FROM TRUST TO TECHNOLOGY: GENDERED PATHWAYS INTO CYBER AND WHITE-COLLAR CHARGES AMONG WOMEN IN CUSTODY IN SOUTH-SOUTH NIGERIA

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ABSTRACT
Women's participation in cyber-enabled and other white-collar offences remains under examined in African criminology, partly because women form a small proportion of custodial populations and offence statistics rarely show their roles within collaborative schemes. This article presents an exploratory secondary analysis of data from a larger concurrent embedded mixed-methods study of 208 women in six correctional centres in South-South Nigeria. Survey data were used to describe reported charge categories, while ten in-depth interviews supplied contextual accounts of technological access, social relationships and pathways into offending. Twenty-five respondents (12.0%) fell within the white-collar category. Within this small subgroup, cybercrime was the most frequently reported subtype (6; 24.0%), followed by Ponzi schemes (4; 16.0%) and money laundering (3; 12.0%); the remaining cases were dispersed across fraud, insider trading, bribery or corruption, forgery or counterfeiting, embezzlement, identity theft and other offences. Qualitative accounts suggested three intersecting pathways: gendered deployment in online social-engineering roles, relational entry through intimate partners or associates, and peer exposure sometimes connected to substance dependence. Feminist criminology and social learning theory clarify how constrained choices, relationships, learned techniques and agency may coexist in these accounts. The findings are not population estimates and do not establish guilt: most members of the wider sample were awaiting trial, and the white-collar subgroup was small. Their value lies in making a rarely documented Nigerian subgroup visible and in identifying questions for larger studies. Gender-responsive screening, digital and financial literacy, substance-use treatment, livelihood support and more precise correctional data are recommended.

Keywords: women in custody; cybercrime; white-collar crime; feminist criminology; social learning; Nigeria; mixed methods

INTRODUCTION
LITERATURE REVIEW
Women's pathways into crime and custody
Pathways scholarship moved the study of women's offending away from simple comparisons with men. It asks how victimisation, poverty, care responsibilities, relationships, substance use and institutional responses combine across the life course (Daly, 1994; DeHart, 2018; Salisbury & Van Voorhis, 2009). Quantitative pathway models have identified distinct constellations of abuse, mental-health difficulty, substance use and economic marginalisation among justice-involved women (Brennan et al., 2012). The framework does not imply one universal female pathway. It instead directs attention to patterned combinations of constraint, response and agency.

Evidence from South Africa reinforces the importance of locally grounded analysis. Agboola et al. (2022) found that women's routes into crime and incarceration included abuse, dysfunctional intimate relationships and financial motives, with material circumstances varying across participants. Nigerian custodial research has also documented offence diversity among women and cautioned against treating female prisoners as a homogeneous group (Aborisade & Oni, 2020). These studies make it plausible that women charged with financial or digital offences may arrive there through different configurations of need, opportunity, relationships and deliberate participation.

Gender, white-collar crime and cybercrime

Classic accounts of white-collar crime often centred occupational status and organisational opportunity. Later gender research showed that labour-market position, access to authority and organisational segregation affect both opportunities for financial offending and how offending is detected or interpreted (Campaniello, 2019). The digital environment changes some opportunity structures but does not erase gender. Access to devices, financial accounts, technical knowledge, trust and network membership remains socially organised.

Lazarus's (2019) integration of feminist criminology with the Tripartite Cybercrime Framework is especially relevant. It distinguishes cyber-dependent offences from socioeconomic and psychosocial forms of cyber-enabled offending and argues that gender relations shape participation across these categories. Lazarus et al. (2022) further show that "cybercrime" is not a single, gender-neutral behaviour: online fraud, interpersonal abuse and technically dependent offences have different gendered patterns and meanings. The present data mainly concern the socioeconomic branch fraudulent communication, account use and online financial schemes rather than technically sophisticated attacks on computer systems.

Small Nigerian studies have begun to document women's roles in cybercriminal networks. Chikwendu et al. (2023), for example, reported relational recruitment and differentiated roles among a small sample of female university students. Such work is useful but cannot substitute for evidence from women in custody, whose legal status, socioeconomic circumstances and institutional experiences are different. The current study extends the conversation without assuming that the pathways of students, convicted prisoners and remand detainees are interchangeable.

