

Research Article

Lottery Scam in a Third-World Nation: The Economics of a Financial Crime and its Breadth

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Abstract: In 2007, a stratified random sample of 1,338 Jamaicans revealed that 11 out of every 27 indicated that crime and violence was the leading problem of the nation. The *Lottery Scam*, a growing financial crime, is widely practiced in many developing nations, inclusive of Jamaica, where the matter has got the attention of public security management. The Jamaica Constabulary Force (JCF, Year) formed a task force in 2012 to critically investigate this phenomenon which has been plaguing private businesses for more than a decade. This study will, examine the *Lottery Scam Business* from an empirical perspective and provide invaluable insights into its operations, politics and economics. A 2-dimensional epistemological framework is used in this study, objectivism and constructionist. The theoretical framework employed is interpreted by positivism and interpretive hence, the use of survey research, documentary analysis, focus group and elite interviews with participants. The participants were purposively drawn because there is no population register of lottery matters. It follows, therefore, that the study used a snow balling approach to allot participants, those incarcerated, awaiting time for trial, police officers, private investigators and participants introducing the researchers to others involved in different aspect of scamming activities. The development and continuation of the lottery scam is primarily because of the general decay in the economy. Peoples' involvement in lottery scamming and by extension related criminal activities such as murders is substantially an economics issue. The lottery scam and its relationship with increased murder is again another subset of the general worsening in the state of the Jamaican economy and why this illegal activity continues to pull people to such actions. Hence, murders associated with the lottery scam cannot be simply solved by way of police or judiciary intervention as their cause is an economic one and can only be effectively addressed as such.

Keywords: Crime, Jamaica, lottery scam, money embezzlement, murder, security management

INTRODUCTION

Jamaica is among the top 10 most murderous nations in the world (Bourne *et al.*, 2012) Rising crime is a major security challenge throughout the Caribbean, including Jamaica, which had the highest murder rate in the world in 2005 with a rate of 60 persons per 100,000 inhabitants (Sullivan, 2006). The number of murders reported in Jamaica annually is more than the number of deaths by HIV and is relatively close to those mortalities by diabetes mellitus (Bourne, 2012).

The prevalence of violent crimes in Jamaica goes back to pre-emancipation, when the revolt of the slaves would lead to their capture and murder (Bourne and Solan, 2012) Ostensibly, Jamaica has a culture of violence which manifests itself in diverse ways but

more so in the consistently high rates of murder since the 1960s (Bourne *et al.*, 2012). If crime and violence continues and personal freedom has to be sacrificed in order to address the problem, then the need will arise for analysis of the political culture (Munroe, 2002).

Munroe's interpretation of the crime phenomenon in Jamaica does not only highlight the problem forwarded by Bourne and other scholars, but shows how politics is interwoven into the crime and violence narrative (Munroe, 2002). It also provides a justification for security management in the violent crime milieu, how political culture as well as socio-economic characteristics fosters various types of crime (Bourne and Solan, 2012) and the interrelation between money misdemeanors and other violent crimes. The objective of this study is to examine the *Lottery Scam*

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Table 1: Number of murders and violent crime, 1970-2010

Year	Murder	Violent crime	Year	Murder	Violent crime
1970	152		1990	542	20698
1971	145		1991	561	18522
1972	170		1992	629	20173
1973	227		1993	653	21275
1974	195		1994	690	22403
1975	266		1995	780	23083
1976	367		1996	925	24617
1977	409	15893	1997	1037	22053
1978	381	16640	1998	953	19781
1979	351		1999	849	17056
1980	889	24201	2000	887	16469
1981	490		2001	1191	14929
1982	405	19867	2002	1045	14047
1983	424		2003	975	13611
1984	484	21186	2004	1471	15306
1985	-		2005	1674	14920
1986	449	19228	2006	1340	13136
1987	442		2007	1574	14219
1988	414	19456	2008	1601	11432
1989	439	19886	2009	1680	11939
			2010	1428	11062

Planning institute of Jamaica, various years

Operations in Jamaica from an empirical perspective and provide invaluable insights into its operations, politics and economics as well as its marriage to criminal activities. The contemporary crime phenomenon in Jamaica has escalated to become the nation's leading problem. According to Bourne (2012) "It is surprising that murder in Jamaica for 2000 was greater than that for New York by seven times" suggesting the extent of the problem and which can be classified as a pandemic in Jamaica. In 2007, a stratified random sample of 1,338 Jamaica revealed that 11 out of every 27 respondents indicated that crime and violence was the leading problem (Powell *et al.*, 2007) and another research found that 2 out of every 10 Jamaicans feared criminal victimization (Harriott, 2004). Statistics also revealed that in 1970, the total number of murders in Jamaica was 152 and by the end of 2010, it had exponentially increased by 839.5% (Table 1). On the other hand, major crimes have been fluctuating between 1969 and 2011 and generally a reducing trend has emerged from 1994. According to the World Bank (2003), the crime problem in Jamaica (murder rate) was about the same as that in New York in 1970 and by 2000, murders in Jamaica had exceeded that in New York by seven times. Scholars have forwarded that the crime problem has its nexus in the 1960s (Bourne and Solan, 2012), which speaks to the longstanding history of violence and the role of tribal politics in its continuity. Munroe's perspective, therefore, highlights not the crime problem, but a political one. As it can be extrapolated from Munroe's theorizing the understanding of the crime problem based on examining the politics, political values and subcultures of the Jamaican society. It is within this

context that we begin an examination of *Lottery Scams in Jamaica*.

The *Lottery Scam* is widely practiced in many developing nations, inclusive of Jamaica, but the matter has recently got the attention of public security management with the Jamaica Constabulary Force (JCF, Year) forming a task force (in 2012) to critically investigate this phenomenon which has plagued private businesses for more than a decade. The *Lottery Scam Business* has been an acute security management challenge of private companies fought from a fragmented private perspective and to a lesser degree from an empirical standpoint in the English-Speaking Caribbean (Jamaica Gleaner, 2011a, 2011b, 2011c). Powell *et al.* (2007) listed (24) pressing problems of Jamaicans and Lottery Scam was not on the radar. Although the connection between crime and political culture has been documented by Boxill *et al.* (2007), Lottery Scam as a criminal activity has never found its way into the narrative. One Caribbean criminologist opined that "In Jamaica, as noted earlier, crime cannot be fully understood without reference to politics" (Harriott, 2003). This highlights the relationship between politics and criminality, which was equally examined by Robotham (2003). Harriott postulated that "the seeds of the crime-politics phenomenon in Jamaica were planted and nurtured over decades of competitive party politics" (Harriott, 2003), which was extensively reviewed by Sives (2003). In evaluating the historical roots of violence in Jamaica from 'Historic Records', Sives noted that crimes were committed by the supporters of the 2 main political parties the Jamaica Labor Party (JLP) and People's National Party (PNP) in the 1940s and that political tension dates back to pre-independence. Caribbean criminologists, for more than a decade have used econometric analyses to identify factors associated with crimes to bolster understanding and inform policy measures to combat the problem. Poverty has been identified and widely studied as a causal factor of crime (Robotham, 2003; Ellis, 1991; Tremblay, 1995) and those whom have not used the term causality have employed association (Harriott, 2004; Ellis, 1992; Levy, 1996) as the discourse is centred on crime-poverty theory. Despite the plethora of studies conducted on crime-poverty phenomenon as well as measures to alleviate and lower poverty, the reality is violent crimes, especially murders; continued to escalate during periods of reduced poverty. Poverty is therefore only 1 factor linked to crime, other factors have been classified as social, cultural, economic and political (Robotham, 2003; Tremblay, 1995). Many of these factors have been used to guide policy formulation and yet, the crime phenomenon continues unabated in the nation. Harriott aptly summarized the failure of conventional theorizing, when he opined that

“Traditional law enforcement methods have similarly proved to be ineffective” (Harriott, 2004). By extension, one can conclude that the long-established factors that have been identified as causes of crime or associated with crime are insufficient by themselves. Using econometric analysis, Nobel prize winner Becker (1968) established that involvement in crime activities can be explained by income received from criminal activities, legal employment, probability of being caught, probability of being convicted, duration of sentencing if caught, age and income from non-criminal engagements. It can be deduced from Becker’s work that crime is predominantly an economic phenomenon, which was supported by Francis *et al.* (2001), using data for Jamaica. Although Francis *et al.* (2001) did not include politics among the independent variables; they found that the economic factors contributed significantly to involvement in criminality, which does not eliminate the political as well as socio-demographic factors that correlate. If economics account for the crime-problem in Jamaica, then what explains the increase in the incidence of murders from 17.5% in 2007 compared to 2006 during which poverty declined by 30.8% and mortality rise by 8.2% (PIOJ, 1971-2011; PIOJ and STATIN, 1989-2010)? Although the Lottery Scam as an economic activity it is rarely discussed in the arena of crimes in the English-speaking Caribbean, the *Lottery Scam Business* must be brought into the discourse of crime from a political perspective as there is a clear association between public discussion of certain themes and politics-security management, poverty and poverty and crimes. Manunta (1998) postulated that socio-economic and political factors should not be overly emphasized in security as this is more a function of asset, protector, threat and specific situation. Within the theoretical framework of Manunta’s theory on security, there are underlining issues that can be used to understand and explain the link between crime and policy and reduction on application of this approach. Among the factors identified by Manunta for security is the situation, Manunta argued that one must assess the situation, suggesting that security uses empiricism to determine actions. He opined that “Situational factors are seen in different ways at academic and professional levels...Academic research is mostly directed to analyzing the influence of situational factors on motivation. Situation appears to be related to opportunity and influence the offender’s choice... considered as rational” (Manunta, 1998). The aforementioned perspective offers some explanation of the Lottery Scam mechanism, the social milieu and its human justifications. In evaluating the situation, an assessment of the environment is critical to the security conditions. The security environment constitutes the

asset, its setting and security apparatuses (‘including the Protectors and not the threat’). Another aspect to the milieu is the local setting that entails the threat as well as the ‘macro-climate’ (or outside milieu). Manunta forwarded that the ‘macro-climate’ includes political, ethical, socio-economic, legislative and, normative and so on. Such perspectives offer explanation for the examination, policy formulation and publication of documents by the police on anti-corruption strategies (JCF, undated) as the ‘macro-climate’ demands corruption prevention and reduction (Powell *et al.*, 2007; Waller *et al.*, 2007; Pantry, 2010; Transparency International, 2000-2009). Powell and his colleagues found that corruption was the 4th ‘most pressing problem facing Jamaica at this time’ (Powell *et al.*, 2007), which provides the coverage for the dictates of politics anti corruption stance, documentation, strategy and programmes.

Contextualizing crime in Jamaica:

Theoretical debates: The present crime situation in Jamaica (including the *Lottery Scam*) accounts for the heightened fear of crime and victimization as well as the widespread fear for garrison and outcomes of garrison zed politics. The analysis of crime-and-politics from a security perspective carries with it not only the interpretations of concepts and process of security, but a non-passive approach to reducing the threat and threat modification of the situation which are outside of the economics of crime and the social milieu of the perpetrator to the politics. There is enough evidence that exists to show that the socio-economic situation as well as the demographic factors have not provide an explanation, which when applied have reduced the crime-problem in Jamaica. On the other hand, based on empirical works of the economics of crime (Bourne, 2011; Francis *et al.*, 2001; Becker, 1968) and governance of the society, it can be deduced that the ‘macro-climate’ as well as the ‘micro-climate’ was able to provide a platform for the reduction of violence in Western Kingston, especially Tivoli Gardens. Tivoli Garden is a garrison area in Western Kingston, Jamaica, that solely supports the Jamaica Labor Party (JLP). Using threat assessment, assessment of the situation, even with the lingering reality of politics, crimes particularly murders have been exponentially reduced in Western Kingston, although economics or any other social factors have not been addressed.

The dismantling of the marriage between politics and crime in Western Kingston, especially Tivoli Gardens, was as a result of a threat analysis which found that the marriage had to be broken. Clearly the threat which once existed in Western Kingston has been lowered and this has changed the perception of

Jamaicans outside of Kingston on the physical harm, crime and violence and protection. People are not expressing confidence in the police being able to man the streets.

For years the security process and decision of the Jamaica Police Force have not been a rational one. The very police were afraid to venture into Tivoli Gardens because of the synergy and relationship between politics and crime. On the path of the police, there were fear, anxiety, terror and apprehension on venturing into a discourse much more a visit to the area in Jamaica. There was self-interest that prevented the free movement of police and the army from entering that physical site and fear more that terror accounts for the non-responsiveness of people from breaking the twin phenomenon, crime-and-politics. Many Jamaicans wanted a separation between crime and politics, especially in Tivoli Gardens, but that reality seemed far-fetched. Robert Ham argued that there was an association among criminality, politics and area of residence (Robotham, 2003) and that "Extensive involvement in protection and extortion rackets in business district adjacent to inner-city areas represents another major activity for criminal gangs. Indeed, many informants stated that the basis of the much-lauded peace was the desire on the part of 2 gang leaders with opposing political affiliations to have an organized sharing of the protection rackets in downtown Kingston (Tivoli Gardens-Jamaica Labor Party (JLP) and Matthews Lane-People's National Party, PNP)". The marriage between crime and politics in Jamaica goes back to the 1940s (Sives, 2003), extends beyond Western Kingston, particularly Tivoli Gardens (Levy, 1996) and that poverty should not be ascribed as the rationale for the badness-honor society that had emerged over time (Gray, 2003). Based on the dictates of the 'macro-economic climate' in Jamaica, threat continuance, terrorism alert and strong correlation between crimes, particularly murders and self-interest there was no 'peace of mind' for police, the government and ultimate the security of the society. Security was under threat; fear had gripped the psyche of the people (Harriott, 2004), the reality of Jamaica being among the ten most murderous places on earth denoted that economic pay-off of allowing Tivoli Gardens to continue unabated meant that whole nation would be under threat, fear, feeling of victimization and justifies why the government had to fight a separation between crime-and-politics. There would be not 'peace of mind' with the marriage between politics and crimes in garrison communities in Jamaica as the society was paying the price in the form of lives (murders), economics (lowered GDP, productivity, production, tourism arrivals) and security which is a feature of all

modern society which for the Jamaican society had become elusive., Fear had replaced the overarching concept of safety and the human right. Security is a human right and political ideal and increasingly Jamaicans had been felt out of this basic human right and so a divorce of crime and politics holds the keys to unlocking the garrisonization concept and to solving a huge portion of the society's crime problem.

