there some Nigerian immigrants who never went beyond the gossip of Internet accounts of the financial scam tales but who also tend to blame their fate on the accounts, though they never tried anything?

IQ.6. Have the Americans you do business with or those you attempted to do business with expressed in some form or the other, some reservations about doing business with you? Has it been this way from the outset or would you consider this a fairly recent phenomenon? Can you describe some of what you would consider recent experiences in this regard?

The question addresses the issue of the possible expression of doubts or concerns by the Americans Nigerian immigrants have done business with in the past or attempted to do business with, especially where such concerns were lacking in the past.

IQ.7. Are you still doing business with the American businesses as in the past? Have there been changes in your business relationships, and if so, have you been told why such changes have become necessary?

Again this question relates to the theories of impact and effects, and seeks to explore the impacts stories of the financial fraud may have on business relationships as perceived by Nigerian immigrants.

IQ8. Being from Nigeria, you may have heard, read, or had first hand experience about the financial fraud scam (4-1-9 scam) coming from Nigeria. Have you read about the financial fraud scam on the Internet? If so, can you recall anything you read? What do you think of the stories and what is striking about them?

The awareness of the Internet accounts of the financial frauds cannot be taken for granted. Is it possible that some Nigerian immigrants are not even aware of these

accounts? This is a general question, purposely framed this way, to probe what readily comes to mind.

IQ.9. Can you describe what you make of the things you read regarding the email financial fraud scams from a business perspective? Are there any changes in your business dealings with Americans, which have resulted from the scam, and if so, can you describe any such changes?

This question is meant for those already in business and it address the issue of what has really changed in any perceptible way from the way they did business in the past with Americans.

IQ.10. Can you describe the instances or situations you may have encountered as applying only to Nigerians? Are there instances where people have shown interest and enthusiasm about business prospects only to become lukewarm after learning you are from Nigeria and directly link their change of attitude to fears stemming from the scams?

Some people may be direct in their business dealings and sometimes they convey their reasons for their involvement or lack of it in a business venture.

IQ. 11. What do you make of the phrase "the Nigerian email scam"?

This question seeks to explore the meanings Nigerian immigrants construct from this phrase. Is it seen as a frame that questions their credibility as business actors, when in fact, many are seeking to engage in genuine business? Could it be possible that Nigerian immigrants construct a different meaning from this phrase than their American counterparts?

IQ. 12. Have you experienced racism in your business dealings? Could you please elaborate?

The reason for this question is to explore respondents' experience of racism and how such experiences are identified and recognized, which will be distinguished from experiences of discrimination stemming from the email scams.

IQ.13. Can you describe specific things you may have personally encountered, which in your opinion may be associated with stories on the Internet regarding the Advance Fee Fraud? Are there any particular incidents you remember?

If the respondent has had an actual encounter, describing such encounters would add flesh to whatever inference one may take from the encounter.

IQ.14. When you read stories about the Advance Fee Fraud from the Internet, do you have any concerns? If so what are your main concerns? If you have any concerns, what things about the stories concern you most?

This question seeks to explore Hall's (1980) view that meaning is produced and imposed from the outside; a practice he refers to as 'signification'. Do Nigerian immigrants perceive the Internet as a signifying or framing institution or an institution that conveys reality as it is?

IQ.15. From your analysis of the Internet accounts regarding the advanced fee fraud, would you think the reports are balanced and fair? Can you describe your thoughts in this regard?

This question seeks to relate to the theory of the social construction of reality or the social production of meaning (Hall, 1980; Marchetti, 1989: Fiske, 1991). It seeks to examine how Fiske's (1991) description of television and other media channels as "provoker and circulator of meanings" may or may not be confirmed by the Nigerian immigrant respondents in relation to the Internet.

IQ.16.   Do you agree with all that is presented on the Internet about the email scams? If not, what things do you not agree with? Can you give some details?

This question gives the respondents the opportunity to substantiate any claims about tales of the financial fraud being one-sided instead of simply branding the accounts as one-sided or inaccurate.

IQ.17.   Do you recall any experiences of covert behavior that you later perceived to be associated with concerns about the financial scams?

Sometimes people disguise their attitude for fear of stirring up controversy or even provoking a lawsuit. This question addresses those situations when resentment stemming from the scams may not have been too obvious, but indicative enough to be recognized.

IQ.18.   In terms of business integration within the United States, would you think immigrants from Nigeria face a tougher task than their counterparts from other West African countries such as Ghana, Senegal, Gambia, Liberia, Ivory Coast and Cameroon?

It would seem that to make a convincing case that any form of resentment or mistrust is attributable to issues relating to the email scam, immigrants from Nigeria have to be able to show that immigrants from the same region (West Africa) fare a lot better in similar circumstances.

IQ. 19. In your opinion, what is the best way to deal with this in terms of negating whatever impacts they may have or possibly stopping them?

This is a question designed to elicit opinions from the respondents on how best to deal with the scams or possibly stop them.

Chapter Five

Content Analysis Findings

The previous chapter discussed the methodology employed in this study and why it is suitable to the different aspects of the dissertation. Content analysis is one of the methods discussed and it is employed to answer questions relating to the nature of the Internet communication messages regarding the Advance Fee Fraud.

This chapter discusses the major findings from content analysis of the websites in terms of how they relate to the research questions and the specific questions that the analysis of content seeks to answer. It also identifies the various sources that wrote the samples from Internet accounts of the Advance Fee Fraud that are used for content analysis.

While content analysis draws on the framing theory, the goal of content analysis is not to test framing effects. It is to determine how Internet contents obtained through Google and Yahoo search engines characterize the Nigerian involvement in the scams.

The goal of content analysis in this study is to determine the nature of the Internet communication messages relating to the Advance Fee Fraud and how they are associated with Nigerians. The content analysis of websites is also intended to reveal the degree of characterizing the financial fraud as a Nigerian problem, the relative prominence accorded stories relating to the scams and to determine whether the stories implicitly or explicitly characterize Nigerians as dishonest people.

The analysis of content will help determine whether the Internet, which has become an important factor in communications and commerce, can be used as a tool to stereotype minority business people in a way it could hurt them.

The analysis of Internet content therefore is meant to not only capture how available literature from the Internet depicts Nigerians in relation to the Advance Fee Fraud, but also to determine whether such depiction could work against the business integration of Nigerian immigrants in the United States. Research has shown that people rely on the media for information and this reliance is more in the area of international events since most peoples' experiences are usually limited to their places of domicile and immediate surroundings (Cohen, 1963). International events are therefore "less intrusive" (Zucker 1978) when compared to domestic events because people do not have direct contact with international events. It is therefore the case that the knowledge of Nigeria and other international countries that most Americans have would be what is presented through the media. The Internet is one of the media of communication and because it has no limitations of space and time, as is the case with the traditional media, its content can be more accessible because it can remain there for months or even years. This happens especially when there are dedicated websites for such content.

This is especially important for the Nigerian immigrants, most of whom, said they immigrated to the United States for economic reasons. In a pre-interview questionnaire, 94% of the interview respondents listed economic reasons as their main reason for migrating to the United States. Establishing small businesses becomes very appealing for people who may not have requisite marketable skills in a

challenging and fast-paced capitalist economy. Assimilation of such immigrants into the mainstream U.S. society is already a difficult task thanks to the existing inherent system of racial stratification (Bashi and McDaniel, 1997), which imposes certain limitations on immigrants with a dark skin. Adverse or negative publicity would mean the option of engaging in small businesses would have limited chances of success for these immigrants.

Content analysis seeks to answer some of the following research questions identified for this study.

1.   To what extent do the Internet accounts of the financial scams attribute them to Nigeria when compared to other countries and what is the nature of language that is used to make such characterizations?

2.   Who are the major sources of the Internet accounts of the email scams and how do they portray Nigerians in relation to the scams?

3.   Does literature available on the Internet regarding the email scams explicitly or implicitly suggest and characterize Nigerians as dishonest business people to be avoided at best if possible?

4   Do the Internet stories that point to Nigeria as the source of the financial scams distinguish between the activities of a few Nigerians from those of the country as a whole?

5.   Can the Internet be perceived as a tool against the business integration of a subculture (the Nigerian business immigrant group), which depends on a larger culture (the American business community) for its livelihood?

Preliminary Research

To determine how significant the reference to Nigeria is within the email scam phenomenon, the principal investigator conducted preliminary research in both search engines with the phrase "Advance Fee Fraud," and printed out the first 1000 websites from both Google and Yahoo search engines and counted the number of links attributing the fraud to Nigeria, with the Nigeria-related nomenclature "Nigeria" and/or "4-1-9" in the heading on the one hand, and sites attributing it to "Africa" in the heading, other countries of the world as well as those that do not mention any countries, on the other hand. Both search engines returned significant numbers of links with the Nigeria-related nomenclature "Nigeria" or "4-1-9" on the headings.

Results from Yahoo showed that 48.5% of the sites have the name "Nigeria" and/or "4-1-9" in the title, while only 5% have "Africa" in the title. Sites that do not attribute the scams to any country in particular accounted for 42.2% and only 4.3% of the Yahoo results attributed the advance fee fraud to other countries not within the continent of Africa. The following table shows the results obtained through Yahoo.

Table 5A. Headlines Depicted on Yahoo.

(N = 999) Countries Linked in Headings	Percentage
Nigeria	48.5%
Other African Countries/Africa	5%
No Mention of Countries	42.2%
Non-African Countries	4.3%

Google returned 752 entries, with a note that it omitted some entries similar to the ones already displayed. However the significant finding is that 51.5% of the links have "Nigeria" and/or "4-1-9" in their heading, while 5.6% of the links have the name "Africa" on the headings. Sites with no mention of any country accounted for 37.6%, while 5.3% mention countries not within the African continent. The following table shows the results obtained through Google.

Table 5B. Headlines Depicted on Google.

(N = 752)	Countries Linked in Headings	Percentage
	Nigeria	51.5%
	Other African Countries/Africa	5.6%
	No Mention of Countries	37.6%
	Non-African Countries	5.3%

The reason for including the term "4-1-9" in the search is because it is used to describe the fraud operators coming from Nigeria, and Nigerians as well as other people use the term to refer to the swindlers coming from Nigeria. Preliminary studies also showed that when the term "4-1-9" is used in the headline, it is always used in reference to the Nigerian financial fraud perpetrators. The term comes from Nigeria and is a reference to the criminal code that specifies that the operation is criminal as well as the punishment to be meted out on those convicted on the Advance Fee Fraud activities.

System of Enumeration

The system of enumeration used is the frequency of appearance of the unit of analysis in the Internet text. The theories underlying this study include constructionism, framing effects, priming and agenda setting and these can be supported by the frequency of occurrence in a way which suggests that what is frequently presented can help shape one's perspective on a given thing. Constructionists argue that language is not a mirror that reflects reality in an unmediated manner (Hall, 1997). They insist that meaning is negotiated (Gamson, 1992). Hall (1997) contends that people create meanings through the interaction of media messages. Repetition and frequency of occurrence are factors that relate to the framing effect theory because when a word or phrase is used again and again to describe a group of people, it somehow gains official acceptance. A case in point is the phrase "Nigerian email scam" which has come to be accepted by some people as an acceptable way of describing the scams. Framing leads to the promotion of a "particular problem definition" (Entman, 1993) and the frequency of appearance can be considered one of the means of impacting the definition.

Using frequency as the method of enumeration is apt for this study because the intent of the study is to examine and describe the nature of the texts as opposed to testing the relationships among the variables within the texts. According to Riffe, et al (1998), frequency is the appropriate system of enumeration if a content analysis is designed to describe messages.

Analysis Units

Percentages will be used to analyze the results and the percentage of websites in any given category will be the analysis unit.

Groups Identified from Sources

Seven groups were identified from the content analysis materials. These are:

1.   United States Government sources.

2.   Nigerian Government sources.

3.   Other Government sources.

4.   Those fighting the scam.

5.   News groups.

6.   Individual opinion writers

7.   Others.

The United States government sources include materials from U.S. Secret Service, State Department, Federal Trade Commission, State Police Department, U.S. Embassy sources, Office of the Attorney General, State Attorney General's office, city and state police, as well as materials from federal and state securities commissions. U.S. government sources obtained through Yahoo wrote 14.29% of the total Yahoo sample number, while the same sources obtained through Google account for 24.07% of the Google sample.

The Nigerian government sources are composed of materials written by various agencies and departments within the Nigerian Government, such as the

Economic and Financial crimes commission, the Central Bank of Nigeria, the Nigerian chamber of commerce etc. Analysis of websites obtained through the Yahoo search engine shows that this group wrote 4.76% of the total sample materials, while accounting for 5.55% of Google sample materials.

"Other Government Sources" refers to Internet materials written by government agencies and law enforcement agents all over the world, other than those from the United States and Nigeria. This group accounts for 8.33% of the sample obtained through Yahoo and 5.56% of the materials from Google.

Groups fighting the scam encompass associations and alliances against financial crimes, commercial business intelligence groups, business consulting firms, fraud prevention groups and others who identify themselves simply as "scam busters." For Yahoo sources, this group wrote 32.14% of the sample materials, while the percentage for Google is 33.33.

"News groups" refers to materials from the more recognizable news sources such as CNN and ABC, as well as materials written by the less recognizable news sources such as the Standard Democrat, IRIN News, Computing News and Episcopal News Service. This group wrote 10.71% of the Yahoo sample sources and 5.56% of Google sources.

"Individual opinion writers" are articles written by individuals expressing their experiences or opinions on the scams. These articles account for 19.05% of the Yahoo sources and 12.96% of the Google sources.

Included in the "Other" category are those reports that did not indicate any source and a few others that do not fit into any of the groups identified above.

Analyses of the websites obtained through Yahoo search engine indicate that this group wrote 10.71% of the total materials pulled, while the figure for Google sources is 12.96%.

The reason for breaking the sources into different groups is to examine which agencies or groups are writing the reports. It is found that most of the writings are from advocacy groups. It is also undertaken to identify whether there are patterns of relationship between sources and specific categories. For example, would the United States government sources be more likely to include policy recommendations than news sources, or would the Nigerian government sources be less likely to stereotype Nigerians than those fighting the scams? These are some of the questions that the groupings will help answer.

Table 5C. Groups/Categories of Sources.

	Yahoo Websites N = 98	Google Websites N = 94
U.S. Government Sources	14.29%	24.07%
Nigerian Government Sources	5.76%	5.55%
Other Government Sources	8.33%	5.56%
Groups fighting Scam	32.14%	33.33%
News Groups	10.71%	5.56%
Individual Opinion Writers	19.05%	12.96%
Other	10.71%	12.96%

Cross tabulation analysis and percentage calculations done on the findings as they relate to the content analysis questions present the following results.

Analysis of Findings

Q1:   Question one sought to know the percentage of headlines in the Internet accounts of the Advance Fee Fraud that attribute them to Nigeria and how this compares to those that attribute them to all other countries?

This question derives from "topic" (headline of Internet stories) in the coding manual. The reason for taking headlines into consideration is that many people do not read beyond the headlines. While browsing the Internet, people often come across headlines that tell them whether or not a story is worth their time and interest. While they may not go through the entire story, often readers have no choice than to notice the headline, and this may be all a reader may go with. Examples will demonstrate how this is operationalized.

The following are some examples of headlines that attribute the Advance Fee Fraud to Nigeria. "Nigerian fraud letter scam," "Beware of 4-1-9 or Nigerian Advance Fee Fraud scams," "The Nigerian scam: costly compassion," "Nigerian fraud email gallery," "Beware of Nigerian Organized Crime Scheme," "Nigerian Fraud."

The examples of headlines not attributing the scams to any country are: "High-yield Investment Program Fraud," "Commission-free trades and other scams," "Internet Fraud – Don't get taken in," "4-1-9 or Advance Fee Fraud," "An opportunity too good to be true probably is."

Analyses of headlines from those sites obtained through the Yahoo search engine show that 61% attribute the scams to Nigeria. This means that in those 61% it is clearly called a Nigerian fraud or some scheme perpetrated by Nigerians. There

is not a single headline attributing the Advance Fee Fraud to any other country. One headline has it as "Nigeria and West African fraud" and that's the closest to any indication that other countries could also be involved in this. Headlines that do not attribute the Advance Fee Fraud to any country make up 39%.

Websites obtained through the Google search engine yield similar results. 61% of the Google sites clearly attribute the Advance Fee Fraud to Nigeria, while 39% do not mention any country in its headline as either the originator of the scams or where it may be carried out. Again, like the Yahoo sites, there is no mention of any other country or link to any other country within the headline as a place where Advance Fee Fraud is practiced. This analysis does not include those sites which, though not mentioning Nigeria in their headlines, go on to discuss the Advance Fee Fraud as a Nigerian-operated scam within the very first sentence. The reason is because this question focuses on the content of headlines only. A few examples illustrate this point. The website of *Wikipedia* has its headline as "Advance Fee Fraud" and begins the very first paragraph as follows:

> Advance Fee Fraud, often also known as the Nigerian money transfer fraud, Nigerian scam or 419 scam after the relevant section of the Nigerian criminal code, is a fraudulent scheme to extract money from investors living in rich countries in Europe, Australia, or North America. Although these confidence tricks originated in Nigeria, they have since become a worldwide criminal activity that is conservatively estimated to net billions of dollars a year.

Another headline that does not mention Nigeria is from the site *Internet–Fraud.com* and goes as follows. "An opportunity too good to be true –probably is." Its first sentence is: "We collect Nigerian Advance Fee scam letters and others, in order to preserve and study the evolution of this unique Internet fairy tale." The analysis

finds that the percentage of headlines that attribute the scams to Nigeria is 61% for materials obtained from both search engines and that no other country is mentioned directly in the headlines as where the scams originate although in many accounts the writers point out in the body of the writings that the scams originate from other countries as well. Internet contents that attribute them to Nigeria are a lot more than the figures obtained if the body of the texts were taken into consideration as well as the headlines.

Table 5D.Headlines Percentage Composition

	Yahoo websites N = 98	Google websites N = 94
Nigeria	60.71%	61.11%
Other Countries	0%	0%
No mention of Country	39.28%	38.88%

Q 2. This second question explored the percentage of the Internet accounts of the Advance Fee Fraud pointing to Nigeria as the source of the scams that has a source validating their stories.

The findings for this question are derived from "Source validation" in the coding manual.

Internet sources pointing to Nigeria as the source and perpetrator of the scams go beyond those that attribute the scams to Nigeria on their headlines to include

some other samples, which, though having a non-incriminating headline, see the scam as a Nigerian thing in the body of their stories. This group makes up a higher percentage than the group identified in question one. For example, a website of the United States Secret Service alerting people about the scams with the title, "Public awareness advisory regarding 4-1-9 or Advance Fee Fraud schemes" goes on to argue that this is a Nigerian scam and that "victims are almost always requested to travel to Nigeria or a border country to complete a transaction." Another website owned by Ernst and Young Forensic Services (2002) with the title "Overseas Fraudulent Business Proposals – 4-1-9 Scams" goes on to describe this as a Nigerian scam though specifically stating that perpetrators come from "other African countries, Middle East and Asia." A few stories argue that the "home office" of the Advance Fee Fraud is Nigeria even if the letter is sent from another country, while some others go as far as speculating that the Advance Fee Fraud is the third to fifth largest industry in Nigeria (Kestenbaum, 2002).

While some of the scams have been traced to individuals living in Nigeria, source validation becomes an important factor because the scams are largely conveyed through emails and emails can be sent from any part of the world where there is Internet connectivity. People access their email accounts from just about any place and can also send out emails from any place. It is also the case that the Internet makes it possible for people to remain anonymous or even use a pseudonym. Another factor to be taken into consideration is that Nigeria is the largest, most populous, and probably the richest country in Africa. Nigeria is also an oil producing country and many of the scams are built around proceeds to be paid

back to victims in crude oil allocations. Source validation becomes important because the lax immigration rules in Africa make it easy for criminals to migrate to places where they have less chances of detection because of the large size of the country or where their proposals would sound more credible. For instance, if a potential victim were promised dividends in crude oil, it would only sound rational that the scammer comes from a country that has crude oil. Why would a scammer from Ghana or Gambia promise a potential victim barrels of crude oil when the person being persuaded could easily determine that neither country produces crude oil? Source validation is not intended to exonerate Nigeria or any country for that matter. There is no denying the fact that many of the scammers do actually come from Nigeria. However people from other countries, notably within Africa, Asia and Europe, have also noted the presence of the Advance Fee Fraud in their own countries, perpetrated by their own peoples. The argument for source validation is that while not exonerating Nigeria, it is important to seek to establish the different countries or places where the perpetrators do come from.

Findings from Yahoo sources indicate that 82% of the websites do attribute the Advance Fee Fraud to Nigeria or indicate that Nigerians perpetrate it, while 18% of the sites do not link the scams to any particular country. Of the total number that attributes the scams to Nigeria, 84% do not have any kind of source validation while 16% have some form of source validation. Websites obtained through Google have slightly different percentages regarding the number that attribute the Advance Fee Fraud to Nigeria, though with similar percentages on source validation. From the findings, 70% of websites obtained through Google list Nigerians as the perpetrators

of the scam or attribute them to Nigeria, while 30% do not attribute the scams to any particular country. The reason for the difference between these two search engines in the percentage of those that attribute the scams to Nigeria may be because of the ranking algorithm that Google uses for its web links. Google was designed on an algorithm that websites that have the most links to them on other sites are the most relevant. 87% of websites from Google do not have any kind of source validation while 13% have some form of source validation. The difference between materials obtained through Yahoo and Google regarding the percentage of sites that have source validation is insignificant.

Mentioning and verifying sources were not the only factors considered in determining source validation operationalization. Any story that indicates actual arrest of the perpetrators or verifies the narration of victims as accurate is listed as having source validation, in addition to other methods of establishing source validation as defined in the category section.

Table 5E. Source Validation Percentages

	Yahoo websites N = 98	Google websites N = 94
Attribute scam to Nigeria	82.14%	70.37%
No mention of Country	17.85%	29.62%
Some Source Validation	15.94%	13.15%
No Source Validation	84.05%	86.84%

Why would source validation be considered important for this study? Source validation relates to the results of content analysis because it adds to the veracity of the discussions in terms of where the scams emanate or are perpetrated, thereby making this aspect of the discussions much less speculative since emails can be generated and disseminated from anywhere there is Internet connectivity.

Q 3. Question three asked whether the Internet stories that point to Nigeria as the source of the financial scams distinguish between the activities of a few Nigerians from those of the country as a whole.

The findings for this question derive from analysis of both headlines and the main body of the texts. These are covered under "topic" and "other/comments" in the coding manual.

This question is focused on those materials that attribute the financial scams to Nigeria. The percentage in question here are the 61% obtained through both Yahoo and Google search engines with materials that clearly attribute the scams to Nigeria. While some of the Internet materials do so with some qualifications, others simply describe the scams as some Nigerian industry without any qualifications. Examples of contents belonging to the latter category include the following: A report compiled by Proximal Consulting has the following content: "Nigerian fraud is second largest industry in the country after crude oil." "It is now accepted as fact rather than apocryphal that there are professional fraud schools operating in both Lagos and major western   cities   which train   new   recruits."

Another report from Rica/Alphae (a group fighting the scams) not only describes the scams as "the third to fifth largest industry in Nigeria" but also adds that "the elites from which successive Governments of Nigeria have been drawn are the scammers." Such contents could lead people to believe that this is what many, if not most, Nigerians do for a living. This is difficult to reconcile with very low computer literacy level in the country and the whole African continent. Tomlinson (2001) indicates there are only 682, 375 computer users in Africa, with more than half coming from South Africa. So the ratio of computer ownership is less than 1 for every 500 people. Logically, Internet connectivity would be fewer than computer use since everyone who owns a computer may not necessary be connected to the Internet. Connections to the Internet are usually limited to business centers, which for the most part operate in cities in Nigeria and other African countries primarily because of the lack of available and uninterrupted power supply in other areas. Another prohibitive factor is cost. While it costs about $20 a month for Internet services in North America, people in Africa pay approximately $100 for such services (Tomlinson, 2001). Added to this is the fact that in the US, Internet Service Providers are able to connect their customers to the Internet through the use of local telephone numbers, while in Africa there is a per minute phone charge in addition to the cost of access (Ebo, 2002). Another reason why Internet cafes exist mostly in major cities in Africa is because they target the literate and working population, but the vast majority of African peoples live in the rural areas without access to electricity and other telecommunications infrastructure (Tomlinson, 2001). Where these cyber cafes do exist, the prices they charge are quite exorbitant by the economic

standards of the cities in question. In Lagos, Nigeria, for example, Kinko Media Services charges its customers $3 for just half an hour (Ebo, 2002). Anyone who is familiar with the economic situation of the African continent will agree with Ebo (2002) that the Internet

> Is less accessible and much more expensive in Africa than in other parts of the world. Because of the initial cost of hardware and continual online charges, Internet services are beyond the reach of the majority of the African population. Necessary infrastructure for the use of the technology, such as telephone lines and electricity, is obsolete and undependable in many parts of Africa and the Third World.

A possible explanation for taking the few to represent the majority could be found in the inherent nature of electronic mails. The nature of emails is such that a person can send bulk mails at very minimal cost or at no additional cost than a person sending a single email. If the vast majority of Nigerians do not own computers nor have access to the Internet nor even heard of the Internet, it is not feasible that so many Nigerians can be involved in this. It is therefore likely that very few Nigerians when compared to the population of 140 million people may be involved in this.

Internet content that are not coded as conflating the activities of a few with those of the country as a whole are the ones with some kind of qualifications such as the following: "Internet fleecing scams thrive in Nigeria." "Police swoop on Nigerian email fraud ringleaders" (The Guardian Newspaper, UK). Also included within this category are those contents that have "Nigerian Advance Fee Fraud" in quotation marks, like the following found in the website of the Computer Crime Research Center; "New 'Nigerian' Internet scam targeting Americans." The reason

is that the quotation mark tends to qualify the content as a phrase or name lifted from elsewhere.

Of those contents that clearly attribute the scams to Nigeria pulled through Yahoo, 73% clearly conflate the activities of a few Nigerians with those of the country as a whole, while 27% add some sort of qualification that could suggest that this is not something undertaken by most Nigerians. The figures are a little higher with contents obtained through Google, with 82% conflating the activities of a few Nigerians with those of the country as a whole and 18% having some element of qualification.

Table 5F: Conflating Content Percentages

	Yahoo websites N = 98	Google websites N = 94
Unqualified Headlines	72.54%	81.81%
Headlines with qualification	27.45%	18.18%

The findings from this analysis show that the majority of the Internet stories that point to Nigeria as the source of the financial scams do not distinguish between the activities of a few Nigerians from those of the country as a whole.

Q4. Question four sought to know the percentage of Internet stories of the financial scams that characterize them as a Nigerian phenomenon by simply referring to them

as "the Nigerian scam" or "the Nigerian email scam." This question is answered by analyzing the category of "name-calling" in the coding manual.

The materials considered for this question are drawn from both the headlines as well as the body of the Internet stories. If a particular Internet account describes the scams as a "Nigerian scam" or "Nigerian fraud" either in its headline or in the body of the story, it is considered as characterizing the scam as a Nigerian scam. Some of the accounts use the phrase "the Nigerian Advance Fee Fraud," "the Nigerian scam" or sometimes "the Nigerian email fraud." One such account by a group known as Covenant Capital Resources not only lists this as a Nigerian scam but also adds that the scam has "run for the last ten years under successive governments of Nigeria," possibly suggesting that this could be operated by an arm of the Nigerian government. Some accounts explicitly state that Nigerian government officials are the actual spammers. A Congressional report by Winer (1996) lists them as "Nigerian-based scams" or "Nigerian-based confidence scammers." A few accounts add that the Nigerian elite foster corruption and criminal activity.

A Californian news website known as RCMP-GC describes the advance fee scams as undertaken by "a group of dedicated, educated, and entirely convincing group of Nigerian nationals" who are "knowledgeable in international banking, well spoken and professional in their dialogue and behavior, and speak impeccable English." The same Congressional report (Winer, 1996) explicitly states that some of the con artists are Nigerian civil servants, or civil servants with close ties to the Nigerian government and that the Nigerian government smiles on fraudsters because

they bring in foreign exchange. The website of Proximal Consulting goes on to conclude that "fraud is Nigeria's second largest export after oil" and that "professional fraud schools operate both in Lagos and major western cities which train new recruits." Some of the stories suggest and others explicitly state that even when the Advance Fee Fraud solicitations appear to originate from other countries, the source is always Nigeria. "Regardless of the country or countries mentioned in the letter – even countries located outside of Africa- the fraudsters are usually Nigerian" (Kestenbaum, 2002). This contrasts with the website of the Australian Securities and Investments Commission, which states that although it is described as a Nigerian scam, "this scam is international." The website of the Malta Financial Service Center points out that the scams are not confined to one particular country and even when they are described as "Nigerian scams" the operator may come from other countries such as Sierra Leone, the Congo, or South Africa as well as the United States and Europe.

