

Review Article

## Gani Ga Wane...: Kasuwancin Damfara a Kan Intanet

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**Tsakure:** Samuwar intanet da bunƙasar kasuwancin duniyar intanet sun buɗe wani sabon babin damfara da sunan kasuwanci. An yaudari mutane masu yawa, cikinsu har da Hausawa, kuma ana kan yaudarar wasu. Manufar wannan bincike ita ce bitar wasu daga cikin kasuwancin kan intanet na yaudara da suka ritsa da Hausawa domin kwatanta su da wasu kasuwancin kan intanet da suke da alamar tambaya a kansu a yau. An yi amfani da bitar ƙunshiyar kafafen intanet da shafuka da zaurukan sada zumunta na kasuwancin a matsayin dabarar tattara bayanai. An tantance bayanar tare da samun ƙarin bayani ta hanyar tattaunawa da Hausawan da suke ganau. Falsafar Hausawa ta ‘gani ga wane ya ishi wane tsoron Allah’ ta yi wa binciken jagoranci. Sakamakon binciken ya nuna cewa, kasuwancin kan intanet na 52u da Anchor waɗanda Hausawa masu yawa suke ciki a yau suna da zubi da tsari iri ɗaya da wasu kasuwancin damfara da suka taɓa rufewa da kuɗaɗen mutane a wajajen 2020 zuwa 2021. Bugu da ƙari, binciken ya fahimci cewa, kwaɗayi yana rufe wa mutane ido yadda suke yaudaruwa da tarkan ‘yan damfara. Daga ƙarshe, binciken ya ba da shawarwarin da suka haɗa da faɗakar da Hausawan da suke huldofin kasuwancin kan intanet da su mayar da hankali wajen samun cikakken ilimin harƙalla kafin shiga cikinta.

**Fitulun Kalmomi:** Damfara, Kasuwancin Kan Intanet, Damfarar Kan Intanet, Duniyar Intanet.

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## 1.0 GABATARWA

Hausawa sukan ce “zamani riga ce, saka ta ake yi.” Da alama ‘yan damfara sukan yi saurin saka rigar duk wani al’amari da zamani ya kawo, su sha gaban al’umma domin damfarar su. Sukan yi amfani da ƙarancin ilimi da mutane suke da shi a fannin domin shammatan su da yaudarar su.

A shekarun baya, akwai nau’ukan damfara daban-daban da aka yi wa Hausawa masu alaƙa da kasuwanci. Kasar Hausa za ta daɗe ba ta mance da labaran waɗanda aka damfara da injin bugu kuɗi ba. Ana iya alaƙanta abin da ƙarancin ilimin yadda ake buga kuɗi a lokacin da aka fara amfani da kuɗaɗen takarda [1]. Haka

kuma, za a daɗe ana labarin “adashen gata” a ƙasar Hausa. Wannan nau’in adashe ne wanda ake zuba kuɗi, sannan a kwashi ninkinsu bayan makwanni biyu ko wata guda (ko wani abu mai kama da hakan) [2].

Bayan samuwar intanet, a yanzu ana amfani da ƙarancin ilimin [3] da mutane suke da shi dangane da abin da yake iya yiwuwa da wanda ba ya yiwuwa a kan intanet, domin damfarar al’umma. Daya daga cikin nau’ukan damfarar kan intanet ana yin sa ne ta sigar kasuwancin kan intanet. Daga shekarar 2020 zuwa 2021 an gudanar da manyan damfarar kasuwancin kan intanet da suka ritsa da Hausawa masu yawa [4]. Abin ya kai a ce *an sha mutane sun warke*, amma sai ga shi a shekarar

<sup>1</sup> Da wannan jahilcin al’ummar lokacin ne ‘yan damfara suka yi amfani domin cimma muradunsu. Waɗanda aka yaudara kuma kwaɗayi ya rufe musu idanu. Suka kasa tambayar kansu dalilin da zai sa mai injin kuɗi ya sayar da shi a maimakon ya yi ta buga wa kansa.

<sup>2</sup> Yadda har yanzu hoton damfarar nan yake fitowa a adabin Bahausha shaida ce ta tasirinsa. Shiri mai dogon zango na Daɗin Kowa (wanda Arewa24 take kawowa) an nuna yadda Malam Barau ya yi irin wannan damfarar.

<sup>3</sup> Har yanzu bincike cikin harshen Hausa dangane da intanet ba su yawaita ba. Duk da haka, ana ci gaba da gudanar ba bincike game da intanet a mataƙai daban-daban (Abubakar, 2007; Gana, 2020; Sani, 2022; Sani *et al.*, 2023, 2023; Yartsakuwa, 2017).