One of the aspect to which the marriage of crime and politics can be lowered, if not eradicated in Jamaica, is by theory of vulnerability. Politicians are among the populace who are at risk of harm or danger, with the twinning of politics and crime. Historically, Roy McGhan was the only politician (Member of Parliament) who was killed along with his police agent in 1979. Manunta commented that "The vulnerability of the asset relates to the possibility of the damage; that of Protector and Situation is an opening to the opportunity of provoking a damage" (Manunta, 1998), suggesting that if politician recognize the likelihood of being harmed, especially killed, self-interest is likely to see them lowering if not eradicating the marriage between crime and politics as this favors their existence. The vulnerability and threat level will not only see politicians requesting special agents (VIP agents), but considering dismantling the linkages between 2 aforementioned phenomenon as this would lower risk, damage and increase opportunities for 'favorable occasions' (Anderson, 2011). If the politician considers that s/he has something to lose, particularly his/her life, then s/he is more likely to institute measures to dismantle the marriage between politics and crimes thus self-interest in this case would mean that s/he will protect himself/herself from personal harm. The winning of political seats in an election is an opportunity not only to 'serve' the people of a specified geo-political area but the reduction of this opportunity through any vulnerability is likely to encourage a willingness to divorce crime and politics as if the individual's politician safety is compromised, then this would stimulate a justification of its termination. The high probability of losing one's life is a positive reinforcement for politicians to see the need to disconnect crime from politics. Self-preservation is critical in human existence and if politicians assume that they are highly likely to be vulnerable, be killed, experience missed opportunities and then the motivation to protect life will translate into separation between the 2 phenomena because of self-interest. The general elections of 1980 was a conflict of sort over political ideology between socialism and capitalism and this heightened the violence and murders as the 2 political parties (the People's National Party (PNP) and the Jamaica Labor Party (JLP)) facilitated a divide of

the people (Sives, 2003). The violent crimes and the murder statistics embodied the tension, political divide, ideology conflict and socialistic and capitalistic ideology found for the leadership of the nation (Table 1). Political identity had divided the nation, people's identity was associated with a political party which after a while influenced and informed attitude and behavior. Many of the murders were based on the premise of political values and attitude as one side of the debate portrayed the other as the enemy and a traitor and the national identity was reduced to tribal political values. The political rivalry was intense, people of different political values had fundamental problems with his neighbor on political ideology and threat alert grew for heads of the 2 political parties at the time (2 former Prime ministers-Michael Manley and Edward Seaga). Munroe (2002) extensively explained how political culture drives political behavior, which would account for the action (or inactions) of people during the 1970s leading up to the 1980 general elections in Jamaica. Despite the number of murders in the 1980 election only one Member of Parliament was ever killed in the history of Jamaica (Roy McGhan), which means that although the threat level for the populace was high, it was lower for the politicians, this could explain low tendency to effectively address the crime, particularly the murder problem. Based on Manunta's theory, vulnerability among politicians was low which speaks for a low risk which could justify a low motivation for eradication of the crime and politics paradigm because the self-preservation was intact neither the situation demands it nor were policy makers pressed to divorce both phenomena. A rationale for the exponential increase in violent crimes, especially murders in the 1980 can be accounted for by armed criminal gangs that began operating at the start of the 1970s and this aided the political parties (Gray, 2003; Sives, 2003). The politicians, therefore, had a vested interest in allowing the marriage of crime and politics as this was a personal benefit and not a cause for concern. Historically, at the end of the decade of the 1980s, murders had increased by 85.3% compared to the decade of the 1970s, but this had contributed to the election of a political party that used the gangs to their benefit (Sives, 2003; Figueroa and Sives, 2003). The decade of the 1990s saw a 54.6% increase in murder over the 1980s and at the end of decade of 2000, murders grew by 76.4% compared to the previous decade (Table 1). And the 1970s and 1980s paled in significance to the number of murders in 2000., Gray postulated that "...the period of the 1970s, (was) a time of great upheaval, political violence and social polarization in Jamaica" (Gray, 2003), the demands for close protection by the police grew as more people expressed feeling of fear of physical harm.

The 'micro-environment' was changing and people began demanding a solution of the crime problem as well as the eradication of synergy between politics and crime.

Statistics revealed that the 1980s marked a transition in wanton murders, although its genesis began in the 1970s. One Caribbean scholar aptly summarized the politics of the 1970s and 1980s, which presents the politics of 'gansterism' in Jamaica. Obika Gray opined that the 1970s and 1980s 1) "... (saw the) unforgiving ghetto during the party civil wars in the 1970s" (Gray, 2003) "This study focuses on the period of the 1970s, a time of great upheaval, political violence and social polarization in Jamaica" (Gray, 2003) "Activists during the 1970s reported that Barth (criminal) to the was familiar with former CIA agent Philip Agee's critique of U.S. imperialism..." (Gray, 2003) and 4) Indeed, by the late 1970s urban gangster for both the political and criminal underworlds were becoming a growing source of patronage with which politicians had to compete" (Gray, 2003). Those issues highlighted the emergence of intense criminality, the informal industry which existence because of the failure of the formal economy to adequately provide for the needs of the people and the populace was now tired of the vulnerability, wanton killing of people, including the wealth and self-interest lead to a new consciousness. Harriott postulated that "Between 1977 and 2000, the rate of violent crime has increased from 254.6 incidents per 100,000 citizens to 633.4/100,000 and the murder rate from 19.2/100,000 to 39/100,000" (Harriott, 2003), suggesting that in self-interest this dictated that the risk of criminal victimization was high for all which spurred the willingness of politicians to divorce crime and politics as they worry about the likelihood of being physically harmed. The types and degree of criminal activities in Jamaica have of necessity, occasioned a shift in emphasis and resources to major incidents such as murder, shootings, guns for drugs trade and gang related activities as the threat level among the politicians is growing and 'macro-climate' is demanding a solution to the problem. The volume of calls from the public to the police and other bodies has helped to set the organizational priorities. People sought to protect their assets and life, perceived fear factors demand a separation of crime and politics as this is believed to account for criminality. While the mere volume of calls may be an important prescription for action, the types of calls are critical for action. Within the ambit of the mandates of the police force as well as the political administration, decisions are made primarily based on perception, interpretation and the expectations from outside bodies such as Amnesty International and United Nations. Individuals, therefore,

will weigh the cost and benefit of participating in legitimate or illegitimate activities, with punishment serving as the primary cost to deter the extent of their participation in each domain can venture.

Guns, violent crimes and the volume of unsolved serious crimes were now well known, these had reached the international arena, fear and victimization had become rampant and the police were increasingly pressured to address these issues. The wired media had headlines which read 'Jamaica's murder rate continues to soar' in 2008 and 'Jamaica record the highest murder rate in 2009' and Jamaica was now among the 10 top countries with the most murders in the world. Crime, violence and drugs in the Caribbean had become so much of an issue internationally that this caught the attention of the United Nations and the World Bank. United Nations and World Bank (2007) conduct a study on 'Crime, violence and development: Trends, costs and policy options in the Caribbean' which revealed. The Governments of the Caribbean countries recognize the seriousness of the problem and are exploring innovative policy responses at both the national and regional levels. Civil society organizations are doing their part as well by designing and implementing violence prevention programs targeting youth violence, violence against women and other important forms of violence (United Nations and World Bank, 2007). The seriousness of the crime problem in the Caribbean, particularly Jamaica, means that people's fear of crime and victimization had reached an alarming level that they were now willing to circumvent the time that the police would take to solve the cases and the justice system would pronounce guilt on the criminals. This was reported by Harriott (2003), when he said that "... in response to a series of incidents of violent crime, citizens mobilized themselves as vigilante groups and rioted and attacked a police station in an effort to "lynch" three men whom they erroneously thought were criminals and who had sought refuge in the police station" (Harriott, 2003). Such a response from the citizenry is the value they now place on asset of life, property and their psychological wellbeing and that these are worthy of protection. Based on Manunta's postulations that "The term 'Asset' is anything that can be threatened and damaged and is consequently defended by the Protector" (Manunta, 1998), which account for their willingness to see an end of the marriage between politics and crime as this twin-phenomenon threatens existence and property.

There is extensive empirical evidence that the Caribbean is experiencing a period of terrorism that emerged from narcotic transshipment, gun smuggling and that this does not serve the interest of politicians

(Griffith, 2004a, 2004b). As the gang members (or underground traders) are not serving the interest of politicians as in the 1940s, 1970s and beyond, it follows that macroeconomic climate as well as the micro-climate causing the gradual eradication of the crime and politics paradigm. Within the context of Robot ham's perspective that "Probably the most intractable factor contributing to violent crime in Jamaica is the interconnecting network of criminal gangs, drug running, politics and the police" (Robotham, 2003), Munroe's comment (Munroe, 2002) offers an understanding of the pressing demand of publics (international and local) for the 'breaking of the back' of the crime and politics marriage which must extend to all types of crimes.

Poverty which in capitates and individual choices (Sen, 1979, 1981; Levy, 1996; Robotham, 2003; Bourne, 2009, 2011; Senate Community Affairs Reference Committee, 2004) provides an explanation for the economics in the rise of Lottery Scam based on the works on Becker (1968) and Francis *et al.* (2001). The Lottery Scam Business is a way out of poverty and despite the good or bad to this reality, it must be considered as escape from poverty like some of the other ways identified by the Inter-American Development Bank (1998). It is not only a means to an end, the Scam is a gateway to other crime activities and security management becomes a problematic issue therein and thereafter. Despite the reduction in violent crimes in Jamaica (Table 1), the *Lottery Scam* has become widespread in Jamaica, includes other crimes and is a transnational business (Jamaica Gleaner, 2011c; Jamaica Observer, 2012; Jamaica Star, 2011). The coverage of the lottery scam includes even police officers and Anderson (2011) noted that politics corrupt many members in the police office because of benefits for favor owing to the limited resources available to people in the society. On examination of documentary evidence and reports in the media (Jamaica Observer, 2012; Jamaica Gleaner, 2011a, 2011b), Lottery scamming has resulted in economic downturn of businesses as they cease operations because they are unable to absorb sustained losses (Jamaica Gleaner, 2011a) and continuous threats to staffers. The lottery scam has even infiltrated the psyche of some members of the Jamaica Constabulary Force (JCF, Year) that they have been charged for their involvement (Jamaica Observer, 2012). Despite the seemingly interconnectivity between lottery scams and other criminal activities including murder as well as how it has destroyed the life of countless people world, the matter is still under studied in the English-Speaking Caribbean, particularly Jamaica.

THEORETICAL FRAMEWORK

A theoretical framework is a self-conscious set of:

- Fundamental principles or axioms (ethical, political, philosophical)
- A set of rules for combining and applying them (e.g., induction, deduction, contradiction and extrapolation)

A theoretical framework defines the objects of a discourse, the permissible ways of thinking about those objects and so determines the kinds of knowledge about the objects that can be produced legitimately within the framework” Cubitt, S, personal communication, October 6, 2005 in Waller (2006). The science of research is therefore not only expressed in natural (or pure) sciences like chemistry, physics, medicine, mathematics and metaphysics; but it is in the theoretical framework and the methodology that are applied to the investigation. For centuries Positivism which is a theoretical framework has been used to guide methodologies that were primarily quantitative (Kuhn, 1996; Balashov and Rosenberg, 2002) and accounts for discoveries like Newton’s Law “ $F = ma$ ” (Force is equal to product of mass and acceleration). Scientific attitude was guided by this theoretical framework as science was embodied in proof, verification, validation and objectification. This explains the preponderance of inquiries that utilize the positivism and post-positivism theoretical framework and methodologies that were solely objective.

Crotty (2005) remarked that: we describe the philosophical stance that lies behind our chosen methodology. We attempt to explain how it provides a context for the process and grounds its logic and criteria... (and) this is precisely what we do when we elaborate our theoretical perspective (Crotty, 2005). Such an elaboration is a statement of the assumptions brought to the research task and reflected in the methodology as we understand and employ it (Crotty, 2005). With the difficulty of finding a single theoretical framework (perspective, theory or model) that explains the underpinnings of this research, the researcher used a *mixed* model approach. The fundamental theory that provides a philosophical stance for this study is Gary Becker’s work on ‘Crime and Punishment: An economic approach’ (Becker, 1968). Within the context of the work, limitations in knowledge of a population register on lottery scammers and premise of science which is both objective (objectivism) and subjective (constructivism and/or subjectivism), a hybrid approach was used from epistemology, theoretical framework, methodology and method. These provided a perspective

that allows for an interpretation that is holistic and in keeping with science of human inquiry. Although the epistemology is a mixed approach, the current study is fundamentally anchored with Becker’s seminal work on the economics of crime. Outside of this primary theoretical framework, other theories were drawn upon to provide a depth of information that can be used to give a better interpretation of the social reality of the phenomenon. The lottery scam is a social phenomenon which cannot be studied exclusively of the people, meaning system, culture and economics. Hence, the employment of other theorists has this will broaden the scope of the interpretation; provide a better understanding of the economics, involvement and rationales for the humans’ actions. This research was conducted in Jamaica across many parishes to include Kingston and St. Andrew, St. Catherine, Manchester, St. Elizabeth, Trelawney, St. James and Hanover. Data were gathered from scammers, police officers, compliance managers in a wired transfer company in Jamaica, security personnel and the media. The research was conducted between November 2011 and March 2012.

Econometric model: The tool of regression is an important part of econometrics, which is widely used by those by supporters of the positivistic (or post) paradigm. Positivism which is a theoretical framework has been used to guide methodologies that were primarily quantitative (Waldmann, 1991; Bourne, 2009a, 2009b; Van Agt *et al.*, 2000) and accounts for discoveries like Newton’s Law “ $F = ma$ ” (Force is equal to product of mass and acceleration). Scientific attitude was guided by this theoretical framework as science was embodied in proof, verification, validation and objectification. This explains the preponderance of inquiries that utilize the positivism and post-positivism theoretical framework and methodologies that were solely objective. The precision and objectivity which are embedded in positivism was used by Gary Becker in his seminal work on factors of crime in the 1960s (Becker, 1968).