It is important to add that such characterizations were obtained by simply searching with the phrase "Advance Fee Fraud," without any allusion to Nigeria. 61% of materials obtained through Yahoo search engine characterize the scams as a "Nigerian scam" or "Nigerian fraud." while 39% describe the Advance Fee Fraud without such explicit characterization even while describing encounters with Nigerians or "lads from Lagos." The 63% of the websites from Yahoo that characterize the scams as a "Nigerian fraud" or "Nigerian scam" do so without any kind of qualifications, while 37% indicate some qualification through the use of quotation marks or inverted coma. Some of the stories in this group explain that the

phrase "Nigerian scam" is the name given to the Advance Fee Fraud but the scam is international in its scope and can originate from various countries. The results from materials obtained through the Google search engine are similar. 59% of the Google materials tag the scams as "Nigerian fraud" or "Nigerian scam," while 41% do not explicitly characterize them as such. However, 75% of the sites obtained through Google that characterize the Advance Fee Fraud as "Nigerian fraud" or "Nigerian scam" do so without any qualifications, while 25% include some form of qualification. Such qualifications can be seen through the use of quotation marks as follows: "Nigerian fraud" or by explicitly stating that the phrase is not intended to apply to the vast majority of Nigerian people nor question the honesty and integrity of the vast majority of Nigerian people.

Table 5G. Characterization of "Nigerian fraud" Percentages.

	Yahoo websites N = 98	Google websites N = 94
Referenced as Nigerian Scam	60.71%	59.25%
Not referenced as Nigerian Scam	39.28%	40.74%
References with Qualification	37.25%	25%
References without Qualification	62.74%	75%

The analysis of question four finds that a high percentage (60%) of Internet stories of the financial scams characterize them as "Nigerian scam or Nigerian fraud" and

some do so even when they indicate that the scams do originate from other countries as well as from Nigeria.

Q 5. Question five sought to know whether Internet accounts of the Advance Fee Fraud that characterize them as a Nigerian scam go on to make policy recommendations regarding engaging in business with Nigerians.

This question derives from analysis of "policy recommendations" in the coding manual but only of those accounts that characterize them as a Nigerian scam.

An account is considered to make policy recommendations if it goes beyond describing the scams to advise readers what to do or what not to do before engaging in business with Nigerians. An example of this is a website account from a group fighting the scam from the Netherlands, known as Rica/Alphae, which outlines five rules for doing business with Nigerians as follows.

NEVER pay anything up front for ANY reason.
NEVER extend credit for ANY reason.
NEVER do anything until their check clears.
NEVER expect any help from the Nigerian government.
NEVER rely on your government to bail you out.

Other policy recommendations ask readers to first check out the authenticity of any business with their own Chambers of Commerce Department or with Embassy Officials. Some other accounts refer readers to the United States Department of Commerce to authenticate any alleged businesses. A few others ask readers to first check with the U.S. Secret Service, the FBI, the Nigerian Embassy or their local police.

In Nigeria, businesses are not required to register with the Department of Commerce, nor would Embassy Officials have a comprehensive list of existing businesses. The question that needs to be addressed regarding policy recommendations is whether the recommended places are equipped to authenticate businesses. An area of further research would be to investigate if policy recommendations have any impacts on actual business relationships.

Analysis of the websites obtained through the Yahoo search engine shows that 17% of those that attribute the scams to Nigeria have policy recommendations, while 83% do not include policy recommendations. Websites obtained through Google search engine show slightly different results with 13% having policy recommendations and 88% not having policy recommendations. Percentages are rounded up to the nearest whole number.

Table 5H. Policy Recommendation Percentages.

	Yahoo websites N = 98	Google websites N = 94
Have Policy Recommendation	16.66%	12.50%
No Policy Recommendation	83.33%	87.50%

Although less than one quarter of the accounts do make policy recommendations, this finding in no way implies that those accounts without policy recommendations could have less or more negative impact for Nigerian businesses. Attributing the Advance Fee Fraud to Nigeria might actually be tantamount to

making policy recommendation for a particular reader, while explicit policy recommendation might be unacceptable to another reader. A lot would depend on whether the reader accepts the Internet account as a reliable source of news and information as well as how the story is framed. As seen in the theory section, a reader who has more knowledge or actual business experience with Nigerians may be less susceptible to impacts from Internet literature. Analyzing the possible impacts of policy recommendations would be beyond the scope of this question, which simply seeks to establish the number of Internet accounts that do explicitly make recommendations regarding doing business with Nigerians.

Regarding the kind of information in the recommended policies, there is no discernible pattern as to whether government sources and other groups are promoting specific policy ideas. Websites that do include policy recommendations simply list ground rules for engaging in business with Nigerians, which often include contacting the home Chamber of Commerce, the State Department, the Nigerian Chamber of Commerce, the U.S. Department of Commerce and the U.S. Secret Service. A few other sites include a list of what not to do while engaging in business with Nigerians.   These warnings seem to be entirely precautionary steps to authenticate the veracity of claims for unsolicited business proposals, and do not show any efforts to promote specific policies or ideologies.

The reason for analyzing policy recommendations is to show to what extent the materials suggest authenticating Nigerian businesses through agencies or other groups such as the Chamber of Commerce, the State Department, and Embassy Officials, as well as ascertain if some specific policy or ideology is being promoted.

It would indicate whether legitimacy has to be conferred from outside sources before Nigerian businesses can be considered authentic.

Q 6. Question six sought to know which Internet sources of the writings on the financial scams are more likely to engage in stereotyping Nigerians and making policy recommendations.

This question seeks to compare the differences among the sources and is derived from "stereotypes" and "policy recommendation" in the coding manual.

An Internet account is considered to stereotype Nigerians in relation to the scams if it states or suggests that all Nigerians are involved in the scam, or insists that the only people involved in the scams are Nigerians even when evidence points to the involvement of other countries as well. Examples are found in the stories already alluded to that classified every Nigerian an object of suspicion or state that Nigerians attend fraud schools in Lagos and other Nigerian big cities. In some of the accounts (Proximal Consulting), perpetrators were caught in countries, notably the U.K, Canada, and South Africa, with the law enforcement admitting they were looking for the Nigerian connection only to discover other people are involved in the "Nigerian trade" as well. Some other accounts describe the scams as the second largest industry in Nigeria.

The analysis of websites obtained through Yahoo show that U.S. government sources account for 21.28% of stereotyping Nigerians and 16.67% of policy recommendations. Websites obtained through Google show slightly higher figures for both categories, with 33.33% for stereotypes and 27.27% for policy

recommendations. The results are significantly lower for news groups. News groups from Yahoo sources have 4.25% of stereotypes and 0% of policy recommendations, while for Google results it is 2.78% and 0% respectively. The individual opinion writers record 19.15% for stereotypes and 16.67% for policy recommendation from the Yahoo results, while recording 13.89% for stereotypes and 18.18% for policy recommendations from the Google results. These figures for individual opinion writers are not much lower than the figures for the U.S. government category.

Analysis of this question shows that U.S. government sources are more likely to engage in stereotypes and policy recommendations in comparison to news groups, but the same cannot be said of the comparison with individual opinion writers, especially for the Yahoo sources.

The analysis shows that news groups record the least stereotypes and policy recommendations for sources from both search engines. Could this be because journalists might be more sensitive to the use of language and are expected to have higher standards in their use of language because they are accustomed to being accountable for what they write?

The findings also show that government sources, other than the U.S. government and the Nigerian government, are more likely to make policy recommendations regarding doing business with Nigerians and less likely to stereotype Nigerians. With 8.51% and 2.78% for Yahoo and Google sources respectively, other governments are not likely to stereotype Nigerians regarding the financial frauds.

While the Nigerian government sources do not stereotype Nigerians in relation to the Advance Fee Fraud, these sources however include policy recommendations just like the other groups.

The analyses also show that those fighting the email scams are the most likely group to stereotype Nigerians. With 31.91% and 33.33% for Yahoo and Google sources respectively, this group has the highest number of stereotypes among all the groups identified. It therefore shows that the stereotypes are coming from advocacy groups.

The overall analysis shows that U.S. government sources are second in being more likely to stereotype Nigerians in regard to the financial fraud scam for samples obtained through both Google and Yahoo search engines, but the same cannot be said of policy recommendations. Websites obtained through Yahoo show that governments and other sources have about the same percentages of sites with policy recommendations.

It is important to add that all the analyses of Internet content regarding information obtained on the Advance Fee Fraud are limited because they are obtained only through Yahoo and Google search engines. While these may be among the most popular search engines in the U.S. and in some other countries, they are not the only search engines and do not represent all that the Internet offers.

Table 5I. Percentage of Stereotypes/Policy Recommendation

	Yahoo Websites N = 98	Google Websites N = 94
U.S. Government Sources		
% of stereotypes	21.28%	33.33%
% of Policy Recommendations	16.67%	27.27%
Nigerian Government Sources		
% of Stereotypes	0%	0%
% of Policy Recommendations	16.67%	9.09%
Other Government Sources		
% of Stereotypes	8.51%	2.78%
of Policy Recommendations	25%	9.09%
Groups fighting the Scams		
% of Stereotypes	31.91%	33.33%
% of Policy Recommendations	16.67%	18.18%
News Groups		
% of Stereotypes	4.25%	2.78%
% of Policy Recommendations	0%	0%
Individual Opinion Writers		
% of Stereotypes	19.15%	13.89%
% of Policy Recommendations	16.67%	18.18%
Other		
% of Stereotypes	14.89%	13.89%
% of Policy Recommendations	8.33%	18.18%

Precipitating Incident

Precipitating incident seeks to understand why the writer started writing in the first place or what prompted the report. It is not intended to imply that those who did not include any reference to what prompted them to write do not have a reason for writing. While some may have had first hand experiences as victims, others may have just read the scams and stayed away from becoming victims. This category is intended to capture the percentage of reports from the sample that did or did not make allusions to incidents that prompted the writing. Having some reference point that prompted the writing would seem to add some credibility to the

report not being some purely speculative work. It is possible that someone may have been spurred to write by some personal experience or the experience of another person who narrated to him or her, but then how would a reader not conclude that the report could be a purely speculative exercise, especially if some of the claims seem very exaggerated?

Sources with some kind of precipitating incidents would therefore have greater credibility than those sources that did not refer to any precipitating incidents. From the analysis, individual opinion writers and news groups seem to have the greatest numbers of references to precipitating incidents from both Yahoo and Google sources than any other group.

Table 5J. Sources with Precipitating Incident.

	Yahoo websites N = 98	Google websites N = 94
U.S. Government Sources		
% With Precipitating Incident	25%	7.69%
% Without Precipitating Incident	75%	92.31%
Nigerian Government Sources		
% With Precipitating Incident	0%	0%
% Without Precipitating Incident	100%	100%
Other Government Sources		
% With Precipitating Incident	57.14%	33.33%
% Without Precipitating Incident	42.86%	66.67%
Those Fighting the Scams		
% With Precipitating Incident	44.44%	33.33%
% Without Precipitating Incident	55.56%	66.67
News Groups		
% With Precipitating Incident	88.89%	33.33%
% Without Precipitating Incident	11.11%	66.67%
Individual Opinion writers		
% With Precipitating Incident	56.25%	71.43%
% Without Precipitating Incident	43.75%	28.57%
Other		
% With Precipitating Incident	44.44%	14.29%
% Without Precipitating Incident	55.56%	85.71%

Reader/Victim Referred to Anyone

In some of the materials the victim or reader is asked to connect with another group or establishment. This category looks into who the reader is asked to connect with and the possible reasons for asking the reader or victim to connect with anyone. Materials obtained through Yahoo search engine asking readers to connect with other groups constitute 64.29% of the total sample, while they make up 61.11% for those obtained through Google.

Table 5k. Percentage of Referrals

	Yahoo Websites N = 98	Google websites N = 94
With referrals	64.29%	61.11%
Without referrals	35.71%	38.89%

Government sources and groups fighting the scam are more likely to ask readers or victims to connect with other agencies, notably law enforcement groups, than news groups and individual opinion writers. This applies to both Yahoo and Google samples. Government sources constitute 40.74% of referrals from Yahoo sites while for Google they make up 45.45%. Groups fighting the scam have 33.33% and 36.36% of the referrals for Yahoo and Google sites respectively. On the other hand, news sources have the least of the referrals, accounting for only 5.56% of the referrals from Yahoo sources and 0% of referrals in the Google sources. Individual opinion writers have 11.11% and 6.06% of the referrals in Yahoo and Google sources respectively.

Government groups, including the U.S. and Nigerian government groups, ask readers and victims of the scams to report to law enforcement and security agents such as the U.S. Secret Service, the Federal Trade Commission, financial crimes divisions, the FBI, the office of the Attorney General and other such bodies. Groups fighting the scam refer readers and victims to law enforcement, like those cited above, as well as to other bodies such as online security agents and other support groups who work to make Internet transactions safe. It does appear that the purpose of referring readers and victims to law enforcement and security agents is to combat the scams by exposing them to law enforcement and by bringing them to the awareness of readers who could be potential victims. Some of the reports also encourage victims to talk about their experiences so that other people do not fall victims.

Table 5L. Breakdown of Referrals.

	Yahoo websites	Google websites
	N = 63	N = 58
U.S. Government	20.37%	33.33%
Nigerian Government	7.41%	6.06%
Other Government Sources	12.96%	6.06%
Those fighting the scams	33.33%	36.36%
News Groups	5.56%	0%
Individual opinion writers	11.11%	6.06%
Other	9.26%	6.06%

It is not surprising that government sources and groups fighting the scams have the highest figures of those who ask victims to contact law enforcement and report the crimes. Governments typically resort to law enforcement to deal with crimes in a legitimate way while groups fighting the scams will be more likely to encourage others about what to do to apprehend the perpetrators.

In summary, this chapter outlines the results from the analysis of Internet content and preceded this with the operational definitions of the issues being analyzed. In addition the chapter outlines the specific questions to be answered by content analysis of Internet sites. The analyses of sources of the Internet accounts show that advocacy groups wrote more of these accounts than any other group.

Chapter Six

Depth Interview Findings

The previous chapter was an effort to analyze quantitatively the Internet contents relating to the Advance Fee Fraud and how they characterize Nigerians in relation to the scams. This chapter discusses the findings from the depth interviews with Nigerian immigrant business people on a theme by theme basis. It is the qualitative aspect of the study and the findings are more discursive than the previous chapter, which gave its results in the form of tables and percentages. This chapter begins with a brief description of the interview format and a description of the participants to provide some context for the interviews and the participants.

The major themes that emerged from the interview data are discussed showing the multiple perspectives that Nigerian immigrant business people brought to the major research questions.

Interview Format

The depth interviews with 40 Nigerian business people lasted between one and two hours depending on the amount of experience and material each respondent had to share with the interviewer. Interviews were conducted in English and this was acceptable to each respondent. English is the central language of communication in Nigeria, which as a former British colony adopted English as its official language. However if a respondent needed to stress a point or drive home a

particular perspective through the use of any Nigerian vernacular language, this was permissible and such vernacular interjections were always translated.

Description of Participants

Of the total number of interviewees, 30 were actively involved in one form of business or the other, six attempted to establish some business but did not succeed, while four were still in the process of working to set up their businesses. There were six women among the interviewees and they make up part of the 30 that were actively involved in business.

Participants in the interviews were between the ages of 32 and 58. They all have dual citizenships of Nigeria and the United States and have all been in the United States for at least six years, with most of them having been in the country for twenty years or more. They were all born in Nigeria and moved to the United States at different stages of their lives. They have mostly lived in New Jersey since they immigrated to the United States.

The number of participants who have at least a first degree is 36 (90 percent), while each of the remaining four who do not have a first degree has at least some college education. Six participants have graduate degrees. The majority of those with a first degree (23 people or 58%) obtained their degrees in Nigerian, while the rest obtained their degrees in the United States. Most participants (34 people or 85% of the participants) said they have been to some school in the United States. Computer literacy among the participants is high. Of those who are actively involved in business, 73 percent said they use computers for their businesses. Every

participant said he or she has computer in their homes and use the same for emails and to catch up with news about Nigeria and other places of their interest. Most participants said they stay in contact with their relatives through emails because they are less expensive than telephones. They reach their relatives in Nigeria by arranging with the one who may have access to the Internet to print out the letters and send to others, or simply have the person convey the message to others in Nigeria over the phone or through face-to-face meetings.

The majority of them are actively engaged in business in the United States with the American business people in such business areas as distributorship, real estate broker, transportation, medical supplies, home health care, mortgage broker, retail and professional services (CPA, Legal practice, Medical practice etc). Some however could not establish their dream businesses because of certain limitations, notable among which is the inability to obtain the kind of capital those businesses require as well as other businesses that require extensive personal information such as the provision of social security number and financial information. Most of the participants have been in business for ten or more years and some have experience in more than one business.

Awareness of Internet Stories on the Advance Fee Fraud

One of the most common things among those interviewed is the high level of awareness of the stories on the Internet that pertain to the financial scams and the fact that many of the Internet stories point to Nigeria as the country where the scams originated and are perpetrated. The respondents were asked several

questions regarding their awareness of the Internet materials and how they are associated with Nigerians. Even those who spend minimal time on the Internet say they have seen and read different accounts of the fraud and the connection to Nigeria. Some did point out that they check their emails often to find out about how their family members and loved ones are doing in far away Nigeria and sometimes a friend or business colleague who read something may just forward the story to them or simply refer them to the URL. Others say in the process of checking their mails, they often seek out news relating to Nigeria. When questioned regarding how they find news relating to Nigeria, 72% of the respondents said they did so only by logging onto specific websites (such as www.odili.net), while 96% said they not only check the specific websites that carry Nigerian news but also perform searches using the name "Nigeria" and reading up on International news events on some of the major news sites such as www.cnn.com or www.msnbc.com. Some others said they are driven to search the Internet for information regarding the financial scams by the comments of colleagues and friends from other countries who confront them with this, sometimes on a weekly basis. This last group said they often would read the same links that their friends may have forwarded to them to check out the stories themselves. It would therefore seem that many Nigerian immigrant business people are aware of the accounts of financial fraud on the Internet because many of those accounts mention Nigeria in their headlines and people are generally drawn to read things that pertain to them or mention them. They strongly believe they are aware of the materials on the Internet and how they are

associated with Nigerians. They said they use the Internet all the time for news and sometimes to check information passed on by friends regarding the scams.

Bello Interactive in conjunction with the Associated Press managing editors in a 2002 study on the credibility of online news sources found that 84 percent of respondents use the Internet to keep up with news compared with 60 percent who use television for the same purpose. The figure is a lot higher for Nigerian immigrant business people who participated in this research. All the respondents said they rely on the Internet for news and are familiar with Internet accounts of the financial fraud. 82% of the 40 respondents said they check the Internet for news on a daily basis, while all respondents reported that they check the Internet for news relating to Nigeria at least two or three times a week. It would appear that people from foreign countries who do not get enough coverage of what goes on in their countries from the mainstream US media might rely on other sources of news such as the Internet. According to Shanor (2003) the reason for the shortcoming of most US media in covering international events is because of a tendency to ignore what goes on in the rest of the world and the tendency to allot greater time to entertainment, which is more profitable.

An interesting finding is that most of the respondents have received the email solicitations themselves, while some others received them through fax. One respondent who is a certified public accountant put it this way: "I have received hundreds of emails and fax copies with promises of abundant wealth and some of my clients have discussed them with me as well." From interaction with the respondents it would appear that most Nigerians are

aware of the financial scams and would typically dismiss the solicitations as empty promises seeking to lure people to be scammed because some of them have been victims of the scams in the past and many have heard warnings against financial fraudsters from the Nigerian government and the central bank of Nigeria. A number of the interviewees said they not only ignore such letters and do not act on them but also advise their American friends and business colleagues to not take them seriously. It would therefore seem that the scammers are less likely to succeed against Nigerians than would be the case against people of other nationalities. Some respondents actually expressed surprise that anyone would pay serious attention to such solicitations, adding that they do not even bother to read the emails once they detect they are making such solicitations. One respondent who is in the mortgage business said:

> I honestly have a hard time seeing how anyone can believe in those emails as true business ventures. I delete them before even reading the entire first paragraph because I don't believe such tales and I tell my friends to do the same.

Deleting the emails and not even reading them through is a practice that resonated with most of the respondents.

It has to be pointed out that while for the majority of the respondents the solicitations do not appear to be credible business pitches, this may not be apparent for those recipients of the solicitations who may not have a business background or experience and may never have heard about the scams. This would apply to Nigerians and non-Nigerians as well. The promises of the scammers are such that most people, Nigerians and non-Nigerians alike, do not believe them. However the

perpetrators tend to send out millions of email solicitations hoping that someone may buy into their story, and often that one person may be all they need to have some success.

On How They Have Been Impacted By The Scams

One of the central issues for this study is how the Advance Fee Fraud as presented on the Internet impacts Nigerians who are not involved in the scam, but make efforts to earn their livelihood through involvement in one legitimate business enterprise or the other. Most respondents say the scams impact them adversely in many different ways, and even those who do not see actual effects on their businesses expressed concern or even fear that they might be impacted sooner or later. For the most part, the respondents are not in denial that many of the email solicitations regarding the financial scam originate from Nigeria. It is therefore not surprising to them that Internet accounts of the scams point to Nigeria as the country where many of the perpetrators come from. Analysis of the depth interviews indicates the various ways in which respondents say they are impacted by what is presented on the Internet about the scams in relation to Nigeria.

The first impact respondents pointed to is that at the very least, they feel embarrassed when confronted by colleagues and friends from other countries who may have bought the idea that this is some government approved and nationally acceptable form of 'business' undertaken by Nigerians. One respondent who operates a travel and insurance agency explained how he was looking for office space in his own county last year and the gentleman he spoke to asked that he meet him at

the office location. Among the first questions he asked him was where he came from originally and when he answered he was from Nigeria the lease agent asked if he had come to do 4-1-9 on him. Though he said the gentleman seemed to be joking about it, it nevertheless reflected his opinion or first impression of Nigerians because that was the first thing the lease agent asked him, before even inquiring concerning what kind of business he operated and why exactly he needed the office space.

The second way respondents identified concerning how they are impacted is that those who have been victims of the scams perpetrated by Nigerians will naturally not want to do business with Nigerians because of the harm and fear inflicted by the con artists. They point out that the world enjoys a jet information age and businesses flow from one country to another so quickly; and because of such international business relations and the ready availability of information on the Internet and other news media, business people scout for information and any form of adverse publicity is certainly a negative impact.

One respondent who is a real estate agent summed up his experience in this regard:

> Often, when I speak, some of my potential clients would ask where I come from and when I tell them, I notice they no longer sound as enthused as they did originally. Some would promise to get back to me or come back in person but then they do not actually return. Someone actually told me he had nothing against me personally but he would not work with a Nigerian.

A third area of impact is growth. Many respondents think they have had stunted growth in their areas of business because of the kind of publicity given to the scams in relation to Nigeria. This happens for the most part through the Internet, partly because the scams are a phenomenon of the Internet age, happening largely through emails and those who combat them also use Internet tools such as websites

and Internet news sources. To grow and advance in business, they argue, requires capital and this is not equally available to them as they are available to their American colleagues and some other immigrants. One interviewee who operates a home health business put it this way:

> I can tell you that most businesses are capital intensive and you need that to have any discernible growth. An American who starts the same business with me will certainly grow a lot faster given the same circumstances and conditions. They give us the impression that most of the things available to indigenes are not meant for us however long we may have been here.

Others think their inability to grow in their area of business has more to do with racism than any other thing. This is discussed in the section on racism. While some respondents affirm that the moment they realized they were from Nigeria, those dealing with them became less enthused about doing business with them, others point to racism as the reason why they received such discrimination.

According to the respondents, another area of impact is that they have to come up with immediate cash to pay upfront for business dealings where suppliers would deposit goods on trust and allow them to be paid in monthly installments when dealing with non-Nigerians. This is especially so for those who are new in a given business because they have not established the credibility that comes with time. Those who have been in business for several years and have dealt with the same suppliers over longer periods of time did not have this problem. One respondent in the ice cream retail business described his experience in this regard.

I have been in the United States for 28 years and most of the business

contacts I have known do not have any problems trusting me because they have

known me over the years. But the new contacts I have in a new business venture

to start a distributorship and export things to Nigeria have not trusted me at all. I willingly provided all the information they asked for but it takes a lot to convince them to work with me and some still do not want to work with me. I was introduced to this business by a South African black and apparently they have no problem working with him.

According to respondents such rejection is often subtle and they would not openly discuss their reasons for not believing or trusting Nigerians. When asked to explain why they think the difficulty in gaining trust for those who are new in any given business has anything to do with being associated with the financial fraud, they cited that some of the people who do not want to do business with them work with blacks from other African countries. Others said they have been told to work with partners from other African countries.

A group of respondents say they do not think the association of the Advance Fee Fraud with Nigeria has adversely impacted them. Respondents in this category are usually those who have been in business for long periods of time, usually 15 years or more and those who are career professionals such as CPAs and lawyers and who get most of their clients through referrals. The career professionals who depend on referrals say they concentrate on satisfying their clients by attending to them promptly and honestly and sometimes offer them incentives because they rely on their repeat businesses as well as their referrals. Those in the janitorial businesses and small retail businesses are also among those who say the association of the financial scams with Nigeria does not adversely impact them. Among those who say

they do not experience any impact from the financial scams are some business owners who say they are at the background and most people who do business with them do not know them as owners because they employ native-born Americans to run the visible aspects of their businesses. They do not know exactly if things would be different if they were visibly associated with the businesses they own and operate.

Stereotypes

The respondents' greatest concern is the stereotyping they experience in their business dealings, which they think emanates from being associated with the financial scams. Stereotyping means attributing qualities to a group of people by the sheer fact of their membership within that group. The concern here is that many of the accounts of the financial fraud generalize in a way to suggest or imply that most, if not all Nigerians are involved in this scam. Respondents want to see everyone given a chance to prove him or herself. Alluding to such stereotypes, one respondent in the mortgage banking business said:

> There are all kinds of crimes here and sometimes they refer to it as 'white collar' crimes. Every society has its own share of corrupt and dishonest people such as the Enrons. But you cannot categorize everyone as being that way.

In the words of another respondent who is a Certified Public Accountant;

> I'm not defending those who do this whether they are from Nigeria or elsewhere, but I don't want them to bring the stigma on me. My main concern is for them to not classify everyone as a fraudster.

According to the respondents the stereotyping, which appears in the Internet accounts of the financial scam are also evident in some of their day-to-day business dealings with people from other African countries and Americans alike. They also point out that many well-meaning Nigerians have been victims of the scam and coming from Nigeria does not necessarily mean that one even knows who the perpetrators may be. One respondent who described himself as a telecommunications broker expressed his frustration with such generalizations.

I think it's unfair to the well-meaning Nigerians, because there are lots of Nigerians in the US that are doing the right things. The stereotype is really hurting people unfairly. Just because you are a Nigerian is not enough reason for people to label you a fraud. There are lots of Nigerian doctors, lawyers, engineers, and technicians. In fact, the guy who developed the fastest computer chip, Professor Phillip Emeagwali, is a Nigerian. There are lots of Nigerians, in all works of life, doing the right thing. So, what really strikes me is the thinking that if you are a Nigerian, you must be involved with the financial fraud or even know who are doing this. That is unfair. It's high time people started seeing others for who they are and giving them real opportunities to prove themselves before they can judge them.

Their argument is that every society is comprised of good and bad elements as well as fraudsters who seek to extort money from others. "It is unfortunate that bad elements do exist all over the world but no one says every American is racist just because they have encountered a few racists," said the CPA who expressed concern about classifying every Nigerian as a fraudster. Most respondents think it is

somewhat understandable that those who have fallen victim to the scams may not want to deal with Nigerians in anything. What they fear is that accounts that stereotype Nigerians in relation to the Advance Fee Fraud export that same generalization to readers who are not victims and many of whom may not have other sources that counter what they read from the Internet regarding Nigeria. This is in accord with aspects of the theory of agenda-setting. Scholars (Zucker, 1978) point to "issue obtrusiveness" as an important element in media agenda-setting. According to this viewpoint unobtrusive issues are more likely to attract agenda-setting attention by the media for the simple reason that people need information about things they do not have direct contact with and would therefore rely on the media to provide information regarding those unfamiliar things. According to Zucker (1978) domestic issues are usually more obtrusive than international issues. From an American perspective, things happening in Nigeria will be considered international and therefore unobtrusive because people do not have direct contact with such things and will rely on the media to provide information regarding them. It is in this regard that the theory of agenda-setting has bearing to this study. Cohen's (1963) often cited passage captures this perspective.

This is to say then that the press is significantly more than a purveyor of information and opinion. It may not be successful much of the time in telling people what to think, but it is stunningly successful in telling its readers what to think about. And it follows from this that the world looks different to different people, depending not only on their personal interest, but also on the map that is

drawn for them by the writers, editors, and publishers of the newspapers they read (p.13).