<sup>4</sup> (i) MyBonus2u (2020 – 2021) da (ii) Insme (2020 – 2021) da (iii) Uwork (2020 – 2021) da (iv) Getapp (2020 – 2021)

2024 an sake dawowa da wasu guda biyu <sup>[5]</sup> masu zubi da tsari na waɗanda aka damfari Hausawa da su. Wannan ne kuma ya samar da dalilin gudanar da binciken bisa manufar bitar kasuwancin damfara na kan intanet da suka gabata, tare da kwankwance sababbin da suke kama da su.

### 1.1 Hanyoyin Gudanar Da Bincike

Kadadar wannan bincike ta takaita ne kan nau'ukan damfarar intanet masu alaƙa da kasuwancin kan intanet. An sake takaita kadadar zuwa kasuwancin kan intanet waɗanda Hausawa suke ciki kawai. Ba a takaita kadadar ta fannin yanki ba kasancewar akalar binciken ya fi karkata zuwa duniyar intanet. A duniyar intanet kuwa, babu wani muhalli da yake da nisa sakamakon ire-iren kasuwancin sukan samar da zauruka da shafukan intanet waɗanda suke haɗa mutane daga wurare daban-daban.

An samu bayanan rukunin majiya ta farko daga kafafen intanet da shafuka da zauruka a kafafen sada zumunta, waɗanda suka shafi kasuwancin kan intanet da ake magana a kansu. An samu karin bayanai ta hanyar hira da Hausawan da harkokin suka shafa.

An gina binciken a kan falsafar Hausawa ta “gani ga wane ya ishi wane tsoron Allah.” A bisa wannan falsafa, binciken ya ginu a kan fahimtar cewa, *lallai ba a saran mumini sau biyu a rami ɗaya*. Ko da nau'in damfarar kan intanet dangin kasuwanci ba ta ritsa da mutum ba, to ya dace a ce *idan gemun ɗan uwansa ya kama da wuta, to ya shafa wa nasa ruwa*. A bisa wannan fahimtar ne aka kalailaice wasu nau'ukan hadahadar kasuwancin kan intanet guda biyu (52u da Anchor) waɗanda suke matuƙar kama da na damfara da suka gabata.

### 2.0 Bitar Damfara a Duniyar Intanet

Manazarta da marubuta daban-daban sun yi koƙarin bayyana ma'anar damfara. Daga cikinsu akwai Bunza (1994 p. 9) da Maiyama (2008 p. 27). Ma'anonin da suka bayar ta yi kama da ta Kamusun Hausa na Jami'ar Bayero Sa'id *et al.*, (2006 p. 93) inda duk suka tafi kan bayyana damfara a matsayin yaudarar da ake yi ta hanyar kwaɗaita wani abin duniya ga wadda za a damfara. Lura da duka bayanansu, ana iya cewa damfara hanya ce ta amfani da dabarun yaudara don kwaɗaitar da wani samun wani abin alfanu dangin kudi ko wani abu mai daraja, domin karɓar wani abu daga gare shi na dindindin.

<sup>5</sup> (i) 52u da (ii) Anchor

<sup>6</sup> Sauran nau'ukan damfarar kan intanet sun haɗa da *Manhajar Fansa* (Ransomware) kamar yadda suka fito a ayyukan Li & Liao (2021) da Couture (2024). Akwai kuma damfarar da ta shafi *Tsokacin Boge* (Fake Reviews and Endorsements) kamar yadda Singh & Tanwar (2024) ya kawo.

<sup>7</sup> A.R. Dangulbi (keɓantacciyar tattaunawa, 25 ga watan Nuwamba 2024) ya bayyana yadda aka gudanar da irin

Binciken da Johnstone (1998) da Franceschini *et al.*, (2023) sun nuna yadda harkokin damfarar duniyar intanet suke kara yawaita. A intanet ana gudanar da damfara nau'uka daban-daban. Ayyukan Chiluwu *et al.*, (2019) da Ansari (2020) da Cross & Layt (2021) da Abba (2022) da Shang *et al.*, (2023) sun yi karin haske game da nau'uka daban-daban na damfarar duniyar intanet.

Wasu daga cikin nau'ukan damfarar kan intanet sun haɗa da *Tatsar Bayanai* (Phishing Scams): Wannan ya shafi tura likau ko wata manhajar damfara domin tatsar keɓantattun bayanai da za a iya amfani da su domin cutar da mutum ko wasu masu alaƙa da su kamar yadda bayanan suka fito a ayyukan Gogoi & Ahmad (2022) da Garikapati *et al.*, (2024). Kuo & Tsang (2023) da Ramli *et al.*, (2023) sun yi bayanin *Damfarar Saka Hannun Jari* (Investment Scams) wadda take fitowa a sigar kasuwanci. Ita ce kuma wannan bincike ya mayar da hankali a kanta <sup>[6]</sup>.