Relational roles, learning and responsibility

Financial and online schemes commonly involve distributed tasks: initiating contact, maintaining a false identity, receiving transfers, supplying documents, recruiting participants or moving funds. A person's role may therefore be socially visible yet legally or technically ambiguous. Intimate partners and close associates may supply access, instruction or pressure. These relationships can contain coercion and affection, dependency and calculation, or assistance and exploitation at the same time.

Social learning theory helps explain how criminal techniques and favourable definitions can be acquired through observation, association and reinforcement (Bandura, 1977). In a cyber-enabled setting, learning can concern both technique such as maintaining online communication and justification such as normalising the use of another person's account. Feminist criminology adds the question of how gendered power and economic positioning shape who learns, who performs front-facing emotional labour, who controls proceeds and who bears the risk of detection. The two perspectives are therefore complementary when applied cautiously to exploratory evidence.

THEORETICAL FRAMEWORK

Feminist criminology is the article's primary lens. It treats gender as a structuring relation rather than a demographic variable added after the analysis. Women's actions are examined within unequal access to legitimate work, digital skills, financial resources and decision-making power, as well as within intimate and peer relationships. This lens also resists reducing every woman to a coerced victim. A gender-responsive explanation must leave room for variation in knowledge, initiative, benefit and responsibility while asking how those possibilities are socially patterned (Chesney-Lind & Pasko, 1997; Heidensohn, 1996).

Social learning theory serves as a supporting explanatory lens. Association with peers or partners may expose participants to techniques, opportunities, rewards and interpretations that make an illegal activity possible or acceptable (Bandura, 1977). In the present study, references to introduction by friends, collaboration with male counterparts and the use of women in communication roles are consistent with learning and network processes. They do not, by themselves, prove causal mechanisms.

The Tripartite Cybercrime Framework is used as an organising aid rather than a tested theory. It helps locate the reported cyber cases primarily within socioeconomic cybercrime and keeps online fraud analytically distinct from both cyber-dependent intrusion and psychosocial online harm (Lazarus, 2019). Together, these perspectives direct attention to gendered opportunity, relational power, learned conduct and differentiated roles.

MATERIALS AND METHODS

Design and setting

This article is a focused secondary analysis of a larger concurrent embedded mixed-methods study of female criminality in correctional centres in Nigeria's South-South geopolitical zone. The parent study gave priority to quantitative survey data and embedded qualitative interviews to explain patterns and experiences. Fieldwork was conducted in 2025 across six correctional centres, one in each state of the zone.

The wider study used an accessible census of 208 eligible women who were available and consented during fieldwork. It was therefore not a probability sample of all women charged with or convicted of offences in the region. Ten participants were purposively selected for in-depth interviews to provide multiple perspectives: four women in custody and six stakeholders drawn from correctional, police, legal, community and women's-rights roles.

Measures and analytic focus

The questionnaire recorded the principal offence category associated with each respondent's custody: drug-related, human-related, property or white-collar. Respondents in the white-collar category were further classified by one reported subtype. This article first presents frequencies and percentages for the full offence-category distribution and then for the 25-person white-collar subgroup. No inferential test is reported because the subgroup is small and the extracted article dataset did not provide suitable subgroup cross-tabulations.

The qualitative component of the parent study used semi-structured interviews. For this focused article, relevant passages were retrieved from the original interview record where participants discussed online fraud, financial accounts, technological access, collaboration, peers, partners or substance dependence. The passages were organised into three interpretive themes: gendered social-engineering roles; relational entry and distributed responsibility; and peer learning with substance-linked exposure. Because the interview sample was designed for the wider study rather than specifically for white-collar cases, the qualitative material is used to contextualise possibilities, not to estimate their frequency in the 25-person subgroup.

Ethical and legal safeguards

The parent study reported institutional authorisation, voluntary informed consent and confidentiality protections for participants. Identifiers are replaced with participant codes and institutional roles. Before submission, the author ensured compliance with ethical guidelines in research involving human subjects, by obtaining research approval letter from the Department of Sociology/Anthropology and Post-Graduate School Research Ethics Committee (PGREC) of Nnamdi Azikiwe University Awka respectively, as well as research authorization letter from the selected correctional centres in the South-South Nigeria.

Terminology was selected to protect the presumption of innocence. “Charge,” “reported charge category” and “women in custody” are used except where a source or participant used different language. In the wider sample, 159 respondents (76.4%) were awaiting trial and 49 (23.6%) had been convicted. The analysis therefore describes custodial and reported legal classifications; it does not determine guilt.