As a result of the stereotypes, the strongest area of impact is on those venturing into certain businesses for the first time. This seems to be the case with businesses that require trust and partnership as well as those businesses that require the use of sensitive personal information such as social security numbers, bank account numbers, drivers' license information, credit history and other personal information. According to the respondents, new starters were often required to bring additional information and sometimes background information. The determining factor on whether they seek more background information including country of origin seems to be the type of business one has. For those businesses where one deposits money and supplies are sent, the suppliers do not seem to care about one's country of origin, whereas they would explore a lot more on one's background if the business involves the exchange of personal information or financial information, or delivering goods and materials on trust where one will pay back in installments.

A number of interviewees narrated how they were unable to get their dream businesses to take off because no one would believe them or want to do business with them, sometimes citing the scams. One respondent who tried to establish a distributorship without success put it this way.

The fact that I come from Nigeria and the fact that Nigeria is associated with the 4-1-9 thing poses challenges in terms of acquiring businesses and in

terms of even holding onto the ones you have because of serious credibility issues.

Another respondent who did not succeed with his business described how he had contacted a few companies regarding a business he wanted to establish that would be supplying satellite forms to Nigeria. According to him, the main problem he had was that once he mentioned he was Nigerian and his business would be based in the US but also operate in Nigeria, they no longer wanted to deal with him.   But he would call the same companies again and pose as a different person and they would be very receptive and even offered to meet with him to get things going. He even said he involved a Canadian friend who inquired about the prospects of having the same business in Canada and they were receptive and provided all the needed information, even agreeing to meet with him in person, though they both come from Nigeria and share the same accent in speech. However they did not know his Canadian friend was from Nigeria. But once they found out the business was going to be operated in Nigeria, their entire attitude changed again, even after he promised to pay cash.

Another respondent who sought to operate a medical equipment business recalled that a U S company which had agreed to get into partnership with his firm to supply medical equipment in Nigeria, declined at the last minute, citing concerns about the financial fraud thing and how the Nigerian government was not doing enough to combat it. In his words,

They always second-guess us when it comes to dealing with Nigerians especially if we are to pursue the business in Nigeria. Sometimes the dialogue

goes far but when it comes to signing the dotted lines they withdraw at the last minute.

Incidentally, this respondent has a few other businesses he operated with other Americans but he was venturing into another area with a totally different group of American business people who have not known him. He said his efforts to use those who have known him and dealt with him over the years as references did not yield any positive outcome.

A few interviewees recounted how they were denied "line of credit" by the banks and sometimes driven "back and forth" by banks and other financial institutions who look to "frustrate and discourage" them from pursuing businesses that require trust and the provision of working capital to even get started. Asked why they think this would be any different from routine credit approval procedures, one of the respondents who operates a home health business said:

I have friends from here (meaning, Americans) and they get approval even when my credit is far better than theirs. Again, even when I had a line of credit, they still would not allow me to use it. I'm not sure whether they know I am a Nigerian or not but I certainly do not receive the same kind of treatment that my American colleagues, many of whom are blacks, enjoy.

Respondents who have such experiences think the only logical explanation for such treatment has to be racism, xenophobia, or the stereotype and stigma emanating from association with the financial scam.

Another area of impact noted by the respondents is in the time and effort they put in to pass inspections for certain businesses that require them. The thinking is that accounts of dishonesty that tend to generalize in relation to all Nigerians present them as less credible and State inspectors have to literally see and examine everything instead of taking their words for certain minor things within the inspection process.

Some of the respondents are not only concerned about the impacts of stereotyping in relation to the financial fraud scam for their own businesses, but also have concern for the success of their children. "I am honestly concerned that my kids may suffer serious discrimination based on the stereotypes of Nigerians emanating from the financial fraud," reasoned one interviewee who operates a retail pharmacy business.

To some of the respondents, it is the few bad guys that make everyone look bad, citing that it is not only financial fraud scam where some Nigerians are notorious but also a few other cases where some Nigerians agree to make supplies but unfortunately they end up seeking to defraud the government and the system. This makes them be concerned that the United States government could be led to impose stiffer regulations which could mean more documentation to provide and more time to spend doing the same business which today requires less time and less documentation.

What respondents consider accurate representation and fair treatment is to deal with crime, wherever it may come from, as an individual thing or a group thing if groups are involved, but not something encompassing an entire nation. One

respondent in the mortgage banking business summed up his dissatisfaction as follows;

> I think it's ridiculous, to say the least. We have all kinds of frauds the world over, such as identity theft, bank fraud, the mafia guys defrauding the government and individuals. These are not Nigerians. We do not read writings that suggest all Italians are mafians or that all Americans are into identity theft. The law enforcement will go after those who are involved and they don't go after all Italians. The point I'm making is that crimes are individual-specific and not to be attributed to an entire country or used to stereotype entire countries.

It is not surprising that the respondents have different accounts of the same media messages because not only are their experiences diverse and varied, they are also involved in the construction of meaning. Scholars (Gamson, 1992; Neuman et al, 1992; Hall, 1997) affirm the multiplicity of constructed meanings by the audience. The theory of constructionism (Gamson, 1992; Neuman et al, 1992, Hall, 1997; & Miller, 2002) affirms that communication is neither totally objective nor totally subjective. Respondents bring their own subjective values, belief systems and their entire cultural background into the equation.

On Whether the Accounts Have Forced Changes in How They Conduct Business

Some of the interviewees said the Internet accounts of the scams, which associate them with Nigeria, have forced them to alter the ways they did business. For some, they have been compelled to find ways of authenticating their businesses

in terms of providing more detailed background information about themselves and their businesses to help them acquire greater credibility. Explaining such new adjustments, one respondent in the real estate business said.

> I give them a copy of everything and how to reach me including my residential address, my cell phone number and whatever will make them believe I'm not trying to dupe them, such as a copy of my driving license, which ordinarily I would not provide to them. Sometimes it works and they eventually find out I'm honest and just doing business like other honest people. Sometimes it may not work and I can live with that.

A few others fear the association of the financial fraud with Nigeria may have impacted business partnership ventures they have enjoyed with people from other African countries. This group of respondents argues that the distrust from fellow Nigerians and people from other African countries is actually greater than whatever discrimination they face from Americans they do business with. They also say because such discrimination comes from supposed partners in business where they own a partnership, it hurts more than when clients or others who know nothing about them tend to stereotype or discriminate against them. One respondent in the mortgage business narrated her experience in this regard.

> About two weeks ago, I was helping a Ghanaian woman with her documents and when I offered to hold the documents for her, I overheard some colleagues who partner with me telling the woman not to let me hold the documents because I am Nigerian. When I questioned them, they retreated from their statement.

For others it has hampered their self-confidence to the point they don't even bother to go to the banks to apply for loans for their businesses. In the words of one respondent who runs a technical school for hands on training on computer networking;

I have to say that the way the media writes about Nigerians in relation to the financial fraud thing especially in the Internet can dampen somebody's desire to even ask for a loan, knowing we are not very positively portrayed. The reports do actually dissuade me from going on to make requests with banks as I would if those reports did not exist.

Some of the female respondents think being a woman, black, and from another country are factors that do not work to their advantage when it comes to business and that the financial fraud thing being associated with Nigeria makes matters worse for them. The requirements to get money from the banks, they say, become so inhibitive that one gets frustrated and seeks to raise funds only from family members and friends instead of applying to the banks and other financial institutions.

For others, the impact it has forced on them is in terms of their hiring policy. Some had to hire only whites to certain positions where they are likely to interact with other whites in order to get clients for their businesses. A respondent who operates an assisted living business said; "I have to hire a white person from here who they trust and who can interact with them with their exact same accent before I can effectively do business in this area."

For those professionals in private practice, the use of someone the client can identify with for initial contacts seems to be a pragmatic marketing strategy, especially for first time clients. People are generally more likely to open up to those they can relate to than to those with whom they share very little in common, they reasoned.

There are others who say the Internet accounts of the Advance Fee Fraud in relation to Nigeria have not impacted their businesses neither have they attempted to alter the way they do business. This is especially so with those businesses that have not involved huge prior financial commitment so the entrepreneurs are not looking to borrow big money from banks or other lending institutions to establish. An architectural designer, for instance, may not seek to get big money from a financial institution to start nor will such business necessarily require clients to pay before services are rendered to them. It is also the case with businesses that have been around for fifteen years or longer and whose owners have established working credibility with those they have dealt with over the years. Other businesses that tend to rely on referrals also belong to this category because previous clients are satisfied with their work and readily refer them to friends and other family members. Referring to the judicious use of referrals, one Certified Public Accountant professional described how his clients come happy and predisposed to work with him.

I certainly have developed a strategy of how to get my clients so that my clients come to me already well disposed to work with me and they would tell me they have been referred to me and that the person spoke very highly of my ability and integrity.

What some point to as having helped them over the years is the consistency and honesty they have shown to their clients thereby earning their trust, and they believe such trust may not easily be overturned by some writings which stereotype Nigerians as fraudulent people. Referring to such honesty and consistency, one respondent who operates an investment business explained:

I still do business the same way I have done from day one by being honest and straightforward with my clients and also secure confidential information they give to me. For instance, I have to secure my office with security systems and make sure applications are password-protected so that anyone who breaks in, not only Nigerians, cannot have access to them.

This leads to a discussion of direct experience in relation to stereotyping.

Direct Experience as Mitigating Factor Against Agenda-setting and Priming

The interviewees differed in their responses on any given question. This is not surprising since their experiences would also vary, depending on what businesses they operated, how long they have been in business, their own personal disposition towards those they deal with in business and their overall business acumen in their chosen areas, among other factors that could explain the differences. The theory of constructivism (Littlejohn, 1999) also tells us that individuals have differing degrees of "cognitive differentiation", which refers to the number of constructs they may have developed over the years. According to Littlejohn (1999), people with lesser "cognitive differentiation" are more likely to stereotype others while those who

possess greater "cognitive differentiation" are more likely to be aware of slight distinctions and differences among people and therefore less likely to stereotype others. The reason is that those with greater "cognitive differentiation" have developed more personal constructs over the years and put them to use when seeking to construct meaning or when making judgments. Borrowing from Littlejohn's (1999) terminology, those who stereotype others, Nigerian immigrants and Americans alike, have lesser "cognitive differentiation." Americans who are inclined to see every Nigerian as a perpetrator of the financial scam would be employing lesser "cognitive differentiation" in reaching such judgment, while those who distinguish between fraudsters and other Nigerians without generalizations would be using greater "cognitive differentiation" in their judgment. Using the same analysis, it is also the case that those Nigerians who are able to look at the scams from more than one perspective and show greater understanding with the victims use greater "cognitive differentiation" than those Nigerians who lump the victims all together as seeking to collude with criminals or brand them as people looking to share from some stolen property. The reason is that the email solicitations come with various pitches and it is important to note that it is not always the case that the potential victim is persuaded to assist with some embezzled government funds or some overpaid contract money. It would therefore seem that while some of the Nigerian business people complain that they are being stereotyped as dishonest people, they in turn seem to stereotype the victims by lumping them all together as people seeking to share in some ill-gotten money.

The reason for such differences may lie in the fact that the respondents may have a different worldview or "cultural referents" (Berger, 1997) from the American culture. "Cognitive differentiation" (Littlejohn, 1999) relies on the personal constructs formed over the years which exist in the individual mind as mental categories (Applegate & Sypher, 1988; Littlejohn, 1999; Miller, 2002) and these constructs are readily employed in the process of making meaning (Werner, 1957). Scholars (Kim, 1991; Jandt, 1995) maintain there is significant cultural influence on perception and knowledge. Condon and Yousef (1983) go a step further to conclude that people are more prone to "misclassifying unfamiliar cultures" than they are their own culture because they have a different "reference group concept" with people of other cultures. Success in communicating effectively with people of other cultures would depend on efforts made to understand the values, beliefs, philosophy and language within that culture because they constitute the guiding principles for that culture (Condon & Yousef, 1983).

Exponents of constructionism (Hall, 1997; Neuman, Just & Crigler, 1992; Searle, 1995, Gandy, 1998) point out that the audience is not passive but actively constructs meaning with their own internal structures, which help to frame and shape media messages. According to Gamson (1992) the audience negotiates meaning and employs personal experience and past media messages in the negotiation of meaning.

Transferring dishonesty in relation to the scams to other aspects of life such as business dealings brings into focus the priming effect theory. How the theories of priming and agenda-setting relate to this study is found by exploring some of the

issues respondents raised in relation to how the Internet accounts of the financial scams impact them. Is it possible that the presentation of the financial fraud accounts in the Internet and its association with Nigerians may have led to some kind of agenda-setting or even priming for some readers who do not have alternative sources of news relating to Nigeria? Fiske and Taylor (1991) describe priming as "the effects of a particular prior context on the retrieval and interpretation of information."

Another way in which the priming effect theory is accomplished, according to scholars (Iyengar and Kinder, 1987) is by presenting some issues while neglecting others. Priming and agenda-setting are related to each other, but then priming has the added twist of seeing the issue having implications for other things. Both theories relate to findings from the respondents' perspectives. While agenda-setting underscores the area of "need for orientation" (Weaver, 1977) because the problem in question is "international and unobtrusive" (Zucker, 1978), the priming effect relates to the issue by transferring dishonesty in relation to the scams to other aspects of business enterprise. This means seeing the problem of the financial fraud scam as having implications for other business endeavors.

In their studies on the priming effect theory, Iyengar and Kinder (1978) established that the media effectively primed those who had the predisposition to accept the media messages in the first place. The interviews revealed that Nigerian business people who had established strong business relationships over the years did not have any problems with those they have dealt with. This is certainly the case of direct experience providing the basis for future business relationships and erasing the

"need for orientation" (Weaver, 1977). This group is less likely to be predisposed in favor of whatever media messages they receive through the Internet accounts of the financial fraud regarding Nigerians, which go contrary to their own direct experience. The priming effect theory seems to exert less impact on those Americans who have direct positive experience dealing with Nigerian business people. Iyengar and Kinder (1987) reached a similar conclusion in their study about priming voters, noting that "the involved tend to be less susceptible to priming because they are less likely to be swayed by the day-to-day focus of television news..." (p. 96). Littlejohn (1999, p. 346) identifies the "presence of conflicting evidence" as among the factors that can militate against the power of the media to prime issues for the audience. Direct positive and lasting experience in regards to doing business with Nigerian immigrants certainly constitutes some "contrary evidence" to stereotyping Nigerians as dishonest business people. In these circumstances, the "audience need for media guidance" (Littlejohn, 1999, p. 346) is low or non-existent.

Direct experience as a mitigating power seems to explain the situation of Nigerian immigrant business people who said they have not felt the impact of the scams because they still do business with the same Americans as in the past, especially considering that the situation is a lot different for those who seek to establish those businesses for the first time. Those respondents who tried to get into certain businesses that required the reposition of trust or the handling of sensitive personal information met with insurmountable obstacles and could not even start, whereas those who have been in those same areas for several years seem to have no problem forging ahead.

Some respondents think the reports are exaggerated and indicative of a trend that fails to see any positive contribution by immigrants from developing countries but instead frames them in a way that they share in the bad deeds of the few. Asked to explain why they think the stereotypes are some conscious attempt to depict Nigerians in a bad way, they wondered why the success stories are not used in exactly the same manner, which is, generalizing to include all Nigerians in some positive story. One respondent who said he has been in the real estate business for more than ten years had this to say in relation to the stereotypes.

> The vast majority of Nigerians I know are hardworking and law abiding and I see them in various works of life, such as accounting, engineering, medicine, and legal practice. They are not about to dupe someone or seek to make easy money. In almost every profession, I see honest Nigerians working hard and helping to build the communities they belong to. Unfortunately, nobody writes about the good people to the point that they could impact others, that is, exert some positive stereotypes. The few bad ones get all the publicity.

Racism and Discrimination Based on Association with the Financial Scams

As in other areas, the experience of racism by the respondents differs from person to person. Many of the respondents say they encounter various forms of racism in their daily dealings with American business agents, including blacks. They do not seem to be as disturbed by racism as they are with the stereotypes in relation to the Advance Fee Fraud. On further inquiry, the principal investigator found out the reason for this is that many respondents say they already have been told or read

about racism even before coming to the United States and to a certain extent they have come to see it as part of the world they were getting into by opting to immigrate to the United States and something that may not be eradicated in the near future. They also point out that while racism does not single out a country of origin, the stereotypes do. The pertinent question for this study is not whether or not Nigerian business immigrants do encounter racism, but whether they are able to distinguish their experience of racism from the experience of discrimination based on association with the financial scams. It is in an attempt to answer this question that some of the respondents recounted incidents they classified as clear instances of racism and others they argue, which indicate discrimination based on being associated with the financial scams.

Bashi and McDaniel (1997) show that immigrants who come to the US enter into a racially stratified society that imposes certain limitations on immigrants with a dark skin. Scholars (Telles & Murguia, 1990; Keith & Herring, 1991; McDaniel, 1995) have found that the ability of immigrants to assimilate into the mainstream US culture is delimited by the racial label the person acquires and that those immigrants with darker skin face greater discrimination. To distinguish discrimination based on the financial scams from discrimination based on racism becomes an important question to the Nigerian immigrant business community. How would those who say that the association of the financial scams with Nigeria is hurting their business endeavors know for sure that this is not outright racism?

Some of the respondents do admit that most Americans they do business with do not know their countries of origin neither do they seem to care much about where

they come from originally, which makes it less likely that those respondents would be discriminated against because of stereotypes emanating from association with the scams. Some others say they are able to distinguish racism from discrimination emanating from association with the financial fraud because often those who are racist do not care to ask or know one's country of origin. They simply will not show any enthusiasm towards people of another race and will usually show that tendency even before any interaction takes place. On the other hand, discrimination that is based on association with the financial scams comes from blacks and even from fellow Nigerians as well. Another respondent in the real estate business said he shares an office with other people including many blacks from other countries but that those blacks did not experience the same kind of discrimination as he did, and that the only thing that separated him from those other blacks was his being a Nigerian. One of the respondents who insisted the two kinds of discrimination were distinct and distinguishable is a legal practitioner in private business. He described his experience of "outright racism."

We (he and a colleague) went to rent an office space in a certain city. We were very well dressed in suits and ties and showed our identity cards as lawyers. But we were told there were no available offices. We came back and instructed the secretary, who is white, to call the same place. When she called office space was available. The same day, within an interval of less than two hours, a Nigerian colleague went there with a white person who worked for him. He stayed in the car while the white person went in to inquire about office space and he was told office was available for rent. From his descriptions it was clear to us

that the same people who turned us down were the people who told him office space was available.

Another interviewee who owns a hospital and home health staffing business said his major problems are related to racism rather than anything else. He went on to describe how it took him a while to discover that the key to success in his area of business was to employ some white person as contact person.

Initially it was very difficult to move forward till I found out that unless I employed some whites who have the same accent as Americans who are born here to be my contact people and do the front office work of getting businesses for me, I would be wasting my time. But this took me a while to discover. After I did that, business started flowing because they don't know or care to know who owns the business. So, I can tell you that you cannot succeed in certain businesses if you do not have whites to market and be in your front office.

His views are in agreement with some other respondents who believe that generally blacks and foreigners are distrusted till they establish credibility after a long period of time. Respondents also point out that some people may come into a place and explicitly say they prefer to deal with people of their own race. This was noted in places like a real estate agency where there are several people from different countries and some clients walk in hoping to make inquiries regarding real estate.

It is not always the case that there is a clear distinction in the experiences of Nigerian immigrant business people between racism and discrimination emanating from association with the financial fraud. A few respondents acknowledged it is hard to separate the two kinds of discrimination, adding that sometimes people who

have racist tendencies do seem to use the financial scam thing as an excuse for not dealing with them. Asked to elaborate on why they thought such was the case, they responded by citing that no one makes generalizations based on the many good and well-meaning Nigerians whereas many of the Internet accounts of the Advance Fee Fraud make generalizations based on the few bad ones. The respondent who said he tried unsuccessfully to set up a distributorship that would supply satellite forms to Nigeria noted that:

> There are lots of well-meaning Nigerians who are out there doing the right thing, like you and I. They should also write about us. I know a few Nigerians who decided to join the US army after what al Qaeda did on 09/11/2001, and one of them is from my village. This kid was a pre-medical student in his final year, but he joined the military, went to Iraq and died there. Nobody writes about people like him who are willing to sacrifice even their very lives for this country, let alone use them to generalize about other Nigerians. But Nigeria lost a potential medical doctor that was angered by the attacks on 09/11/2001.

Others point to the complexity of the situation. The mere fact that someone asks to know where one comes from and follows with some discriminatory action or remark does not necessarily mean that the person is discriminating because of one's country of origin unless there is an obvious or explicit attempt to link the two. According to some respondents, a few people they do business with had asked to know where they originally came from but it is difficult to know why they ask unless they say what their reasons are, and even after they say so, there is no way of

independently verifying what they say. As one respondent who operates an ice cream parlor put it: "If they had a negative reason for asking, they wouldn't let me know."

There are other respondents who say they have dealt with their American business suppliers and clients alike for a long time to the point that there is mutual respect and cooperation without having to worry about racism or other forms of discrimination. Others insist that once one does the right thing and renders services in a satisfactory and consistent manner, people will eventually get to trust the person and deal with him or her professionally, irrespective of their race. One respondent who is into the mortgage banking business described his experience in this regard:

People like service and go wherever they can get the service, provided the service is well rendered. As far as I know, the people that I provide service to do not care where I come from and they don't care whether I'm red or green, provided I continue to render the service to their satisfaction.

For those respondents who say they experience racism in their businesses, the way to distinguish it from discrimination based on association with the financial fraud is that the latter involves a thorough effort to identify their country of origin. This, according to them, usually happens after one has spoken and there is some discernible foreign accent.

There are few respondents who indicated that the kind of discrimination they experienced were neither race related nor had any bearing to being associated with the financial scams, but more in tune with favoring bigger businesses over theirs

because they are smaller. Such areas include individual retail pharmacy and individual architectural businesses. Most of the Nigerian business operators who say they do not experience discrimination related to racism or the financial scams are based in black city neighborhoods. In such neighborhoods it is possible that awareness of the scams and how they are associated with Nigerians could be lower than in other areas.

On the Phrase "The Nigerian Email Scam"

As with other questions, respondents reacted differently when asked to comment on the phrase "the Nigerian email scam" which showed up on many of the Internet accounts of the financial scams.

Some respondents expressed the opinion that the perpetrators of the financial scams are largely Nigerians, and that however many they are, brought this upon the country. This group of respondents understands that after some people have had a few unpleasant experiences in relation to the scams from Nigeria, it is possible that phrases like that, or even worse phrases, will be coined. One respondent in the mortgage business said:

I believe the perpetrators are from Nigeria and even when the emails originate from other countries, I believe these are Nigerians who may have traveled to those countries.

Another respondent who operates a travel agency offered this explanation.

I may be right or wrong but I would think the behavior of some Nigerians may have led to the use of such phrases and may also have brought about bias

from financial institutions and it would appear the Nigerian government has not done enough to instill confidence.

Some respondents who think the emails may actually originate from Nigeria say it is the responsibility of the Nigerian government to determine whether Nigerian nationals or people of other nationalities who are residing in Nigeria perpetrate them.

Some others consider the phrase an "unfair stereotype" and compare the scams to the Florida sweepstakes which they argue, have not been used to stereotype Americans. A respondent who operates an accounting services business said regarding this:

I have been in the U.S for several years and I remember when I was new and there were these mails about the American sweepstakes thing and they would tell you to come and claim your millions. I believed them and almost borrowed money to travel to Florida and claim the money. But nobody stigmatized or stereotyped Americans with this. There are very many honest Nigerians making business proposals and I think people should investigate them and not just offer a blanket condemnation.

Another respondent who is in real estate made the same point regarding the Florida sweepstakes and described how his brother believed he had won several millions from the sweepstakes lottery sent to him from Florida but that such experiences are not used to make generalizations about Americans.

218

I cannot forget how my brother almost borrowed money before I returned from work to send to some people in Florida about some sweepstakes lottery they sent him. He was new and did not know that's not real and he believed he had won millions. I don't know how they got his name but he believed them. I do not read about people calling this "the American sweepstakes scam."

Some respondents expressed concern that the phrase suggests that the scams are some acceptable activity in Nigeria and fails to address the opinions of well meaning Nigerians, some of whom have been victims of the scams as well, abhor them and do not condone the activities of the perpetrators. Describing the phrase as "embarrassing and repulsive," one respondent in the mortgage banking business said:

I think this is embarrassing and repulsive. It creates the impression that Nigeria is a country of con artists, which I know very well, we are not. There are lots of honest Nigerians. We are very enterprising people and whichever economy in the world Nigerians have gone to, we have helped boost that economy. We do not go to any economy and fold our hands and seek to take advantage of the place. That some of us may be involved in some scam does not make it a Nigerian thing. The same thing applies here. Some people are sex offenders and child molesters, but a few bad people should not lead to suggesting that everyone is involved in the crime.

Issues Nigerian business people raised in connection with the phrase relate to seeing the problem of the scams only as a Nigerian problem as well as making

generalizations that extend beyond the actual perpetrators. This is contrary to their actual experiences. While some have received email solicitations or been actual victims of Nigerian scammers, others say they have been scammed by people from other countries or have a friend who has been victim to financial scams perpetrated by other countries, such as Hong Kong, Canada, Belgium and some other European countries. Crimes, they insist, are individual-specific and those individuals who perpetrate this should be sought out and prosecuted according to the laws. One respondent who operates Nigerian restaurants summarized this perspective as follows:

> You see, everybody thinks only Nigerians do this. But my friend was duped by people from Senegal who took his money and ran away on some business they did together in New York. There are people all over the world who want to take other peoples' money and this is not done by only Nigerians. But when they write about "the Nigerian email scam", they seem to suggest that it is only Nigerians who get into such dubious deals.

On Whether Nigerians Face a Tougher Task Being Accepted as Business Operators than Blacks from Other West African Countries

The respondents were asked whether they thought Nigerians were singled out and treated differently because of being associated with the financial scams than people from other West African countries such as Ghana, Gambia, Guinea, Ivory Coast, Liberia etc or whether they thought Nigerians faced a tougher task trying to integrate their business than other West African immigrants.

Some of the respondents do not believe there is any such discernible difference of treatment accorded to Nigerian immigrants who do business in the United States and immigrants from other West African countries. According to this group of respondents, the discriminations they experience have nothing to do with their country of origin. The respondents in this category are those who have done businesses with the same American partners over a long period of time where direct experience may have worked against any possible stereotypes. Other respondents in this category operate small individual retail businesses in black city neighborhoods where Internet literacy and the use of emails may be lower than in other areas. One interviewee who does jewelry retail said the people she did business with only know she is from a different country, and not the specific country. She believes that people from other black African countries would have the same experience she has.

I do not think it has come to the point where Nigerians are singled out. I believe people from other West African countries will be facing the same challenges I face because most of the time my suppliers do not ask where I come from. They pretty much judge from my accent to determine that I'm a foreigner. So whatever challenges or discrimination I face cannot be said to be specifically Nigerian.

Those professionals in their own private practice, such as doctors, lawyers, Certified Public Accounts and other small business operators such as janitors, also belong to this group who say that Nigerians do not face a more difficult time being accepted as businesses operators in the United States than immigrants from other countries. Those respondents who say the association of the financial scams with

Nigeria has not impacted them also say that from their experience Nigerians would typically face the same challenges and obstacles as blacks from other West African countries.

Some others think Nigerians face a tougher task in being accepted as genuine business actors than people from other parts of black Africa, especially for those Nigerians who are starting out new in those business ventures that seem to require greater levels of trust. One respondent who owns an accounting services business said:

I think that in a lot of ways, Nigerians face a tougher task because of the negative publicity they have about Nigerians. I think the Ghanaians, for instance, are treated a lot better when it comes to business interactions with people here because I think we Nigerians have an extra huddle to prove ourselves as honest and trustworthy people right from the onset.

Those respondents who think Nigerians face tougher credibility issues than blacks from other African countries explained that they reached their conclusion because when they turned around and changed their nationality, the same people who had shown lukewarm attitudes towards them showed excitement and willingness to do business with them. This made it difficult for them to accept that such discrimination was based on possessing a foreign accent. The respondents who cited such instances were seeking to establish a business for the first time.

While acknowledging that immigrants from other countries could have their own peculiar problems in relation to integrating their businesses in the United States, another respondent who is in the real estate business said he has no doubts that the

Advance Fee Fraud creates a certain stigma for immigrants from Nigeria, especially when it comes to certain kinds of businesses where people expect to be given outstanding credit to pursue their businesses.

> I just know that they associate the 4-1-9 thing with Nigeria and that makes it tougher for Nigerians. But immigrants from other countries do have their own problems when it comes to establishing businesses over here. I certainly think the stories about the scams add to the problems of immigrants from Nigeria. Someone actually told me he had nothing against me personally but he would not work with a Nigerian. I guess he would not say the same of people from other parts of black Africa.