### 3.0 An Ci Wawa An Watse: Damfara a Sigar Kasuwancin Kan Intanet

Wannan nau'in damfara ya samu ne bayan samuwa da bunƙasar hanyoyin kasuwanci a duniyar intanet. Tarihin damfara a ƙasar Hausa ba zai manta da tsarin bayar da kudi da karɓar ninkinsu ba yayin da sati ya zagayo, ko kuma bayan wani lokaci kayyadadda <sup>[7]</sup>. Ana iya cewa wannan salon gargajiya ne aka sabunta bayan shigowa da bunƙasar intanet. A ƙasa an kawo bayananin biyar (5) daga cikin ire-iren waɗannan kasuwancin damfara da suka yi marfi da kuɗaɗen wasu Hausawa. Waɗanda aka tattauna su ne:

- MyBonus2u (2020 – 2021)
- Insme (2020 – 2021)
- Uwork (2020 – 2021)
- Getapp (2020 – 2021)
- Sha Yanzu Magani Yanzu (Instant Profit Investment)

#### 3.1 MyBonus2u

An fara shi a shekarar: 2020

An rufe shi a shekarar: 2021

Kafar intanet ɗin da suka yi amfani da ita: [www.mybonus2u.com](http://www.mybonus2u.com)

MyBonus2u ya fito da tsarin kasuwancin kan intanet. An bayyana shi a matsayin kasuwancin da yake ba da dama ga mutane su saka hannun jari. Bayan sun saka hannun jari, su kuma kamfanin MyBonus2u za su riƙa yi musu talla tare da sayar musu da kayayyakin zuwa

wannan damfara a garin Gusau. Sun zo da kamfanin saka hannun jari mai suna *Oil and Gas*. Sun zauna a Tudun Wada cikin garin Gusau (wajajen 2005). A.R. Bakura (keɓantacciyar tattaunawa, 25 ga watan Nuwamba 2024) ya bayyana makamancin wannan da aka gudanar a shekarar 1990 a Mafara, a lokacin Sarkin Mafara Mai Martaba Muhammadu Barno. Sun zo da kamfani mai suna *Ba Sata*.

ga kwastomomi masu tarin yawa a kan intanet. Sun bayyana cewa suna da hadin guiwa da manyan kasuwannin kan intanet na duniya irin su *Amazon* da *Alibaba* da *eBay* da *Jumia* [8].

Da farko mutum zai yi rajista a kafarsu, sannan ya sanya hannun jari. Ba a kayyade adadin hannun jarin da mutum zai saka ba. A kullum za a ba shi jerin kayayyaki wadanda zai saka musu kima (rating). Wannan jingar ba ta wuce ‘yan mintuna kaɗan.

A kowace rana, mutum zai samu ribar kashi uku (3%) na hannun jarin da ya saka. Mutum zai iya cire kuɗaɗen da ya saka da kuma ribarsa a duk lokacin da ya ga dama. Hakan ya sa abin ya bayyana tamkar gaskiya ga mutane da yawa inda suka ruɗu da wannan garabasar ribar da ake samu a kullum. Mutane ba sa ko cire ribar da suka samu, saboda idan suka bar ta, uwar kuɗinsu zai kara yawa, wanda hakan yana nufin karuwar ribar da za su samu a kullum. Kamar yadda A. Sani (keɓantacciyar tattaunawa, 21 ga watan Nuwamba 2024) ya bayyanana “wasu ma a kullum idan suka samu riba a wurin sana’arsu, sukan saka kuɗin ne MyBonus2u domin ribar da suke samu ta kara yawa.”

A gefe ɗaya kuwa, akwai tsarin gayyata. Za a ba wa mutum wani kamasho ga duk wani mutumin da ya gayyato.

**Tsokaci**

Za a iya lura da cewa, manyan abubuwa guda biyu ne suka sa wannan kasuwancin damfara ya yaɗu

sannan ya samu karbuwa sosai a tsakanin Hausawa. Dabarun kuwa su ne:

1. Tsarin da ya bayar da damar cire kuɗi a duk lokacin da ake so ya gina yarda a zukan masu saka hannun jari.
2. Tsarin bayar da kamasho sakamakon gayyata ya kara dasa yarda ga waɗanda za a gayyato tare da zaɓurar da mutane domin yin gayyatar.

**3.2 Insme**

An fara shi a shekarar 2020

An rufe shi a shekarar 2021

Sun yi amfani da kafar intanet ta [www.apps.ainsmeapp.com](http://www.apps.ainsmeapp.com)

Daga baya sun koma [www.app.xx00xx00.com](http://www.app.xx00xx00.com)

An gina wannan harkalla kan cewa fitattun mutane (celebrities) suna bayar da kwangila ga kamfanin *Insme* domin kamfanin ya sama musu jinjina da tsokaci ga abubuwan da suke ɗorawa a kafafen sada zumunta [9]. Waɗanda suka yi rajistar wannan kasuwanci, jingar da aka riƙa ba su ita ce yin jinjina da tsokaci ga abubuwan da aka ɗora a kafafen sada zumunta. Farko an fara da Instagram. Daga baya aka haɗa har da Facebook.