Becker’s shaping work concludes a utility maximization framework that establishes factors which influence an individual’s choice in crime. Becker’s *utility maximization crime* framework expresses crime as a function of many variables. These are displayed in Eq. (1):

$$y = f(x_1, x_2, x_3, x_4, x_5, x_6, x_7) \quad (1)$$

where,

y = Hours spent in criminal activities

x_1 = Wage for an hour spent in criminal activity

x_2 = Hourly wage in legal employment

- x_3 = Income other than from crime or employment
- x_4 = Probability of getting caught
- x_5 = Probability of being convicted if caught
- x_6 = Expected sentence if convicted
- x_7 = Age

Becker's economic crime function establishes that crime is a function of employment (return from employments), economic activities outcome of criminal actions and economic betterment from engagement in crime. With poverty being an incapacitation, it could be deduced from *utility maximization crime function* that critical to the participation in criminal activities as an economic medium of survivability created by a failure of the formal economy. Becker's has set the foundation for the utilization of econometrics, particularly regression techniques, in the examination of crime data. Classical Linear Regression models attempt to assess the relationship between a single dependent variable and explanatory (or independent variables). Bourne (2011) employed classical linear regression model to data in Jamaica on evaluating macroeconomic factors of violent crimes. He tested the hypothesis that violent crimes are influenced by selected macroeconomic variables-in Eq. (2):

$$y_t = f(p_t, i_t, u_t, er_t, GDP_t) + e_t \quad (2)$$

where,

- y_t : Number of violent crimes
- p_t : Poverty
- i_t : Inflation
- u_t : Unemployment
- er_t : Annual exchange rate
- e_t : The random error
- t : Time

Two of the 5 selected macroeconomic variables emerged as statistically significant factors of violent crimes in Jamaica. Poverty was found to have a spurious relationship with violent crimes, suggesting that poverty cannot be labeled as a cause of violence in Jamaica. Unlike Becker's work (Becker, 1968), Bourne's study used macroeconomic variables and examine the same crime phenomenon. It can be deduced from Bourne's theorizing that involvement in to crimes, more so violent ones, is an economic issue as they (exchange rate and GDP account for 79.5 percentage points of the variance in violent crimes).

LITERATURE REVIEW

The longstanding theory that poverty is causally related to crime (Tremblay, 1995) or that there is an

association between the two phenomena (Levy, 1996; Ellis, 1991, 1992; Moser and Van Bronkhorst, 1999; Robotham, 2003; Harriott, 2004; Moser and Holland, 1997; UN, 2007) was disproved by Bourne (2011). Using secondary data for 21 years on Jamaica, Bourne found that the relationship between poverty and crime is a spurious one and that poverty should not be ascribed as casually influence crime or generally associated within macro variables. Headley (1994) had opined by inequality accounts for the violence and Stone (1987) argued that it was deprivation. Although poverty is a product of inequality and deprivation, inequality and deprivation do not necessarily mean poverty as those in the middle class are still embodies socio-economic inequality between themselves and those of the affluent class in a society. Stone's postulations are more in keeping with poverty as material deprivation is a resultant effect of poverty, but deprivation does not purely translate into poverty. Wanting to understand the crime problem in Jamaica, Levy (1996) extensively ventured into an elongated discussion on poverty in a qualitative study and unemployment. Using purposive sampling, Levy (1996) studied the conditions of people in some urban violent communities to establish the crime and poverty paradigm, which was in keeping with the established literature on the matter. According to Bourne (2011):

Horace Levy articulated about the crime-and-poverty phenomenon. Much so that even when genuine issues emerged to the contrary, he spoke of poverty. The general themes which flowed throughout Levy's research were:

- Finance (little or no money)
- High cost of living
- Economic pressure
- Human suffering because of economics
- Economic frustration
- How the previously states issues influence crime and violence; while the discourse surrounds poverty and unemployment (Bourne, 2011)

Studying a phenomenon (crime) from within communities in which it is perpetrated, which happen to be urban inner-city areas cannot be interpreted as poverty, as those who are not in poverty within these zones may not be the one committing the violent acts. In addition to the aforementioned issues, inner-city is not synonymous with poverty for all as there are people therein who are not poor (or below the poverty line). From examining Bourne's study (Bourne, 2011), one will agree with him that economics is misconstrued as poverty and that poverty is labeled as the cause when the matter is wider and outside of the poverty issue.

Also Bourne (2011) found that there is an inverse relationship between gross domestic product, suggesting that general downturn of the economic produces the violence and not merely poverty. Bourne's work has some remitted as 2 in every 3 Jamaicans in poverty (PIOJ and SIOJ, 1989-2010) dwelled in rural areas and in those geographical localities, the crimes are lower. Here the articulation of inequality and deprivation accounting for crimes, particularly violent crimes, has not merit and cannot be used to interpret the crime phenomenon. Bourne aptly summarized the explanation of the crime issue, when he postulated that:

The title of Horace Levy's research highlighted that he is cognizant of the crime-and-poverty paradigm and that poverty was broadly labeled to encompass all the economic issues of the Jamaicans who reside in urban inner-city communities (Bourne, 2011) It is therefore easy to have a discourse around poverty as the cause of crime, particularly violent ones, because the crime phenomenon occurs in urban inner-city communities. On careful scrutiny of the data, the issue of economics is sidelined for poverty as an explanation. Whether the discourse is about poverty, inequality, inequity, deprivation or association and/or causation, using economics to interpret crime is more in keeping with the social reality in Jamaica. An examination of the economics of crime is fitting at this point and will provide a basis upon which the reality of crime is occurring in Jamaica like what Becker in outside societies. A study by March and Bourne (2011) revealed that the exchange rate is strongly related to murder (adjusted R² = 90.1%). An interpretation of this result can provide a comprehensively understanding of the economics of crime. With the association being a strong positive association, it follows that rise in the annual exchange rate in Jamaica (which means a devaluation in the local currency-Jamaica dollar compared to the United States dollar, USD) will result in a rise in murders, suggesting that a deterioration in the Jamaican dollars is highly likely to result in more murders. The exchange rate is used to calculate the prices of imported good in Jamaica. With many of the basic commodities imported from outside Jamaica and payments are made in USD, a rise in the exchange rate translates into higher cost of living, general economic hardship and even if poverty remains the same, survivability becomes more problematic and of itself this provides a gateway into criminal activities, like money laundering, lottery scam, drugs and gun trade and other activities. The framework for economics and crime is now set and therefore an examination of Becker's work are fitting at this point:

- One piece of indirect evidence on the growth of crime is the large increase in the amount of currency in circulation since 1929. For 60 years

prior to that date, the ration of currency either to all money or to consumer expenditure had declined very substantially. Since then, in spite of further urbanization and income growth and the spread of credit cards and other kinds of credit, both ratios have increased sizably. This reversal can be explained by an unusual increase in illegal activity, since currency has obvious advantage over checks in illegal transactions (the opposite is true for legal transactions) because no record of a transaction remains (Becker, 1968). Becker referred to the interconnectivity between the rise in criminal activities and currency circulation as an indirect event and provides justifications for his propositions. Well, in the latter part of his postulations, the rise in illegal transaction is undoubtedly facilitated without the 'record of a transaction. The proliferation in Ponzi schemes in world (CaPRI, 2007; Carvajal *et al.*, 2009; Jarvis, 2000; Stephen, 2008) is a case made to explain the weaknesses in financial oversights and 'no records of transaction' and the high probability of this being a fertile ground for illegal criminal activities. Hence, when Becker found that

- People weigh the likelihood of being caught for a criminal activity as against the benefits (punishment)
- Money is an inducement for involvement into criminal activities (economics)
- Probability of conviction and time allotted as punishment (optimal condition)
- Damage, cost and supply-of-offences
- Fines
- Private expenditure against crime, then he had to conclude that involvement into criminal activities is an economic issue

On examination of Becker's findings, his work provide a basis upon which an interpretation of involvement into crimes can be better explained by with poverty. Bourne (2011) has already empirical refuted the null hypothesis that poverty does influence violent crimes in Jamaica and therefore another explanation was sought that can provide an understanding of the crime phenomenon. The strong positive correlation between violent crimes and the exchange rate not only concurs with Becker's previous findings, but sets a platform for a discourse in the general economic deterioration in the economy of a nation and rise crimes. What does the devaluation of a local currency means? The devaluation of a local currency translates into higher prices in imported good in spite of the benefit of cheaper prices of the exported items. Rapley noted that "Still, all things considered, it appears that the benefits of devaluation are, in most cases, modest at

best” (Rapley, 2002). He also opined that “In sub-Saharan Africa, this is where the sequence appears to stop. Devaluation appears to have done little to stimulate exports, from the region; the markets for its goods lie primarily in the first world, where demand is relatively inelastic. Devaluation increases output and increased output lowers world prices, but these lower prices do not translate into increased demand the way they might for goods (Rapley, 2002). The very inelastic demand for goods on the world market means that lowering of the prices owing to devaluation in the currency of the developing nations will not translate into increased exports. On the other hand, imports prices become even greater and nature of the inelastic demand for good, devaluation of the local current drains the developing nations of hard currencies (USD, et cetera). The matter is simply not only a vacuuming of foreign exchange from the developing countries but the associate socio-economic challenges arising from the consequence of devaluation of the currency. Rapley (2002) ably summarized the issue, when he noted that “To begin with, by raising the prices of imported inputs, devaluation can hurt urban industry”. The hurt goes beyond probability of destroying urban industries to a rise in violent crimes (Bourne, 2011), particularly murders (March and Bourne, 2011) and lowering the life expectancy as violence exterminates the life of people below 40 years old. Poverty which used as a scapegoat for the crime phenomenon must now take it rightfully place, a distant relative to the problem. Trade liberalization, fluctuating currency and neoclassical policies have weakened the economic base of developing nations accounting for traumatic ghost of violence, particularly murders when ever devaluation of the currency occurs again. The inverse statistical correlation between GDP per capita and violent crimes suggests that involvement into criminal activities rises in periods of economic downturn (Bourne, 2011); supporting Becker’s theorizing that engagement in criminality is an economic phenomenon. Embedded in the aforementioned finding is how deterioration in the formal economy becomes an inducement for involvement in the informal economy in developing countries as it provides an economic options, alternative economic base. If people are assumed to be rationalistic, then they will weigh the cost-benefits of non-inclusion in criminality against the disbenefits of lower socio-economic opportunities which occur during periods of economic downturn (or recession). Again, within the context of rationalistic (not moralistic) behavior, the issue of survivability becomes a greater pull factor into the informal economy (which include criminality) than the push factor of moral codes. This accounts for the justifications of Becker’s findings on punishment, optimality, economics and rational choices

as providing the basis for the interpretation of criminality in developing as well as developed nations. Becker’s work was both a theoretical as well as policy research as he wanted to address peoples’ involvement into criminal activity whether it is based on rationality (or irrationality). So he noted that:

The main contribution of this essay [study], as I see it, is to demonstrate that optimal policies to combat illegal behavior are part of an optimal allocation of resources. Since economics has been developed to handle resource allocation, an “economic” framework becomes applicable to and helps enrich the analysis of illegal behavior. At the same time, certain unique aspects of the latter enrich economic analysis: some punishments, such as imprisonments, are necessarily non-monetary and are a cost to society as well as to offenders; the degree of uncertainty is a decision variable that enters both the revenue and cost function; etc., (Becker, 1968). Using the concept of rationality, one may inquire why rural poverty, rural residents and rural communities have a greater incidence and prevalence of poverty, yet a lower rate of criminality, including murders, than in urban inner-city areas? The answers are also provided by Becker who argues about punishment being a deterrent; but he did not examine the role of religious beliefs in rational options even if the benefits of involvements are high and the probability of being caught are low. The reality is, economics provide an explanation for interpreting the crime phenomenon and although we may want to divorce the importance of non-monetary approach in quantitative assessment of an issue, people are equally rational as they was irrational and both some simultaneously happens in situations. The aforementioned perspectives do not diminish the value of economics and rationality in the discourse of peoples’ involvement in criminality, what it does is to wider the interpretation of human’s behavior in explaining the crime phenomenon. It also highlights the complexity in human’s behaviors, the various tenets in interpreting the behaviors, the importance of economics in explaining choices relating to involvement into criminal activities and reasons why there examinations are critical to problem-solving a phenomenon. The very complexity of human’s behaviors is a justification for Becker’s postulation that people may conceive using economics to explain involvement into criminality as a novelty. He noted that:

Lest the reader be repelled by the apparent novelty of an “economic” framework for illegal behavior, let him recall that two important contributors to criminology during the eighteenth and nineteenth centuries, Beccaria and Bentham, explicitly applied an economic calculus. Unfortunately, such an approach

has lost favor during the last hundred years and my efforts can be viewed as a resurrection, modernization and thereby I hope improvement on these much earlier pioneering studies (Becker, 1968). Poverty depicts deprivation of material resources, inadequacies to access some goods and services, lower nutritional intakes, lower capabilities and education, high unemployment, unhealthy diet and lower health status (World Bank, 2006; WHO, 2005; Younger, 2002; Sen, 1979) which are stimulating and driving financial scams-lottery and Ponzi (Jamaica Gleaner, 2011a, 2011b, 2011c, Jamaica Observer, 2012; Jamaican Star, 2012) -and account for the pull into financial crimes. People's engagements into criminal activities are in response economic hardship they experience and socio-economic marginalization (Becker, 1968; Francis *et al.*, 2001; Levy, 1996).

