The Nigeria Security and Civil Defence Corps (NSCDC) and Fraud Prosecution in Oyo State

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Being a MSc Thesis Submitted to the Department of Behavioural Sciences, Criminology & Security Studies Unit, Faculty of Management & Social Science, Lead City University, Ibadan, Oyo State, Nigeria

In Partial Fulfilment of the Requirements for the Award of Master of Science Degree (MSc) in Criminology and Security Studies

2025

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Certification

This is to certify that Olalekan Olawale TAIWO with matriculation number LCU/PG/005233 carried out this research work titled "The Nigerian Security and Civil Defence Corps (NSCDC) and Fraud Prosecution in Oyo State" in the Department of Behavioral Sciences, Criminology & Security Studies Unit, Faculty of Management and Social Science, Lead City University, Ibadan, Oyo State, Nigeria, for the award of Master of Science Degree (MSc) in Criminology and Security Studies and that this has not been previously submitted for any publication.

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Prof. Oludayo Tade **(Supervisor)**	**Date**
Prof. Jane Roli Adebusuyi **(Head of the Department)**	**Date**

Dedication

This thesis is dedicated to the Almighty God, whose wisdom, guidance, and love inspired this work.

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Acknowledgement

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Abstract

Fraud continues to be a pervasive challenge in Nigeria, undermining governance, destabilizing institutions, and eroding public trust. This study investigates the prosecution of fraud by the Anti-Fraud Unit of the Nigerian Security and Civil Defence Corps (NSCDC) in Oyo State, focusing on patterns, perpetrators, tactics, and systemic constraints. Grounded in the Fraud Triangle Theory and Routine Activity Theory, the research bridges gaps in existing literature by illuminating the role of NSCDC in localized fraud detection, which has been largely underexplored compared to the Economic and Financial Crimes Commission (EFCC). Employing a qualitative approach, the study draws on primary data from interviews with seven NSCDC detectives and a detailed review of 27 fraud case files in the NSCDC Anti-Fraud Unit Dataset. Purposive sampling technique was used to ensure the inclusion of significant cases, while content analysis was employed to uncover trends and systemic bottlenecks. Findings reveal that Obtaining by False Pretense (OBT) and Visa Racketeering (VR) are the most prevalent fraud types, driven by economic hardship, societal pressures, and weak regulatory systems. Financial and technological constraints were identified as key challenges limiting the NSCDC's investigative capacity, with underfunding and lack of advanced forensic tools delaying case resolutions. The study concludes that while the NSCDC demonstrates resilience and effectiveness in combating grassroots fraud, its potential remains underutilized due to systemic barriers. It recommends increased funding, inter-agency collaboration, and public education campaigns to strengthen fraud prevention and prosecution. This research underscores the critical role of the NSCDC in Nigeria's anti-fraud efforts and advocates for its enhanced capacity to address evolving fraud dynamics.

Keywords: NSCDC, Fraud, Crime Investigation, Victimisation and Oyo State

Word Count: 259

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List of Acronyms

Abbreviation	Meaning
AFU	Anti-Fraud Unit
ACFE	Association of Certified Fraud Examiners
ATM	Automated Teller Machine
CBN	Central Bank of Nigeria
DPR	Department of Petroleum Resources
EFCC	Economic and Financial Crimes Commission
FBI	Federal Bureau of Investigation
FT	Fraud Triangle Theory
FTC	Federal Trade Commission
ICPC	Independent Corrupt Practices and Other Related Offences Commission
OBT	Obtaining by False Pretense
MOU	Memorandum of Understanding
NCC	Nigerian Communications Commission
NEITI	Nigerian Extractive Industries Transparency Initiative
NFIU	National Financial Intelligence Unit
NIMASA	Nigeria Maritime Administration and Safety Agency
NNPC	Nigerian National Petroleum Corporation
NPF	Nigerian Police Force
NSCDC	Nigeria Security and Civil Defence Corps
RAT	Routine Activity Theory
SEC	Securities and Exchange Commission
SFO	Serious Fraud Office
TSA	Treasury Single Account
VR	Visa Racketeering

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WBP	Whistle-Blowing Policy

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