There were a few other respondents who think Nigerians face a tougher task in terms of integrating their businesses in the United States but were unable to articulate exactly why they hold such views, but describe this as some conviction they get from interacting with people in their overall business dealings. One entrepreneur who operates a home health aide business said although foreign accent is generally a minus, sometimes people ask to know where exactly the accent comes from and when told, the reaction is often not positive or encouraging.

> In terms of integrating their business here in the United States, I think Nigerians face a much tougher task than blacks from other African countries. Foreign accent is usually a disadvantage. But I have had people hang the phone on me or give a very hostile response, sort of take it or leave it, after asking where I came from and I told them Nigeria.

On Whether the Reports are Balanced and Fair

This question has two components and often respondents addressed the two aspects of the question. Balanced reports refer to whether or not the Internet stories seek to give both sides of a given story, that is, what the perpetrators did to lure the victims and what the victims agreed to that got them into trouble. Fairness addresses whether the reports do make distinctions between those who carry out the fraud from the rest of Nigerians or whether they simply generalize and stereotype every Nigerian as dishonest and criminal. These were explained to the interview respondents.

Some respondents see the reports as accurately depicting what is done and have no illusions that some Nigerians are involved in the financial scams as a way of making money. Defending the victims of the fraud, one respondent who operates home-based health care reasoned:

I'm a businessman. I can tell you a lot of business men want to do business where they can make a lot of money. Most people may not think that much. All they are concerned about is investing some money and hoping to reap from it. So, it's hard to blame them when they believe the scammers.

Many see the Internet accounts as being necessary to warn people of what is going on regarding the fake promises of making them rich overnight and the fact that sometimes victims get lured to visit the fraudsters and get killed in the process. "I believe many of the perpetrators are from Nigeria but I just think they should find a way to deal with them over there," said another interviewee who operates a beauty salon.

However many respondents think the reports have been constructed with a certain slant or perspective in a way that incriminates only the perpetrators, while in their opinion it is important to explore how the victims get drawn in to the extent that they do. They point out that often the email solicitations clearly point to some fraudulent activity. It is often the case that someone has purportedly looted government money and is looking for assistance to get the money into some foreign country, or some enormous amount embezzled by a past leader or some overpaid contract money that the person is requested to help transfer. Concerning the Internet accounts, one respondent who operates a medical supply business said:

> They actually present only one side when someone is duped. They do not present the other side. Why, for instance, would someone accept to deposit two hundred dollars in order to receive two million, which they have not worked for? And sometimes they are clearly told this is government money looted by some criminal or embezzled by some past leader. Sometimes the perpetrators pitch they have an overpaid contract, and the person is requested to help transfer the money, which is stealing. This is criminal activity and I think they should write about this too. It is important to tell the public what the person was doing that made him or her lose money, and let the public decide who is a criminal and who was an accomplice. So, in my opinion, the blame should go to both sides, to the person committing the crime as well as the person seeking to steal from the government of Nigeria. I certainly think the greed of the so-called victim, who is seeking to share in some looted money, is not addressed.

What is clear, from their perspective is that often the deal is not a clean or legitimate one and that anyone who is approached with such a criminal proposal should not seek to collude with the perpetrators. Another respondent who operates an accounting services firm put it this way:

> In my opinion, the blame should go both ways; that is, to the person committing the crime as well as the person seeking to steal from the government or seeking to share from some overpaid contract money or whatever the pitch is for a particular solicitation. While writing about the crimes of the perpetrators I would also want them to write about the greed of the victim who is looking to share in some looted money.

To another respondent who owns a law firm it is a matter of applying the same principles that are acceptable here as standards of operation. He explained that he had received several of the email solicitations and often the perpetrators would clearly say they have some fraudulent means of enriching people:

> They should also consider the victims as greedy because they want to receive some stolen property or part of it when they know it does not belong to them. Here in the United States, receiving a stolen property is against the law, so why would someone be eager to share in a stolen property that they know is not theirs?

So, while the respondents agree that the perpetrators should be condemned and even prosecuted when possible, they also want to see those who fell victim to their scam

condemned and prosecuted as well, in those cases where they were found to have intended to collude with criminals and acquire wealth by false means. To determine this means investigating each case on its merits and not just grouping everything together in writings they think oversimplify the issues by not bringing up the fact that some of the victims in the words of one respondent, "agree to loot with them."

When reminded that sometimes the pitch is not to share or partake in some ill-gotten money, the response was that more often than not the solicitations seek assistance in transferring some money, which is clearly obtained through illegal means. One respondent showed the principal investigator five email solicitations, which he printed, and each involved the transfer of some illegal money. Another respondent in the real estate business voiced the same concern:

I also think they should tell the entire story of the people who want to dupe Nigeria too and take wealth that is not theirs. My own take on this is when writing about such things, everything has to be explored and that includes the person promising to provide millions of dollars as well as the person who accepted this offer.

Though the scams have come in different forms over the years, the transfer of money seems to always be a part of the game. In the final analysis the perpetrators are seeking to have their targets transfer some funds to them and the targeted person is often promised some percentage of money which will sometime down the line be transferred to their own accounts. So, it is not surprising that what has stuck with many respondents is that this almost always involves the transfer of money from one

person to the other. What they consider to be at work with the reports of the financial scams in the Internet is the process of "selection" and "combination," which according to scholars (Saussure, 1960) are the core elements of constructionism. We can revisit Hall's position, which clearly elucidates this process.

> Every choice – to show this rather than that, to show this in relation to that, to say this about that – is a choice about how to represent 'other cultures'; and each choice has consequences both for what meanings are produced and for how meanings are produced" (1997, p. 8).

The respondents, on the other hand, are also involved in constructionism, since their viewpoints come from their efforts to make meanings of the representations of the Internet reports on the advanced fee fraud and in that process come up with some construction of the messages, as they perceive them. Human subjectivity plays a vital role in the interpretation of meaning (Schutz, Littlejohn, 1999).

A few others think the Internet reports are somewhat disproportionate to the actual practice of the crime, noting that financial scams are not altogether new and do happen everywhere. Similar frauds, they argue, go on in many countries and no one singles out any one country as a country of criminals. In the opinion of this group of respondents, some of the reports seem to exaggerate and are clearly one-sided. In the words of one respondent in the mortgage banking business:

> I think it's a little bit over blown. There are similar frauds going on elsewhere and even here in the United States. It is not something altogether new.

Similar frauds have been going on such as sweepstakes and other similar frauds but no one argues that the United States condones or encourages such practices.

A few others say the Internet accounts do not affect them though they don't feel good about the writings neither do they condone the activity of the fraudsters.

On How to Combat the Financial Scams and the Problems Emanating From Them

An aspect of this research is to determine from participants what they consider to be the right measures to solve the problems of the financial scams as well as their suggestions on how to solve some of the problems that some Nigerians face as a result of being associated with the scams.

Some of the interviewees say they have been contacted by both agents of the Federal Government of Nigeria and the Central Bank of Nigeria to assist in acquiring software that would help identify those cyber cafes the perpetrators use to send the email solicitations. In Nigeria, connectivity to the Internet is largely through the cyber cafes. They usually have several computers and customers pay according to how long they stay online. The software would help to identify cyber cafes used in sending out and receiving emails relating to the scams. According to one respondent, he assisted the Central Bank of Nigeria in procuring one such piece of software last year, adding that the Central Bank of Nigeria has teamed up with the Nigerian government to identify and suspend cyber cafes and banks that cash checks for the scammers.

Participants in this study would love to see the Nigerian government do more to combat the financial scams such as prosecuting perpetrators and impounding their loot from the banks. Commending the Nigerian government for instituting the Financial Crimes Commission, one respondent who runs a law firm thinks the government can still do more:

The fraudsters do not get money through the air. It has to be wired to them through the banks. Until quite recently when they constituted the Financial Crimes Commission, there was no interest in catching those who have defrauded other Nigerians and foreigners, prosecuting them and impounding their money or freezing their assets. This amounted to some form of tacit encouragement on the part of the Nigerian government. If the government had made efforts to prosecute them and impound whatever they loot from people, things might have been different.

The Nigerian immigrant business community in this study advises Nigerian immigrants who are seeking to do business in the United States to be open-minded, hardworking, honest, and trustworthy in their dealings with all, especially with the Americans who do business with them as well as their clients. In that way, the actual experience of dealing with them will negate whatever negative stereotypes may have emanated from being associated with the financial scams.

They also urge the Americans who do business with Nigerians to show the same openness with which they treat others, and deal with Nigerians as individuals and not stereotype them. They point to Nigerians who hold prominent and trusted

positions in many areas as evidence that many Nigerians can be trusted to deliver. They also want those who receive email solicitations to verify the information they are provided and crosscheck references before acting on them.

Chapter Seven

Focus Group Findings

The previous chapter discussed the depth interview findings in relation to the research questions and other issues surrounding them. This chapter comprises three parts. The first part discusses the findings from the focus groups, which relate to the shared experiences of Nigerian immigrant business persons in relation to the Advanced Fee Fraud and whether they thought that its association with Nigerians does impact their business efforts in any way. The second part discusses the findings of what the interview respondents consider the best way to fight the financial scams as well as the best way to counter whatever impacts the scams may be perceived to have on their businesses within the United States. Questions asked therefore were in relation to their experiences while doing business with Americans and other residents in the United States and why they thought the association of Nigerians with the financial scams has anything to do with such experiences, especially considering there could be alternative explanations such as racism and problems associated with doing business in a country whose language and culture are different from one's own. The third section looks at the areas where the depth interview findings differed from focus group findings.

While many of the findings confirmed those from depth interviews, some other findings were altogether different from those obtained through the depth interviews. This has to be attributed to the synergism emanating from the group

discussions because in many instances people spoke to corroborate views expressed by others or to counter such views, citing examples for doing so. Often such corroborations added new elements or new insights or presented additional examples, while the counter views also presented examples regarding why the opposing viewpoint would not apply in all cases. The group discussions therefore brought a more diverse set of findings than the depth interviews.

There were four focus group interviews, all with respondents from the Nigerian immigrant business people. There were nine participants each in two of the focus groups and eight participants each in the other two, making a total of 34 participants. The focus group participants were different people from the depth interview respondents except for eight people who were interview respondents as well, and these eight were evenly placed in the four focus groups.

Description of Focus Group Participants

The 34 participants comprised 29 males and five females. Because of the fewer number of women, the investigator made sure that at least one woman was present in each focus group discussion. The participants were between the ages of 30 and 62, with a majority of them between the ages of 40 and 55. All the participants said they were born in Nigeria and immigrated to the United States at different stages of their lives. They have been in the United States for several years ranging from 12 to 33. Of the 34 participants, 28 have been in the United States for at least 15 years, while the remaining six have been in the United States for at least 12 years. They all describe themselves as dual citizens of both Nigeria and the United States.

The majority of the participants (74%) obtained their first degrees in Nigeria before coming to the United States, while 2% of the participants said they have attended some schooling in the United States, for a first degree, graduate degree or some technical education. The six participants with graduate degrees obtained them in the United States. All the participants said they are computer literate and use the Internet often (five times or more within a week) to communicate with friends and relatives in Nigeria through emails as well as catch up with news on matters relating to Nigeria and other African countries. Most participants said they would go to specific websites known to them to read news about Nigeria. Some others said they searched through Google and Yahoo if they read about something regarding Nigeria or if someone told them about something and they wanted to read other stories to corroborate what they had heard or read elsewhere.

The participants vary in their experiences in business. Nineteen participants said they have been in the same business for at least 17 years, while eight other participants have more than ten years of experience in two or more different areas. Those who belong to this later group have tried one business for a while and started another business because they did not meet with much success with the first business. The remaining seven participants have each been in business for at least six years. The participants' area of businesses include real estate, transportation, medical supplies, mortgage banking, distributorship, home care, retail, accounting services, medical services, law firms, Nigerian restaurants, beauty salons, travel agencies, Insurance brokers, Boutiques, and telecommunication brokers.

Scholars (Negri & Thomas, 2003) identify three levels of focus group analysis as description, interpretation and recommendation. These levels of analysis were incorporated in different areas of this report.

The principal investigator facilitated the discussions on a theme-by-theme basis. The investigator introduced participants to the topic by presenting a few samples of Internet stories relating to the financial scams and how they are associated with Nigerians (Appendixes D and E). This served as some stimuli (Just et al, 1996). Two stimuli, one from the Google sample collection and the other from Yahoo samples, were selected. One stimulus clearly attributes the financial scams to Nigeria while the other does not attribute them to any country. They were chosen because they represent the two broad categories from the content analysis sample, though the percentage of reports that attribute the scams to Nigeria (Yahoo = 82.14%: Google = 70.37%) was a lot higher than those that do not. They were also chosen to show the participants that while some of the reports attribute the scams to Nigeria, others do not attribute them to any country. Using the model elaborated by Kern and Just (1995), participants were encouraged to write down their impressions from the reports and other reports they may have come across as a way of countering the problems of "groupthink" (Janis, 1972).

The stimuli provided a platform to study how media content are used in the construction of meaning.

From their responses, the principal concern for them is the stereotyping that accompanies many of the accounts.

On The Stereotypes

The biggest concern for Nigerian business people in all the focus groups is the stereotyping of Nigerians in relation to the financial scams. Almost all of the participants agree that Nigerians are stereotyped in relation to the financial fraud both in the Internet accounts of the scams as well as in their business dealings with American businessmen and women. However they also agree that the stereotypes are not applied to the Nigerian business persons in an equal manner. Those Nigerian business people who have long-standing businesses with a large clientele base are the least likely to be impacted by the stereotypes. Those who have been in the same business for ten years or more usually have lots of repeat businesses as well as referrals from those who have dealt with them in the past.

Some of the participants narrated their direct experience of the stereotypes emanating from being associated with the financial scams while some others said they have not had direct encounters of such stereotyping but have heard stories from those who have been impacted or read them in some of the Internet accounts of the Advance Fee Fraud.

Those who said they have actual encounters of stereotypes narrated several instances in relation to this. Citing specific instances, some participants said they were refused loans for their businesses even when they met the required conditions such as having a good credit rating, providing substantial collateral and presenting a professionally written business proposal. Several participants pointed out that often

their managers (in businesses such as real estate) would bring an email proposal about helping transfer some money to Nigeria to their attention, and sometimes follow with a question or comment that suggests this is what most Nigerians are doing. It becomes so embarrassing, according to these participants, to the point they feel they do not get the trust and confidence they deserve because of being associated with the financial fraud. One focus group participant who said he has been a real estate broker for 16 years voiced this concern:

> Just recently I was supposed to represent my company in Canada, but it was given to someone else, whom I believe is not as competent and experienced as I am. I have noticed other instances where they no longer allow me and other Nigerians to handle something they consider confidential. I tend to believe that this financial scam thing being associated with Nigerians affects us a lot more than people realize.

Another participant who said he was a travel agent for 12 years before adding a transportation business seven years ago, recounted how he went to the bank to deposit a check from his business and he was held up for several hours and later someone explained to him the bank had read about how Nigerians would deposit fraudulent checks with banks and they had to verify the authenticity of the check. What surprised him was how they knew he was a Nigerian or whether they simply suspected from seeing his name. Another participant who said he has been in the home care business for eight years narrated that he was driven towards developing his own private business enterprise by an experience he had when he interviewed for a position as a network engineer with a bank. According to him, the interviewer had asked where he came from originally and when he told him, his first reaction was to express how he had read about all the email scams coming from Nigeria. From that

moment, he said he made an effort to convince the interviewer that this has nothing to do with him. Although he said the interviewer did agree that the email scams he read had nothing to do with him, he was convinced that the reason why he was not offered the job was because he is Nigerian. "He already gave me that impression and I started wondering how many Nigerians he knew."

While some participants expressed surprise that educated people could make conclusions concerning a country with a population of over a hundred and forty million people just from the activities of a few fraudulent individuals, others likened it to a situation where someone was bitten by a snake and therefore sees every snake as poisonous and dangerous even if the majority of snakes may not be that way. This second group of participants expressed some understanding as to why the stereotypes do happen, though they said that does not mean they condone them.

Most participants also agreed that stereotyping of immigrant groups and other people is not new. In their opinion most immigrant groups are stereotyped with one thing or the other, citing that the Italians were stereotyped as mafians, Jamaicans as drug dealers, and the Irish as drunkards. Some, however, felt that the degree of stereotyping Nigerians in relation to the financial fraud is unprecedented with astronomical impacts because the stereotypes are in relation to their economic well being.

The stereotypes are worse, according to the participants, for those Nigerians who seek to venture into new areas of businesses or who are starting off in business because they would have to prove they are reliable and trustworthy before they can be accepted as business partners.

Many of the participants also said they experience more frustration when the stereotyping is from Nigerians and other Africans. While some participants said this happens just as often as the stereotyping from other people, if not more, the majority thought the stereotyping from Nigerians and other Africans was minimal. Such negation of trust and confidence, according to those who experience it, is seen when Nigerian customers are reluctant to provide personal information such as bank account numbers, Social Security numbers, and driving license numbers to the Nigerians in business while not showing the same reluctance when asked to provide the same personal information to whites and other non-Nigerians.

Some participants rejected the idea that any group of professionals, such as loan officers, would discriminate against people based on their country of origin because such a practice would be against the law. Participants in this group do acknowledge that the stereotypes are there but think they are applied more on the individual than on a group level such as targeting people from a specific country. Asked for further clarification regarding this, those in professional businesses such as lawyers, CPAs, MDs etc said most of their clients would look at the individual's ability to deliver and perform their duty satisfactorily and not simply accept the stereotypes based on their country of origin. According to them, this explains why most of their businesses are generated through referrals and repeat clientele. Participants in this camp say those who go to them for businesses are people of all races – whites, blacks, Asians, Hispanics etc.

A few other participants, while acknowledging the existence of the stereotypes, said they were not sure whether the stereotypes target Nigerians or

Africans in general. One participant who has owned a law firm for 11 years reasoned as follows.

> I don't know if many people are eager to explore who is from Nigeria and who is from another African country since this is not knowledge they would have from simply spotting an accent. I don't think any loan application would require one to give one's country of origin. You might speak with a loan officer who may spot some different accent but I'm not sure the loan officer is able to attach that accent to Nigeria or a specific African country.

Some other participants say their experiences are different and that there are lots of people who are able to identify specific accents from different countries. According to this group, loan officers and others who make such decisions are able to identify the Nigerian accent or they simply see every black African as a Nigerian because of the size of Nigeria's population in comparison with other black African countries. According to the Internet World Statistics website, Nigeria's population (162,082,868) is approximately one fifth of the entire African population (933,448,292) which includes the population of white Africans as well. When the moderator asked if there are people who have been identified as Nigerians from their accent a few raised their hands and some nodded in agreement. One participant who has owned and operated a travel agency for 13 years said he went to a computer show and had purchased a few computer books a few years ago when the seller spotted his accent and asked if he was Nigerian. After he answered he was from Nigeria, the seller expressed surprise that he was buying computer books because he thought Nigerians were only interested in financial frauds.

The question of whether loan officers would identify Nigerian names and deny their loan applications generated heated debate. Some of the participants, who

happen to be in private professional businesses such as lawyers, CPAs, doctors, etc

argued that loan officers could not single out Nigerians for refusal of loan

applications even if they wanted to do so nor would they actually identify Nigerian

names because there are laws that guide such decisions for financial institutions and

such laws do not specifically target any one group of people from a given country.

One participant in the mortgage banking business argued:

> I personally have serious doubts that any financial institution can make
> distinctions based on nation of origin. The reason is that before one ascends to
> the position of making decisions for such institutions, the person has to know the
> laws and the consequences of discriminating against others. They also know that
> potential clients have access to the same laws and could take legal action if there
> is discrimination.

Others argued that knowing what the law says does not compel compliance

and that there are always subtle ways of doing such things especially since the law

allows them to look into someone's background and they can always find a way of

refusing loans for certain individuals and accommodate such decisions by referring to

a check list. Those in this camp also argued that the people who make decisions for

financial institutions are aware that having recourse to legal action is not free, and

that costs in money and time could discourage people from resorting to legal action.

A participant who described himself as a real estate agent and telecommunications

broker said in relation to this:

> It costs a lot of money and that money is not available to everyone. Chances are
> that the ordinary person is not likely to challenge any decision to refuse his or her
> loan application. We as Nigerians, and actually most people from Africa, operate
> individually and we do not have organizations that back us up and provide
> support in situations like these.

Another problem most participants underlined relating to the stereotypes is the erosion of their confidence when they walk into banks and other financial institutions. Such erosion of confidence could make a difference between obtaining and not obtaining a loan. One participant who said he has been in the medical supply business for seven years after working in real estate for nine years summarized this viewpoint as follows:

> Even when they don't say it, they often know where we come from. And because we already know about the financial scams coming from Nigeria and how they associate us with that, we no longer walk into banks or financial institutions confident that we will get the loan. Deep inside your mind you are thinking they will look at you saying here comes another Nigerian and possibly someone who could be a potential scammer. It is very upsetting but what can you do?

Most of the participants expressed their concern regarding the stereotypes, arguing that once people have an opinion of other people, whether accurate or inaccurate, such opinion becomes difficult to change.

Some of the participants expressed the view that whenever there are incidents of crime in the United States, law enforcement personnel would go after those who committed the crime and would usually not relent till they find them. Crime, they argue, has always been treated as individual specific and where groups of people may be involved, they are targeted and an effort is made to apprehend them, however long it may take to investigate and bring them to book. They wondered why the treatment would be different when people from another country commit the crime. Stereotyping the whole country or the majority of a population, they argue, is certainly not the way crime is viewed or dealt with in the United States. It is therefore a surprise to them that some people would look at foreigners that way.

Asked why they think the stereotypes were started in the first place, many participants agreed that some Nigerians are perpetrators of the financial scams operating both from within Nigeria as well as other Nigerians who operate within the United States and other countries. They also agreed that the largest number of email scams still do come from Nigeria, while conceding that some other countries are also involved in the scams. As a result of the scams, many Nigerians themselves have a hard time trusting other Nigerians with their personal and financial information. It is therefore not a surprise to this group of participants that Nigerians are stereotyped in relation to the financial fraud. This group sees the stereotyping as a situation where a few people do things and so many people are impacted by the actions of a few. They are not surprised that some Nigerians in the United States pay the price.

Some others say the stereotypes originated from all the negative publicity given to Nigeria and the fact that no one writes to correct the bad impressions or counteract the claims. According to the participants who share this view, when all one hears is the corruption and fraud coming from Nigeria, then there is nothing that leads them to have a contrary opinion or even to imagine that these negative things are not widespread in the country. The participant who is a real estate agent and a telecommunications broker had this to say to relation to the effects of negative publicity:

> If people read so much of the negative stories about Nigeria, with some of the Internet reports claiming there are fraud schools in Lagos and other Nigerian cities where people go to specialize in fraudulent practices, it becomes difficult to entertain other opinions of Nigerians especially when there are no contrary views out there.

According the participants who share this viewpoint, inaccurate reports on Nigeria should be challenged and disputed by the government and peoples of Nigeria with a view to correcting them and not letting people get the wrong impressions about the country. Several participants cited the allegation from some of the Internet reports of the financial scams that there are schools in Lagos and other Nigerian cities that specialize in teaching young people how to defraud others as the classic case in point. In their view, it is important to correct such erroneous views as this and tell people that every Nigerian is not a graduate of the so-called fraud school because such schools do not exist in the first instance.

This aspect of the focus group findings calls to mind Zucher's (1978) theory about issue obtrusiveness. In his analysis Zucher (1978) argued that people generally trust the media to educate them about unobtrusive issues because they cannot travel to those areas or parts of the world not close to them to actually learn what goes on there. Those participants who say the stereotypes flourished because there are no contrary opinions argued that the reason the United States is not stereotyped as a country of fraud though it tops other countries in Internet fraud is because there are other efforts made to portray other positive aspects of the US society and such positive publicity counteracts all the negatives out there. A study conducted by VeriSign (2003) showed that 48% of all Internet frauds are committed in the United States, while Britain is in second place with 5.25% and Nigeria in third place with 4.81%. Another participant who has been in mortgage banking for ten years had this to say: "Nigerians did not invent credit card fraud. Nigerians did not invent financial

fraud or even the 4-1-9 fraud. Every day I get hundreds of mails trying to persuade me to buy something I know is phony and I know these ones are not from Nigeria."

A few of the respondents expressed the opinion that the Nigerian government has not done enough to distance themselves from the perpetrators as well as tell the world how they have dealt with those they caught. They argued that some of the perpetrators have been known to use government buildings as addresses and have even created letterheads bearing the names of government agencies to boost their credibility by giving the impression that they are working for the federal government of Nigeria. Some participants argue that while the Nigerian government disowned such claims in Nigeria, they have not embarked on a more global campaign that would send a message to the rest of the world that the government does not connive in the financial scams. They want the Nigerian government to clearly distance itself from the perpetrators both within Nigeria and in the international community and ascertain that the perpetrators do not gain access to government buildings and offices.

On Whether Nigerians Face a Tougher Task Integrating their Businesses in the United States than People from Other West African countries

The majority of the participants were of the view that Nigerian business people face a tougher task integrating their businesses in the United States because the financial scams and their association with Nigeria has become widely known. This, they explained, hits at the very heart of business, which has a lot to do with trust.

Some others do think Nigerians face a tougher task than their counterparts from other black African countries but only for certain types of businesses. When asked what kinds of businesses these would be, they cited those businesses that required obtaining personal and financial information from the clients. Those participants who say Nigerians face a tougher task in integrating their businesses than blacks from other African countries point to what they see as a lack of respect and credibility accorded to documents from Nigeria while documents from Ghana, Kenya and other black African countries are not treated with the same level of suspicion or skepticism. When the moderator asked what documents these would be, they pointed to personal documents such as birth certificates, marriage certificates and bank statements from Nigeria.

A few respondents, however, expressed the view that in American society, any African is simply seen and treated the same way and it would not matter to them what specific African country the person may have originally come from. This group argued that all Africans are stereotyped the same way. In their opinion, Nigerians do not face a tougher task in their effort to integrate their businesses in the United States. The only reason Nigerians may feel the impact more, they argue, is because they are the most populous country in Africa and have more immigrants in the United States than any other African country. This group said that Nigerians are therefore likely to feel the impact of whatever treatment that are given to Africans in terms of the number of people who receive such treatment. People in this camp are typically one-person business professionals such as CPAs, MDs, lawyers, etc. One lawyer who represents this group said:

In what I do, I certainly think my experience would be similar to the experiences of people from other black African countries. I have also come across some whites and Westerners who are very happy with the Nigerians they have known and done business with. Some of them do travel to Nigeria and do business over there, but the people who get scammed are usually not in business and so they get taken advantage of.

It is not surprising that the participants have different views concerning the stereotypes and other topics raised during the focus group interviews. Scholars affirm the multiplicity of constructed meanings (Neuman et al, 1992; Gamson, 1992; Hall, 1997) because people have varied backgrounds and experiences. They all bring their "individual constructs" or "mental categories" to the interpretation of meaning (Applegate & Sypher, 1988; Littlejohn, 1999; Miller, 2002). However, in spite of their differences of opinion, the participants agree that the Internet reports stereotype Nigerians in relation to the financial scams. It would therefore seem that the perspectives, cultures, and community backgrounds of Nigerian business immigrants might have influenced their views of the same media message or interpersonal discourse as suggested by constructionist scholars such as Gamson (1992), Neuman et al (1992), and Hall (1997), supporting their affirmation that people who share the same background and culture often construct similar meanings from the same media messages.

On Whether they Consider the Internet Accounts Balanced and Fair

The participants were encouraged to share their analysis of the Internet stories on the financial scams in terms of what those stories covered or left out and whether

they considered them balanced and fair. They were simply asked to discuss the overall coverage of the scams as they appear on the Internet.

The participants were unanimous in affirming that the Internet reports linking Nigeria to the advanced fee fraud are not balanced reports because they do not discuss in detail what the alleged victims were doing when they got caught. Most of the participants felt that many of the victims were not honest business brokers but people seeking to find "short cuts" or "make fast deals," and the consensus was that the Internet reports do not highlight or even mention this aspect of the story. When asked to explain further, they said most of the proposals clearly ask for someone willing to transfer some ill-gotten money or overpaid contract money illegally so that the Nigerian law enforcement is not aware of the deals. One of the respondents who said he has been in the ice cream retail business for 17 years captured the perspective of this group:

> No decent person can get involved in things like that. Those who agree to such deals seem to be crooks themselves. I look at the email solicitations as crooks advertising to fellow crooks because both the perpetrators and the alleged victims seek to bypass the authentic and legal way of doing business. We would like to see the reports present all that happened and how the victims got scammed.

The reports in question which participants were referring to are the Internet accounts of the financial scams and these include reports from news groups, victims, individual opinion writers, those fighting the scams, government agencies and law enforcement.