Yayin yin rajista, akwai buƙatar mutum ya saka wasu kuɗaɗe. Kuɗaɗen da mutum zai saka sun danganta da matakin (level) da yake so ya samu. Suna da mataki na ɗaya (1) zuwa na tara (9). Kowane mataki sukan kira shi da ‘*Insme*’ (ke nan suna da ‘*Insme 1*’ zuwa ‘*Insme 9*’). Suna kiran jingar da ake gudanarwa da suna ‘*mission*.’ A jadawali na 1 da yake kasa, an bayyana yadda tsarin yake:

**Jadawali Na 1: Tsarin Rajistar Insme**

Mataki (Level)	Kuɗin Rajista (Subscription Fee)	Adadin Jinga a Kowace Rana	Kuɗin Kowace Jinga
Insme 1	₦1,680	3	₦28
Insme 2	₦6,888	5	₦69
Insme 3	₦62,888	25	₦125
Insme 4	₦148,888	38	₦195
Insme 5	₦298,888	70	₦213
Insme 6	₦638,888	290	₦256
Insme 7	₦1,488,888	290	₦256
Insme 8	₦2,988,888	580	₦258
Insme 9	₦6,388,888	1238	₦258

**Madogara:** Kafar Insme ([www.apps.ainsmeapp.com](http://www.apps.ainsmeapp.com)) da sanarwa a kafafen sada zumunta

Idan aka nazarci jadawali na 1 da yake sama, za a iya kula da cewa, an gina harkallar ne a kan tsarin “iya kuɗinka, iya shagalinka.” Iya adadin kuɗin da mutum ya saka, shi yake nuni da adadin jinga da za a ba shi a kowace rana, da kuma kuɗin da za a biya shi ga kowace jinga.

Kowane tsarin mataki da aka saya yana yin esfaya ne a cikin kwanaki sittin (60). Da zarar kwanaki sittin sun cika, to za a cire rajistar da mutum ya yi. Ba zai iya sake samun sababbin jinga ba har sai idan ya sake yin rajista.

<sup>8</sup> Yana da kyau a fahimci cewa, waɗannan suna daga cikin manyan kasuwannin intanet na duniya. Ana iya duba su kai tsaye ta hanyar shiga likau ɗinsu: Amazon (<https://www.amazon.com>); Alibaba (<https://www.alibaba.com>); eBay

(<https://www.ebay.com>); Jumia (<https://www.jumia.com>).

<sup>9</sup> Haɗakar jinjina da tsokaci da kuma rabawa (sharing) na abubuwan da ake ɗorawa a kafafen intanet, shi ake kira da ‘*engagement*.’

Shi ma Insmе yana da tsarin gayyata. Idan mutum ya yi gayyata, to zai riƙa samun kamasho a duk lokacin da wanda ya gayyata ya kammala wata jinga. Wannan yana nuna cewa, yawan kamashon da zai samu ya danganta da adadin hannun jari (kudin rajista) da wanda ya gayyata ya saka. Bugu da ƙari, gayyata a Insmе ya kasance cikin tsarin mataƙai biyu kamar haka:

- a. Gayyata a Mataki Na 1 (Level 1 Referral): Wadannan su ne wadanda mutum ya gayyata kai tsaye.
- b. Gayyata a Mataki Na 2 (Level 2 Referral): Wadannan su ne wadanda mutanen da mai gayyatar farko ya gayyato su suka gayyato [10].

*Da suka tashi guduwa sun yi marfi da mutane da yawa. Wasu kudin aro suka saka a ciki, wasu kuma sun saka kudin gado na mutane. Wasu kuma kudin adashe, wasu har bashin banki suka ci. A. Sani (kebantacciyar tattaunawa, 21 ga watan Nuwamba 2024) da M.M. Manga ((kebantacciyar tattaunawa, 24 ga watan Nuwamba 2024).*

### 3.3 Uwork

An fara yin sa a ƙarshen shekarar 2020.

An rufe a farkon shekarar 2021.

Sun yi amfani da wannan a matsayin kafar intanet dinsu: [www.uwork.com.ng](http://www.uwork.com.ng)

Sun fito a matsayin kamfanin da suke dillancin kayayyakin manyan kamfanoni da kasuwannin kafafen intanet. Sun nuna cewa, suna da haɗin guiwa da kasuwannin kan intanet irin su *Jumia*. A kullum za su ba wa waɗanda suka yi rajista tallace-tallace domin su ɗora a kafafen sada zumunta irin su Facebook da Instagram.