METHODOLOGY

Many scholars, for example, (Crotty, 2005; Neuman, 2006; Boxill *et al.*, 1997; Babbie, 2007; Bryman and Cramer, 2005) have written on social research methods but the researcher has found Michael Crotty's monograph aptly fitting for this study as it summarized the research process in a diagrammatic and systematic manner while providing elaborate details of each component. In the text titled '*the foundations of social research: Meaning and perspective in the research process*', Crotty (2005) aggregated the research process in four schema (i.e., four questions which must be answer in examining social phenomena), namely:

- Methods
- Methodology
- Theoretical perspective
- Epistemology

The 4 schema of the research process according to Crotty (2005) are encapsulated into a flow chart (Fig. 1). Michael Crotty, a lecturer in education and research study at the Flinders University of South Australia, believed that the purpose of a research guides the choice of a methodology and method. Of which, the chosen methodology and method clearly depicts the set of assumptions the researcher has about reality (Crotty 2005) (i.e., what [he/she] brings to the work?). The schema of the research process is simply not a unidirectional model (Crotty, 2005). Crotty (2005) pointed out that this may process may begin with epistemology, theoretical perspective, methodology and method but noted that it may flow from method, methodology, theoretical perspective and lastly epistemology. Embedded in this schema is not the

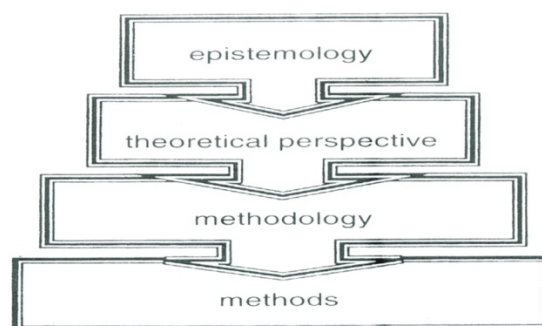


Fig. 1: Linking epistemologies, theories, methodologies and methods (Crotty, 2005). Four elements of the research process, p. 4

preciseness of the direction but that those areas are must within a research process. While empiricism is responsible for plethora of germane and critical discoveries that have aided humans' existence, it fails to explore potent things about people. Peoples' behaviors are not predictable, stationary and while some generalizability exist therein, the '*whys*' (meanings) are still unasked with the use of empirical inquiry (or objectivity and measurability). Qualitative inquiry mitigates against some of the inadequacies of objectivity, provides rich data on humans' experiences and aids in a total understanding of people (Balashov and Rosenberg, 2002; Silverman, 2005; Neuman, 2006; Kuhn, 1996; Berg 2001; Burnham *et al.*, 2004; Goel, 1988; Peters and Bourne, 2012a, 2012b) Thus, qualitative inquiry should not therefore be seen as an alternate paradigm to quantitative inquiry, but as a member of the understanding apparatus. This supports Schlick (1979) argument that we cannot know the truth without knowing the meaning (p.15), suggesting a mixed methods approach is best for human inquiry. For this study, therefore, a mixed methods approach was applied as it would provide a more comprehensive understanding of any single social phenomenon. In keeping with the scientific research methodologies, this work utilized content analysis, documentary analysis, social experimentation, elite interviews and survey research in order to understand the phenomenon of 'Lottery Scam' in Jamaica.

Elite interviews: Semi-structured interviews were chosen as they were closest to the unstructured interview which is *flexible, iterative* and *continuous* (Rubin and Rubin, 1995) as well as more likely to yield information that were not planned for (Leedy and Ormrod, 2010). Semi-structured interviews allow for systematic and consistency while giving sufficient latitude for the subject to 'digress' thus enabling a deeper probe (Berg, 2001) and facilitating new and

unexpected information (Daugbjerg, 1998). The use of semi-structured (instead of structured) format study enabled to researcher to make deeper probe into lottery scamming.

Elite interviews are most effective in obtaining information about decision-making and the decision-making process (Burnham *et al.*, 2004) as the subjects may be treated as 'experts' (Burnham *et al.*, 2004). The interviews took the form of a "guided conversation" (Gubrium and Holstein, 2001) where the interviewees were seen not as "passive conduit for retrieving information", but more for *interpretation and perspective* (ibid) thus facilitating a deep probe. The questions for the elite interviews were guided by the literature review and pre-existing notions of the researcher.

Focus groups: Focus group is a technique that involves people in a group discussion setting being prompt in the area under study (Neuman, 2006; Babbie, 2007). The researcher uses discussions in order to learn about the *conscious, semiconscious and unconscious* psychological and socio-cultural characteristics amongst the group (Basch, 1987; Lengua *et al.*, 1992; Peters and Bourne, 2012a, 2012b; Berg, 2001). They were used in this research in order to explore the opinions, thoughts and attitudes of elderly which cannot be assessing using a quantitative method. Two major advantages of focus group approach in qualitative research are that:

- The natural setting allows participants to freely express opinions, ideas and feelings.
- Focus groups foster expression amongst marginalized social groups. Within the context of assessing vulnerability of the elderly who are among the most marginalized groups in the society, some of the things which affect them are better unearth using a discussion instead of a survey method approach. Within the context of the focus group discussions, participants can openly expressed their thoughts, feelings and desires thus developing what Stewart and Shamdasani (1990) and Sussman *et al.* (1991) call the *synergistic group effect* in which interactions among and between group members stimulate discussions and reactions (Berg, 2001) having gained the trust of the researcher.

Documentary reviews: The researcher reviewed written documents such as published journals, reports, statistical publications, unpublished masters and doctoral theses and books on crimes, particularly financial ones. The review was to determine:

- Research questions
- Contextual framework
- Theoretical framework
- Methodology
- Method
- Allow for the interpretation of the data (Burnham *et al.*, 2004)

A major reason for the document review was to assist in triangulating and validating information obtained in the interview, given that interviews "rarely constitutes the sole source of data in research" (Gubrium and Holstein, 2001; Bryman, 2001; Hertz and Imber, 1995).

Statistical analyses: For this study, data were interpreted using a thematic approach and narrative analysis.

Sampling: The logic of sampling is to make inferences about the population (Berg, 2001; Goel, 1988). Unlike quantitative approach in which there is a huge emphasis on probability sampling for representation, qualitative research design often utilizes non-probability sampling. In non-probability sampling, the researchers strive to create a "kind of quasi-random sample and/or to have a clear idea about what larger group or groups the sampling may reflect" (Berg, 2001; Babbie, 2007).

One non-probability sampling approach in qualitative research is purposive or judgmental sampling. Effective use of purposive sampling techniques requires that the researcher utilize his/her special knowledge or expertise of the subject that is largely representative of the population (Babbie, 2007). Hence, a snow balling approach was used to ascertain scammers, police officers who investigate lottery cases and key respondents:

- Managers in wired transfer companies
- Security managers or private security investigators
- Key informants
- Relative and/or friends of scammers

Data analysis: Three concurrent actions are pertinent in the analysis of qualitative data: data reduction, data display and conclusions and verification (Berg, 2001). In this research, a substantial amount of raw data taken in note form was retrieved during the interviews and focus group sessions. The researcher utilized a thematic approach (Crotty, 2005) in focusing, simplifying, transforming thus reducing the voluminous raw data into different themes. Having formulated a variety of themes, they were then used to shape the format of the

presentation of findings (narrative, summative) which later informed conclusions and verifications.

Operational definitions:

Lottery scam: An illegal activity in which someone seeks another to disburse money to him/her on the basis that he/she (inducee) has won a prize (or money) in a lottery game or other gaming. The inducement is such that the induce has not won anything; but is convinced that this is so which means that the entire concept is based on a false claim (premise). In essence, Lottery Scam is a form of advanced fee fraud.

Economics: This terminology refers to:

- Money
- Financial resources

Scammers: The individual who carries out the scam by inducing another to disburse money to him/her on the premise that he/she (inducee) has won money in a lottery (or other gaming).

Induce: The person who receives the message of a prize won in a gaming activity, particularly a lottery and is require to forward money to the caller in order to claim (or receive) the prize (or money). The prize is a false claim and therefore makes the matter a criminal offence.

Exchange rate: Is the “price at which one currency is sells for another” Planning Institute of Jamaica said (PIOJ, 1971-2011).

“**Violent crime:** (Number of violent crime) constitutes nine offences as labeled by the Jamaican Constabulary Force (murder, shooting, rape and carnal abuse, robbery, manslaughter, infanticide, suicide, felonious wounding and other offences against the person)” as said by Bourne *et al.* (2012), which is used for this work. According to Bourne *et al.* (2012) “murder denotes the number of people unlawfully killed (a crime causing death without a lawful excuse) within a particular geopolitical zone (excluding police killings or homicides)...” which provides the interpretation for murders in this study.

RESULTS

Data analyses and interpretations:

Background and characteristics of scammers: The scammers are mostly young people (ages 14-25 years old) whom are (were) telemarketers (call centres clerks); data entry clerks; remittance service cashiers; hotel

front desk workers; taxi operators; police personnel; banking employees; airline staffers; and custom workers. Other individuals include students and unemployed people whom have access to either telephone or internet (computer). There were scammers with between 3 to 7 Caribbean Examination Council (CXC) subjects, including English Language and Mathematics. One of the police officers noted that he investigate a case of a scammer who was 25 years old, whom owned a household that was valued at Jamaican \$25 millions in St. James (Western Jamaica). At the time of the arrest, the officers opined that the young man had USD 120,000 (which is approximately Jamaican \$10.2 million), owned the SUV he was driving and was well groomed. A senior officer in Jamaica noted that the scammers mostly reside in St. James, with Western belt having the majority of suspected cases (including Westmoreland, Hanover and Trelawny). The locality of those who operated in St. James was from the following communities Granville, Flankers, Mount. Salem, Bogue Village, Bogue Heights, Lottery, Hurlock, Rose Mount, Belmont, Maroon Town, Summer Hill, Point, Garland, Hampton and Anchovy. A senior security manager of one of the wired transfer companies in Jamaica said that scammer can be mainly identified by their:

- Style of dressing
- Color of garments

He noted in Western Jamaica, particularly Trelawny (Anchovy) and St. James (Montego Bay) scammers normally clad in white T-Shirt, blue jeans pant or short pants and eye-glasses (black lens). Barnaby (pseudo-name for senior security manager at the wired transfer companies) reiterated that “color garments and co-ordination is like a uniform of sort and consistent across the 2 localities.” Another police officer noted that the majority of the scammers dwelled in St. James and that the more experienced ones have migrated to dwell in Kingston and Manchester (particularly Mandeville). Outcome of those in Jamaica, the officer opined that intelligence revealed that there are scammers who live in Panama and the United States. The private investigator said that some of the scammers had migrated to Trinidad and Tobago and the Eastern Caribbean Islands as they believed that entrapment was closing in on them and that the operations would be moved to another country. Mr. Lewis-Powell placed lottery scamming in some perspective when he said that:

The Lottery Scam was first mainly focused in the St. James area of Jamaica. It has since spread to all other parishes, as the scammers tend to move from

parish to parish and to engage persons from different areas to create a wide network. Scamming activities have been reported in the Eastern Caribbean that is similar in operation to those in Jamaica (Personal communication).

HISTORICAL BACKGROUND OF SCAMMING IN JAMAICA

A senior police officer said he was the first to arrest a scammer in 1998. During the interview with the senior police officer and one of the leading financial crimes investigator on lottery scamming in Jamaica, Ms. Arrest (pseudo name), said that the first group of people were Nigerians. They noted that four Nigerians operated the scamming business from Montego Bay, St. James (Western Jamaica). The Nigerians were later deportee and Jamaican \$1.4 returned to scammed victims; but by then they had interfaced with many Jamaicans who were introduced into the activities. Both police officers contended that when the matter came up in 1998, it was because of 15 complaints made by people in American whom claimed that they had won Australian Sweepstake from a Jamaican area code and were experiencing collected their prized money.

Finances/economics: Money is the primary inducement for involvement and entry into the Lottery Scam Industry. All the police officers and private investigator concur that the volume of money was a pull factor into Lottery Scamming activities. One police officer noted that 'greed' was the motivated and another remarked the benefits of spending power as well as the likely accumulation of material possessions drove the activity and attract new entrants. One senior police officer remarked that many of the scammers owned cars (including SUVs); luxurious mansions; families are well pampered; current scammer have lavish lifestyle and sport luxuries gifts as well as spend extravagantly on gifts. He noted that a scammer was caught when he went to purchase a gift, opened a briefcase of USD in front of a store clerk and offered to buy the item paying in cash. Current scammers, wanting updated information (bio-data as well as credit card, banking data, telephone number and internet contact) on likely induces, would give lavish gifts to telemarketers. Wired transactions clerks are also charm with expensive gifts, monies and their families sported in order to induce participation from the employed clerks.

According to Jamaica Gleaner, the Immigration and Customs Enforcement (I.C.E) Arm of the United States Department of Homeland Security estimated that US citizens were scammed US\$ 30 million/year by Jamaicans (Jamaica Gleaner, 2011c). The Jamaican

Gleaner in 2011 (Jamaica Gleaner, 2011b) indicated that the police said Lawrence (alleged Lottery scammer mastermind) has earned approximately Jamaican one billion dollars from lottery scamming activities, which indicates the volume involved and how scammers are able to lavish gifts and acquired particular material resources. The private investigator noted that 'I have witnessed a customer service representative (cashier) being given money by a scammer. When she refused the money because he was recognized by the customer service representative, the scammer openly remarked that this is your share. And do not behavior as though this is not your regular amount.' The private investigator opined that when the records were checked, the named scanner was paid on the day in questioned in excess of Jamaican \$ 200, 000. Further checks revealed that the named scammer received this amount each day for week and that it was the same customer service representative on each occasion. The volume of monies received by way of Lottery scam in 2008 was estimated to be Jamaican \$2.5 billion (Jamaica Gleaner, 2011c), which is more than the Jamaican Ministry of National Security budget (Planning Institute of Jamaica and Statistical Institute of Jamaica, 1989-2010). Dunkley (2012) reported "In October last year (2011) commander of the St James Police Division, Senior Superintendent Linette Williams Martin was reported by this publication (Jamaica Observer, 2012) as saying that gains from the lotto scam were expected to reach US \$ 300 million (Jamaican \$ 2.6 billion) by the end of last year and was already on the increase in that western parish from where most of the fraudsters operate."According to Dunkley (2012) "The CCN (Communication Cable Network) said a total of 65 properties valued at approximately \$ 850 million have been restrained since the inception of the Act. It said other assets, including furniture and fittings valued at approximately \$ 3.5 million and bank accounts and monetary instruments amounting to just over \$ 30 million were also restrained. The CCN said there have also been 11 money-laundering charges with 2 convictions since the start of 2011." The volume of money in lottery scamming is such that workers in hotels and the wired transfer sector have left to be employed in the lottery scamming, the senior manager of security said. Such a career switching was pointed by scammers, police officers and private investigator. The senior security manager of one of the wired transfer companies said they have lost employees to the lottery scamming sector. He opined that wage paid by his company is substantially lower than the likely sum to be had from lottery scammers or scamming. The manager noted that if a customer service representative (or cashier) can be given Jamaican \$ 5,000 per

transaction by the scammer, if there are 3 such transactions for the day, this would mean that for a week at the same rate, the cashier would have earned Jamaican \$ 50,000 which exponentially more than the individual's pay for the time. A lottery scammer said that:

Me nuh know about a nex man but fi me, me can collect about six grand US a week. When me gi dat to the man dem, dem gimme my piece (Personal communication from scammer). Suggesting that he earns approximately USD 24, 000 (or Jamaican \$ 2.1 million; USD 1 = Ja \$ 89 at the time of the interview (Personal communication).