FINDINGS/RESULTS

White-collar charges within the wider custodial sample

White-collar charges were the least frequent of the four broad categories in the parent survey. Twenty-five of the 208 respondents fell within this category, representing 12.0% of the sample. Drug-related charges accounted for the largest share, followed by human-related and property charges (Table 1). These figures describe this accessible custodial sample only.

Table 1. Reported principal charge category in the wider sample (N = 208)

Charge category	**Frequency**	**Percent age**
Drug-related	86	41.3
Human-related	61	29.3
Property	36	17.3
White-collar	25	12.0
Total	**208**	**100.0**

Composition of the white-collar subgroup

Cybercrime was the largest single subtype within the white-collar subgroup, but it involved only six respondents. Ponzi schemes and money laundering followed. The remaining 12 cases were spread across seven listed categories and an “other” response (Table 2). This dispersion is important: the subgroup should not be represented as a uniform body of cyber offenders.

Table 2. Reported subtype within the white-collar subgroup (n = 25)

Reported subtype	Frequency	Percentage
Cybercrime (for example, hacking or phishing)	6	24.0
Ponzi schemes	4	16.0
Money laundering	3	12.0
Fraud	2	8.0
Insider trading	2	8.0
Bribery or corruption	2	8.0
Forgery or counterfeiting	2	8.0
Other	2	8.0
Embezzlement	1	4.0
Identity theft	1	4.0
Total	**25**	**100.0**

Gendered social-engineering roles
Interview participants described online fraud as collaborative work in which women could be assigned communication-facing roles. A women's-rights stakeholder stated that some groups "assign young females to handle chats and video calls because they have a softer appeal" (P6). The account does not establish how often this occurred in the survey subgroup, but it identifies a gendered form of task allocation: perceived femininity and trust become operational resources within a scheme.

A legal practitioner similarly described growing female participation in cyber-enabled fraud and online financial schemes, sometimes through collaboration with men who introduced women to the operation (P10). Read through feminist cybercrime scholarship, these accounts suggest that digital participation may depend less on advanced coding than on emotional presentation, account access and networked division of labour. They also show why "technical sophistication" alone is an inadequate measure of involvement.

Relational entry and distributed responsibility
Relationships appeared as a second route into financial charges. A correctional officer observed that some women entered cases through partners or close associates and were consequently charged as accomplices (P4). One woman in custody explained that a customer's payment for her partner's business was received through her own account when the goods were not delivered (P5). The statement cannot resolve her knowledge or legal responsibility, but it illustrates how account ownership, intimate trust and a partner's transaction may converge in a criminal allegation.

The broader survey provides context but not a subgroup estimate. Across all 208 respondents, 72 (34.6%) described their role as influenced or coerced, 63 (30.3%) as an accomplice, 42 (20.2%) as a sole offender, 20 (9.6%) as initially unaware and 11 (5.3%) as another role.

Because these responses were not cross-tabulated for the white-collar subgroup, they must not be used to claim that most white-collar cases involved coercion or accomplice liability. They do show that relational and distributed roles were prominent in the wider custodial population and warrant direct measurement in future cybercrime research.

Peer learning and substance-linked exposure

The third theme connected peer association with both substance dependence and exposure to cyber fraud. One woman reported that she had been charged in a cyber-fraud and drug-related case and that friends connected to her substance dependence later introduced her to the activity (P8). This is an individual account rather than a general pathway, but it demonstrates how offence categories may overlap and how peer networks can carry both drug and digital opportunities.

The parent survey again supplies only broad context. Financial hardship was selected as the main determinant by 26 respondents (12.5%), friends or peers by 23 (11.1%) and substance use or addiction by 27 (13.0%). These are full-sample figures and cannot be attributed to the 25 white-collar cases. Their relevance is hypothesis-generating: a larger subgroup study should test whether economic pressure, peer exposure and substance dependence operate separately or in combination for women facing cyber-enabled financial charges.

DISCUSSION

The most defensible conclusion is modest but important. Cyber and white-collar charges were uncommon in this custodial sample, yet they were sufficiently varied to challenge the assumption that women's economic offending can be captured by a single fraud category. Cybercrime formed the largest subtype within the 25 cases, while Ponzi schemes, laundering and a long tail of other financial offences broadened the pattern. The six cyber cases represent 2.9% of the full sample and 24.0% of the white-collar subgroup. Stating both denominators prevents novelty from becoming exaggeration.