Suna da tsarin mataki-mataki har guda uku. Kamar dai yadda aka yi a Insmе, mutum zai biya kuɗi ne domin sayen mataki mai daraja. A kowane mataki mutum yake, talla guda biyu (2) za a ba shi a rana. Abin da ya bambanta su shi ne, iya darajar matakin da mutum yake, shi yake nuni ga kudin da za a biya shi ga duk tallar da ya yi. Ga matakan kamar haka:

- a. **VIP 1:** Ana sayan sa ne a kan dalar Amurka goma sha biyar (\$15). Kudin da ake biya ga kowane talla a wannan mataki shi ne dalar Amurka sifili da ɗigo shida (\$0.6).
- b. **VIP 2:** Ana sayan sa ne a kan dalar Amurka ɗari da hamsin (\$150). Kudin da ake biya ga kowane talla a wannan mataki shi ne dalar Amurka uku (\$3).
- c. **VIP 3:** Ana sayan sa ne a kan dalar Amurka ɗari uku (\$300). Kudin da ake biya ga kowane talla a wannan

mataki shi ne dalar Amurka biyar da ɗigo biyar (\$5.5).

Shi ma wannan yana da tsarin gayyata. Duk wanda ya yi gayyata, to za a biya shi garabasar gayyata (initial referral bonus). Yawan abin da za a biya shi ya danganta da hannun jarin da wanda ya gayyata ɗin ya saka. Bayan wannangarabasar gayyata, akwai kuma kamasho da za a ba wa wanda ya yi gayyata a duk lokacin da wanda ya gayyata ya kammala wata jinga.

Wadanda aka gayyata sukan kasance cikin mataki biyu, kamar haka:

- i. **Mataki Na 1 (Level 1):** Wadannan su ne wadanda mai akawun ya gayyata kai tsaye.
- ii. **Mataki Na 2 (Level 2):** Wadannan su ne wadanda mai akawun ba kai tsaye ya gayyato su ba. A maimakon haka, ‘yan *Mataki Na 1* da ya gayyato ne suka gayyato su.

Kamashon da ake samu daga gayyata a *Mataki Na 1*, ya ninka wanda ake samu daga gayyata a *Mataki Na 2*.

Sun yi wani takun yaudara a daidai lokacin da za su ‘*ci wawa su watse.*’ Asali suna amfani ne da Flutterwave (<https://www.flutterwave.com>) da Paystack (<https://www.paystack.com>) a matsayin hanyar hadahadar kuɗi da biyan kwastomomi. Daf da lokacin guduwasu, sai suka kawo hanyar biyan kuɗi nasu na kansu mai suna *Uworkpay* ([www.uworkpay.com](http://www.uworkpay.com)). Daga nan kuma sai suka ce kwastomomi sun yi musu yawa. Suka nuna cewa, bankuna suna ba su matsala wajen gudanar da hadahadar kuɗaɗen kwastomominsu. Sun bayyana cewa, saboda a shawo kan matsalar, sun ninka kudin yin rajista ga sababbin kwastomomi, sannan. Bugu da ƙari, sun yi ƙarin kuɗi ga tsofaffin masu akawun wanda kowa sai ya biya kafin ya ci gaba da hadahadar kasuwancin. Mutane da yawa sun sanya kuɗin da aka buƙata. Daga nan kuma, kamfanin *Uwork* ya yi batar dabo!

### 3.4 Getapp

An fara shi a ƙarshen shekarar 2020.

An rufe shi a farkon shekarar 2021.

Sun yi amfani da wannan kafar intanet ɗin: [www.getapp666.com](http://www.getapp666.com)

Tsarin *Getapp* kusan daidai yake da na *Insmе*. Yana da tsarin biyan mutane yayin da suka yi jinjina a wasu abubuwan da aka ɗora a kafafen sada zumunta. Bugu da ƙari, yana da tsarin gayyata iri ɗaya da na *Insmе*. A ƙasa an kawo matakan rajistarsu a cikin jadawali.

<sup>10</sup> Ma’ana a nan ita ce, idan Sallau ya gayyato mutane uku, to kowane daga cikin mutane ukun yana mazaunin *Gayyatar Mataki Na 1* ne a gare shi. Idan kuma wani

daga cikin su ukun ya gayyato wasu mutane, to mutanen da ya gayyato ɗin suna matsayin *Gayyatar Mataki Na 2* ga Sallau.