Mr. Lewis-Powell (pseudo name), a security personnel with one of the wired transfer business in Jamaica offered an indication of the volume of money he believed that the scammers handle. He contended that:

While it is not easy to tell, published figures by law enforcement agencies locally and internationally indicate somewhere around US \$ 30 Million has been fleeced via the Lottery Scam. I believe it is far more than this however as this figure does not capture the persons who have been scammed but have not reported the matter (Personal communication).

In response to the question of 'On average, how much money do scammers receive monthly?' Mr. Lewis-Powell opined that:

On average a scammer will collect up to 3 transactions per day. They will not do more because they are aware that it would cause red flags if more transactions are done. The scammers study the procedures within the remittance companies and are aware that if there are more than two or 3 transactions for one person within the system per day, it is considered suspicious activity and the transactions and individuals get flagged. Based on carrying out operations about (12) days out of every month (3 per week), a scammer can make about USD 4,800 monthly - (approximately, Jamaican 427, 200) - (Personal communication).

Ms. Arrest and the senior police officer said that the economic resources of scammers are such that they are able to rent hotel suites for months, in order to carry out their operations. The senior officer opined that a case of scamming was reported to the police by a manager of a hotel in St. James who observed that a group of men whom had rented a suite for a month would go to a particular automated cash machine at regular intervals. The senior officer said that the police formal began a surveillance which noted that a group of men would come to a particular automated cash machine every one half of an hour to withdraw cash. When the men were followed to the suite with which

they stayed, it was discovered that they had 'master jacks', laptops, mobile phones and some of the latest technological devices that were a part of the lottery scamming operations. They men were found with duffel bags with millions of Jamaican dollars. Ms. Arrest noted that the police have tried seeking that the monies be returned to the victims. She said the matter is difficult as the laws do not allow for this provision and to date the money is still with the police. Officer Ms. Arrest lamented that some senior citizens in Minnesota were scammed USD 450,000 in less than a month, in twenty installments (approximately, Jamaican \$ 37.4 million; USD \$ 1.00 = Jam. \$ 83.00). Both Ms. Arrest and the senior police officer argued that the scammers are so wealthy than many of them carry out their operations from hotel in Montego Bay. "The scammer rent hotel suites for months and their operations are carried out therein" said the officer. A collection scammer (Mr. Matthews-pseudo name) when asked what the volume of money made on averaged is weekly said that:

Millions of dollars, because there are times when we are collecting over fifteen thousand US dollars (USD \$ 15,000.00) for a week.

Ms. Parkinson (pseudo name for a compliance manager at one of the wired transfer businesses in Jamaica) responded to the volume of money that is made by scammers on averaged monthly said the sum range between USD 5,000 to USD 50,000 (i.e., Jamaican \$ 415,000 to 4.2 million; USD \$ 1.00 is equivalent to Jamaica \$ 83).

A senior police officer noted that a 22 year old lottery scammer was found with Jamaica \$ 30,000,000 (USD 371,142.86; USD 1.00 = Jamaican 84.00) and his home was valued at Jamaican \$ 40,000,000 (USD 476,190.48; USD 1.00 = Jamaican 84.00). The arresting officer contended that the younger was confused having had this amount of money and it was spiraling into gang violence between his group and another.

Information: Scammers are willing to pay telemarketers, bank employees, airline staffers, cashiers, hotel employees and internet hachers for personal, banking and telephone information of people according to offices, investigators and scammers. The information are then packaged to be used by the telemarketers, students and other females who are prepared from a script as to their duties, sound and approach to the scamming activity. The scripts are standardized from call centre manuals as well as from the FBI. On the other hand, a senior manager at one of the wire-transferred companies in Jamaica (pseudo name-Mrs. Paulis Pinnockevich) contended that she became aware of the lottery scam on newscast and the newspaper

articles. Mrs. Pinnockevich words emphasize the information gap in the lottery scam saga:

When she was asked “What is the volume of money in the sector? How do you determine this?” which she responded:

I am not sure of the figure but estimate it to be in the area of hundreds of millions in total, based on newspaper and television reports that describe the industry as a multi-million dollar per annum business (Mrs. Pinnockevich, written communication). On the question of “On average, how much money do scammers receive monthly?” she said:

Again based on media reports in excess of 100 million in total (Mrs. Pinnockevich, written communication)

On the question of “Where were they operating from?” which Mrs. Pinnockevich said: Operating out of Montego Bay and its immediate environs (Mrs. Pinnockevich, written communication) and this was confirmed by some senior police officers. The senior police officers as well as the senior security manager contended that the geographic locality of scammers extend to Falmouth (Trelawny), Negril (Hanover), Manchester, Westmoreland and St. Elizabeth. One senior police officer noted that lottery scamming is also operating from in Kingston. When the scammer was asked “If he has ever been caught” he responded no. And when the researcher probed as to why he remarked that “Can’t tell yu dat. Me know say police get fidem food to so mi nuh know” (personal communication from scammer). The scammer said that lottery scamming is widespread in Jamaica and that it includes outside people. A compliance manager at one of the wired transfer businesses in Jamaica who was asked ‘How were you made aware of the lottery scamming?’ said:

My job function requires transaction analysis at a financial institution. Transaction activity of various customers, as well as conversations with the front line associates/tellers processing transactions revealed the existence of the Lottery Scam (Personal communication of compliance manager-Ms. Parkinson (pseudo name)) Ms. Parkinson contended that wired transfer companies provide local law enforcement officers with information on likely lottery scammers, their operations, sums collected and who are the runners (collectors).

Inducements and lifestyle: All the participants in this study (investigators, police and scammers) reported that the volume of money, purchasing power, unemployment, deterioration in the local economy, economic suffering (or hardship), luxuries and the low risk of being caught were among the pull factors to Lottery scamming. One observer (friend of scammers)

remarked that he was asked to join the activities as his friends sported Escalades, expensive watches, owned apartments and had employees. He said that “My friend had six employees and men with guns to protect him for likely dangers.” Although the Observer’s friend’s father was imprisoned for Lottery Scamming, it did not deter the son from becoming the boss as the luxury, choice, options and spending power pulled him to this activity. The alternative path was low salary, little opportunities, material deprivation and minimal survivability outside of the Lottery scamming. Furthermore, the observer opined that his friend travels to different international destination once per week and that purchasing power was a critical factor in the engagement into the industry.

A scammer said that he spent the money, the response was:

Flat screen, car, gal it out. We haffi clean so Ralph lauren, kickas, platinum and rose gold we say. Town man say clarkes but a we say kickas. Baby modda and mummy haffi clean too so yu done know.

He also noted that:

How do you manage the possibility of being caught? Well anyting a anyting innuh a jus life we say right now. If we get ketch a so (Personal communication).

Mr. Lewis-Powell noted that:

When having informal discussions with them (lottery scammers), they are usually guarded in their responses. However, they have indicated that, in their opinion it is quick money; getting back at white people who have enslaved black people for hundreds of years; because they are not seeing their victims face to face they do not believe that they are doing any real harm-at the end of the day if the victims are gullible enough to send the money they deserve to be scammed. Because they use the ill-gotten gains to take care of their families and communities, they use it as a level of power. It is easy money to protect themselves from other gangs and to protect their communities. Some scammers use the funds to pay for protection, case in point the stone crusher gang being paid to protect members of the homosexual community who it is believed are heavily involved in the lottery scam. (Personal Communication).

A police officer who is responsible for investigating lottery scams (Ms. Arrest) postulated that:

- Lottery scammers would keep monthly parties where they would compete on who can burn the most US dollars
- Host parties where champagne would use to wash shoes

- Purchase properties; build luxuries homes and 'sometimes huge houses will be less than a month

Both Ms. Arrest and a senior police officer remarked that two of the features of lottery scammers were:

- Plasma television in their homes
- The latest technological devices
- Ms. Arrest noted that she arrested a lottery scammer who had with him
- Jamaican \$ 1.5 million
- An usual Nokia mobile phone

She said that having no witness he was release and request a return of the mobile phone and that she would keep the money. Ms. Arrest recalled another incident when scammer bought a property for farming in Mandeville, Manchester. She also noted that lottery scammers would give people USD 20,000 to share among their families (approximately Jamaican \$ 1.7 million; USD \$ 1.00 = Jam. \$ 83.00). Ms. Arrest said it is difficult seeing how they live in context of the changed lives of the scammed and the cyber law is not in keeping with the crimes and time. She said that a lottery scammer was arrested who had Jamaican \$ 2.5 million and was driving a SUV-vehicle was valued approximately Jamaican \$ 7 million. Ms. Arrest that on his bail, 3 h later he was seeing drive Japanese make vehicle valued at Jamaican \$1.8 million.

The senior police officer in charge of Organized Crime in Jamaica reported that lottery scamming blossomed following the arrest and extradition to America one of the leading narcotic players in Western Jamaica.

Players: The players in the Lottery Scam Industry is equally outside of telemarketers, Wired transactions cashiers, students, bank clerks and direct scammers to police officers. A senior police officer who was conferred by private investigators and actual scammers that police personnel are also a part of the process. The actuality of the aforementioned is also confirmed by two police officers being charged for breaches of anti-corruption Act (Jamaica Observer, 2012). Lottery scammers have:

- Responsibility
- Authority

There are lottery scammers who are:

- Responsibility for conceptualizing the activities
- Scouting new scammers

- Seeking new victims
- Collectors
- Trainers
- Enforcers
- Liaison with hotel workers, cashiers (customer service representatives), tellers
- Assigned to recruiting call centre representatives

One lottery scammer noted that:

I go pick up the money. Me nuh call no the people dem or nutting. Me just wait pon a link, afta di man dem mek di call, dem tell me weh fi go. I get different different ID inna different different name and me go different place go pick up. When me colleck me bring it back go gi di man dem and a some eat a food. Nuff man violate and try tek di money or go pon dem own or scam from scammer and a so di killing start inna di ting. If dem can't ketch the man weh dis di programme dem wi duppy up him whole family (Personal communication from scammer).

Mr. Lewis-Powell gave a similar list like the police as to those who are lottery scammers. He listed: students; unemployed; senior citizens; call centre employees; remittance agency customer service representatives; police, gangsters; ex-druggists and the family members of some of these persons.

Resources: The operation of the Lottery Scam is facilitated by:

- Facsimile
- Computers
- Telephones

(Including mobiles) and internet service and office buildings. One of the police offices remarked that the operation of the Lottery Scam is even functional from an office like a register company. A senior police officer revealed that the more established scammers operate outside of reputable office spaces as though it is a legitimate business, with employed staffers.

Other crimes: There was consensus among the investigators and police officers that 'Lottery crimes' are linked to other violence crimes. One private investigator noted that a wired transactions cashier (clerk) was shown a photograph of a women appeared to have been killed with what appeared to by gunshot wounds to the head, bloody and lying on the ground by a scammer who wanted the clerk to pay out money in a scam account. The matter was confirmed by the police and the clerk was traumatized for some time. The senior

officer said that the current (since 2009) is a by-product of the 'Lottery Scam'.

Police officers noted that they have investigated claims of bribery, threats against life and property of telemarketers, cashiers at wired transactions offices; police personnel ...A chief investigator in Western section of the Jamaica Constabulary Force (JCF, Year) noted that the other crimes also include:

- Embezzlement
- Credit card fraud
- Vehicle racketeering
- Illegal possession of guns
- Robbery
- Murder
- Shootings
- Mail fraud
- Wire fraud and theft of computers

A report from the Jamaica Gleaner (2011c) from another source (US Immigration and Customs Enforcement (ICE) office at the embassy in Kingston, Jamaica) concurs with the officer's listing of other crimes which arise following the Lottery Scam. In 2012, 2 police officers were charged for breaches of the Anti-Corruption Act and illegal possession of firearms (guns) - (Jamaica Observer, 2012). According to the Jamaica Observer, "INDECOM (private investigator of police shootings that result in a death of a citizen in Jamaica) reports that a complaint was made to them in October 2011, which alleged that the cops acted in concert with the complainant to rob some individuals who were a part of the lottery scam. The complainant further alleged that after the robbery took place he went with the police officers to an address in Kingston where he was shot repeatedly and left for dead" (Jamaica Observer, 2012). From the Jamaica Observer report, the complaint that survived following the shooting incident pleaded guilty and was sentenced (Jamaica Observer, 2012). The private investigator remarked that some of the murders in Western Jamaica were among scammers. He noted that scam would scam other scammers and this oftentimes results in disputes which escalate into murders, shootings, arson and dislocation of families. In 2006, Divisional Intelligence Unit in St. James of the JCF statistics showed that 397 murders were related to the Lottery Scam. Outside of murders in the period, the statistics had 283 non fatal shooting Lottery Scam related and that dislocation was high in the Division. Furthermore, the private investigator said that customer service representatives have been murdered, abandon their jobs and some had ran away from the area because they object to the Lottery Scam. "What are the

customer service representatives to do as they reside in the same communities as the Scammers?" Barnaby cited that the volume of money held by scammers and the high risk involved in the activity has resulted in the purchase of guns from Haiti, distribution of illegal guns to young youth as protect (security guards) and the suspicious position of other scammers wanting to scam them. He noted that intelligence revealed that guns were being bought in Haitians in Rocky Point and/or Pedro Keys, Clarendon. Barnaby argued that the young security protectors of the scammers are the people who carry out killings on the advice of the scammers and terrorized communities' members in order that they can support the scamming process. The report by Barnaby was confirmed by the police and agreed with by the scammers.