The qualitative accounts suggest that women's routes into these charges may be relational and role-differentiated. Communication work, video calls, account receipt and collaboration are not marginal simply because they are not highly technical. They can be essential to trust production, victim engagement and movement of funds. Lazarus's (2019) framework helps locate these practices within socioeconomic cybercrime, while feminist criminology explains why femininity, intimate relationships and unequal access to resources can shape the allocation and meaning of those roles.

At the same time, the evidence does not justify a narrative of universal female passivity. Some accounts describe introduction or manipulation, but the study did not measure the degree of knowledge, control, benefit or intent within each white-collar case. Feminist analysis is strongest when it recognises both gendered constraint and variable agency. Future work should therefore distinguish coercion, willing collaboration, independent organisation and unknowing account use rather than treating "accomplice" as a sufficient explanation.

Social learning theory offers a plausible account of network entry. Partners and peers can make techniques available, provide rationalisations and reinforce participation. The P8 account also indicates that drug involvement and cyber-fraud exposure may coexist within the same network. However, the cross-sectional design cannot establish whether peer association preceded the alleged offence, whether it was causal or how learning differed among the 25 cases. Longitudinal interviews and case-file analysis are needed.

Finally, legal status changes the interpretation of every result. More than three-quarters of the full sample were awaiting trial. A custodial charge distribution is shaped not only by behaviour but also by policing, bail, prosecution and delay. The article therefore documents women made visible by correctional custody; it cannot describe all women involved in white-collar activity, and it should not be read as a conviction profile.

IMPLICATIONS AND RECOMMENDATIONS

First, correctional and pre-trial assessment tools should record specific cyber and financial roles rather than only a broad offence label. Relevant fields include account ownership, communication tasks, technical tasks, recruitment route, control of proceeds, relationship to co-accused persons and indicators of coercion. Such data would improve both case understanding and gender-responsive programming.

Second, rehabilitation should combine digital and financial literacy with ethical online-work skills. Training in cybersecurity awareness, electronic payments, record keeping and legitimate digital enterprise could address both risk and employability. It should be paired with livelihood support because technical training alone cannot resolve economic exclusion.
Third, screening should assess intimate-partner influence, peer recruitment, substance dependence and trauma without presuming that every woman lacked agency. Where substance use is identified, treatment and continuity of care should be integrated with reintegration planning. Legal assistance should also help remand detainees understand the consequences of account use, identity documents and shared digital access.

Fourth, researchers should build a multi-site dataset large enough to compare convicted and awaiting-trial women, cyber-dependent and cyber-enabled charges, and independent and collaborative roles. Interviews should include women, co-accused persons where ethical, investigators, defence counsel and prosecutors. Linking anonymised surveys with charge sheets and case outcomes would reduce reliance on a single self-reported category.

LIMITATIONS

This study has five principal limitations. The 25-person subgroup, including only six cybercrime cases, is too small for broad generalisation or inferential analysis. The accessible census was not a probability sample and covers only women present in selected correctional centres during fieldwork. The offence measures were based on reported charge classifications and broad response options rather than independently coded court files. Most respondents in the parent study were awaiting trial, so charges cannot be treated as findings of guilt. Finally, the ten interviews were designed for the broader dissertation, not as a dedicated white-collar subsample; qualitative themes are therefore contextual and hypothesis-generating. These limitations support publication as an exploratory article or research note, not as an estimate of regional prevalence.

CONCLUSION

This exploratory analysis brings a small and easily overlooked group into view. Among 208 women in custody in South-South Nigeria, 25 reported a white-collar charge category and six reported cybercrime. The distribution shows heterogeneity, while the interview accounts point to possible pathways through gendered communication roles, intimate or peer relationships, financial accounts and substance-linked networks. Feminist criminology and social learning theory provide a coherent way to examine these processes without denying either structural constraint or individual agency. The evidence is preliminary, but it identifies concrete variables, safeguards and interventions for the larger studies that are now needed.

DECLARATIONS

Ethics approval and consent to participate The parent study reported institutional authorisation, voluntary informed consent and confidentiality safeguards.the author ensured compliance with ethical guidelines in research involving human subjects, by obtaining research approval letter from the Department of Sociology/Anthropology and Post-Graduate School Research Ethics Committee (PGREC) of Nnamdi Azikiwe University Awka respectively, as well as research authorization letter from the selected correctional centres in the South-South Nigeria.

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Conflict of interest. The author declares no conflict of interest.

Data availability The underlying data contain sensitive information about women in custody. The author confirms that the identified data may be available on reasonable request and subject to ethical and institutional restrictions.

Author biography

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