**Jadawali Na 2: Tsarin Rajistar Getapp**

Mataki (Level)	Kudin Rajista (Subscription Fee)	Adadin Jinga a Kowace Rana	Kudin Kowace Jinga
VIP 1	₦20,000	5	₦266.6
VIP2	₦50,000	10	₦333.3
VIP 3	₦100,000	15	₦444.4
VIP 4	₦200,000	20	₦666.6
VIP 5	₦500,000	25	₦1333.3

**Madogara:** Kafar Getapp ([www.getapp666.com](http://www.getapp666.com)) da sanarwa a kafafen sada zumunta

A cikin jadawali na 2 da yake sama, za a iya kula da cewa, Getapp sun yi amfani da *VIP* (VIP 1 zuwa VIP 5) a maimakon *Insme* (Insme 1 zuwa Insme 9).

**3.5 Sha Yanzu Magani Yanzu (Instant Profit Investment)**

Bayan misalan kasuwancin kan intanet na damfara da aka tattauna a sama, akwai wani nau'in da duk ya fi wadannan alamun rashin gaskiya. Shi ne nau'in kasuwancin kan intanet wanda yake da tsarin *sha yanzu magani yanzu*. Ana gabatar da shi ne a matsayin kasuwancin da mutum zai sanya hannun jari, sannan a ninka masa uwar kudin cikin awanni uku (3) zuwa ashirin da huɗu (24) kacal!

An fi amfani da akawun ɗin kafafen sada zumunta da aka yi wa kutse wajen yada wannan damfara. Yayin da aka yi kutse a akawun ɗin wani mutum mai mutunci, za a yi amfani da yardar da al'umma suka yi masa domin a yaudari waɗanda ba su farga ba. Ana yawan amfani da akawun ɗin mutane na Facebook da WhatsApp domin yada wannan damfara.

**4.0 Mai Rabon Shan Duka, Ba Ya Jin Bari**

Tamkar dai ka ce *mai hali ba ya sauƙaƙa halinsa*, ko kuma *komai aka yi da jaki sai ya ci kara*, a shekarar 2024 ɗin nan an sake fito da wasu nau'o'in kasuwanci waɗanda suke da zubi iri ɗaya da waɗanda aka yi bayani a sama, waɗanda aka kira da suna 52u da kuma Anchor.

**4.1 52u**

An fara gudanar da shi a shekarar 2024. Kafar intanet da suke amfani da ita: [www.52u.today](http://www.52u.today)

**Tushe (a iƙirarinsu):** Malesiya

**Ofishinsu a Kaduna:** Constitution Road, 2<sup>nd</sup> Floor, KC Holding Building, Opposite Shema Filling Station, Kaduna

**Manufa (a iƙirarinsu):** Yaƙi da talauci da kuma bunƙasa dogaro da kai.

**4.1.1 Tsarin 52u**

52u yana da tsarin yin rajista. Matakan rajistarsa guda uku. Yayin da mutum ya yi rajista, sannan ya biya kudi, to 52u za su ba shi aron jari wanda za su saka masa a akawun ɗinsa domin gudanar da kasuwanci da shi.

Yawan kudin da za su saka masa, ya danganta da matakin rajista da ya yi. Matakan rajistan su ne:

- a. Basic – dalar Amurka ashirin (\$20)
- b. Silver – dalar Amurka hamsin (\$50)
- c. Gold – dalar Amurka ɗari biyu da hamsin (\$250)

Duk wanda ya ya yi rajistar matakin *Basic*, to za su ba shi dalar amurka ɗari uku da saban'in da biyar (\$375). Wannan bashi zai tsaya a akawun ɗinsa ne, ba zai iya fita ba. 52u ne za su yi amfani da kudin domin yi masa kasuwanci da su. Kasuwancin an gina shi ne a kan na'urantaccen tsari (automatic). A bisa haka, mutum ba ya buƙatar yin komai. Kasuwancin da kansa zai gudanar da kansa.

A kowane wata mutum zai samu ribar da ta kai kimanin dalar Amurka sittin da bakwai (\$67). Da zarar ya fara samun wannan ribar, za a riƙa cire kudin da aka ba shi ba shi (wato \$375) har zuwa lokacin da zai biya bashin duka. Idan ya kammala biyan bashi, to nan ne kuma zai fara cire ribar domin cin gajiyarsu. Mafi ƙarancin abin da za a iya cirewa shi ne dalar Amurka hamsin (\$50).

Shi ma yana da tsarin gayyata. Duk wanda ya gayyato wani, to zai samu kamasho.