Another crime which has emerged out of the lottery scammers' design is 'wire switching'. Barnaby noted that this has plagued in company for some time and that they have lost millions as a result of this transactional 'wire switching' process. He outlined how the process works as the Lottery scam would come in pairs to a customer service representative (cashier) and give him/her say USD 1,000 in 10 dollar notes. The money is stocked in a single batch by a rubber band to one of the ends. The lottery scammers bargain for a higher rate than the stipulate exchange rate for the day. The cashier then requests the intervention of the supervisor who will give the approval of a higher rate. Barnaby opined that before the cashier can complete the payment, the scammers then stop the process by insisting that they are able to get a higher rate somewhere else. The cashier will then take the money from the cash register stock them together. The scammers then request that the cashier place a rubber band on the end of the pile of cash and call it. They remain at the window and another scammer then switch the stock of USD which was just given by the cashier with another. The new stock of USD of ten dollar notes are substantially replaced with one dollar notes and given to the cashier to continue with the transaction. The cashier believing that the stock of currency is the same as the one just return do not verify its correctness but continues the pay the equivalent in Jamaican. When the stock of money is checked at the end of the business day, the cashier now finds that the batch of currency is mostly one dollar notes in USD and that the value is about USD 100 instead of USD 1000. The Police (Organized Crime Investigation Division (OCID) of the Jamaica Constabulary Force) investigations have revealed that 'motor vehicle stealing' in Kingston, St. Andrew and St. Catherine have been associated with lottery scamming, which was concurred with by private investigators, senior security manager and scammers.

When a scammer was asked “After the initial start up process of scamming, have you or are you involved in any other criminal activity (including murder, money laundering, rape, others?)”, he remarked Tings gwaan yes, but yu done know the hundred; man annuh informa you simmi daa-dee. The perspective means that other criminal activities have been engaged into by scammer including murder (i.e., Tings gwaan).

Profile induces: The police officers and/or investigators (including private individuals) noted that the socio-demographic profiles of induces are mainly:

- Elderly (people 60+ years)
- Retirees
- Pensioners
- Online gamblers
- People in financial troubles
- Internet users and people who are involved in business transactions online
- Vacationers
- Seniors experiencing ill-health and others (including low income earners and gullible peoples)

The majority of induces are Americans, but it extends to people who are residents of:

- Singapore
- Canada
- United Kingdom, although it is not limited to those localities

The police officer in charge of investigations of financial crimes, especially lottery scam (Ms. Paulize Arrest-pseudo name) remarked that 12 out of 15 witnessed (elderly retirees) die shortly after they were scammed by people in Jamaica. Two senior police officers contended that there are cases where some seniors in Minnesota lost their home and were living in shelters. One of the senior police officers on the lottery scam issue noted that on listening to the complainants (seniors) some he ‘breaks down’ (i.e., become depressed). Ms. Arrest opined that there is a senior citizen in Minnesota who contacts her each time a scammer calls. She noted that the frequency and timing of the calls deal to changing of her private mobile telephone numbers. Ms. Arrest noted that even then the senior unknown called her and she wondered how the senior got the number. All the senior officers, other police personnel and a particular scammer said it was heart-breaking to hear the complaints of the senior citizen and how many of them were destroyed by lottery scamming.

Operations of scheme: All the investigators (including private individuals) and/or police officers noted that the ‘Lottery Scam’ is facilitated with the illegal means with which the scammers obtain data on ‘unsuspected foreign nationals’ carried out by way of telephoning or emailing the induce who is informed of having won a prize in a lottery game (or vacation). The induce is sold the idea that prize can be claimed by forwarding money (or monies) to the callers (or emailers) in order to obtain or access the prize. The money (or monies) that the induce is required to pay will cover any of the following:

- Taxes
- Legal costs
- Federal charges
- Courier service costs
- Investigatory and administrative charges

The operations of the Lottery Scam have resulted in the closure of Money Gram in Western Jamaica (Jamaica Gleaner, 2011a). The Lottery Scam is also facilitated by the financial companies such as Money Gram and wired transactions as employees aid the process by:

- Removing the funds
- Courier funds to particular locations
- Allow scammers to use falsified identifications (including TRN-Taxpayer Registration Number) in order to receive the funds

The private investigated remarked that he has seen Lottery Scam unfolding at one of a wired transactions outlet in Western Jamaica, where a scammer had called a prospective inducee informing him/her that he/she had won the lottery. The investigator noted that the man spoke with the American slang. He (investigator) questioned the manager about this practice and the manager remarked ‘Look outside what do you? Do you see the number of men outside there, their faces, mannerism and the fact that some of them may have gun?’

“The police are indirectly a part of the operations”, the private investigator remarked. Instead of solving Lottery Scam, he noted that police officers prey on the scammers. He said the “Police oftentimes scam the scammers”. In that they (police) will allow the scammers to collect the money, hold them on leaving the outlet, take them away in a vehicle and rob them. The scammers cannot report being rob as they have fictitious names as well as “What will they say to police personnel at the station” the investigator said. The

investigator is partially correct as police officers have been arrested for breaching the Anti-Corruption Act, a matter which was reported by a scammer (Jamaica Observer, 2012).

Security personnel (Mr. Lewis-Powell, pseudo name) with a wired transfer organization in Jamaica ably state how the lottery operates:

Unscrupulous Jamaicans contact unsuspecting senior citizens especially from the rural areas of the United States and inform them that they have won sweepstakes. It is a known fact that American pensioners tend to play the sweepstakes so it is not unreasonable for them to believe they have won. The scammer will contact them from information received from persons working in hotel, credit card or other call centers based locally or from the transaction receipts of legitimate customers who drop them in the bin at remittance agency locations. The victims are advised that they need to send a processing fee to collect the funds; sometimes even the image of a cheque is emailed to the victim as proof that the win is legitimate. The fee can range from USD \$ 200-2,000. In order to win their confidence the scammers tell the victim things that they would consider personal (middle name, email address, social security number, etc.). Once the confidence is won the victim sends the 'processing fee' through a remittance agency to the scammer in Jamaica. When the scammer receives it, he informs the victim that there was some glitch and they need to pay a further processing fee to clear that glitch. After two or 3 times with the same victim, the scammer passes on this contact to a different scammer and no longer contacts them. By this time the victim, having been fleeced of thousands of dollars in processing fees, will contact their local police and inform them of what transpired. Most likely when the second scammer makes contact with the victim, they might tell them that they have reported the matter and will not send any more fees. The local police will contact their Jamaican counterparts and initiate an investigation. When this happens, another scammer or the same scammer will contact the victim and inform them that they are a law enforcement agent assigned to investigate the matter, using the same personal information to win their confidence. They will then ask the victim to send another transaction to the scammer so that the 'law enforcement officer' can track the activity and capture the scammer. When some of the victims catch on after the first attempt and let the scammer know they will not send any more money; the scammer will send a small amount of money (USD \$ 5-40) to the victim through the remittance agency and tell them to contact the agency to verify if their winnings have been sent. Because the remittance agencies will only indicate that

a transfer is there for the victim without divulging the amount, the victim will believe that the large sum of money is there and will send the processing fee. Some victims are threatened with violence if they decide not to send the processing fee which they believe is possible because the scammer has such personal information as their address and they believe they can get to harm their family. The scammers use blocked phone numbers, magic jacks and US accents, cell phones, fraudulent identifications, identification making machines and laptops with internet access, as part of their operations (Personal communication)

Ms. Arrest and the senior police officer noted that scammers (caller) begin the dialogue to the intended inducee by saying - "You have just won the American sweepstake valued at USD 25 million and to claim you prize you need to pay some legal and federal cost." They opined that sometimes an inducee is given US Federal cheque 5,000 for spending, unknowing to the inducee that this is a hoax, the inducee will begin to spend their cash. In addition, the scammer then request that the inducee forward money through post, western union and money gram to a named person. Both Ms. Arrest and the senior police officer said that scammers would employ deported Americans in their operations to have the American enunciation.

Involvement: A scammer contended that:

Yu did know nutt'n naah gwaan, nuh work nun den. Man and man see man a eat food and me just go wid d flex. Man a roll deep, dem step out clean. A clean we say. Cause from you clean di girl dem ago latch on. Yu done know how it goes, a money and sex we say (Personal communication from lottery scammer).

All the non-scamming participants in this study (police, manager at wire transfer business and security manage for one of the major wire transfer entity) contended that the scamming provided the lottery scammers with financial resources, options, opportunities and choices that they would not have had access if they were otherwise engaged. The engagement into lottery scamming uses a similar approach as snow balling as current scammers identify individuals who are from the community, who are unemployed, with family, young, want opportunities and mostly those who have children. When a scammer was asked by the team of researchers 'How were you made aware of the Lottery Scam?' he remarked 'Man from the community tell me about it'. On the question of 'How were you introduced into lottery scamming?' "Man from me community bring me inna it" he said. The answer to a

particular question by the lottery scammer aptly summarized the pull factor into scamming. When the scammer was asked 'What are some of the privileges in lottery scamming?' He opined that "As a youth we nay work a ting, you get if go certain place, eat certain food. And from you floss certain way did girl deem ago come in."

Mr. Lewis-Powell provided his interpretation of why scammers become involved into this activity. The reasons were:

- Greed
- Unemployment
- Culture-Anansi/Jinalship is engrained in our culture. Jamaicans tend to look for ways to break a system. Get rich quick mentality and flamboyance
- Replacement of funds from the crippling of the drug trade

Authority: The police reported that there is a chain of command in the lottery scamming industry. A senior officer noted that there are:

- Master minds
- Intermediate players
- Outside aiders (cashiers, hotel workers, call centre representatives)
- Ordinal players

A senior security officer of a wired transfer business in Jamaica contended that the head for the scamming in Montego Bay (St. James) were homosexuals and that they use the resources to allure other young vulnerable men into the lifestyle. None of the scammers spoke to this issue, but the matter was confirmed by police officers. Those who control the scamming business were referred to as the boss and/or top man. This was captured by a question (Who are some of the players?) asked to which a scammer responded:

"Well u done know di top man dem control di ting but everybody inna it. From granny to baby" (Personal communication of scammer)

Another scammer who was formerly a collections' agent said that lottery scamming is headed by a financial master mind who is usually a don (leader of a gang or druggist). Mr. Matthews (pseudo name) contended that:

Though we are organized and while extensive we are very 'close knit'. In most cases we are headed by a 'Don' or Senior security officials/law enforcers who aids us to be one step ahead of the police as the information is passed on to us (Personal communication by Matthews).

There were lottery scamming organizations, headed by a boss who has paid employees who are assigned prescribed tasks. In fact, some of the formal lottery scamming operations was in close proximity to police post and known by the police officers. Furthermore, police officers have been corrupted by the lure of the money by scammers and this is capture in a response made by a scammer- 'Me know say police get fidem food to so mi nuh know'. This means that police officers are paid off in order for them not to prosecute scammers.

A response made by a scammer envelopes the gap between those at the top and ordinary (line) scammers. In response to the question 'After the initial start up process of scamming, have you or are you involved in any other criminal activity (including murder, money laundering, rape, others?)' the scammer stated that "Tings gwaan yes, but yu done know the hundred; man annuh informa yu simmi daa-dee". He meant that criminal activities have occurred in the past, but the entire thing is held from them (line scammer).

An educated lottery scammer (a collector) when asked 'Where were they operating from?' remarked:

The real culprits do not perform these tasks themselves as they have front men and as soon as they become familiar they are changed or relocate to different regions with different identifications (personal communication).

The comment of the scammer emphasizes the structure in lottery scamming, the authority and involvement of people at different stages and how the operation has multi-layers.

Resolution: On the matter of how to effectively address the problem (lottery scamming in Jamaica), the views vary depending on the individual interviewed. Most of the police officers believed that:

- More sanction
- More stringent punishment
- Economic opportunities
- Re-education
- Values-and-attitude rebuilding is needed to curb lottery scamming in Jamaica

The private security personnel as well as the manager for one of the wired transfer businesses in Jamaica contended that:

- Economic marginalization
- Disparity in opportunities
- Social exclusion account for the lottery scamming dilemma and that the scamming phenomenon can only be addressed from the root and not mere employment

The scammers, on the other hand, said that they find it extremely difficult to survive otherwise and mere employment is marginally better than unemployment. While on being engaged in lottery scamming, they are able to afford luxuries, meet basic need, care for the family, attain and receive respect and avoid destitution. When the scammers were asked 'How can lottery scams are effectively addressed in Jamaica?' He said "Scamming caant done, caw right about now all police inna di ting so scamming caant done. Right about now di ting govern a way dat... it big. A dat me a tell yu."

Mr. Lewis-Powell gave a somewhat different viewpoint from the scammers on the way forward, when he offered these perspectives that:

All stakeholders: the police, judiciary, victims, remittance agencies must be on-board/work together for the dissolution of the lottery scam. The first step has been taken with the introduction of the Proceeds of Crime Act (POCA). The police need to expedite putting the cases before the court and the judiciary must expedite the prosecution of the cases, as the saying goes "Justice delayed is justice denied". The victims need to be less gullible and the remittance agencies must embark on a sustained education campaign about the lottery scam. The betting gaming and lotteries commission has a responsibility to embark on some sort of public education initiative (Personal communication).

POCA: The current Acts, Regulations and Guidance being used by the financial institutions in Jamaica are:

- **The Proceeds of Crime Act 2007 (POCA):** This Act defines the offense of money laundering and specifies the corresponding penalties. The Act details the reporting requirements that financial institutions must comply with, including Suspicious Transaction Reporting. The Act also provides for the forfeiture of assets related to criminal activity.
- **The proceeds of crime regulations 2007:** These Regulations govern the commencement and conclusion of proceedings for the offenses under the POCA.
- **The proceeds of crime (money laundering prevention) regulations (2007):** These Regulations outline the operational and regulatory control requirements that financial institutions must comply with in order to meet their obligations under the POCA.
- **The terrorist prevention regulations (2010):** These Regulations outline the responsibilities of "reporting entities" under the Terrorism Prevention Act 2005, with regards to internal management

issues, client identification procedures, record keeping and reporting procedures.