In expressing thoughts about tilting the stories in the form of what may be presented or ignored, participants are in agreement with some structuralist scholars like Saussure (1960) who maintained that the construction of meaning is

accomplished mainly by the use of such mechanisms as 'selection' and 'combination.' Hall (1977) echoes a similar theme by saying that the media chooses how to represent other cultures and that whatever is chosen or not chosen has consequence in regard to what meaning is produced. Perhaps this view is best captured by Entman (1993) in his definition of framing: "To frame is to select some aspects of a perceived reality and make them more salient in a communicating text, in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, and/or treatment recommendation for the item described" (p. 52).

Some of the participants said they do not expect balanced and fair reporting in relation to the financial scams and their association with Nigeria from the Western media, such as *The Washington Post*, *The New York Times* and *The Los Angeles Times* as well as other Western media. They also acknowledged that the Nigerian press does not give balanced reports when writing about the West. Those who hold this viewpoint say that the Nigerian media would write favorably about Nigeria while the American media would favor an American viewpoint. In their opinion, readers have to read between the lines to arrive at the truth on such matters. This view is in agreement with the thoughts of many constructionist scholars who argue that in presenting reality, the media is not neutral but uses language that inevitably constructs reality in a given way (Neuman, Just, & Crigler, 1992; Searle, 1995; Franklin, 1995; Hall, 1997; Gandy, 1998).

Some others think the reports were clearly blown out of proportion considering that most Nigerians do not own personal computers and connection to the Internet is limited to very few Internet cafes where people pay to have access to

the Internet. They cited the credit card frauds and other identity thefts that happen in the United States as well as in other parts of the world, which are perpetrated by a small percentage of the populations in the places where they happen.

The participants often relied on their experience to "negotiate meanings" (Gamson, 1992) in a certain way. When one participant argued that some of the executives of Enron duped investors of millions of dollars but that does not mean most investment companies are that way, this resonated with many participants. They blamed the Nigerian government for its inability to defend the country and tell the world that only few Nigerians are involved in the financial fraud scams. One participant who said he has been in the mortgage banking business for 14 years argued:

> The reports are not balanced at all. If one tenth of the fraud that is perpetrated in this country were to be carried out in Nigeria, Nigeria would collapse. The Nigerian government has to come out with the facts and tell the world that only a few people who can have access to the Internet in some of the bigger cities are doing this. The typical Nigerian is struggling to survive and does not even know there is such a thing as the Internet.

A few participants recalled some situations where they have been victims of crimes in the United States such as having their cars broken into, identity fraud, theft, and the loss of relatives in homicide cases. This prompted the investigator to inquire what they expected of a balanced and fair report. Their response was that the crimes they experience or fall victim to within American society do not negate the good things they gain in the United States, such as education, prosperity, and secure investments. In their analysis, it would therefore be incomplete to write or talk about their experience within American society only in terms of the negative things they experience, such as the cases in which they have been victims of crimes. When the

investigator reminded them that most of the victims of the financial fraud may never have been to Nigeria, let alone have knowledge of anything about Nigerian society other than someone who duped them of their hard earned money, they still argued that the reports do not represent the vast majority of the Nigerian population, who are well-meaning people and not sophisticated enough to even know about the Internet, let alone be familiar with emails and how to dupe others through such a medium.

Two participants, one in retail and the other an insurance broker, were of the opinion that though the Internet accounts that link Nigerians to the financial scams generalize concerning Nigeria's population of more than 140 million people, it is usually the case that people react to bad things that way. They would therefore not be surprised to know that many innocent Nigerians pay the price for the crimes of a few. It is usually the case, they argued, that people tend to generalize in situations where they cannot clearly differentiate those who are involved in some wrong doing or criminal activity from the rest of the population. This group of participants likened the generalizations on the financial scams to generalizations in relation to terrorism, which they say, people from certain parts of the world are more involved in than others and it becomes natural that anybody from those parts of the world can be suspected or even profiled because the probability that the person could be into terrorism is higher than is the case with people from other parts of the world. It is therefore not surprising, they said, that airport authorities check certain people more thoroughly than others.

Applying Littlejohn's (1999) concept of "Cognitive Differentiation," it is clear that some of the participants have greater cognitive differentiation and are therefore more likely to look at the scams from more than one perspective and show greater resonance with the victims of the email scam. According to Littlejohn (1999), people with greater "cognitive differentiation" are more likely to look at things from more than one perspective than those with less "cognitive differentiation."

A few other participants think Nigerians in the United States also apply the same generalization to Nigerians in the home country. It is not uncommon that some of the Nigerians in the United States, they say, no longer trust their friends in Nigeria when it comes to business dealings because of what they have read and heard regarding the financial scams. One participant who owns a law firm and has been practicing law for 13 years said in relation to the trust question.

> A few of my friends in Nigeria have talked to me about shipping vehicles to Nigeria and they would sell them and give me the money. While some people may actually do this and render account properly, I fear that someone may sell the vehicles and take the money. I'm therefore more cautious when dealing with them than I would if those stories did not exist.

According to those who hold this view, it is plain human nature to draw conclusions about a bigger group from what one observes in the smaller part of that group even when this may not be scientific in terms of gathering random sampling. When one makes some efforts to do business with other people from a certain country and those efforts all go wrong, chances are the person may never trust someone from that same country. When others countered that the victims of the financial scams were not in a one-on-one business relation but were seeking some transaction over the Internet for the most part, the consensus was that it did not make a significant difference whether

people were physically dealing with Nigerians on a one-on-one basis or making the transactions over the Internet.

One participant who has worked in real estate for 14 years offered some defense for the United States and argued that the size of the country makes it implausible to compare crime rates in the United States with those of Nigeria, a much smaller country. According to him, the heterogeneity of the United States population makes it tougher to control crimes because there are people from different parts of the world and some of who may have come into the United States without the purest intentions to work hard and earn a decent living. This inspired other viewpoints, thanks to synergism, which comes from group discussions. A few other participants countered this view. While accepting the heterogeneity of the population of the United States, they wondered if Nigeria is not more heterogeneous. Nigeria, they reminded the others, has over 250 ethnic groups. They also pointed to other loopholes in the Nigerian legal and social infrastructure. People from other West African countries come into Nigeria and claim automatic citizenship because there are no means of identification such as the Social Security number that is implemented in the United States. In Nigeria, the law does not compel employers to hire only bona fide Nigerians or people who have Nigerian citizenship. Nigerian borders are not secure and people from other African countries easily come into the country and obtain Nigerian passports at will. They pointed out that in Lagos, Abuja and other Nigerian big cities, immigrants from Ghana, Senegal, Ivory Coast, Cameroun and other West African countries work and move freely without legal

documents as if they were residing in their own countries. They also pointed to the presence of a large Lebanese population in Nigeria.

The above discussion raised the question of whether all crimes attributed to Nigerians were actually committed by Nigerians. Some participants recalled a story that was carried on television a few years ago. Someone was allegedly duped by a Nigerian, but the person who committed the offense was in Alaska and actually an American white male. He had pretended to be looking for a wife or girlfriend on the Internet and got in contact with a black woman who had advertised her profile on the Internet, looking for a black man to marry her. The Alaskan white male claimed to be a Nigerian and had obtained the picture of a black man from the Internet. He sent the picture to the woman and after exchanging a series of emails they agreed to marry. But he told the woman the problem he had was the difficulty of obtaining travel documents to come to the United States and asked if she could send him some money to an account number he gave as belonging to his brother in the United States. The woman was so happy she had met someone who would marry her. So, she obtained a loan from the bank and sent the money to the account number provided by the man. When the man did not visit her as he had promised, she reported to law enforcement. They investigated and found out the perpetrator was a white American male.

Participants say this story points to the existence of copycats and many of them may not even be investigated because Nigerians have been associated with all kinds of financial scams, while sometimes others carry out such fraud and attribute them to Nigerians. Asked why they have not fought back or at least sought to refute

dubious claims like the story above, the answer was that they do not have the mass communication resources to counter such claims. They cited the complaints of the Nigerian Ministry of Foreign Affairs regarding the inaccuracy and veracity of some of the documentaries and stories on Nigeria carried on CNN and other American news channels, which are not given any prominence and sometimes totally ignored. One of the participants who described himself as a telecommunications broker said in relation to this:

> We Nigerians do not control any major media, which can be used to refute some of the allegations. Even when CNN says something about Nigeria and we know that is not the truth, we have no means of fighting back. We do not control any media, major or minor.

Others pointed to the efforts of some groups, like the World Igbo Congress, who seek to educate people regarding what goes on in Nigeria, but whose activities are not given any publicity because of the lack of media ownership. The lack of media ownership becomes a big factor in bringing to the general public their own side of the story. The participants acknowledge that this is not applicable in all cases and that they were not in any way exonerating those Nigerians who are perpetrators of the financial scams. The point here is that some people have taken advantage of the bad reputation brought upon the country by those Nigerians who perpetrate such crimes to do similar things and blame them on Nigerians.

Some participants were particularly angry at those Internet reports, which state or suggest that the financial fraud is a national industry that is operated in Nigeria. They pointed to other criminal activities that go on over the Internet such as the selling and buying of other peoples' personal data, credit card theft, sexual

victimization of children, and all kinds of financial schemes that are perpetrated by people all over the world but no one suggests that identity theft is the third or second largest industry in the United States or the other countries mentioned in connection with such crimes.

Only two participants insisted that not only were the reports not telling the entire stories of the financial scams, but that they were a form of "economic warfare" intentionally undertaken to undermine or counteract the good efforts of many Nigerians because they are seen as competitors in many walks of life. According to those who voiced this opinion, Nigeria is an emerging nation and the best way to keep the country in check is to constantly highlight all the negative aspects of the country in a way that would suggest that such things are pervasive and undertaken by the majority of the population. One of the participants who owns a retail pharmacy said regarding this:

> To me all this collective blame game is a form of an empire striking back to smack the arrogance of Nigerians because of their vocal and stand-in-your-face kind of approach. Nigerians are seen as outspoken Africans demanding their rights and the rights of other Africans as well. So, by labeling all Nigerians as fraudsters, they devise a way to dent that arrogance.

Asked why they thought such was the case, they argued that the way of doing business is by sticking with the principle of caveat emptor (buyer beware). According to this principle the onus of verifying the authenticity of any business deals would rest squarely on the buyer. They also said the Nigerian government had put out several advertisements in *The New York Times* and on the Internet warning people not to buy into the stories of the scammers but to verify the authenticity of any business proposals with the Nigerian Chamber of Commerce or their own Embassy officials.

To these participants the reports were framed in a certain way to forge a certain opinion of Nigerians.

On New Businesses and those who Venture into New Areas for the First Time

The consensus among the participants is that those Nigerians who venture into new areas or those who are simply getting into business for the first time are worse off than those who are established in their areas and are known by the Americans who do business with them. The reason is that those who are starting out for the first time do not have the repeat businesses and referrals of those who are established in their areas. The former, they reasoned, are impacted by the effects of priming (Iyengar and Kinder, 1987) accomplished through some repetition of reports linking Nigerians to the financial scams. It becomes a tougher task for them because people have not encountered them for the first time to know if they are reliable and trustworthy. Such individuals, by virtue of their newness, are also less likely to obtain loans because they may have "insufficient credit history." Some participants pointed out that this would apply to doing business in other countries as well, especially if the person starting out is doing so in a foreign country. Participants unanimously agreed that it is the nature of business itself that those who venture into business for the first time need to be known by customers or clients before they can operate in full gear. Asked if they think those who are starting out in business today have a tougher time being accepted by the American business community than was the case for those who may have started about ten or fifteen years ago, the consensus

was that each period has its own issues to deal with and that business is not an easy proposition in the first instance. Those who are new to business think the association with the financial fraud scam has certainly contributed to the number of hurdles to cross, making an already difficult situation more cumbersome. Those who have direct positive experience with Nigerian business people through earlier encounters are least likely to buy into media reports that tend to generalize. This view is in agreement with the findings of Iyengar & Kinder (1987), who found in their study that the media effectively primed "those viewers who are predisposed to accept the message in the first place." Direct experience therefore makes it difficult to prime people in this situation because they would not be predisposed to accept media messages that go contrary to their experiences. Iyengar and Kinder (1987) found a similar trend in their study about priming voters. "In short, the involved tend to be less susceptible to priming because they are less likely to be swayed by the day-to-day focus of television news…" (p. 96). The similarity with the Nigerian business people is that prior business involvement may help to establish trust and confidence with Americans who engage in business with them. Those Americans are therefore less susceptible to priming.

Most of those who have been in business for ten or more years were of the opinion that the challenges may be different, but nevertheless have always been there, not only for Nigerian immigrants but also for immigrants from other parts of the world, particularly those immigrants with a dark skin. This brought the discussions to the question of racism.

On Distinguishing Racism from Discrimination Based on the Financial Scams

The question of racism presents an important dimension to the discussions. The question the principal investigator posed to the focus group participants was the challenge of distinguishing discrimination based on the financial scams from outright racism. Simply put, the investigator asked to know whether the experience of the stereotypes and other issues emanating from being associated with the financial scams are different from their experience of racism and if so how are they able to make this distinction.

Some of the participants think it is difficult to make that distinction because of the subtle ways and shape racism can take. However, most participants think there is a clear difference between when people are discriminating based on one's skin color and when the subject matter is clearly one of country of origin. According to them, often people who have concern about the financial scam bring that up in their business dealings with them, while some others would only raise the topic in a joking manner. Racism, they pointed out, is usually between one skin color and the other, whereas discrimination emanating from the financial scams is not based on one's skin color and often comes from people who have the same skin color as well as from fellow Nigerians. This group of respondents also added that they do not rule out that some people could use the financial fraud experience or even stories they may have heard or read about the financial scams being associated with Nigerians as excuse to be racist and to advance racism. The consensus among the participants is that for the most part they are able to distinguish between discrimination based on racism from

discrimination based on being associated with the financial scams. Asked if they can quantify this in terms of percentages, they all agreed that at least 90 percent of the time they could make distinction between the two.

An interesting finding is that the experience of racism seems to have been more common among the participants than the experience of being associated with or discriminated against because of being associated with the financial scams. Even those who say they are not impacted in anyway by the association of the financial scams with Nigerians indicated they have had some kind of racism directed against them. What was important to them is that both kinds of discrimination accomplish the same result. Racism, they explained, could hurt black immigrants because they may not be able to obtain jobs, thereby depriving them of the means of livelihood. Discrimination based on being associated with the financial scams, according to those who expressed this view, would hurt the Nigerian immigrants' ability to set up or expand their businesses thereby depriving them of the same means of livelihood.

On Whether Being Associated With the Financial Scams Have Forced Changes in the Way They Conduct Business

Participants were asked whether reports about the financial scams and their association with Nigerians may have forced them to change the way they would normally do business or make certain adjustments regarding how they do business. About half the participants said they have to continually prove themselves as honest business brokers or at least be conscious of the concern of others. Those participants who held this view said they often saw themselves as starting out from a defensive

standpoint and this already places them at some disadvantage. Some saw a positive element in this because it has prompted them to be more careful or cautious and be sure that they cross the "t's" and dot the "i's" in every transaction. One participant in the mortgage business said regarding this:

> Sometimes I find myself in a situation where the appraiser is a Nigerian, the mortgage person is a Nigerian, the lawyer is a Nigerian and the only non-Nigerian person is the buyer. What it has done is I have to take extra care or steps to make sure everything is done the right way because of the knowledge or fear that one is already under some kind of suspicion.

So, the association of Nigerians with the financial scams has made this group of respondents more aware and more sensitive to the feelings of others who do business with them. They likened it to the 9/11 experience which happened in the United States and how it has changed so many aspects of the lives of Americans thereafter, and argued that human beings are usually impacted by the negative experiences they have.

For some others, especially the individual professionals in business, this has not impacted the way they do business. This group believes there is no reason to implement changes in how they operate their businesses because they do not have cause to do so. Their clients or customers still go to them and refer other people to them on a regular basis. According to some of the individual professionals who operate their own private businesses, how well they succeed is not so much dependent on the changes they implement in relation to earning customers' trust as it is based on name recognition that is a prominent issue in certain professions. An attorney who belongs to this group said while his dream is to own an imposing law firm or be a partner in a prominent law firm, actualizing such dreams has less to do

with his intellectual ability or any trust issues and more to do with name recognition and his ability to generate business with major corporations, and he argued that this was very typical in his profession in many parts of the world. He cited that if he graduated from law school with a daughter of Colin Powell or John McCain, or just anyone with a more recognizable name for example, that person would be more likely to succeed and expand a lot faster because of the name recognition, which would be tied to her ability to generate business with major corporations.

Asked what they thought of taking extra steps and being cautious in their business dealings, many participants said they did not see anything wrong with this practice. It helped them to be more careful in dealing with others and that those they do business with are more likely to feel comfortable dealing with them because of such extra efforts. Fewer participants said they did not like that they have to do something extra just because of where they originally came from.

Asked to discuss some of the extra steps they took, some participants said their businesses did not prosper till they hired a white person who shares the same accent with the people in the United States. A person who owns a home health agency said he did not do well for months and had called different hospitals so they would refer patients to him but all to no avail. He explained that the turning point came when he followed the advice of someone in the same kind of business and hired a white lady to work in the front office, while he himself stayed in the background and was not visible to the people who gave out such businesses. It was only then that business started flowing. Asked why he would think that had anything to do with being associated with the financial scams, he admitted he could

not tell for sure whether it was simply because they spoke to someone whose accent they could relate to and understand a lot better or whether there was anything else behind it such as racism or the fall out from the financial scams. This was thrown to other participants to weigh in. Some participants said they would consider it "necessary business decision" if they have to make changes that would bring them more businesses, in terms of who they hire in the front office. Many participants thought it was normal for people to relate more with those they can identify with and understand their language easily, especially when it comes to monetary matters. Some participants went on to insist that such business decisions are necessary for success and would apply if they were doing business in other African countries and in other parts of Nigeria where the language and culture may be entirely different from theirs. One participant who operates a retail business shares this viewpoint; "We have to be realistic as business people. I would rather have a Hausa-speaking person in the front office if I had some business in Kano or other areas of Northern Nigerian" (The Hausa language is spoken in Northern Nigeria).

The participants reached the consensus that making changes and adjustments in business more than their American born counterparts in order to succeed would apply to most immigrants and especially black immigrants because they are basically operating in a foreign country whose ways and style of businesses may be quite different from what they are used to or may simply not be always apparent. While not ruling out that the association with the financial scams may have a role to play here, they do not see this matter as peculiar to Nigerians. They noted that other immigrant groups have to work very hard and often put in extra efforts in order to

succeed. They also agreed that whatever adjustments or changes one implements would be largely dependent on the kind of business the person operates. For some businesses, their individualism and personality weigh in a lot more than in other businesses because after working with people and the people get to know them, the direct positive experiences make it unlikely that they will be distrusted in the future. On the contrary they get lots of repeat businesses from those who have known them and they even refer their friends and family members to them. Such people are therefore not likely to change the ways they conduct business. For others, although they also deal with people one-on-one, the nature of such businesses is less personal. Participants discussed this viewpoint and concluded that a physician and CPA would be a lot more involved with the clients because of repeat businesses than a real estate agent, for instance. They reasoned that people do not always buy houses and even when they do, they may go through another agent and bypass the first agent who helped them acquire the house. They contrasted this with certain areas such as health and personal finances, where there may be some tendency to stick to the same professional.

On the phrase "Nigerian Email Scam"

The investigator asked participants what they thought of the phrase that is commonly used in many of the Internet reports on the financial scams.

A few participants said they considered the use of the phrase appropriate because the contents of many of the emails indicate they come from Nigeria. They point to some of the details such as when the perpetrators ask that some money be remitted to a

bank account in Nigeria or some allusion is made about an overpaid contract in Nigeria. Those in this group believe that even when the emails purportedly come from other countries, the agents could be some Nigerians who may be operating from those countries or those working in collaboration with them. They think that the emphasis on Nigeria is because too many of the emails do come from Nigeria when compared to those coming from other countries. Those who hold this view believe there may be copycats and people from other countries may be involved in the scam but insist that the majority of the perpetrators, at least initially, were Nigerians.

Others said people from other countries, notably Gambia, Senegal and South Africa, have scammed them but they were unable to detect whether those from other countries were copying the Nigerian model or have existed even before the Nigerian perpetrators started. One participant said he knew and confronted two people scamming others here in the United States and that they are not Nigerians.

The investigator asked if there was a more scientific way of tracing where emails originate. According to some participants who said they have experience in data networking technology, it is possible to trace where emails come from but that will mean having to contact the email service provider to trace the ip (Internet Protocol) address of the incoming email and this may not be something email providers may be willing to do. Some of the participants said con artists have devised a means to hide IP addresses so they cannot be located.

About half the participants felt that the phrase "the Nigerian email scam" is a misnomer. According to this group, the Internet did not start in Nigeria and the use

of email as a medium of communication did not begin in Nigeria. They argued that once the Internet was made available for the public and commercialized, fraudsters took advantage of the new medium to advance their trade. In their opinion, financial scams perpetrated over the Internet started way back before the Internet was launched in the African continent for the first time. In the opinion of this group, before coming up with "the Nigerian email scam," we should have had "the American scam," "the British scam," or "the Italian scam" and other scams for the many countries whose use of the Internet started way back before Nigeria's, and whose Internet crime also started before Nigeria's. When the investigator suggested that the use of the phrase may have been triggered by the unprecedented volume of email scams coming from Nigeria, they responded that the United States still has the highest percentage of Internet fraud and that this can be quite understandable because of the high use of the Internet in the United States, but no one writes about 'the American scam or fraud."

According to the participants who expressed this viewpoint, the Nigerian students who had never been to the United States and did not know much about computers or how the US society operates could not have known how to pitch business proposals to people in the United States. In their opinion, those Nigerians who were deported from the United States, started this fraud in Nigeria because they acquired the sophistication in the use of computers and the Internet while staying in the United States. They also understood how the United States operates, having lived in the United States for a while. Added to this was that when they got to Nigeria, they could not fit into the Nigerian society because there were no jobs for

them. They took advantage of their knowledge of computers and the Internet as well as their knowledge of American society to get into the email scams and others learned from them. Asked how they knew the Nigerians deported from the United States started this, some participants said they own Internet cafes in Nigeria, where they learned from some of their customers a whole lot about how the financial fraud thing started in Nigeria.

Some of the participants who consider the phrase, "the Nigerian email scam" inappropriate, likened the scams to the Florida sweepstakes in the United States, citing that many people receive mails telling them they have won millions of dollars and sometimes they comply with demands to send some money to process the money won. They argued that although many people are aware that the Florida lotteries are not authentic, no one refers to them as the "Florida scams" or "the American scams."

On Their Main Concerns About the Advance Fee Fraud Being Associated With Nigerians

The investigator asked the participants what their main concerns were regarding the scams being associated with Nigerians. Their main concern, according to them, is the fear of associating every Nigerian with this crime to the point that people begin to look at them as untrustworthy even before they have a chance to know who they are. Like other crimes in Nigeria and other parts of the world, they insist that perpetrators are in the minority. One participant who operates a distributorship summed it up in the following words:

Crime is not a good thing to be associated with any country. To my friends, associates and colleagues, I want to be seen and treated as someone of integrity, and not be seen as some criminal seeking to dupe people of their hard-earned money.

The main concern of the participants is that they immigrated to the United States for economic reasons and they fear that such association with the financial scams would negate their efforts. According to the exponents of the neoclassical economic theory (Todaro & Maruszko, 1987; Massey & Espinosa, 1997) the predictor of international migration is the capital that would accrue to immigrants in a better economic market than their home countries. They would not want to see that opportunity lost or diminished because of being associated with something they are not a part of.

Part II

What Can be Done?

In this section, the investigator explained to the participants that he was looking for their suggestions regarding what can be done to fight the crime and stop those Nigerians who are perpetrators of the financial scams as well as their suggestions relating to how to improve relations with the Americans they do business with. The focus group facilitator also encouraged participants to offer whatever pieces of advice they may have to the Nigerian youths who carry out the financial frauds and fellow Nigerians who do business in the United States or those who are aspiring to start some business in the United States.

The participants were unanimous in their agreement that the email scams and their association with Nigeria constitute serious problems that have to be addressed by the Nigerian government and all Nigerians alike. Everyone agreed that the way forward is to accept the fact that many of the scams do come from Nigeria and are actually perpetrated by Nigerians. According to them, it is important to speak out against the fraud and the perpetrators, and not condone them in any way. When one participant who owns a beauty saloon said: "We have to speak against it even if one Nigerian is doing it, and report those we suspect to law enforcement. Crime is not a good thing." The investigator asked whether all participants agreed with this view and the agreement among the participants was unanimous. They added that they would love to see more responsibility on the part of the media and those who write about this by not labeling everyone that way or suggesting that this is some industry undertaken by most Nigerians.

According to the participants, it is important to move from a blame game to constructive efforts aimed at eradicating the financial scams wherever they may originate. Much cannot be accomplished if all that can be done is to point accusing fingers to Nigeria or another country, as the origin of the financial scams. One participant who has practiced medicine for 12 years echoed the opinion of others when he said;

> We do not like that this has gone on for some time. We want to see it stopped whether it is perpetrated by Nigerians, Americans, Indians or whoever. We therefore appeal to the international community to help bring this to a stop in whatever way they can.

Others expressed similar sentiments and added that by not becoming victims to the ploy of the perpetrators, those who engage in the financial scams will be

discouraged and probably stop their trade since it will be clear to them that people have known about their subterfuge and will not buy into such lies. Some participants voiced the opinion that the major contribution has to come from Nigerians themselves, especially Nigerian immigrants living in the United States. Although some may have seen their businesses slowed or dragged down because of being associated with the scams, they insist it is important to remain steadfast in doing business the right way and with time they will gain the trust and confidence of those they do business with and erase whatever stigma may have been created by being associated with the scams. According to those who share this view, second generation Nigerian immigrants will fare a lot better in business than their parents if they work hard and prove themselves as trustworthy.

Participants also advised those who seek to engage in business with Nigerians who are resident in Nigeria, to go about it as openly as they possibly can and not seek to participate in any shady deals. It will be helpful, they insist, to contact Nigerian Embassy Officials or even Nigerian immigrants who live in the United States to evaluate the veracity and authenticity of any claims. They agree that if prospective business proposals are brought to the knowledge of many people, it becomes likely that they will bring the deal to the attention of someone who can see through lies and discourage them from proceeding with such deals.

Some of the participants suggested that it would be helpful for the Nigerians who do business in the United States to form organizations because the authenticity of a business can be verified through membership to such organizations. They think the Nigerians in business in the United States pay too much emphasis on their

individual efforts, to the detriment of the collectivity through which they can be identified. Such organizations, in their views, will not only authenticate their business but also form support systems for Nigerian immigrants who are new to business by offering suggestions on how to start and be successful in doing business within the United States.

Some of the participants insisted that it is important to know who the perpetrators of the email scams are and why they do this. A few participants who said they own Internet cafe businesses in Nigeria where people pay fees to use the Internet, narrated how they confronted some of the people they suspected could be sending out the email scams. According to them, most of the people who indulge in this are kids just graduating from high school who said they were looking for means of survival because their parents could not afford university education for them and they could not get jobs with just their high school certificates.

The participants believe it is crucial for the Nigerian government to address issues that relate to anonymity by providing some kind of identity for everyone, otherwise the perpetrators will continue to hide under everyone else, taking advantage of the lack of a tracking system. In Nigeria, the rich and powerful do things and get away without being held accountable for them. Part of the reason, in their assessment, is because there is no system of identification like the Social Security number that is used in the United States where one's history or record can easily be pulled. This, in their opinion, encourages young people to seek to acquire wealth and rise above ordinary people.

Participants expressed the view that they would love to see the Nigerian government make more concerted efforts to defend the country in situations where the reports are clearly false and misleading. Some of them cited that if the media were to write or say anything about the United States that is not true, the United States President or some government official will refute such claims or at least address the issue in a comprehensive manner. They regretted that in Nigeria, those who are elected and paid to defend the country are not doing much in that regard. A few others added the reason could be that some of the Nigerian government officials are corrupt and would prefer to let sleeping dogs lie for fear they themselves would be exposed.

The majority of the participants also expressed the view that the general tendency of Nigerians to buy into the reports and mistrust one another has not helped matters, but instead sends the message to other people that Nigerians have a hard time trusting one another. They noted that this does not seem to be the case with people from other West African countries such as the Ghanaians, Senegalese, Ivorians etc. They would therefore like to see Nigerians show greater trust in one another and patronize one another in business. A few pointed out that while they agree with patronizing one another, it would be insulting to the Nigerian professionals if their fellow country men and women approached them only because they are Nigerians, and not look at whether or not they are competent in what they do. One participant who owns a law firm noted:

> While I agree with patronizing one another and working with fellow Nigerians, I will even feel offended if somebody approached me as a lawyer to represent him or her simply because I'm Nigerian. I tell people the first thing to look for is competence and once that is taken care of, they can think about the relationship.

> If a Nigerian is competent in his area, then I want to go to that Nigerian because he has an added advantage in that he understands me better.