**4.2 Anchor**

Shekarar Farawa: 2024  
Kafar Intanet: <https://anchorit.live>

Harkallar *Anchor* ta haɗa abubuwa daban-daban. Da farko dai suna da tsarin rajista mai azuzuwa biyu. Wani abu kuma shi ne, duk rajistar da mutum ya yi, akwai wata garabasa da za a ba shi. Ga yadda abin yake:

**Jadawali Na 3: Tsarin Rajistar Anchor**

Tsari	Kudin Rajista	Garabasa
Silver	₦6,000	₦6,200
Pro	₦8,500	₦7,500

**Madogara:** Tattaunawa <sup>[11]</sup>

Wani abin lura shi ne, mutum ba zai iya cire garabasar da za a ba shi ba. A maimakon haka, za a ajiye su ne a cikin akawun ɗinsa, har sai sun taru. Za su taru ne ta hanyar sauran jinga da zai riƙa gudanarwa a kan akawun ɗin. Wanda yake *Silver* sai kudinsa sun kai naira

<sup>11</sup> S. Muhammad (kebantacciyar tattaunawa, 24 ga watan Nuwamba 2024)

dubu talatin da takwas (₦38,000) kafin ya iya fitarwa. Wanda yake *Pro* kuwa, sai sun kai dubu arba'in da takwas (₦48,000).

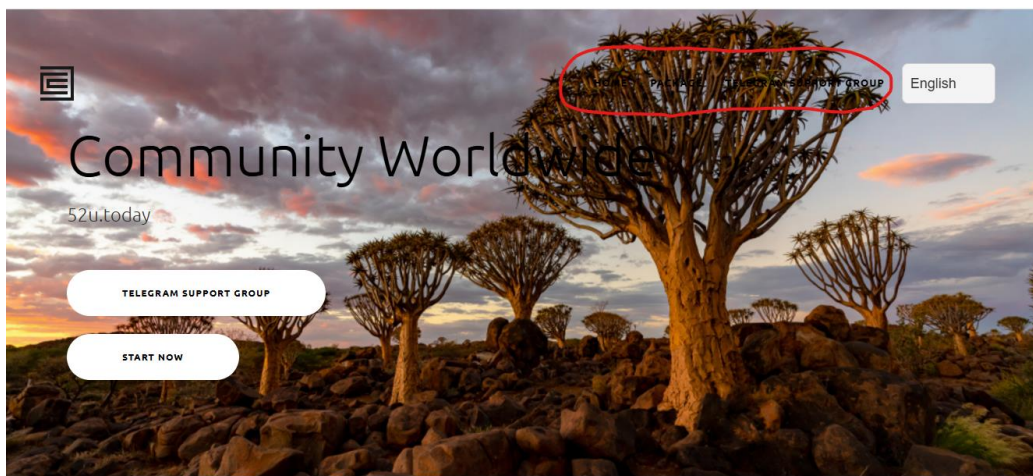
Jingar da ake gabatarwa suna da yawa. Sukan kasance cikin tsarin wasannin kan intanet (online games) da kuma kallon bidiyoyi da kuma tsarawa da dora bidiyoyin tallata harkallar Anchor a kan intanet. Bayan haka, akwai nau'ukan jingar da danna kansu kawai ake bukatar yi. Wanda yake Silver dole ne ya hau ya danna da kansa. Wanda yake Pro kuma, kwamfuta za ta riƙa danna masa. Sauran bangarorin da ake samun kuɗi daga gare su sun haɗa da barin kuɗi masu yawa a akawun ba tare da an cire ba, da shiga gasa da sauransu.

Bayan waɗannan, akwai tsarin gayyata. Idan mai Silver ya yi gayyata, za a ba shi naira dubu biyar da dari biyu (₦5,200). Idan Pro ne kuma, za a ba shi naira dubu bakwai da dari biyu (₦7,200). Garabasar gayyata ana cire su ne a ranakun Litinin da Alhamis daga ƙarfe tara zuwa goma sha ɗaya na safe (9:00am – 11:00am). Mafi ƙarancin kuɗin da mutum zai iya cirewa shi ne dubu goma (₦10,000).

### 5.0 Hannunka Mai Sanda

Akwai muhimman abubuwa da ya kamata a lura da su dangane da 52u da kuma Anchor.

- Yana da kyau a lura da cewa, 52u da Anchor suna da zubi da tsari ne irin na kasuwancin kan intanet na damfara da suka gudu da kuɗaɗen Hausawa a baya. Za a iya lura da cewa, duk nau'ukan kasuwancin kan intanet na damfara suna ƙoƙarin yin amfani da “yarda” wajen yaudarar mutane. Tsarin gayyata shi ne baban makamin gina yarda da suka yi amfani da shi.
- An lura da cewa, kafafen intanet dɪnsu ba sa ɗauke da bayanan da ya kamata kasuwancin gaskiya ya ɗauka. Kafar 52u (<https://www.52u.today>) kallonta kaɗai zai saka shakku a zuciya wanda ya san kasuwannin duniyar intanet. Kafar ba ta tsaru ba, ta yadda har hoton shafin farko (homepage background image) ya boye kunshiyar kafar (menu bar).
- Duka kafafen biyu ba su da bayanan tuntuɓa ko Anchor (<https://anchorit.live>) da ya kawo shafin, lambobin WhatsApp kawai aka sanya guda biyu.
- Duka kasuwancin biyu an tsara su bisa wani salon da ɗorewarsu zai yi wahala. Dalili kuwa shi ne, suna da riba mai yawa wadda ba za a iya gamsashen bayanin tushensu da ɗorewarsu ba.