- **The bank of Jamaica 2004 (Revised 2009) guidance notes on the detection and prevention of money laundering and terrorist financing activities:** Issued by the Bank of Jamaica, these Guidance Notes provide guidance to regulated financial institutions about their AML/CTF obligations and outline best practice procedures to combat money laundering and terrorism financing.

It is widely believed that the proceeds of crime, aid criminals in their operation (Schneider, 2008). It is this thinking that informs the anti-money laundering provisions of the Proceeds of Crime Act and/or the US PATRIOT Act. These provisions create specific money laundering offences, outline applicable penalties and impose obligations on businesses in regulated sectors to take active steps to prevent and detect money laundering. A failure to observe these statutory anti-money laundering obligations could turn the unwitting business into a silent partner in crime and an offender under the Act (BoJ, 2009). It is therefore essential to have an understanding of the content and scope of these obligations. The Royal Bank of Canada (RBC-formerly Royal Bank of Trinidad and Tobago (RBTT)) has published a document entitled "Global AML compliance management framework (RBC, 2011) which outlines a clear guideline on the phenomenon, compliance and regulations that should be followed in keeping with the overarching framework of Anti-Money Laundering and Counter-Financing of Terrorism in the world. One of the most important anti-money laundering obligations under the Act in Jamaica (POCA Money Laundering Prevention (MLP) Act, 2007-in BoJ, 2007) is the duty of businesses in the regulated sector to report suspicious transactions to a nominated officer or to a designated authority, which are equally outlined in Royal Bank of Canada compliance management framework on AML (RBC, 2011). A suspicious transaction is essentially one, which could constitute or be related to money laundering. In this regard, an offence is committed if a person knows or believes, or has reasonable grounds for knowing or believing that another person has engaged in a suspicious transaction; the information came to that person in the course of a business in the regulated sector and the person does not disclose the information to a nominated officer or designated authority (BoJ, 2009). Financial institutions, particularly in Jamaica, are required under the regulations to report cash transactions involving prescribed amounts to the designated authority. The prescribed amount is US \$ 5,000.00 or more for money transfer and remittance

agents or agencies; US \$ 8,000.00 or more for cam bios and bureaux de change and US \$ 15,000.00 or more for any other financial institution. The Anti-Money Laundering compliance strategies whether in Jamaica or other jurisdictions seek to protect the general economy, especially financial institutions from money launderers; but one scholar notes that it influences the efficiency in banking operations (Masciandaro, 1998). Another researcher went further to say that it is totally ineffective in addressing drug trafficking and could account for other major crimes such as:

- Kidnapping
- Smuggling
- Racketeering (Rahn, 2001)

Rahn went on to say that anti-money laundering in the United States is clearly a situation in which “police creating increased demand for their services by inventing new crimes, which in turn creates a new criminal industry to evade the new laws” (Rahn, 2001). Such a perspective is unjustifiable and Rahn cannot deny that the associations between criminal activities, particularly guns and drugs trafficking and:

- Murder
- Financial embezzlement
- Victimization of people by criminal networks

However, there are some merits to arguments on the effectiveness of anti-money laundering mechanisms in Jamaica as for years the Ponzi schemes flourished unabated (CaPRI, 2007).

Manual on scamming: Both Ms. Arrest and a senior police officer concurred that there is a training manual on ‘How to be an effective Scammer’. They noted that the manual includes from:

- How to speak-enunciation
- Techniques
- Strategies
- Customer relations

“Lottery scamming is serious business” they said and “the scammers treat it as such. The officers noted that prospective scammers had to attend formal class and there they will be taught from the manual. In addition to the aforementioned issues, Ms. Arrest noted that there are American seals (Federal) on letters to seniors warning them of scamming and how they must not be gullible to such hoax by Jamaicans. The scammers go on to show how they trust no one else in

the letter. The letter informs the senior citizens of how to send the money, who to call and sometimes a US Federal cheque is forwarded with the money (USD 5,000).

876 area code: Ms. Arrest and some senior police officers noted that the financial embezzlement had destroyed the live of countless American senior citizens that the American government had contemplated banning the 876 area code (Jamaican area code). The rationale for this consideration was that the lottery scamming was facilitated through this area code and it was resulted in financial crimes that cost the Labor department some 80% points of its budget to address the problem. The extent of the crime was ably given by Ms. Arrest that last week (March and Bourne, 2011), an American came on a flight to Montego Bay to claim his property in Western Jamaican that he bought for USD 150,000 (approximately Jamaican \$ 12.8 million; USD \$ 1.00 = Jam \$ 85). The officer said that the elderly gentleman came on a one way ticket to Montego Bay claiming he had bought the Montego Bay Pier One for USD 150,000. He showed the police the land title, property tax receipt and a copy of the cheque he said the lesser. Ms. Arrest said that the scammed gentleman told the Jamaican police that the caller made him aware of the sale, the lucrative offer and that they should not let a scammer embezzle him of his funds and this is frequently the practice in Jamaica. The gentleman also told them of the lawyer who called him to finalize the transaction and how the individual forewarned him of scamming. He was also aid he was warned by a Federal agent in the United States who called him before the deal had come to a closure. Ms. Arrest contended that the Jamaican police were unable to convince the gentleman that the Montego Bay Pier One is not for sale and that the whole thing was a hoax.

Ms. Arrest recalled of a case where an American senior citizen was scammed of all her life’s saving (USD 250,000), she later committed suicide. The police officers related that lottery scammers have established a call centre in a residential housing complex. The call centre has full-time employees whose responsibility it is to obtain information, call prospective senior citizens and sell the hoax.

Educational level: The lottery scamming operations have become an informal industry in Jamaica that employs highly qualified people. All the participants interviewed for this study indicated that there are some highly qualified scammers. A security manager for one of the wired transferred agencies in the nation indicated that the highly qualified scammers are the brains of the operation, who are employed to mastermind new

ventures, approaches and ways of scamming people. One scammer (Mr. Matthews) who was asked ‘What are some of the reasons for people’s involvement in the lottery scamming business?’ remarked: Poverty was my main reason for partaking, having a degree and no job, for others lack of employment as well, to improve their standard of living, unwillingness to be gainfully employed (Personal communication of Mr. Matthew): Matthews’ comment goes simply beyond:

- Greed
- Love of crime to the economics of survivability and social challenges in the general society

Clearly, the formal economy is able to engage the skills, knowledge and competencies of highly trained minds, which is resulting a shift of these skills to the informal lottery sector. One of the security managers at a wired transfer business in Jamaica commented that the highly qualified scammers are currently shifting from lottery scamming to other types of cyber crimes. He contended that the new operation for lottery scammers (the highly qualified ones) is to claim the fortunes of people are elderly and decease before the IRS gets a hold of the money.

DISCUSSION

The empirical evidence which supports the economics of crime (Becker, 1968; Bourne *et al.*, 2012; Bourne, 2011) cannot be overly emphasized in security or crime management. When Manunta (1998) forwarded that socio-economic and political factors are critical to security, it is absolutely supported by the studies in Jamaica that have revealed the importance of economics to changes in violent crimes or singly murders (Bourne *et al.*, 2012; March and Bourne, 2011; Bourne, 2011). People are not drawn to crimes simply because they are:

- Innately wicked
- Sinful
- Corrupt
- Under-socialized
- Psychological different
- Weakness in the laws
- Marginalized

It is more in keeping with the economics of survivability, the economics of crimes and economics of punishment (Becker, 1968; Bourne *et al.*, 2012; Bourne, 2011). Manunta (1998) aptly encapsulated the

crime and security matter that security is a function of asset, protector, threat and specific situation. In embedded in Manunta’s perspective is the economics labelled as assets and the issues that pull people into criminality.

For decades, poverty has been used to interpret and explain the crime phenomenon, which was equally used by Caribbean scholars (Levy, 1996; Harriott, 2004; Sives, 2003; Inter-American Development Bank, 1998; Headley, 1994; Harriott, 2003; Figueroa and Sives, 2003; Robotham, 2003; Tremblay, 1995). Using aggregate data on selected macroeconomic variables (including poverty) for Jamaica, Bourne refuted the theorizing of violent crime and poverty (Bourne, 2011) and March and Bourne (2011) established that there was no statistical correlation between murder and poverty. Equally, Bourne (2011), March and Bourne (2011) and Bourne *et al.* (2012) empirical established that the exchange rate is the most significant factor accounting for change in violent crimes or singly murders, which is supporting the economics of crimes forwarded by Becker (1968) as well as Francis *et al.* (2001). The general prescription of economics to interpret crimes can be similarly applied to the lottery scams. A qualitative study by Anderson (2011) revealed that even police officers have become corrupt not because of poverty but owing to the economics of crime. Becker (1968) having established the correlation between involvement in crimes and economics provides a premise upon which lottery scams can be interpret. Among the factors identified by Gary Becker were:

- Income other than from crime or employment
- Wage for an hour spent in criminal activity

It can be extrapolated from Becker’s empirical theory that if the opportunity cost (alternative foregone) of the involvement of crimes is lower than the cost of its engagement people will opt to participate than abstain in criminality. Clearly such a theory anchors:

- Why people provide information to the scammers despite the probability of losing their jobs
- Why there are scammers
- Why some people forego employment in the formal for the illegal sector
- Why scammers terrorize community members, employees and other scammers

In this study, there is evident that workers (in the hotels, wired transfer industry) have resigned to aid the lottery scamming activities. The security manager at

one of wired transfer companies in Jamaica remarked that cashier who is in support of the scamming can earn up to Jamaican \$ 200,000 monthly which massively more than his/her pay from the company.

Using probability sampling of Jamaicans, Boxill *et al.* (2007) found that females are less likely to be involved in corrupt victimization and wealth is a factor of corruption. This offers yet assistance to the interpretation of economics and the lottery scamming, the typology of people involved and importance of economic deprivation to increased engagement in the scheme. With the customer service representatives (cashiers) being among those at the lower stratum of the social class in Jamaica, money will be an inducement to pull them into this illegal activity. When they weigh the cost of punishment against the likely transformation in lifestyle, pull overweighs the push factors. It is this same reason which pulls police officers to the illegal activity and away from the formal sector and runs the risk of being imprisoned. On examining the imprisonment history of those whom have been convicted for involvement into the scheme, this would be another justification why economics overshadow the cost of punishment. The nature of the material deprivation, social inequality and economic hardship is among the stimulant for the lottery scamming in Jamaica and merely increasing public security will not effectively curtail or address this phenomenon as the punishment does not deter likely entrants into the action compared to the probability of wealth creation. A scammer who pleaded guilty to 22 counts of fraud by way of lottery scam in Montego Bay (St. James) Resident Magistrate (RM) Courts was fined Jamaican \$ 1 million and given 1 year suspended sentence, which will be used by other scammers as a benchmark for their involvement as the cost of punishment is not equivalent to the opportunity cost of suffering.

Of the 25 leading problems affecting Jamaicans, the top twelve in descending order included crime and violence; unemployment; education; corruption; poverty; cost of living and inflation; road conditions; health care; drugs and gangs; social values; bad government and low wages (Powell *et al.*, 2007). The listing reveals the value placed on economic issues. With the low wages and cost of living being factors among the averaged Jamaican, with gross domestic product being mostly relatively constant over the past 2 decades and an economic recession between 2007 and 2010, these provide invaluable insights into economics playing a pivotal role in the determination of lottery scams, other typologies of crimes and people risk taking behavior. It is fitting to inquiry 'How does the general economy account for the rise of others crimes including financial embezzlement and lottery scam?'

Crimes that are centered on drug activities tend to encourage other types of crimes. Drug trafficking provides established channels and systems for moving all types of illegal imports such as guns and the funds to purchase them. Some Caribbean countries are confronted by increasingly complicated crime problems as there is now emergence of new crimes such as extortion, kidnapping, computer-aided crimes, sophisticated 'white collar' and corporate crimes (Boxill *et al.*, 2007).

Jamaica experienced doubled digit inflation, financial meltdown, structural adjustment, the cost associated with structural adjustment, mistrust, low confidence in socio-political institutions, financial reform and financial crises (PIOJ and STATIN, 1989-2010; Powell *et al.*, 2007; Atkins, 2005; Kirkpatrick and Tennant, 2002; Peart, 1995; Witter and Anderson, 1991). Following the aforementioned economic issues, what emerged is examined below. According to FINSAC (2003), the early 1990s was characterized as a turbulent time for the Jamaican financial system. This followed the banking crisis of the mid-1990s that saw increased public debt, doubled digit inflation, unemployment, poverty and widespread human sufferings. The government in an effort to prevent social unrest or stave off political collapse, sought to enact new legislation in order to strengthen and restructure the financial sector. Despite all the efforts of the government, it seems that these could not stop the inevitable, the numerous failed financial entities. FINSAC (2003) further stated that whilst this problem was not unique to the Jamaican economy, it resulted from weak regulations in a financial system that needed regulatory overhaul. Foreign entities that operated at the time used the regulations and principles from their domicile countries, which were not applicable to the Jamaican economy but still used since there was no specific Jamaican regulations and standards. Consequently, urgent actions had to be taken in order to resuscitate the sector and shield investors from significant losses. To quickly combat the devastation that was affecting the country's financial sector, a new government entity was formed, referred to as the Financial Sector Adjustment Company limited (FINSAC).

There has been an upsurge of Alternative Investment Schemes (AISs) in Jamaica since the late 1990s, on around the time of the banking and financial sector crises. During the mid-1990s, Albania saw the proliferation of AISs following the nations' transition into a liberalized economy. These types of schemes are a fairly new phenomenon to the Jamaicans. Traditionally, moreso poor Jamaicans used the partner

plan schemes and they are cognizant of the likely perils as well as pitfalls (Reid and Wright, 2001). The AISs were emerging from liberalization and financial crises. People were drawn to this new phenomenon because of the promise to pay unusually high rates of return on investments. And the AISs were capitalizing on the socioeconomic crises facing families and the nation. People's confidence in the banking sector was falling and the AISs seemingly were providing an alternative to the establishment.