They also agreed that sometimes people are not comfortable discussing certain things with those they know and might prefer to work with total strangers in such situations.

The participants think the efforts of many Nigerians who have been fighting the perpetrators and their trade have gone unnoticed and unappreciated. According to them, people forget that many Nigerians have been victims of the scams. Those victims did not sit back and fold their arms. They have brought awareness to others so they do not fall victims too, while also providing information on those who scammed them to law enforcement personnel with a view to apprehending and stopping them. Some victims, they say, have also organized seminars aimed at helping young people develop healthy careers and viable alternatives. These positive efforts are not reported and people get the impression that Nigerians are happy with the perpetrators.

In line with bringing such positive efforts to the attention of people, some argued it is important for the Nigerian government to reinvent the tourism industry and encourage people to visit the country and see things for themselves. This is the best way people can see there is a lot more to the country than some isolated criminally minded people who perpetrate the financial scams. In their opinion, this would also be the best way for people to see there are no fraud schools in Lagos and other Nigerian big cities as alleged by some of those who have written on the financial scams. Without a practical way of verifying written allegations, they insist,

people can only know about Nigeria from what they read about the country, and the positive ones are not part of what they read.

The discussions also turned inward to address what Nigerians who do business in the United States can do to improve things for themselves. All participants agreed that those who are experiencing very serious discrimination based on being associated with the financial scams have to devise means to succeed, either by being more creative in what they do and instill trust, or by changing what they do and targeting another group of customers. They argue there are sizeable numbers of Nigerians in many parts of the United States and it may be more rewarding to target Nigerian customers or clients at least as a starting point. One participant who is a real estate agent presented the argument as follows;

> If we take our businesses to our own people, we may even have more than enough to cater for, and some may need to branch out to three or four offices. You hear about Israeli Development bank and other names like that, who target their own people and after a while you hear they have assets totaling four hundred billion dollars. With such growth other people will eventually go to them and seek to do business with them.

So, the participants agreed that doing business with one another and fellow Nigerians was a good way to start and counter whatever stigma may have been created from the fall out of the financial scams being associated with Nigerians. When the investigator questioned if this was a viable alternative considering that some had complained about discriminations coming from fellow Nigerians and Africans, the consensus was that those Nigerians who approached them with blanket discrimination were in the minority.

The participants agreed it is important to hold discussions relating to the financial scams with a view to bringing this to the awareness of many people,

including some Nigerians who may not be cognizant of the extent of the stereotyping of Nigerians in relation to this. Such discussions will help bring their opinions to the world so people can know they do not condone the scams nor see them as the right way of doing business. By so doing, they will be able to present alternative materials to read about Nigerians and the scams and be able to counter whatever views link all Nigerians to the scams.

The participants described themselves as born and bred in a different time in Nigeria when education was highly valued unlike in this day and age when the younger ones are all after money and are driven by a get-rich-quick mentality. It is therefore important, they insist, to look inwards and strive to educate their children to work hard and embrace other values and not fall into the temptations of materialism and a get-rich-quick syndrome. The key, they insisted, is to emphasize the place of education and a culture that instills hard work where people can gradually work up their way in whatever they do and not seek to get rich overnight. It is therefore imperative, they said, to hold community functions and put across the message to young Nigerians both in the United States and in Nigeria as well.

The participants cautioned that Nigerian immigrants are relatively new in the United States when compared to other immigrant groups like the Jews, Asians, and European immigrants, and so, integration within the United States may take a while. They noted that immigrants from other countries experienced discrimination and stereotyping of various types, and recalled that John F. Kennedy's father was told he cold not be president of the United States and was appointed United States Ambassador to the United Kingdom, and later his son became president and today

their family is well known at least within the American political platform. The consensus was that the Nigerian experience is not entirely unique and will eventually run out its course, as was the case with other immigrant groups who had to be stereotyped one way or the other. The participants were in agreement that the key is to understand that things do not happen overnight, adding that it took other immigrant groups a long time to become fully integrated within the American society. Whatever accomplishments may have come the way of other immigrant groups, they acknowledged, came through hard work, dedication to their businesses, perseverance and a willingness to succeed.

Part III

Differences between Depth Interviews and Focus Group Findings

The investigator noted a few differences between the findings from depth interviews and focus groups. Such differences seemed to be attributable to synergism that is a factor in focus groups. A few examples will illustrate this.

In the discussion on racism, focus group participants showed a marked difference from depth interview respondents. Some of the depth interview respondents had expressed the view that the discrimination based on being associated with the financial scams hurt them a lot more than racism because the former came from fellow blacks and sometimes even fellow Nigerians while racism usually came from people of a different race. They also pointed to what they considered the implicit suggestion of dishonesty that comes with the discrimination based on being associated with the financial scams, whereas racism is based on some

factor over which one has no control, namely, the color of one's skin. On the other hand, focus group participants looked at both kinds of discrimination from an economic perspective and the end result they accomplish as opposed to analyzing the nature or reason for them. They therefore described them as "both equally outrageous and hurting," insisting that discrimination hurts in whatever form or shape it may come.

This difference of opinion between the individual interviews and group discussions may be attributable to the synergism that comes from group discussions leading to wider range of opinions and more diverse findings. In this particular case the participants went beyond the different kinds of discrimination to compare and analyze the financial implications of both kinds of discrimination and how they impact them as business actors because one person had mentioned looking at the effects of both.

Respondents in the depth interviews did not see making adjustments in the way they conduct business as "necessary business decisions" but as one more extra hurdle they have to cross and therefore indicative of racism or discrimination coming from being associated with the financial scams. On the other hand, focus group participants were in a situation they could deliberate on the issues and hear the opinions of others. When some participants described the adjustments they had to make to get their businesses moving up as "necessary business decision," others agreed and corroborated by saying they would do the same if they had businesses in other African countries or parts of Nigeria where a different language is spoken.

This resonated with the majority of participants and was accepted as a reasonable explanation. The synergism coming from group discussion was at work here.

Another area of difference relates to the whether the stereotypes against Nigerians could impact Nigerian children who are born in the United States. The depth interview respondents had expressed concern that the stereotypes could negatively impact the success of their children who were born in the United States. When the investigator brought this to the attention of focus group participants, they reasoned differently. The consensus among the focus group participants was that if their children fight back by staying the course and doing business the right way, they would eventually succeed. They cited that racism stopped, at least officially, when blacks fought back and proved they could work hard and excel in their chosen careers, and added that it would definitely have continued if blacks did not fight back to turn things around. They also believed their children will rise above this if they stick to doing business the right way and work hard to succeed in whatever they do.

However the greatest difference observed from the two types of interview was in the diversity of data from the focus group interviews. The synergism inherent in group discussions made it possible to have more diverse perspectives and different viewpoints, which was often provoked by one speaker but which triggered off various points of view relating to the subject of discussion by other interview participants. As a result every theme had more discussions and provided a wider range of opinion in the focus group interviews than in the depth interviews. This was especially so in the suggestions on what to do to eradicate the Advance Fee Fraud as well as minimize its impacts. It also featured in the elaborate discussions that followed

when one person noted that the United States is a more heterogeneous country than Nigeria, accommodating people from different parts of the world with their own distinct cultures and values.

Chapter Eight

Conclusion

This chapter discusses the major findings of this dissertation and its significance for communication in the 21st century. It discusses the findings in relation to the major theories underlying the study, and presents the limitations of the study as well as suggestions for future research.

This dissertation explored what Nigerian immigrant business people in the State of New Jersey consider as impacts of the association of the Advance Fee Fraud to Nigerians on their businesses. Probing questions were used to elicit actual examples of such perceived impacts and why anyone would rule out alternative explanations such as racism, as the reason for such impacts. It examined the Nigerian business viewpoints from a theoretical perspective that conceptualizes reality as constructed and mediated, and the audience as an active constructive agent (Neuman et al, 1992; Hall, 1997). This dissertation explored how both the writers of the Internet materials in relation to the Advance Fee Fraud and the Nigerians who gave their own perspectives to these stories were engaged in the construction and negotiation of meaning (Gamson, 1992), highlighting how people construct meanings from the same communication message. The stimuli provided helped to clarify how media content are employed in the process of constructing meaning. The focus group participants spoke from a direct connection to the stimuli provided

before the commencement of the interviews, and responded to actual media messages relating to the Advance Fee Fraud pulled directly from the Internet.

To provide some perspective to the problem of impact, the dissertation examined the contents of communication messages relating to the Advance Fee Fraud as presented on the Internet to ascertain if and to what extent they are associated with Nigerians. It also explored other related questions such as the degree of characterizing the financial scams as an exclusively Nigerian problem and the nature of language used to describe Nigerians in relation to the financial scams. The underlying question here is whether Nigerians are involved in the financial scams to the extent that the Internet reports depict them. The dissertation also examined how the Nigerian respondents perceive the Internet accounts of the scams and whether that perception corresponds to their own direct experiences of the scams. This dissertation examined the Internet contents from the framing effect theoretical perspective, which looks at how media messages are organized and classified in order to make meaning of them.

The study also explored how best to solve the problem of the Advance Fee Fraud and how to address the problems emanating from their being associated with Nigerians.

The study found that Nigerian immigrant business people interviewed are aware of the materials on the Internet and how they are associated with Nigerians. They said they use the Internet all the time for news and sometimes to check information passed on by friends regarding the scams. They demonstrated this awareness in several ways, including discussing the nature of some of the Internet

materials and showing the investigator some of the Internet accounts of the Advance Fee Fraud they printed.

A key finding of this study is that the greatest problem for the Nigerian interview respondents regarding the Internet accounts that associate the financial scams to Nigeria is that the accounts stereotype Nigerians in relation to the scams, which in this case means being characterized as dishonest people before others have a chance to encounter and know them. In their assessment, this has led to their being stereotyped as well in their business dealings with Americans and others they do business with in the United States. Participants said as a result, they encounter several problems in their efforts to engage in businesses with native-born Americans and other groups in the United States. Such problems include embarrassment, the erosion of trust from business associates, the withdrawal from businesses by prospects when they find out they are Nigerians, the lowering of their self-esteem so they no longer walk into banks and financial institutions with confidence, the lack of growth and inability to obtain necessary capital to expand and diversify their businesses. According to the Nigerian business immigrants in this study, they experience issues relating to distrust not only from Americans, but also from other Africans and to a lesser extent, other Nigerians. A key finding of this study is that the biggest impacts in this regard are on those Nigerian immigrants who are new in business and those venturing into new areas of business. Some had to shelve their business ambitions altogether because people did not trust them enough to engage in any kind of business with them. This may not be totally surprising since people generally take time to get to know others before reposing trust on them, especially in

matters relating to money. The study found that while admitting that other immigrant groups have been stereotyped in the past, the Nigerian respondents insist that being stereotyped in relation to fraud has impacts on their economic well being than those who may have been stereotyped as drunkards or drug dealers and whose stereotypes may not impact their means of livelihood. The study also found that direct experience mitigated the effects of any perceived stereotypes in situations where the Americans who engage in business with Nigerians have known and operated with those Nigerians for a long period of time, typically ten years or more.

Among the surprising findings is that by their own admission, the Internet reports associating Nigerians with the financial scams affect Nigerian immigrant business people in their dealings with Nigerians in the homeland. While they complain of being stereotyped in relation to the scams, they also admit that the Internet accounts have made them more cautious in dealings with their fellow Nigerians in Nigeria than they would have been if those Internet accounts associating Nigerians with the financial scams did not exist. Some of the respondents said they also stereotyped Nigerians who sought to do business with them from Nigeria.

This dissertation found that the Nigerian immigrant business people who participated in this study confirm that some Nigerians are involved in the financial scams and that many of the scams do originate from Nigeria. They did not offer any defense or excuses for those who may be involved in the scams nor seek to exonerate them. They want those involved to be apprehended and dealt with according to the law. The interview respondents and focus group participants insisted that crime

should be treated as individual-specific or group-specific when organized groups are involved, but never as a "national industry" as some of the Internet materials described the Nigerian involvement in the financial scams. The background analysis of Internet contents regarding the financial scams was to determine to what extent the Internet accounts of the financial scams attribute them to Nigerians and whether Nigerian respondents would agree with that assessment.

Findings from content analysis indicate that about three quarters of websites and other Internet contents relating to the scams attribute them to Nigeria. Content analysis findings indicate that most of the Internet accounts of the financial scams generalize regarding the Nigerian involvement in the scams. The combination of both types of interviews and content analysis of web materials provide strong evidence confirming the presence of stereotypes of Nigerians in relation to the financial scams.

The disparity between the content analysis and interviews relating to the number of Nigerians that are possibly involved in the scams could be due to the inherent nature of electronic mails. The Nigerian respondents did not accept that the actual involvement of Nigerians in the scams was anything near what Internet account figures suggest. It is one thing, they said, to accept responsibility that many of the scams do actually originate from Nigeria, while it is quite a different thing to exaggerate in relation to the number of Nigerians who may be engaged in the scams. They also added that other countries are involved, citing that they have received scam emails from perpetrators in other countries. This is a departure from the content analysis findings which suggest that the scams originate exclusively from

Nigeria. The interview respondents pointed to the inherent limitation of the Internet in this regard, since a single crime can be carried in several sites, including news and opinion writings, which may not specifically allude to the specific crime as their reason for writing. Although they do not have actual figures regarding the number of Nigerian households who own computers, they expressed that access to the Internet is only possible in some of the bigger cities and only through the Internet cafes, but the constant interruption of power in those cities makes such access limited. They reasoned that the lack of knowledge of the Internet by an overwhelming majority of Nigeria's population and very limited access to the Internet in Nigeria make it difficult to imagine that many Nigerians could be involved with the scams. In their opinion, the scams are probably perpetrated by very few Nigerians who obtain access to the Internet by going to the Internet cafes in the cities. This is also corroborated by the fact that the perpetrators tend to send out several, if not thousands of solicitations, hoping that someone may buy into their stories. Findings therefore suggest that few people may be engaged in this and make it a point of duty to send out thousands of emails relating to the financial scams. Another reason for the disparity between the content analysis and interviews in this regard could be due to the inherent nature of electronic mails. A person can send bulk emails from just about anywhere there are computers and Internet connectivity without detection that this is the activity of a single person. This is especially so if the sender uses different email accounts and different names to avoid detection, and doing both at very minimal costs.

This dissertation found that Nigerian immigrant business people consider Nigerian immigrants as facing a tougher task integrating their businesses, at least for some types of businesses, in the United States than their counterparts from other African countries. This finding, to some extent, is in agreement with findings of scholars (Light & Bonacich, 1988) who confirm that immigrants face a tougher time, put in longer hours, and have to work harder than other Americans. Scholars (Light & Bonacich, 1988; Stephan et al, 1999) also found that immigrants have to deal with other problems such as racism, stereotypes, and stigmatization in order to succeed in business. Bashi and McDaniel (1997) found that black immigrants are already disadvantaged before arriving into the United States because of a racial stratification that imposes certain limitations on black immigrants. What is new from this dissertation in this perspective is the view that immigrants of the same race face different problems relating to business integration (at least for some businesses) because of being associated with the financial scams.

A key finding of this study is that media control is considered a factor in what and how information is presented. The participants discussed the balance of power regarding input and control of materials and information content posted on the Internet and whether that has any role on the perceived impacts regarding their businesses. The Nigerian immigrant business people think that not controlling any of the major news or communication media makes it difficult for them to refute incorrect or exaggerated accounts that link Nigeria to the financial scams. It is for the same reason, they said, that most of the positive efforts being made to combat the crime are not reported. While the Internet is not owned the same way that the

wealthy and powerful own traditional communication media, however in several ways, the Internet has become a media platform that the wealthy and powerful have found a way to dominate, and even manipulate. Gehring (2004) notes that:

> Leading search engines give prominence to popular, wealthy, and powerful sites – via the technical mechanisms of crawling, indexing, and ranking algorithms, as well as through human-mediated trading of prominence for a fee at the expense of others (p. 22).

Barber (2000) supports the same view, adding that the wealthy and powerful have the resources to build sites that can attract more traffic (p.71).

This study found that the Nigerian immigrant business people see the Internet accounts of the financial scams as usually presenting only one side of the story in situations where the victims were clearly looking to make some fast deals at the expense of the country and this was not reported. In such situations they said, both the perpetrators and the victims were driven by greed. Grabosky and Smith (1998) argue that while the perpetrators of Internet fraud often exhibit "greed and callousness" the victims possess "greed and gullibility." Findings from this study suggest that as long as there are people willing to buy into a given thing, there will be those who are ready to sell the same thing to them. This is especially so as the Internet is increasingly becoming a platform for commercial activity and dominated by "capitalist ideology" (Vegh, p.65).

A major finding of this study is that Nigerian immigrants want to see a definitive end to the Advance Fee Frauds. The participants unanimously expressed the desire to see an end to the financial scams whoever the perpetrators may be and wherever they may come from. Most participants share the view that Nigerians mostly perpetrate the financial scams and that Nigerians should take the lead in

efforts at fighting the scams. In their opinion, the Nigerian government, non-profit organizations and individuals have roles to play in this regard. They want to see the Nigerian government make more efforts in fighting the crime by educating and discouraging young people from getting into get-rich-quick schemes and also arrest and prosecute those who perpetrate such schemes in a vigorous and transparent manner. They also want to see the Nigerian government secure the country's borders so that bad elements from other countries do not infiltrate the country and bring a bad name to it. They also expressed that it is equally important for the Nigerian government to let the world know about the efforts they are making to tackle the problem within Nigeria. Non-profit organizations can help by offering the youths viable alternatives to crime, such as education, specialized training and other programs that propose alternatives to young adults. The individual efforts will relate to reporting suspects to law enforcement and cooperating with law enforcement at all times.

Findings of this study indicate that education remains a key factor that helps create a culture that instills and rewards hard work instead of a get-rich-quick mentality, which some young Nigerians may be tempted to embrace. The participants insisted that education is the viable alternative for the young. An important dimension towards eradicating the scams, in the opinions of participants, is for Nigerians to hold conferences and organize seminars to discuss the scams and how to end them. This will create better awareness of the scams so that fewer people will become victims and also bring bright minds together to find solutions to this problem of the Internet age. It would also serve as a positive indication for the rest

of the world to know that Nigerians do not condone the scams and are making efforts to halt them.

The study found that the participants agreed with many of the Internet reports cited in the content analysis section in one respect, namely, in advising that prospective business people with Nigerians contact the Nigerian Chamber of Commerce, Embassy Officials, or law enforcement personnel to verify the authenticity of businesses before involving themselves financially. The Nigerian business people could provide a platform for such authentication, they said, by forming associations of Nigerian business people and having a contact list of registered businesses. While such association may not exhaust all Nigerian businesses, it would provide something for others to work with in this regard.

While most people consider the Internet as among the most important innovations of the information age, this dissertation found that the Internet is a platform that can be employed, even if inadvertently, as a tool against the business integration and means of livelihood of specific groups or peoples. The reason is that if Internet contents stereotype others as people that cannot be trusted they will have a hard time succeeding in business ventures they undertake. There is no doubt that trust is at the heart of business. Grabosky and Smith (1998) confirm that, "The very existence of fraud, in whatever form, or perpetrated by means of whatever technology, tends to erode the general fabric of trust within society. Trust is important for social relations generally, and for commercial relations in particular (p. 137)."

The study found strong support for the theories of constructionism and framing. This was evident not only in the emphasis of constructionism on the mediated nature of reality, (insisting that language is not neutral but constructs reality in a certain way), but also in the plurality of "constructed and negotiated" meanings which the participants demonstrated by calling on their own "personal constructs" (Applegate & Sypher, 1988; Littlejohn, 1999; Miller, 2002) such as their beliefs, values and world views in making meaning. The study illustrated how the Nigerian immigrant business community was very active in constructing meaning, confirming the views of constructionist scholars that the audience is an active constructive agent (Neuman et al, 1992; Hall, 1997). By citing several issues within the United States to corroborate their viewpoints, such as the Florida sweepstakes, other forms of Internet fraud, the individual nature of crime, etc, the participants actively "constructed and negotiated" meanings. The interview respondents prominently relied on their experiences to construct meanings such as making reference to the Enron story to argue that a few bad examples should not lead to generalizations and using terrorism as an analogy to make the point that people who come from certain parts of the world could be suspected of certain things, stereotyped or even profiled. Many participants also echoed constructionist scholars in their opinions that media language is not neutral but depicts reality in a certain way and that the choice of what is presented or not presented impacts the interpretation of meaning. Another aspect of constructionism that featured quite notably in the discussions is what scholars (Neuman et al, 1992; Gamson, 1992; Hall, 1997) refer to as the multiplicity of constructed meanings. The interview

participants expressed multiple and sometimes even opposing viewpoints regarding the stereotypes as well as most of the other themes discussed. The findings also show strong support for the constructionist perspective that people who share the same background and culture often construct similar meanings from the same media message since the construction of meaning is accomplished by having recourse to the beliefs, values, and worldviews of a given culture (Boucher, 1974; Prosser, 1978; Condon & Yousef, 1983; Seelye, 1984; Berger, 1997). An example of this is that the participants were unanimous in insisting that the Internet accounts were one-sided if they did not address what the victims were doing when they got scammed in those situations where the victims were invited to share in some stolen money.

This dissertation also found support for the framing effect theory and agenda-setting theory. In expressing thoughts about tilting the stories in the form of what may be presented or ignored, the interview participants point to how some aspects of a given thing may be made more prominent in such a way as to foster a given perspective (Entman, 1993). Agenda-setting theory is best supported in this study by Zucker's (1978) analysis of "issue obtrusiveness" and Weaver's (1977) "need for orientation" doctrine. According to Zucker (1978), an obtrusive issue is one that many people have direct contact with while an unobtrusive one is the opposite. Unobtrusive issues, according to Zucker (1978), are more likely to draw agenda-setting than obtrusive issues. International issues would typically be unobtrusive than local issues. When the interview participants pointed to non-Nigerians relying on only what is presented on the Internet because there are no other media that present alternative viewpoints, they seemed to confirm Zucker's (1978) view that the

unobtrusive nature of the subject made it possible for the media to set the agenda. Weaver (1977) identified the audience "need for orientation" as among the audience characteristic that is susceptible to agenda-setting. This "need for orientation" simply refers to a high level of interest and vagueness on an issue (Miller, 2002). Findings of this study indicate that the Advance Fee Fraud qualifies as a "need for orientation" issue for many people, including Nigerians, who have interest so as not to become victims and who do not understand the different variations of the scam.

The study found limited support for assimilation theory. While some of the Nigerian immigrants who have worked hard said they have assimilated into mainstream U.S. culture and are doing well in business, others said they have not met with such success due to no fault of theirs.

Strong support was also found for the theories of economic migration such as the neo classical economic theory, economics of migration theory and the world system theory. In their discussions, the participants affirmed again and again that the main purpose of their migration to the United States is an economic one and that efforts to generalize regarding the Nigerian involvement in fraud would jeopardize that goal. The social capital theory has strong support in the findings as well. Many of the respondents made reference to relying on social networks to facilitate their immigration to the United States, as well as living with and helping new immigrants, which also perpetuate the social network process.

The Limitations of the Study

While many point to the importance and explosiveness of the Internet as a revolutionary phenomenon of the information age, this study underscores the limitations of the Internet in terms of its reliability. Although, only two search engines were used within a short span to pull materials, those two search engines are part of the Internet and the search engines pulled materials from servers in the Internet domain. A writer can remain anonymous, or worse still, use a pseudonym and there is no way to determine who the actual person is. Findings show that some copycats have taken advantage of the association of Nigeria with the financial scams to perpetrate fraud and attribute them to Nigerians. Such materials on the Internet could have far reaching effects on millions of people. If used in this way, the Internet has the potential to become a tool that can be used against the advancement and well being of some people. This assumes a lot more importance as more and more people begin to look to the Internet as the needed technology that breaks the limitations of time and space by bridging the distance among peoples. People rely on the Internet to know what goes on in other countries because each country's traditional media have limitations on the news they can capture about other countries. The finding that the majority of the Internet accounts of the Advance Fee Fraud have no form of source validation adds to the problem.

Another inadequacy of the Internet that applies to search engines is that stories and websites could be repeating themselves. While the researcher may seek out duplicates, it is much harder when different headlines are used to depict the same things. Five experiences may be posted on hundreds of Internet sites with different

headlines. In addition a number of people may write opinion pieces based on the same incident, but examine different perspectives of the same thing without having them appear as duplicates.

The Internet is also limited from the perspective of search engines. The study accessed websites through only two search engines which are considered popular in the United States. It may not speak to every search engine. Search engines have problems relating to "deliberate bias" (Wachbroit, 2004). Some search engines accept money from sites before they can be included in their databases, which raise questions about their reliability. Search engines have other limitations because they rely on finding words or phrases associated with those put in for the search. They pull just about any kind of information, relevant and irrelevant, useful and unuseful, false and truthful. Sometimes they use the number of times the keyword appears on the material as appropriate ranking criteria. Google, for instance, favors the more established sites, which are frequented by others and cited in other places (Barber, 2000). This has nothing to do with the veracity or reliability of such sites. Google's use of algorithm to rank sites could mean pulling out more sites that use the phrase "the Nigerian email scam" because many sites could be using or referencing other sites with that phrase. Wachbroit (2004) cautions in relation to search engines:

> It is important to keep in mind that a search engine is not a "truth engine." No matter how good a search engine is in selecting the right sites, it cannot attest to the reliability of the information on that site (p. 35).

Checking different sites does not solve this problem because information, including inaccurate information, can spread very quickly over the Internet and no search engine guarantees reliability (Wachbroit, 2004).

Part of the limitation of this study is that the analysis of Internet contents relating to the Advance Fee Fraud may not capture the entire context surrounding such texts, nor the variations of individual experiences such as what transpired before the text was written or whether the writer has been a victim to the scams several times if such details are not included in the text being analyzed. This shortcoming emanates from the inherent nature of such analysis.

It is also an imperfection of this study that the sampling method used to reach Nigerian immigrant business people is through the telephone directory. It is an imperfection because some of the Nigerian business people may not have their numbers listed in the telephone directory while others may simply use their cell phones. The telephone directory was used because it is the only publicly available means to reach the subjects without violating their privacy. There are no concentrations of Nigerians in any area that are known as "Nigerian town" or "Little Nigeria" (like Chinatown or Little Italy), which would have made access to the respondents easier.

Another shortcoming of this study is that participants are primarily drawn from the state of New Jersey. Other than a few people who participated in the depth interview pilot study over telephones from the states of New York, Texas, MaryLand, and California, the participants reside in New Jersey. A factor that was taken into consideration was the difficulty of organizing focus groups in multiple states within the United States. Therefore this study does not generalize the findings to apply to all Nigerian immigrant business people within the United States.

This dissertation is also limited by not having the perspectives of the Americans who are engaged in business with Nigerians, to examine whether they think the Internet accounts of the financial scams being associated with Nigerians in any way impact their business dealings with Nigerian immigrants engaged in businesses in the United States. In effect it precludes the points of view of those whom the Nigerian business people say accept the stereotypes for real, which deters them from advancing in business, and in some cases, from even pursuing their dreams of entrepreneurship. The reason why this group was not included was the difficulty of obtaining access to them through a publicly available record or database. The incorporation of multiple perspectives on this is an area for future research.

It is also a limitation of this dissertation that the researcher is a Nigerian immigrant and this can provide an inherent bias to the data. However the researcher's identity provided other advantages such as establishing rapport with the respondents, which made it easier to gather sensitive information from them. It also helped in understanding the respondents' perspectives because some times they drove home their points by resorting to Nigerian vernacular languages, proverbs, shared experiences, and ethnic constitution of the country.

Significance of this Dissertation to Communication

The significance of this study for communication in the 21st century points to the problems of media effects, communication as a mediator of reality, the issues of perception and representation, and the problems of the reliability and control over the Internet contents. No one disputes that the Internet has transformed the

information age, but the issues raised above regarding how to authenticate Internet contents and make them available and accessible to everyone equally threaten important aspects of communication such as reliability and the egalitarian factor. If the rich and powerful have greater access to post materials on the Internet, they can easily hijack the Internet, perhaps even more than they dominate the traditional media and effectively make it "another medium for disseminating information favorable to those in power" (Vegh, 2006, p.63). This is because the Internet does not have intermediaries and gatekeepers to keep people in check (Wachbroit, 2004). It can therefore become a tool for inaccurate or misleading information. Another factor is that the global character of the Internet makes it impossible for it to be governed by the laws of any one country. It is therefore difficult to hold people accountable to Internet contents based on the laws of a particular country.

As market forces continue to impact and even dominate Internet content, it becomes likely that criminals will seek to take advantage of the commercial activity over the Internet to perpetrate their trade and make it a less reliable source of information. A person who has multiple email accounts and uses them to perpetrate fraud and take advantage of unsuspecting people has created problems relating to communication over the Internet because such actions question the reliability of the Internet as a medium of communication.