By contrast, people who do not trust one another will end up cooperating only under a system of formal rules and regulations, which have to be negotiated, agreed to, litigated and enforced, sometimes by coercive means. This legal apparatus, serving as a substitute for trust, entails what economists call "transactional costs." Widespread distrust in a society, in other words, imposes a kind of tax on all forms of economic activity, a tax that high-trust societies do not have to pay (Fukuyama, 1995).

Thus, economic activity represents a crucial part of social life and is knit together by a wide variety of norms, rules, moral obligations and other habits that together shape the society. As this book will show, one of the most important lessons we can learn from an examination of economic life is that a nation's well-being, as well as its ability to compete, is conditioned by a single, pervasive cultural characteristic: the level of trust inherent in the society (Fukuyama, 1995). With increasing inflation, public debt, banking crises and the human sufferings associated with those matters, there is undoubtedly no surprise that Jamaicans have a low level of confidence in the private sector. The income misdistribution that exists in Latin America and the Caribbean (Theodore *et al.*, 2001; Cortez, 2001; Mayer *et al.*, 2001), many people have come to resent the system because they believed that it is in favor of a few wealthy people (Powell *et al.*, 2007). In 2007, a research found that 69 out of every 100 Jamaicans indicated that the justice system favors the wealthy and the same proportion reported that their country is governed to benefit a 'few powerful people' (Powell *et al.*, 2007). It should be expected that the level of interpersonal trust and confidence in the system is that low (14 and 12%, respectively). From Fukuyama's theorizing, with trust being this low in Jamaica coupled with a low degree of confidence in socio-political institutions, the societal distrust is a justification for the experimenting in alternative investment schemes.

The alternative investment schemes are not a part of the established financial sector, which means that these could be trusted over the financial system. So when Tennant (2010) used gullibility theory as the theoretical framework for a study of people who invest in AISs in

Jamaica, this is clearly not the case. According to the Oxford University Press (2004), gullible denotes "Easily persuaded to believe something; credulous." (p. 634). For years, Jamaicans have come to distrust the system (including government, judiciary, civil, private sector) and could be construed that they wanted something different and new that was in keeping with their general benefit. It appears that the 'saviour' was AISs who promised something different, better, different from the establishment and offer them returns that were never paid by the formal system. This then offers some explanation for people's willingness to deposit monies into AISs (or try something different). The context is such that gullibility will be simplistic a phenomenon and far removed from the historical and contemporary purview of the matter. Tennant's gullibility framework cannot be used to contextualize Jamaicans' demand and usage of AISs. The matter is deeply embedded in distrust and low confidence in the establishment. Like Francis Fukuyama said, "...economic activity represents a crucial part of social life and is knit together by a wide variety of norms, rules, moral obligations and other habits that together shape the society" (Fukuyama, 1995), suggesting that social cohesion is difficult in all aspects of life, including economic transaction, without trust and people will therefore resort to something different. A study by Powell *et al.* (2007) found that 6 out of every 50 Jamaicans indicated that the present situation in Jamaica was at least good and 16 out of every 50 Jamaicans stated that the country's economic situation will be at least 'a little better' in 12 months time. Clearly, the socioeconomic reality of many Jamaicans was not good and people were seeking a better way out of the present challenges. During the rise of AISs in Jamaica, another source of economic survivability of many people was drug operation, headed by Leebert Ramcharan (Williams, 2004; Jamaica Gleaner, 2007). The formal economy was unable to absorb the number of unemployed people in Western Jamaica, especially Montego Bay, Saint James, as economic vulnerability significantly grew because of general deterioration in the economy and Ramcharan filled this void which was created and unsupplied by the formal system. Leebert Ramcharan's operation was able to provide an economic base for many families. The formal system had failed to adequately provide employment, survivability, economic resources, opportunities, choices and social advancement. Many Montegonians, therefore, relied on the Ramcharan business dealing and drug enterprise, which had included money laundering. On the arrest and extradition of Ramcharan in 2007 (Jamaica Gleaner, 2007), without any general improvements in the formal economy, people sought

alternative means of economic survivability. The lottery scam emerged from the ash of other crimes which was the alternative operations that people sought, became involved, mastered and utilize as a medium of economic survivability. Using, Becker's theorizing as well as that of Francis *et al.* (2001) it should be expected that crimes would rise because there was an economic downturn, within the context that economic drives human activities of which crime is one. Without being able to provide for their families through the formal economy, crime (lottery scam) became that inducement, an alternative means of economic option and a pull factor into crimes because of the state of personal economic. The scammers noted that the lottery scam became a forced alternative as:

- Their families had to be provided for in an environment with little resources to mean needs
- They were unemployed, lowly educated and who would hire them at a wage which was competitive that could meet daily expenses

The economic difficulty of many Jamaicans is captured the a study by Powell, Bourne and Waller who found that 6 out of every 50 Jamaicans indicated that the present situation in Jamaica was at least good and 16 out of every 50 Jamaicans stated that the country's economic situation will be at least 'a little better' in 12 months time. Clearly, the socioeconomic reality of many Jamaicans was not good and people were seeking a better way out of the present challenges. One scammer asked "Who was going to employ me at an attractive salary, with company car, upkeep and other allowances, when I have no formal education?" He continued, "What am I to do as I have children, rent, food expenses and a young child with a mother at home and an elderly mother who is ill?" Another scammer opined that lottery scamming is my work, which requires my all, high involvement, dedication and wits. Hence, the effort and time spent to hound the craft. One scammer argued that any employment comes with risk and the lottery activity is no different from other employment typology. The sentiments echoed by those studied in the research can be expressed another way found in Levy's qualitative study. In Levy's work, a group of young participants argued that their involvement into criminality is a last resort and while they are cognizant of the risk, it is a matter of survival and sufferings versus starvation and continued socio-economic and political marginalization. Therefore, peoples' involvement into criminal activity is undoubtedly matter of economics, which goes beyond poverty as was found in research using secondary data by (Bourne, 2011). The economic reality is a pull factor

for engagement into criminal activities and thus Jamaicans involvement into lottery scamming is in context of the broader economic of crime identified by Becker (1968) and Francis *et al.* (2001).

Lottery scamming is, therefore, a shifting of the typology of crime and in essence nothing new. Simply, lottery scamming is a way devised by those on the economic margins, who are unable to be observed by the formal economy, to obtain economic resources. This is no different from during the early nineteenth century in Kingston when peasants, poor slaves and those on the economic margins organized economic activities outside of the formal economy in Western Kingston, Jamaica, in order to survive (Simmonds, 2004). The activities ranged from legitimate to illegitimate means. Jamaicans have a long history of involvement in criminal activities as a result of sidelining of the formal economy to adequate provide economic opportunities. Among the opportunity costs of economic downturn and marginalization are:

- Rise in economic crimes
- Other typologies of crime

In the current work, lottery scammers were engaged in murder, drugs and gun activities. Not only boys, but girls, too-witness the drug mules-are subject to the pressures to escape from poverty by whatever route is possible. The absence of material goods in the ghetto (compared to the elite areas of uptown Kingston) helps to explain the get-rich-quick mentality of so many of the gunmen and the appeal that drug crime has for some young men and women (Clarke, 2006).

The essence of Clarke's proposition can be applied to lottery scamming as people can escape from more than poverty to include socio-economic marginalization and political exclusivity. Again, poverty denotes deprivation of material resources, inadequacies to access some goods and services, lower nutritional intakes, lower capabilities and education, high unemployment, unhealthy diet and lower health status (World Bank, 2006; WHO, 2005; Younger, 2002; Sen, 1979) and lottery scamming provides:

- Respect
- Economic independence
- Escape from financial difficulties
- Socio-political power
- Alleviation from hunger as well as food insecurity

According to the US Department of State, Food security and alleviating hunger hinge, among other things, on defining property rights for small-scale farmers, on technology and on providing social safety

nets to the most vulnerable groups, says U.S. Secretary of Agriculture Ann Veneman. Cato Institute economist Ian Vásquez also highlights the property rights issue, as well as the correlation of economic freedom with poverty reduction (US Department of State, 2002). From the perspective of the US Department of State, poverty alleviation will only be accomplished by addressing not only 'food security' but on 'economic freedom'. Such a state in the social setting of the poor must come from access to quality and higher education. Poverty reduction, therefore, does not rest with the provision of food to the poor or to poor countries, as this will not go to destroy the economic livelihood of farmers and other institutions within the recipient country. The issue can only be address from a multidimensional approach which includes the provision and access of education to all individuals within the country. By providing access to quality education, the poor is given an opportunity to gain financial independence. This seemingly simplistic approach holds the key to financial freedom, hunger eradication, opportunities, plethora of choices and social harmony. Another aspect that is hidden in the food insecurity is the nutritional deficiencies and the direct association between poverty and illness, unemployment and crime, unemployment and poverty and unemployment and illness. Levy's findings aptly provides a justification why lottery scammers and other Jamaicans become involved into criminal activities and why some people are pulled in such illegitimate actions, especially those on the economic margins, vulnerable and socio-political isolated by the formal economy. He wrote in the concluding comments that: This isolation has largely been built on the transfer between the wider society and the urban ghetto of mainly two 'resources' - drugs and guns. Area stigma has denied the ghetto people the very thing on which human well-being and human relationships most depend, namely steady and worthwhile employment. It has denied them the basic amenities on which community self-respect and morale hinge, namely sewage disposal, decent housing and a means of communication (Levy, 1996). The expression of all those who participated in this study has provided empirical evidence that economic deprivation, socio-political exclusion and economic vulnerability are full factors for involvement into criminal activities. It follows that when people's economic survivability is closed, reduced and/or threatened, they will seek an alternative medium. Lottery scamming should not be interpreted as a moral dilemma, moral decay or departure from civility; it is an indicator of the economic consequences of:

- A poorly managed economy
- Socio-political isolation of particular groups within the society

- The unequal distribution of resources as well as socio-economic and political exclusion which accounts for inequity
- Economic frustrations
- Hopelessness

CONCLUSION

For over a decade, the lottery scam has been allowed to flourish in Jamaica without the intervention of the state, particularly public security management and involvement (Jamaican Police Force). Prior to the intervention of the Jamaica Constabulary Force (JCF, Year) and by extension outside agencies, there was a private fragmented approach to security management as it relates to lottery scamming. During this time, the lottery scammers have developed their operations, mastered the art and process, engaged into other illegal activities and terrorized many communities. Despite the reduction in the numbers of violent crimes in Jamaica over the past ten years, lottery scams have grown, defrauded more people, contributed to the rise in murders, corrupted more Jamaicans and destroyed more family lives. The volume of monies held by lottery scammers is making it increasingly difficult for local law enforcement officers to solve crimes in many communities as scammers are able to use money power to:

- Intimidate
- Persuade
- Influence
- Change thinking
- Revert the course of justice

The rise in crimes, particularly murders in Western Jamaica, is as a direct result of the lottery scam, it solution cannot be solved by simply:

- Increasing the police presence in the geo-political zones
- Requesting community members to supply information to local police
- Arresting all the masterminds of the operations
- Targeting lottery scam and related crimes

Lottery scamming is a direct result of the general deterioration of the Jamaican economy, difficulty in survivability, inability of the formal economy to effectively absorb people, the formal economy being able to allow families to adequately provide for themselves and general deterioration in the social conditions of urban inner-city communities. According to Harriott (2004), "The communities of the

marginalized urban inner-city poor are mostly affected by this murderous violence”, suggesting that further deterioration in the general economy any nation without a corresponding social safety network that can adequately maintain human survivability, decency and belief in the formal structure, lottery scam among other violent crimes will rise. The lottery scam and its relationship with increased murder is again another subset of the general worsening in the state of the Jamaican economy (Bourne, 2011; March and Bourne, 2011) and why this illegal activity continues to pull people to such actions.

APPENDIX A

Semi-structure interview items

Lottery scammers and other players in the activity

Lottery scamming inquiry: Jamaica Observer (2012) and Bourne *et al.* (2012)

Question 1

How were you made aware of the lottery scamming?

Question 2

How does it operate and managed?

Question 3

How were you introduced into lottery scamming?

Question 4

On average, how much money do scammers receive monthly?

Question 5

What are some of the reasons for your involvement in the lottery scamming?

Question 6

What are some of the privileges in lottery scamming?

Question 7

Are you aware that this is an illegal activity? Have you ever being caught? Why? How do you manage the possibility of being?

Question 8

Who are some of the players?

Question 9

How do you spend the money from lottery scamming?

Question 10

After the initial start you process of scamming, have are involved in any other criminal activity (including murder, money laundering, rape, others?)

Question 11

Is lottery scamming widespread in Jamaica? Are there outside players involved? Why?

Question 12

What are some of the pull factors into lottery scamming?

Question 13

How can lottery scamming be effectively addressed in Jamaica?

Question 14

How can lottery scamming be effectively addressed in Jamaica, particular here?

Question 15

What is your highest level of education?

APPENDIX B

Semi-structure interview items

Investigators, managers & police officers

Lottery scamming inquiry: Jamaica Observer (2012) and Bourne *et al.* (2012)

Question 1

How were you made aware of the lottery scamming?

Question 2

How does it operate?

Question 3

What is the volume of money in the sector? How do you determine this?

Question 4

On average, how much money does scam receive monthly?

Question 5

What are some of the reasons for people’s involvement in the lottery scamming business?

Question 6

Are you aware of a scanner being caught? How did you get this knowledge?

Question 7

How many scammers have been arrested in the past year?

Question 8

How were the scammers caught?

Question 9

Where were they operating from?

Question 10

Who are some of the players in the lottery scamming activities?

Question 11

Are the lottery scammers involved in other criminal activity? How are you aware of this fact?

Question 12

Is lottery scamming widespread in Jamaica? Are there outside players involved? Why?

Question 13

Have you ever had dialogue with a scammer to understanding the pull factors? And what are some of the reasons for their involvement?

Question 14

How can lottery scamming be effectively addressed in Jamaica?

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