Another significance of this study to communication is that it points to what could happen when the content of communication is transmitted over a medium that is not within the control of authors and owners. It becomes difficult to enforce the

use of language, which shows sensitivity to other people. Materials can be left there for a day or remain there for years without the authors having control over them.

This study accentuates the role of communication as a mediator of reality. Communication in this study is accomplished through the Internet contents as well as the interaction with the interview respondents. In both cases, the use of language inherently mediates reality and entails some perspective or slant (Entman, 1989; Gamson, 1992; Scheufele, 1999). Hall (1997) sees meaning as a "social production" and the media as a "signifying institution." The findings of this study would have been different if the participants did not perceive language used to describe Nigerians in relation to the Advance Fee Fraud as generalizing and stereotyping all Nigerians in relation to the scams. This dissertation therefore underlines the role of communication as a mediator of reality, which implies that both the Internet contents and the views of interview respondents are "representations" (Hall, 1997).

Representations and perceptions provide another inadequacy inherent in studies of this nature. How Nigerians are depicted on the Internet are representations, which lead to certain perceptions regarding them, and these perceptions which are expressed in stereotypes (that is, "re-presentations") lead the Nigerian immigrant business people to a different perception and re-presentation.

Warr & Knapper, (1968), distinguish between perception that is mediated through other communication media such as television, newspapers, film, telephone, etc as always indirect from perception that is direct as is evident in communication which happens in situations such as interviews, face-to-face meetings, lectures, games. They argue that what is presented in indirect communication can be very

largely determined by the presenter such as the reporters and sub-editors. The Internet content is an area of "indirect perception" because of its mediated nature. They also add that certain inputs are not possible with certain communication channels. Inputs that are not possible through communication over the Internet include nonverbal communication such as "cues from bodily and facial movements" (p. 243) and in some instances (as with the accounts of the financial scams) vocal inputs. From their analysis, both the presenter and the communication channel impact the message, which lead them to conclude that "the stimulus available to the perceiver is usually less in indirect perception than in direct perception" (p. 253). When perception is applied to judgment of other people, the authors note that:

> In general it appears that in judging someone with whom we are interacting, our current state and present context is of paramount importance. Both these factors will vary rapidly and will often be characterized by more anxiety than is usual in indirect situations without interaction (p. 253-254).

Representation is another interesting issue in this dissertation. In representing people, the voices of those represented are actually lost because a representation (Brummett, 2003) embodies subjective elements that are not necessarily part of what is represented. Such subjective elements include "cultural models," "personal experience," "history," and "personal biases." "The introduction of personal or cultural biases, attitudes, and predisposition is thus integral to representation" (p. 5).

A representation does not copy reality. Brummett (2003) emphasizes that a representation is not a copy of what it represents, but something different from what it represents. "A representation always entails an absence since one speaks, writes, or gestures in place of what one means" (p. 5). Brummett (2003) describes language as "the paradigm case of representation" (p.5).

Such misrepresentations of others do not happen on purpose. Brummett, (2003) notes that: "People are often unaware of these perceptions and attitudes, and thus many if not most representations can seem as if they are neutrally re-presentating the world to us" (p. 5). Brummett contends that a representation must be "uncontentious" to be considered "realistic."

The significance of this dissertation from this perspective stems from dealing with and relying on the perceptions and representations of others, which may not always be accurate.

This study underscores the reality of the digital divide, which points to how the poor and uneducated are excluded from access to the Internet. The study found that in Nigeria, one of the bigger and richer African countries, most people do not have access to the Internet. This was a point that featured prominently among interview respondents who insisted that most Nigerians do not even know there is such a thing as the Internet. Vegh (2006) confirms that the digital divide also exits between the industrialized countries and countries of Africa. "Digital divides are based on societal factors such as class, race, and ethnicity, but also and mostly between the industrialized nations and the developing world" (p. 65). So, while the Internet may be dominating communication in the developed countries, in some parts of the world, most people do not even know anything about it.

This dissertation points to the certainty of media effects, even if this may be limited effects, since Nigerian immigrant business people who had established direct experiences with American business people did not have the trust and credibility issues that those who were new to businesses had. Media messages posted on the

Internet impacted both the interview participants and others who read them. For the Nigerian immigrant business people the Internet contents lowered their self-esteem to the point they no longer approached banks and financial institutions with confidence. The messages also made them become more cautious with and even stereotype those who made business proposals to them from Nigeria. The participants cited that several people who would not do business with them often alluded to the Internet contents that associate Nigerians with the Advance Fee Fraud as their reason for not dealing with Nigerians. This study therefore confirms that media impacts have bearing on empirical behavior.

Another significance of this study to communication relates to media ownership. The study found that the lack of media ownership made it difficult for the Nigerian participants to express their own side of the story, thereby making it possible for the stereotypes to flourish as the only story. Participants expressed how no one would disseminate their side of the story even when they were convinced a given media message was inaccurate and clearly misleading.

Another implication of this study relates to the global nature of the Internet. Things posted on the Internet by people in a different country might impact other people in another country. A website from a group fighting the scams, but actually residing in the Netherlands, listed several "nevers" when it comes to doing business with Nigerians. If materials on that site are read and believed by people from other countries, it would mean that people could impact what goes on in other countries from their own countries.

Suggestions for Future study

This study was exploratory in nature with a goal to determine the impacts of the association of the Advance Fee Fraud with Nigerians on Nigerian immigrant business people. Findings from the study affirm the presence of multiple impacts. Since this study drew samples only from the State of New Jersey, it is only a tip of the iceberg. Therefore more research needs to be undertaken to compare with the present study as well as draw sample from Nigerian immigrant business people within the entire United States, as opposed to limiting the study to one state.

As the Internet has blossomed and become a platform for commercial activity so has the opportunity for fraud through the new technology (Grabosky and Smith, 1998; Newman & Clarke, 2003; Branigan, 2005). This study provides a starting point for researchers to investigate other Internet frauds and the possible aftermath on others who simply happen to share the same nationality as some of the perpetrators. This assumes greater importance because of the global nature of the Internet and the limited knowledge of what goes on in other countries.

Another area of suggestion for research is to do a comparative study with immigrant business people of other nationalities, especially those who are negatively stereotyped in relation to one thing or the other, to ascertain if the stereotypes do impact their business activities.

This study is intended to provide some contribution to the plight of immigrants from Nigerian as well as other African countries who are not studied because they are relatively new to the United States and who do not constitute the

major business actors in the United States, and therefore whose perspectives and efforts often go unrecognized.

REFERENCES

Adoni, H. & Mane, S. (1984). Media and the social construction of reality: Toward an integration of theory and research. Communication Research, 11, 323-340.

Advance Fee Fruad. (2003). Retrieved July 12, 2004. From http://en.wikipedia.org/wiki/Advance_fee_fraud
Aldrich, H & Waldinger, R. (1990). "Ethnicity and Entrepreneurship." Annual Review of Sociology 16,111-135.

Applegate, J.L. (1988). A constructivist theory of communication and culture. In Y.Y. Kim & W.B. Gudykunst (Eds.) Theories in intercultural communication. Newbury Park, CA: Sage.

Barber, B.R. (2000). Three Scenarios for the Future of Technology and Strong Democracy: Essays from Political Science Quarterly. In Lu, X (Ed.). Promise and Problems of Old and New Democracies (p. 23-40). New York: Academy of Political Science.

Bashi, V. & McDaniel, A. (1997). A theory of immigration and racial stratification. Journal of Black Studies, 27, 668-682.

Basu, B. & Muylle, S. (2003) Authentication in e-commerce. Communications of the ACM, 46, Issue 12, 159-166.

Berelson, B. (1952). Content Analysis in Communications Research. New York: Free Press.

Berelson, B. (1971). Content Analysis in Communication Research. New York: Hafner Publishing Company.

Berger, A. A. (1982). Media Analysis Techniques. Newberry Park, CA: Sage.

Berger, C.R. (1997). Message production under uncertainty. In G.Philipsen & T.L. Albrecht (Eds.) Developing communication theories. New York: State University of New York Press.

Berger, C.R. & Calabrese, R.J. (1975). Some explorations in initial interaction and beyond: Toward a developmental theory of interpersonal communication. Human Communication Research, 1, 99-112.

Berger, C. L. & Luckman, T. (1966). The social construction of reality: A treatise in the sociology of knowledge. London: Penguin.

Bertrand, B. & Mullainathan, S. (2003). Why Jamal cant get a job. Online Publication. National Bureau of Economic Research, September 2003.

Bocij, P (2006). The Dark Side of the Internet: Protecting yourself and your Family

from Online Criminals. Praeger Publishers. Westport, CT.

Borjas, G. J. (1986). "The Self-Employment Experience of Immigrants." Journal of Human Resources, 21, 485-506.

Borjas, G. J. (1990). Friends or Strangers: The Impact of Immigrants on the US Economy. New York. Basic Books.

Bourdieu, P. & Wacquant, L. (1992). An invitation to reflexive sociology. Chicago: University of Chicago Press.

Boyd, R. L. (1990). "Black and Asian Self-Employment in Large Metropolitan Areas: A Comparative Analysis." Social Problems, 37, 258-274.

Brady, D. (2003). My shot at Nigerian millions. Business Week Online. 4/24/2003.

Brainov, S. & Sandholm, T. (1999). Contracting with uncertain level of trust. Electronic Commerce Archive: Proceedings of the 1st ACM Conference on Electronic Commerce. 15-21.

Branigan, S. (2005). High-Tech Crimes Revealed. Cyberwar stories from the Digital

Front. Addison-Wesley. New York.

 Bretz, R. (1971). A taxonomy of communication media. Englewood Cliffs, NJ: Educational Technology Publications.

Brummett, B. (2003). The World and How We Describe it. Reality, Representation, Simulation.
Westport, CT: Praeger Publishers.

Burleson, B.R. & Caplan, S.E. (1997). Cognitive complexity. In J.C. McCroskey, J.A. Daly, & M.M. Martin (Eds.). Communication and personality: Trait perspectives. Cresskill, NJ: Hampton.

Castles, S. & Miller, M.J. (1993). The age of migration. New York: The Guilford Press.

Cohen, B.C. (1963). The Press and Foreign Policy. Princeton, NJ: Princeton University Press.

Coleman, J. (1988). Social capital in the creation of human capital. American Journal of Sociology, 94, S95-S120.

Coleman, J. (1990). Foundations of social theory. Cambridge, MA: Harvard University Press.

Condon, J.C. & Yousef, F.S. (1983). An introduction to intercultural communication. Indianapolis, IN: Bobbs-Merrill Educational Publishing.

Cox, O.C. (1948). Caste, class and race: A case study in social dynamics. New York: Doubleday.

Cummings, S. (Ed.). (1980). Self Help in Urban America: Patterns of Minority Business Enterprise. Port Washington, NY: Kennikat Press.

Davis, J. & Turner, L.W. (1951). Sample efficiency in quantitative newspaper content analysis. Public Opinion Quarterly, 15, 762-763.

Denzin, N. K. & Lincoln, Y. S. (2000) In N.K. Denzin & Y.S. Lincoln (Eds.). Handbook of Qualitative Research. 2nd Ed. London: Sage.

Department of State Publication 10465
Bureau of International Narcotics and Law Enforcement Affairs.
April 1997.

Drabenstoff, K. M. (1992). Focused Group Interviews. In J. D. Glazier and R.R.Powell (Eds.) Qualitative research in information management. Englewood, CO: Libraries Unlimited (pp.85-104).

Dunlevy, J. A. & Gemery, H.A. (1977). The role of migrant stock and lagged migration in the settlement patterns of nineteenth-century immigrants of nineteenth-century immigrants. Review of Economics and Statistics, 59, 137-144.

Dunlevy, J. A. & Gemery, H.A. (1978). Economic opportunity and the response of 'old' and 'new' migrants to the United States. Journal of Economic History, 38, 901—917.

Edelson, E. (2003). The 419 scam: Information warfare on the spam front and a proposal for local filtering. Computers & Security, 22, (5), 392.

Edelstein, A.S. (1993). Thinking about the criterion variable in agenda-setting research. Journal of communication, 43, 85-99.

Enos, L. (2001) "Online Auctions Top FBI Net Fraud List" (Online). ECT News Network, July 3, 2001. Available at: http://www.crmbuyer.com/story/7986.html

Entman, R.M. (1993). Framing: Toward clarification of a fractured paradigm. Journal of Communication, 43, (4), 51-58.

Entman, R.M. & Rojecki, A. (2001). The black image in the white mind. Chicago, IL: University of Chicago Press.

Ernst and Young Forensic Services (2002). Overseas Fraudulent Business Proposals – 4-1-9 Scams. Retrieved July 12, 2004, from Http://www.sa-exporter.com/nigerian_scam_letters.htm

Eunju, L. (2006). Gendered Processes: Korean Immigrant Small Business Ownership. New York: LFB Scholarly Publishing LLC.

Fischhoff, B., Slovic, P. & Lichtenstein, S. (1980). Knowing what you want: Measuring labile values. In T. Wallsten (Ed.) Cognitive processes in choice and decision behavior. Hillsdale, NJ: Erlbaum.

Fiske, S. & Taylor, S. (1984). Social cognition. Reading, MA: Addison-Wesley.

Fiske, S. & Taylor, S. (1991). Social cognition. New York: McGraw-Hill.

Frederick, H.H. (1993). Global communication and international relations. Belmont, CA: Wadsworth.

Furnham, A. (1987). The adjustment of sojourners. International and Intercultural Communication Annual, 11, 42-61.

Freeman, H.E., Armor, D., Ross, M., & Pettigrew, T.F. (1966). Color gradation and attitudes among middle income Negroes. American Sociological Review, 31, 365-374.

Furnham, A. & Bochner, S. (1986). Culture shock: Psychological reactions to unfamiliar environments. New York: Methuen.

Gabrosky, P. N. & Smith, R. G. (1998). Crime in the Digital Age. Controlling telecommunications and cyberspace illegalities. New Brunswick, NJ: Transaction Publishers.

Gamson, W. (1988). A constructionist approach to mass media and public opinion. Symbolic Interaction, 11, 161-174.

Gamson, W. A. (1992). Talking Politics. Cambridge, England; Cambridge University Press.

Gamson, W.A. & Mogdigliani, A. (1987). The changing culture of Affirmative Action. In R.G. Braungart & M. Braungart (Eds.). Frontiers in social movement theory. New Haven: Yale University Press.

Gandy jr., O.H. (1998). Communication and Race. New York; Oxford University Press.

Gans, H. (1979). Deciding what's news. New York; Pantheon Books.

Gehring, V. V. (2004) (Ed.). The Internet in Public Life
Lanham, MD. Rowman & Littlefield Publishers, Inc.

Glazier, J. D. (1992). Qualitative and non-qualitative research methodologies: Thesis, anti-thesis or synthesis? In J.D.Glazier & R.R. Powell (Eds.). Qualitative research in information management. Englewood, CO: Libraries Unlimited.

Goffman, E. (1974). Frame analysis. New York: Harper and Row.

Goldman, A. G. (1962) The group depth interview. Journal of Marketing, 2, (2), 61-68.

Goldman, A.E. & McDonald, S. S. (1987). The group depth interview. Englewood Cliffs, NJ: Prentice Hall.

Graber, D.A. (1988). Processing the news: How people tame the information tide. (2nd ed.). New York: Longman.

Granovetter, M. (1995). The economic sociology of firms and entrepreneurs. In A. Portes (Ed.) The economic sociology of immigration. New York: Sage.

Greg, R. (2003). Review of Yahoo! Directory. Web material. http://www.searchengineshowdown.com/dir/yahoo/index.shtml#trun

Grossberg, L., Wartella, E., & Whitney, D. C. (1998). Media Making: Mass Media in Popular Culture. Thousand Oaks, CA; Sage.

Gudykunst, W. & Ting-Toomey, S. (1989). Culture and interpersonal communication. Newbury Park, CA: Sage.

Hagan, J.M. (1994). Deciding to be legal: A Maya community in Houston. Philadelphia: Temple University Press.

Hall, S. (1981). The whites of their eyes: Racist ideologies and the media. In G. Bridges and R. Brunt (Eds.). Silverlinings –Some strategies for the 80s. London: Lawrence and Wishart.

Hall, S. (1980). Encoding-decoding. In S. Hall et al (Eds.) Culture, media, and language. London: Hutchingson.

Hall, S. (1997). "The work of representation" In S. Hall (Ed.) (1997). Representation: Cultural representation and signifying practices. Thousand Oaks, CA: Sage.

Heney, P. J. (2002). Fluid power's next hotspot: Nigeria! Hydraulics & Pneumatics. 55, (12), 6.

Holsti, O.R. (1969). Content Analysis for the Social Sciences and Humanities. Reading, MA: Addison-Wesley.

Hondagneu-Sotelo, P. (1994). Gendered transitions: Mexican experiences of immigration. Berkeley and Los Angeles: University of California Press.

Hovland, C. (1959). Reconciling conflicting results derived from experimental and survey studies of attitude change. American Psychologist, 14, 8-17.

Infante, A.A., Rancer, A.S., & Womack, D.F. (1993). Building communication theory (2nd ed.) Prospect Heights, IL: Waveland Press.

Internet-Fraud.Com. An Opportunity too good to be true – probably is. Retrieved July 12, 2004, from http://www.wysiwyg.co.nz/internet-fraud

Iyengar, S. (1991). Is anyone responsible? Chicago: University of Chicago Press.

Iyengar, S. & Kinder, D.R. (1987). News that matters: Television and American opinion. Chicago: University of Chicago Press.

Jandt, F.E. (1995). Intercultural communication: An introduction. Thousand Oaks, CA: Sage.

Janis, I. (1967). Victims of groupthink. Boston: Houghton Mifflin.

Janis, I. (1982) "Groupthink". New York: Houghton Mifflin.

Jick, T. (1979). Mixing qualitative and quantitative methods: Triangulation in action. Administrative Science Quarterly, 24, 602-611.

Johnson, J.M. (2002) In-Depth Interviewing. In J.F. Gubrium & J.A. Holstein (Eds.) Handbook of Interview Research: Context & Method. Thousand Oaks, CA: Sage.

Just, M., Crigler, A., Alger, D., Cook, T., Kern, M., & West, D. (1996). Crosstalk. Chicago, IL: University of Chicago Press.

Kahneman, D. & Tversky, A. (1984). Choice, values, and frames. American Psychologist, 39, 341-350.

Kamya, H.A. (1997). African immigrants in the United States: The challenge for research and practice. Social Work, 42 (2), 154-165.

Kaufmann Index of Entrepreneural Activity (2004). Retrieved July 12, 2004, from http://www.kauffman.org/items.cfm?itemID=665

Keith, V.M. & Herring, C. (1991). Skin tone and stratification in the black community. American Journal of Sociology, 97, 3, 760-778.

Kelleher, E. (2004). Immigrant Women Fuel Small Business Growth in the United States. Retrieved July 12, 2004, from http://usinfo.state.gov/xarchives/display.html?p=washfile-english&y=2007&m=march&x=20070302160834berehellek0.7271845

Kelly, G.A. (1955). The psychology of personal constructs. New York: Norton.

Kern, M. (1989). Thirty-second politics. NY: Preager.

Kern, M., & Just, M. (1995). The focus group method, political advertising, campaign news and the construction of candidate images. Political Communication, 12, 127-145.

Kesterbaum, L. (2002). Nigerian Fraud Email Gallery. A rich harvest of criminal creativity from my (and other's) email.Retrieved July 6, 2004, from http://potifos.com/fraudl

Kibria, N. (1994). "Household Structure and Family Ideologies: The Dynamics of Immigrant Economic Adaptation among Vietnamese Refugees." Social Problems, 41, 81-96.

Kim, K. C., Hurh, W.M, & Fernandez, M. 1989. "Intra-Group Differences in Business Participation: Three Asian Immigrant Groups" International Migration Review, 23, 73-95.

Kim, S. (1981). New Urban Immigrants: The Korean Community in New York. Princeton, NJ: Princeton University Press.

Kim, Y.K. (1991). Intercultural communication competence. In S. Ting-Toomey & F. Korzenny (Eds.). Cross-cultural interpersonal communication. Newbury Park, CA: Sage.

Kim, Y.K. (1995). Cross-cultural adaptation: An integrative theory. In R.C. Wiseman (Ed.). Intercultural communication theory. Thousand Oaks, CA: Sage.

Kosicki, G.M. (1993). Problems and Opportunities in Agenda-setting research. Journal of Communication, 43, 100-127.

Kraut, A.H. (1994). Silent travelers: Germs, genes, and the immigrant menace. New York: Basic Books.

Krippendorff, K. (1980). Content Analysis: An introduction to its methodology. Beverly Hills, CA: Sage.

Kubey, R.W. & Csikszentmihalyi, M. (1990). Television and the quality of life: How viewing shapes everyday experience. Hillsdale, NJ: Lawrence Erlbaum Associates.

Kubey, R., Shifflet, M., Weerakkody, N. & Ukeiley, S. (1995). Demographic diversity on cable: Have the new cable channels made a difference in the representation of gender, race, and age? Journal of Broadcasting and Electronic Media, 39, 459-471.

Lazuly, P. (2003). How an online search engine influences access to information. Telling Google what to think. Web material. http://mondediplo.com/2003/11/15google

Lederman, L. C. (1996) Asking Questions and Listening to Answers. A guide to using individual, focus groups, and debriefing interviews. Dubuque, IA: Kendall/Hunt Publishing Company.

Light, I. (1972). Ethnic Enterprise in America.
Berkeley. University of California Press.

Light, I. (1980). "Asian Enterprise in America: Chinese, Japanese, and Koreans in Small Business." In Cummings, S. (Ed.) Self-Help in Urban America. Port Washington, NY: Kennikat Press.

Light, I. (1984). "Immigrant and Ethnic Enterprise in North America." Ethnic and Racial Studies, 7, 195-216.

Light, I & Bonacich, E. (1988). Immigrant Entrepreneur: Koreans in Los Angeles 1965-1982. Berkeley, CA: University of California Press

Lincoln, Y.S. & Guba, E.G. (1985). Naturalistic Inquiry, Beverly Hills, CA: Sage.

Lippmann, W. (1922). <u>Public Opinion.</u> New York: Harcourt Brace.

Littlejohn, S. W. (1999). <u>Theories of Human Communication.</u> (6th ed.) Belmont, CA:

Wadsworth.

Lombard, M., Synder-Duch, J., & Bracken, C.C. (2005). Practical Resources for Assessing and Reporting Intercoder Reliability in Content Analysis Research Projects. Retrieved February 10, 2008 from http://www.temple.edu/sct/mmc/reliability/#Which%20measure(s)%20of%20inte

rcoder%20reliability%20should%20researchers%20use

Loscocco, K. A. & Robinson, J. (1991). "Barriers to Women's Small Business Success in the Untied States." <u>Gender and Society, 5,</u> 511-532.

Lubow, E. (2003) Study: Internet fraud and attacks rise in tandem. Retrieved July 6,

2004, from http://linuxsecurity.com/articles/hackscracks_article-8121.html

Loury, G.C. (1977). A dynamic theory of racial income differences. In P.A. Wallace

& A.M. LaMond (Eds.). <u>Women, minorities and employment discrimination.</u>

Lexington, MA: D.C.Heath.

Marshall, C. (1985). Appropriate Criteria of trustworthiness and goodness for

qualitative research on education organization. <u>Quality and Quantity, 19,</u> 353-373.

Marshall, C. & Rossman, G.B (1989)   <u>Designing   Qualitative   Research</u>.
Newbury Park, CA: Sage.

Martin, P. L. (1996). Immigration and integration: Challenges for the 1990s. In J. Tanton, D. McCormack, & J.W. Smith (Eds.). Immigration and the social contract. Brookfield, VT: Ashgate Publishing Company.

Massey, D.S. (1996). The social and economic origins of immigration. In J. Tanton, D. McCormack, & J.W. Smith (Eds.). Immigration and the social contract. Brookfield, VT: Ashgate Publishing Company.

Massey, D.S. & Espana, F.G. (1987). The social process of international migration. Science, 237, p.733-738.

Massey, D.S. & Espinosa, K.E. (1997). What's driving Mexico-U.S migration? A theoretical, empirical, and policy analysis. American Journal of Sociology, 102 (4), 939-999.

McCombs, M., Einsiedel, F. & Weaver, D.H. (1991). Contemporary public opinion: Issues and the news. Hillsdale, NJ: Erlbaum.

McCombs, M.E. & Shaw, D.L. (1972). "The Agenda-Setting Approach Function of the Mass Media." Public Opinion Quarterly, 36, 176-187.

McCombs, M.E. & Shaw, D.L. (1993). The evolution of agenda-setting research: Twenty-five years in the marketplace of ideas. Journal of Communication, 43, (2), 58-67.

McDaniel, A. (1995). The dynamic racial composition of the United States. Daedalus, 124, 1, 179-198.

McQuail, D. (1994). Mass Communication Theory (3rd ed.). Thousand Oaks: Sage Publications.

Miles, M. B. & Huberman, A.M. (1984). Qualitative data analysis: A source book of new methods. Beverly Hills, CA: Sage.

Miller, K. (2002). Communication Theories. New York: McGraw-Hill.

Millman, J. (1997). The Other Americans: How Immigrants Renew Our Country, Our Economy, and Our Values. New York, NY: Viking.

Min, P. G. (1984). "From White Collar Occupations to Small Business: Korean Immigrants' Occupational Adjustment" Sociological Quarterly, 25, 333-352.

Min, P. G. (1990). "Problems of Korean Immigrant Entrepreneurs" International Migration Review, 24, No. 3 (Autumn, 1990), pp. 436-455

Mishler, E.G. (1986) Research Interviewing: Context and Narrative. Cambridge, MA: Harvard University Press.

Morgan, D. (1988)   Focus Groups at Qualitative Research. Newbury Park: Sage.

National Consumers League. 2001. "2001 Internet Fraud Statistics" Retrieved July 12, 2004, from http://www.fraud.org/internet/2001stats.htm

National Consumers League. 2006. "Telemarketing scams January - December 2005"   Retrieved   June   8,   2006,   from http://www.verisignsecured.com/content/Default.aspx?edu_stats_body.html

Nelson, P. (1959). Migration, real income and information. Journal of Regional Science, 1, 43-74.

Nelson, T.E., Clawson, R.A., & Oxley, Z.M. (1997). Toward a psychology of framing effects. Political Behavior, 19, (3), 221-246.

Neuman, W.R., Just, M., & Crigler, A. (1992). Common Knowledge: News and the construction of political meaning. Chicago, IL: University of Chicago Press.

Newman, G.R. & Clarke, R.V. (2003). Superhighway Robbery: Preventing e-commerce crime. Portland, OR: Willan Publishing.

Nigeria – The 4-1-9 Coalition Website. We fight the Nigerian scam with education. Retrieved July 12, 2004, from http://home.rica.net/alphae/419coal/

Nissenbaum, H. & Introna, L. D. (2004). Shaping the Web: Why the Politics of Search Engines Matter. In Gehring, V. V. (2004) (Ed.). The Internet in Public Life Lanham, MD. Rowman & Littlefield Publishers, Inc.

Noelle-Neumann, E. (1984). The Spiral of Silence: Public opinion – our social skin. Chicago, IL: University of IL Press.

Oberg, K. (1960). Cultural shock: Adjustment to new cultural environments. Practical Anthropology, 7, 177-182.

Oh, J. (2007). "Economic Incentive, Embeddedness, and Social Support: A Study of Korean-Owned Nail Salon Worker's Rotating Credit Associations. International Migration Review, 41, (3) pp 623-655.

Parenti, M. (1996). Dirty truths: Reflections on politics, media, ideology, conspiracy, ethnic life and class power. San Francisco: City Lights Books.

Paulis, P. B. (1989). (Ed.) <u>Psychology of group influence.</u> Hillsdale, NJ: Lawrence Erlbaum.

Perry, D.K. (2002). <u>Theory and research in mass communication. Contexts and consequences.</u> (2nd ed.) Mahwah, NJ: Erlbaum.

Petras, E.M. (1981). The global labor market in the modern world-economy. In M.M. Kritz, C.B. Keely, & S.M. Tomasi (Eds.). <u>Global trends in migration: Theory and research on international population movements.</u> Staten Island, New York: Center for Migration Studies.

Piore, M.J. (1979). <u>Birds of Passage: Migrant labor in industrial societies.</u> New York: Cambridge University Press.

Polkinghorne, D.E.(1991). Two conflicting calls for methodological reform. <u>Counseling Psychologist, 19,</u> 103-114.

Portes, A. & Walton, J. (1981). <u>Labor, class, and the international system.</u> New York: Academic Press.

Prosser, M.H. (1978). <u>The cultural dialogue: An introduction to intercultural communication.</u> Boston: Houghton Mifflin.

Proximal Consulting. (2002) Nigerian Fraud. Retrieved July 6, 2004, from http://proximalconsulting.com/whitepapers/whitepaper13.htm

Ranis, G. & Fei, J.C.H. (1961). A theory of economic development. <u>The American Economic Review, 51,</u> 4, 533-556.

Ransford, H.E. (1970). Skin color, life chances, and anti-white attitude. <u>Social Problems, 18,</u> 164-178.

Reichert, J.S. (1981). The migrant syndrome: Seasonal U.S. wage labor and rural development in Central Mexico. <u>Human Organization, 40,</u> 56-66.

Riffe, D., Goldson, H., Saxton, K., & Yu, Y. (1989). Females and minorities in children's Saturday morning television commercials: 1987. <u>Journalism Quarterly, 66,</u> 129-136.

Riffe, D., Lacy, A., & Fico, F.G. (1998). <u>Analyzing Media Messages: Using quantitative content analysis in research.</u> Mahwah, NJ: Erlbaum.
Roberts, B.R. (1995). Socially expected durations and the economic adjustment of immigrants. In A. Portes (Ed.) <u>The economic sociology of immigration.</u> New York: Sage.

Robinson, M. (1976). Public affairs television and the growth of political malaise: The case of 'The selling of the Pentagon'. American Political Science Review, 70, 409-432.

Rogers, E.M. & Dearing, J.W. (1988). Agenda-setting research: Where has it been? Where is it going? In J.A. Anderson (Ed.) Communication Yearbook II. Newbury Park, CA: Sage.

Rogers, E.M., Dearing, J.W., & Bregman, D. (1993). The anatomy of agenda-setting research. Journal of Communication, 43, (2) 68-84.

Rubin, R.B., Rubin, A.M., & Piele, L.J. (1990). Communication Research: Strategies and sources. (2nd ed). Belmont, CA: Wadsworth.

Runciman, W.E. (1966). Relative deprivation and social justice: A study of attitudes to social inequality in twentieth-century England. Berkeley: University of California Press.

Samovar, L.A., Porter, R.E. & Stefani, L.A. (1998). Communication between cultures. (3rd ed.). Belmont, CA: Wadsworth.

Sanders, J. & Nee, V. (1996). "Immigrant Self-Employment: The Family as Social Capital and the Value of Human Capital." American Sociological Review, 61, 231-249.

Sarikakis, K. & Thussu, D. K. (Eds.) (2006). Ideologies of the Internet. Cresskill, NJ. Hampton Press, Inc.

Scheufele, D.A. (1999). Framing as a theory of media effects. Journal of communication, 49, 103-119.

Searle, J.R. (1995). The Construction of Social Reality. New York: The Free Press.

Seelye, H.N. (1984). Teaching culture: Strategies for intercultural communication. Lincolnwood, IL: National Textbook Company.

Simon, H.A. (1979). Models of thought. New Haven: Yale University Press.

Simon, A. & Xenos, M. (2000). Media framing and effective public deliberation. Unpublished paper prepared for the Communicating Civic Engagement Conference. Seattle, WA: May 2000.

Singleton Jr., R.A., Straits, B.C. & Straits, M.M. (1993). Approach to social research. New York, NY: Oxford University Press.

Smith, R.G., Homes, M. N. & Kaufmann, P. (1999). Nigerian Advance Fee Fraud. Retrieved July 12, 2004, from http://www.aic.gov.au/publications/tandi/ti121.pdf

Sowell, T. (1981). Ethnic America: A History.
New York. Basic Books.

Stark, O. & Bloom, D.E. (1985). The new economics of labor migration. American Economic Review, 75, (2), 173-178.

Stark, O. & Levhari, D. (1982). On migration and risks in LDCs. Economic Development and Cultural Change, 31, 1, 191-196.

Stark, O. & Taylor, J.E. (1989). Relative deprivation and international migration. Demography, 26, (1), 1-14.

Stark, O. & Taylor, J.E. (1991). Migration incentives, migration types: The role of relative deprivation. Economic Journal, 101, 1163-1178.

Stewart, D.W & Shamdasani, P.N. (1990). Focus Groups: Theory and Practice. Newbury Park, CA: Sage.

Stouffer, S.A., DeVinney, L.C., Star, S.A. & Williams, R.M. (1949). The American soldier: Adjustment during army life. Princeton, NJ: Princeton University Press.

Strauss, A. (1987). Qualitative analysis for social scientists. NY: Cambridge University Press.

Telles, E.E. & Murguia, E. (1990). Phenotypic discrimination and income differences among Mexican Americans. Social Science Quarterly, 71, 4, 682-696.

The Kauffman Index of Entrepreneurial Activity (1996-2004). Retrieved July 12, 2004, from http://www.kauffman.org/items.cfm?itemID=665

Thomas, K. (2003). The Body. The complete HIV/AIDS Resource. Retrieved 7/12/2004 from http://www.thebody.com/content/art28731.html

Todaro, M.P. & Maruszko, L. (1987). Illegal immigrants and U.S. immigration reform: A conceptual framework. Population and Development Review, 13, 101-114.

Todaro, M. (1969). A model of labor migration and urban unemployment in less developed countries. American Economic Review, 59, 1, 138-148.

Tolnay, S.E. (1998). Educational selection in the migration of southern blacks, 1880-1900. Social Forces, 77, 2, 487-514.

Tuchman, G. (1978). <u>Making News: A study in the construction of reality.</u> New York: Free Press.

Udry, J.R., Bauman, K.E., & Chase, C. (1971). Skin color, status, and mate selection. <u>American Journal of Sociology,</u> 76, 722-733.

U. S Bureau of Census. (1993). <u>Survey of Minority-Owned Business Enterprises.</u> Washington D.C: US Government Printing Office.

U.S Department of State Publication. 10465 (1997)

US Secret Service. Public Awareness Advisory regarding 4-1-9 or advance fee fraud Schemes. (2003). Retrieved July 6, 2004, from http://www.secretservice.gov/alert419.shtml

Verisign Security Services. (2004). Retrieved July 6, 2004, from, http://www.verisignsecured.com/content/Default.aspx?edu_stats_body.html

Waldinger, R., Aldrich, H. & Ward, R. (Eds.) (1990). <u>Ethnic Entrepreneurs: Immigrant Business in Industrial Societies.</u> Newbury Park, CA: Sage Publications.

Wallerstein, I. (1974). <u>The modern world system: Capitalist agriculture and the origins of the European world economy in the sixteenth century.</u> New York: Academic Press.

Warr, P.B. & Knapper, C. (1968). <u>Perception of People and Events.</u> London: John Wiley & Sons.

Weaver, D.H. (1977). Political issues and voter need for orientation. In D.L. Shaw & M.E. McCombs (Eds.). <u>The emergence of American political issues: The agenda-setting function of the press.</u> St. Paul, MN: West.

Weber, R.P. (1990). <u>Basic Content Analysis.</u> Beverly Hills, CA: Sage.

Weerakkody, N. D. (1999). <u>Media and the construction of public opinion about affirmative action, race and related issues: A case study of opinions expressed during the 1992 US presidential election campaign.</u> Unpublished doctoral dissertation. Rutgers University, NJ.

Weiss, C.H. (1975). Interviewing in Evaluation Research. In E.L Struening & M. Guttentag (Eds.) <u>Handbook of Evaluation Research.</u> Beverly Hills, CA: Sage.

Werner, H. (1957). The Concept of development from a comparative and organismic point of view. In D.B. Harris (Ed.) <u>The Concept of Development.</u> Minneapolis, MN: University of Minnesota Press.

Williams Jr., J.A. & Ortega, S.T. (1990). Dimensions of ethnic assimilation: An appraisal of Gordon's typology. Social Science Quarterly, 71, 4, 697-710.

Wilnat, L. (1997). Agenda-setting and priming: Conceptual links and differences. In M. McCombs, D.L. Shaw, & D. Weaver (Eds.) Communication and democracy: Exploring the intellectual frontiers in agenda-setting theory. Mahwah, NJ: Erlbaum.

Wimmer, R.D. & Dominick, J.R. (1991). Mass media research: An introduction. (3rd ed.). Ca: Wadsworth.

Winant, H. (1994). Racial conditions: Politics, theory comparisons. Minneapolis, MN: University of Minnesota Press.

Wong, E. F. (1985). "Asian American Middleman Minority Theory: The Framework of an American Myth" Journal of Ethnic Studies, 13, 51-88.

Yoon, I. (1991). "The Changing Significance of Ethnic and Class Resources in Immigrant Business: The Case of Korean Immigrant Business in Chicago" International Migration Review, 25, 303-331

Zaller, J.R. (1992). The nature and origins of mass opinion. New York: Cambridge University Press.

Zhu, J.H. (1992). Issue competition and attention distraction: A zero-sum theory of agenda-setting. Journalism Quarterly, 69, 825-836.

Zhu, J. H. & Blood, D. (1997). Media agenda-setting theory: Telling the public what to think about. In D.P. Cushman & G. Kovacic (Eds.) Emerging theories of human communication. Albany: State University of New York Press.

Zucker, H.G. (1978). The variable nature of news media influence. In B.Ruben (Ed.) Communication Yearbook. 2. pp.225 – 246. New Brunswick, NJ: Transaction Books.

Zhou, Min. (1989). "The Enclave Economy and Immigrant Incorporation in New York City's Chinatown." PhD dissertation. Department of Sociology, State University of New York at Albany.

Table 1
Sample Profile for Depth Interviews

Respondent	Age	Current Business	Years in the US	US Citizenship	Years in Business	Level of Education	Place of Education
R1	Early fourties	Mortgage Banking	21	Yes	13	Graduate degree	Nigeria/US
R2	Early fifties	Distributorship	20	Yes	9	First degree	Nigeria/US
R3	Early fifties	CPA	26	Yes	17	Graduate degree	Nigeria/US
R4	Late fourties	Mortgage Banking	27	Yes	14	First degree	Nigeria/US
R5	Late fifties	Nigerian Restaurant	28	Yes	21	First degree	Nigeria/US
R6	Late fourties	Legal Practice	15	Yes	9	First degree	Nigeria/US
R7	Mid thirties	Real Estate	17	Yes	9	Graduate degree	Nigeria/US
R8	Mid fourties	Home Care	22	Yes	14	First degree	Nigeria/US
R9	Mid thirties	Beauty Salon	23	Yes	10	First degree	Nigeria/US
R10	Late fifties	Transportation	31	Yes	21	First degree	Nigeria/US
R11	Mid fourties	Retail	22	Yes	15	First degree	Nigeria/US
R12	Late fourties	Ice Cream Parlor	28	Yes	15	First degree	Nigeria/US
R13	Mid thirties	Boutique	13	Yes	6	First degree	Nigeria/US
R14	Late fourties	CPA	18	Yes	9	First degree	Nigeria/US
R15	Mid fourties	Medical supply	19	Yes	9	Graduate degree	Nigeria/US
R16	Mid fourties	Technical School	18	Yes	8	First degree	Nigeria/US
R17	Early fourties	Insurance Broker	17	Yes	11	First degree	Nigeria/US

R18	Early fifties	Travel Agency	22	Yes	9	First degree	Nigeria/US
R19	Mid fourties	Distributorship	18	Yes	9	First degree	Nigeria/US
R20	Early fifties	Medical supply	26	Yes	14	First degree	Nigeria/US
R21	Late fourties	Legal Practice	16	Yes	9	First degree	Nigeria/US
R22	Early thirties	Travel Agency	19	Yes	10	Graduate degree	Nigeria/US
R23	Mid fourties	Medical Practice	20	Yes	12	First degree	Nigeria/US
R24	Late fourties	Real Estate	16	Yes	12	First degree	Nigeria/US
R25	Early fourties	Insurance Broker	26	Yes	13	Graduate degree	Nigeria/US
R26	Late fourties	Nigerian Restaurant	19	Yes	17	Some college	Nigeria/US
R27	Early fifties	Ice Cream Parlor	19	Yes	10	First degree	Nigeria/US
R28	Late fourties	Group Home Owner	28	Yes	19	Some college	Nigeria/US
R29	Late fifties	Retail	33	Yes	19	First degree	Nigeria/US
R30	Mid fourties	Boutique	19	Yes	17	First degree	Nigeria/US
R31	Late thirties	Working to set up Business	9	Yes	N/A	First degree	Nigeria/US
R32	Late fourties	Working to set up Business	21	Yes	N/A	First degree	Nigeria/US
R33	Mid fifties	Working to set up Business	31	Yes	N/A	First degree	Nigeria/US
R34	Early fourties	Working to set up Business	20	Yes	N/A	First degree	Nigeria/US
R35	Early fifties	Attempted to set up business	21	Yes	N/A	Some college	Nigeria/US

R36	Mid thirties	Attempted to set up business	6	Yes	N/A	First degree	Nigeria/US
R37	Late thirties	Attempted to set up business	10	Yes	N/A	First degree	Nigeria/US
R38	Mid forties	Attempted to set up business	9	Yes	N/A	Some college	Nigeria/US
R39	Late thirties	Attempted to set up business	7	Yes	N/A	First degree	Nigeria/US
R40	Mid thirties	Attempted to set up business	8	Yes	N/A	First degree	Nigeria/US

Table 2

Sample Profile for Focus Group

Respondent	Age	Current Business	Years in the US	US Citizenship	Years in Business	Level of Education	Place of Education
R1	Early fourties	Graphic Designer	17	Yes	17	Graduate degree	Nigeria/US
R2	Early fourties	Group Home Owner	16	Yes	9	Some college	Nigeria/US
R3	Early fifties	CPA	26	Yes	17	Graduate degree	Nigeria/US
R4	Late fifties	Distributor	32	Yes	19	First degree	Nigeria/US
R5	Late fifties	Nigerian Restaurant	28	Yes	21	First degree	Nigeria/US
R6	Late fourties	Real Estate	16	Yes	14	First degree	Nigeria/US
R7	Mid thirties	Real Estate	17	Yes	9	Graduate degree	Nigeria/US
R8	Mid fourties	Home Care	19	Yes	17	First degree	Nigeria/US
R9	Late thirties	Retail	18	Yes	17	Some college	Nigeria/US
R10	Early sixties	Transportation	31	Yes	21	First degree	Nigeria/US
R11	Mid fourties	Beauty Salon	22	Yes	17	First degree	Nigeria/US
R12	Late fourties	CPA	17	Yes	12	First degree	Nigeria/US
R13	Mid thirties	Boutique	13	Yes	6	First degree	Nigeria/US
R14	Late fourties	Legal Practice	13	Yes	7	First degree	Nigeria/US
R15	Late fourties	Travel Agency	23	Yes	17	Graduate degree	Nigeria/US

R16	Mid fourties	Legal Practice	21	Yes	17	First degree	Nigeria/US
R17	Early fourties	Insurance Broker	17	Yes	11	First degree	Nigeria/US
R18	Early fifties	telecommunications	19	Yes	10	First degree	Nigeria/US
R19	Mid fourties	Medical Supplies	16	Yes	9	First degree	Nigeria/US
R20	Early fifties	Mortgage Banking	28	Yes	18	First degree	Nigeria/US
R21	Late fourties	Medical Practice	16	Yes	11	First degree	Nigeria/US
R22	Early thirties	Real Estate	14	Yes	6	Graduate degree	Nigeria/US
R23	Mid fourties	Mortgage Banking	20	Yes	17	First degree	Nigeria/US
R24	Late fourties	Insurance Broker	19	Yes	13	First degree	Nigeria/US
R25	Early fourties	Travel Agency	25	Yes	18	Graduate degree	Nigeria/US
R26	Late fourties	Nigerian Restaurant	19	Yes	17	Some college	Nigeria/US
R27	Early fifties	Retail	18	Yes	17	Some college	Nigeria/US
R28	Late fourties	Ice Cream Parlor	26	Yes	19	Some college	Nigeria/US
R29	Late fifties	Group Home Owner	33	Yes	22	First degree	Nigeria/US
R30	Mid fourties	Boutique	19	Yes	17	Some college	Nigeria/US
R31	Late thirties	Mortgage Banking	14	Yes	6	Some college	Nigeria/US
R32	Early fourties	Legal Practice	13	Yes	7	First degree	Nigeria/US
R33	Mid fifties	Distributorship	31	Yes	19	Some college	Nigeria/US
R34	Early fourties	Medical Practice	12	Yes	8	First degree	Nigeria/US

APPENDIX A

Depth Interview Consent Form

THE STATE UNIVERSITY OF NEW JERSEY

RUTGERS

CONSENT FORM TO PARTICIPATE IN A DEPTH INTERVIEW

PROJECT TITLE: The 4-1-9 Coalition, the Internet and Nigerian

Business Integration in the United States

PRINCIPAL INVESTIGATOR: Conleth Eleanya (Under supervision of dissertation chair, Dr. Montague Kern)
                                          Department of Journalism and Media Studies, Rutgers University.

You are invited to participate in a research study. Please read carefully the information provided below. If you have any questions or concerns regarding your participation in this study, please contact Conleth before signing this consent form.

PURPOSE
The purpose of this study is to examine how the advanced fee fraud (4-1-9) is presented in the Internet in relation to Nigerians and how this might impact Nigerian immigrants who seek to engage in genuine business in the United States.

PROCEDURE
If you agree to participate, you will be asked your opinions in a one-on-one discourse

with the Principal Investigator. You are one of about 40 people who will participate

in one-on-one interviews. The interviews will be taped, transcribed, and later erased.

Before the interview a brief questionnaire will be given on questions relating to your

use of the Internet for news purposes. This questionnaire will take about ten minutes

to fill out. The discussions will last about an hour.

RISKS AND BENEFITS
The information you provide in this study is **confidential**. This means that you will

not be identified in any way and only group results will be published. So, no one will

be able to tell which answers you gave to the questions. Therefore, any risk or possible discomfort to you due to participation in this study is expected to be minimal. Participation in this study may not benefit you directly. However your responses will be used to analyze and publish how the advance fee fraud may be impacting Nigerian immigrants who seek to or are engaged in genuine businesses within the United States, with a view to preventing negative impacts for genuine business prospects.

COSTS AND COMPENSATION
There is no cost for participants who agree to be involved in this study. There is no compensation for participating in the study. If you do not wish to participate, you will not be penalized in any way.

QUESTIONS

If you have questions at any time about the study or the procedures, you may contact Conleth by mail, phone, or e-mail using the following contact information:
Department of Journalism and Media Studies, 4 Huntington Street, New Brunswick, NJ 08901; Phone: (908)-249-8618; E-mail: conlye@yahoo.com

PARTICIPATION
Your participation in this study is **voluntary**; you may decline to participate or withdraw from the study at any time without penalty. You may choose not to answer any question at any time during the interview.

Please sign below if you agree to participate in this research study. You may request a copy of this form at any time.
Subject's Name (printed)_____ Signature _____

        Date _____

Investigator's Name: <u>Conleth Eleanya</u>   Investigator's Signature

    Date

Please note: If you have any questions about your rights as a research subject, please contact the Sponsored Programs Administrator at Rutgers University at 732-932-0150 ext.2104.

Email: humansubjects@orsp.rutgers.edu

APPENDIX B
Focus Group Consent Form

THE STATE UNIVERSITY OF NEW JERSEY

RUTGERS

CONSENT FORM TO PARTICIPATE IN FOCUS GROUP STUDY

PROJECT TITLE: The 4-1-9 Coalition, the Internet and Nigerian

Business Integration in the United States

PRINCIPAL INVESTIGATOR: Conleth Eleanya (Under supervision of
dissertation chair, Dr. Montague Kern)
                                    Department of Journalism and Media Studies, Rutgers
University

You are invited to participate in a focus group research with about 7-9 others. Please
read carefully the information provided below. If you have any questions or
concerns regarding your participation in this study, please contact Conleth before
signing this consent form.

PURPOSE
The purpose of this study is to examine how the advanced fee fraud (4-1-9) is
presented in the Internet in relation to Nigerians and how this might impact Nigerian
immigrants who seek to engage in genuine business in the United States.

PROCEDURE
If you agree to participate, you will be asked your opinions and you will also listen to

the opinions of others. Reading two passages from the Internet reports that present

two sides of the issue will launch the discussions. The interviews will be taped,

transcribed, and later erased. Before the interview a brief questionnaire will be given

on questions relating to your use of the Internet for news purposes.   This

questionnaire will take about ten minutes to fill out. You will be required to keep

confidential the information you obtain from other participants within the group.

The discussions will last about two hours.

RISKS AND BENEFITS
The information you provide in this study is **confidential**. This means that you will not be identified in any way and only group results will be published. So, no one will be able to tell which answers you gave to the questions. Therefore, any risk or possible discomfort to you due to participation in this study is expected to be minimal. Participation in this study may not benefit you directly. However your responses will be used to analyze and publish how the advance fee fraud may be impacting Nigerian immigrants who seek to or are engaged in genuine businesses within the United States, with a view to preventing negative impacts for genuine business prospects.

COSTS AND COMPENSATION
There is no cost for participants who agree to be involved in this study. There is no compensation for participating in the study. If you do not wish to participate, you will not be penalized in any way.

QUESTIONS

If you have questions at any time about the study or the procedures, you may contact Conleth by mail, phone, or e-mail using the following contact information:
Department of Journalism and Media Studies, 4 Huntington Street, New Brunswick, NJ 08901; Phone: (908)-249-8618; E-mail: conlye@yahoo.com

PARTICIPATION
Your participation in this study is **voluntary**; you may decline to participate or withdraw from the study at any time without penalty. You may choose not to answer any question at any time during the interview.

Please sign below if you agree to participate in this research study. You may request a copy of this form at any time.

Subject's Name (printed)_____ Signature _____

      Date _____

Investigator's Name: <u>Conleth Eleanya</u>   Investigator's Signature

      Date

Please note: If you have any questions about your rights as a research subject, please contact the Sponsored Programs Administrator at Rutgers University at 732-932-0150 ext.2104.

Email: humansubjects@orsp.rutgers.edu

Appendix C

Biographic and Internet use questions.

How would you describe yourself?

How long have you been in the United States?

How old are you? Describe in terms of early this or mid that. E.g. Late thirties.

Do you live in the State of New Jersey?

Why did you decide to come to the United States?

How long have you been in the United States?

Are you a US citizen?

Are you a Nigerian citizen?

Are you doing business in the United States?

What kind of business or businesses have you done?

How long have you been in business?

Are you computer literate?

Do you use computers for business?

Do you use computers to catch up with news from Africa and Nigeria or any other part of the world?

If you use the Internet for news on Nigeria, do you go to specific websites or simply google Nigeria?

How often do you resort to Internet use? How many times in a week?

Do you communicate with your relatives in Nigeria through the Internet?

How often do you do this?

APPENDIX D

Focus Group Stimulus

~ ---A-NIGERIAN/LIBERIAN SCAM LINKS HERE, DON'T BELIEVE IT!
DONT GET B... Page I of 2
60
The "Nigerian" Scam: Costly Compassion
Nigerian advance-fee fraud has been around for decades, but now seems to have
reached epidemic proportions: Some consumers have told the Federal Trade
Commission (FTC) they are receiving dozens of offers a day from supposed
Nigerians politely promising big profits in exchange for help moving large sums of
money out of their country .And apparently, many compassionate consumers are
continuing to fall for the convincing sob stories, the unfailingly polite language,
and the unequivocal promises of money.
These advance-fee solicitations are scams. And according to the FTC, the scam
artists are playing each and every consumer for a fool. Here's the play book:
* Claiming to be Nigerian officials, businesspeople or the surviving spouses of
former government honchos, con artists offer to transfer millions of dollars into
your bank account in exchange for a small fee. If you respond to the initial offer ,
you may receive "official looking" documents. Typically, you1re then asked to
provide blank letterhead and your bank account numbers, as well as some money
to cover transaction and transfer costs and attorney's fees.
* You may even be encouraged to travel to Nigeria or a border country to
complete the transaction. Sometimes, the fraudsters will produce trunks of dyed
or stamped money to verify their claims. Inevitably, though, emergencies come
up, requiring more of your money and delaying the "transfer" of funds to your
account; in the end, there aren't any profits for you to share, and the scam artist
has vanished with your money.
If You Receive an Offer
If you're tempted to respond to an offer, the FTC suggests you stop and ask
yourself two important questions: Why would a perfect stranger pick you -also a
perfect stranger -to share a fortune with, and why would you share your personal
or business information, including your bank account numbers or your company
letterhead, with someone you don't know? And the U.S. Department of State
cautions against traveling to tt1e destination mentioned in the letters. According to
State Department reports, people who have responded to these "advance-fee"
solicitations have been beaten, subjected to threats and extortion, and in
some cases, murdered.
If you receive an offer via email from someone claiming to need your help getting
money out of Nigeria -or any other country, for that matter -forward it to the FTC
a t ,\J~~@ftr 9QY .
If you have lost money to one of these schemes, call your local Secret Service field
http:l/www .pridesource.com/cgi-bin/article?article=3839732&frame 711012004
~k"C.
-

GERIAN/LIBERIAN SCAM LINKS HERE, DON'T BELIEVE IT! DONT GET B... Page 2 of 2

office. You also can call 202-406-5572 for information.

For More Information

More information about Nigerian Advance-Fee Loan scams is available from the Department of Justice (www.justiceonline.org/consum/nigerian.html), the U.S. Secret Service (www.secretservice.gov/alert419.shtml), and the U.S. Department of State (http:L Ltravel.state.gov/tips nigeria.html or

www.state. ov www re ions africa naff ub. df).

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

More links to information about this scam:

.Ib-e.-~19-G.Q~1.itlQn

.The Internet Fraud Complaint Center page about the Nigerian s

.The justiceonline.org Page about the~j.gerian SCAM

~

~

"

http:1 Iwww .pridesource.com/cgi-bin/article ?article=3839732&frame 7/1012004

0---"-" ::. -

APPENDIX E

Focus Group Stimulus

AAFC -The Nigerian Scam

Page

AAFC ALLIANCE AGAINST FINANCIAL CRIMES

HOME NEWS RESOURCES LINKS JOIN US CONTACT US MEMBERS AREA

Alliance Against Financial Crimes -The "Nigerian" Scam

The "Nigerian" Scam: Costly Compassion

Nigerian advance-fee fraud has been around for decades, but now seems to have reached epidemic proportions: Some consumers have told the Federal Trade Commission (FTC) they are receiving dozens of offers a day from supposed Nigerians politely promising big profits in exchange for help moving large sums of money out of their country. And apparently, many compassionate consumers are continuing to fall for the convincing sob stories, the unfailingly polite language, and the unequivocal promises of money.

These advance-fee solicitations are scams. And according to the FTC, the scam artists are playing each and every consumer for a fool. Here's the play book:

Claiming to be Nigerian officials, businesspeople or the surviving spouses of former government honchos, con artists offer to transfer millions of dollars into your bank account in exchange for a small fee. If you respond to the initial offer, you may receive "official looking" documents. Typically, you're then asked to provide blank letterhead and your bank account numbers, as well as some money to cover transaction and transfer costs and attorney's fees.

You mayeven be encouraged to travel to Nigeria or a border country to complete the transaction. Sometimes, the fraudsters will produce trunks of dyed or stamped money to verify their claims. Inevitably, though, emergencies come up, requiring more of your money and delaying the "transfer" of funds to your account; in the end, there aren't any profits for you to share, and the scam artist has vanished with your money.

If You Receive an Offer
If you're tempted to respond to an offer, the FTC suggests you stop and ask yourself two important questions: Why would a perfect stranger pick you -also a perfect stranger -to share a fortune with,
and why would you share your personal or business information, including your bank account numbers or your company letterhead, with someone you don't know? And the U.S. Department of State
cautions against traveling to the destination mentioned in the letters. According to State Department reports, people who have responded to these "advance-fee" solicitations have been beaten, subjected to threats and extortion, and in some cases, murdered.

If you receive an offer from someone claiming to need your help getting money out of Nigeria -or any other country, for that matter -send it to the appropriate U.S. officials. If the offer comes via email, forward it to the FTC at uce@ftc.gov. If it arrives via fax, fax it to the U.S. Secret Service at 202-435- 5031.

If you have lost money to one of these sch~mes, send copies of your documentation to the U.S. Secret Service, Financial Crimes Division, 950 H Street, NW, Room 942, Washington, DC 20223. You also can reach them by phone (202-406-5850) or email (419.fcd @ usss.treas.gov).

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www .ftc.gov or call toll-free, 1-877 -FTC- HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION FOR THE CONSUMER 1-877-FTC-HELP www.ftc.gov September 2002

http:/ /www .aafcfl.com/articles/nigerianscam.asp

7/712004

CURRICULUM VITA

Conleth Eleanya

<u>EDUCATION</u>

Ph.D. 2008	Rutgers University, School of Communication, Information, and Library Studies, New Brunswick, NJ
M.A. 1996	Seton Hall University. Corporate and Public Communication.
Post Graduate Diploma 1992	City University, London. International Journalism.
B.A. 1988	Urban University, Rome. Theology.
B.A. 1983	Urban University, Rome. Philosophy.

<u>POSITIONS HELD</u>

2007 – Present	Data communication engineering/implementation with Verizon Business.
2000-2007	Data communication implementation and support with AT&T.
1993 –1998	Pastoral ministry