Hoto Na 1: Hoton shafin farko na kafar 52u ya boye kunshiya (menu)

Madogara: Kafar 52u (<https://www.52u.today>)

### 6.0 SAKAMAKON BINCIKE

Bayan nazartar kasuwancin kan intanet na damfara guda huɗu da suka rufe da kuɗin Hausawa tare da dora 52u da Anchor a faifan nazari, binciken ya gano abubuwa kamar haka:

- Hausawa da dama da suke shiga harkokin kasuwancin duniyar intanet suna shiga ne kawai ba tare da ilimin abin ba. Ba sa yin ƙwaƙƙwaran binciken sanin yadda lamuran suke. Hakan yana jefa su cikin hasara da kuma yin da na sani.
- Akwai Hausawa masu yawa da suke saka zalama da kwaɗayi a harkokinsu na kasuwancin kan intanet. Hakan yana sa a yi saurin yaudarar

su da harkokin damfara ta hanyar kwaɗaita musu wata riba da za su samu cikin sauƙi da sauri.

- Gwamnati da hukumomin da abin ya shafa ba sa ɗaukar matakan da ya kamata da wuri dangane da nau'ukan kasuwancin kan intanet na damfara.

### 6.1 Shawarwari

Dangane da sakamakon da wannan bincike ya samu, takardar ta fitar da wasu shawarwari kamar haka:

- Akwai bukatar Hausawa da suke shiga hulɗoɗin neman kuɗi a kan intanet su riƙa neman shawarwari daga ƙwararru a harkar, waɗanda

suka ga jiya suka ga yau. Wannan ya hada da neman shawarwari da karance-karance da kuma shiga azuzuwan da ake koyon nau'uka daban-daban na hadahadar kasuwancin duniyar intanet.

2. Yana da matuƙar muhimmanci ga masu neman kuɗi a kan intanet da su kauce wa zalama da kwaɗayi waɗanda za su iya rufe musu ido daga hangen gaskiya. Saka wa rai kwaɗayi shi ke sa 'yan damfara su yi galabar yaudarar mutum. Dole ne Hausawa 'yan kasuwan kan intanet su tuna cewa, babu abin da yake samuwa cikin sauƙi. Duk wata harkar da take kawo kuɗin cikin matuƙar sauƙi, to akwai buƙatar yin bincike sosai game da ita.
3. Ya kamta gwamnati da hukumomin da abin ya shafa su riƙa bincike dangane da ire-iren waɗannan kasuwanci. Idan har gwamnati za ta iya gindaya takunkumai da za su kawo cikar ga 'yan kasa a hadahadar kuɗaɗen intanet (alƙali ana gudanar da su ne a kasuwannin kan intanet da kasashen duniya suka aminta da su), to haƙiƙa ya kasance tamkar rashin adalci ne idan ta nuna halin ba-ruwana game da nau'ukan kasuwancin da suke da alamar tambaya. Gwamnati da hukumomin da abin ya shafa za su iya taka rawa wajen dakatar da ire-iren waɗannan kasuwancin damfara cikin gaggawa. Da farko za su iya amfani da karfin iko wajen taka musu birki. A ɓangare ɗaya kuwa, za su iya yaɗa faɗakarwa a duk kafafen da suka kamata domin 'yan kasa su faɗaka.

## 6.2 Kammalawa

Wayewar zamani da ilimin da aka samu dangane da wasu nau'ukan damfara da aka yi a baya sun sa a yanzu ba a iya yin nasara ta amfani da hanyoyin damfara na gargajiya. Duk da haka, 'yan damfara a kullum idanunsu a buɗe suke. A kullum sukan fito da sabababbin hanyoyin damfara, tamkar dai su ce wa al'umma "in kun iya ruwa, ba ku iya taɓo ba." Ya rage wa Hausawa su yi *karatum ta-nitsu* dangane da duk wani sabon al'amari da zamani ya kawo wanda yake da alamun tambaya. Wannan kuwa ko kaɗan bai kamata ya zama dalilin guje wa duk wani cigaban da zamani ya kawo ba. Abin da ya kamata kawai shi ne a yi bincike dangane da duk wani sabon ilimi domin *wani zomon a sabara ake barin sa*.

## Fassarar Kalmomin Fannu

Kirifto – Crypto  
 Kuɗin Intanet – Cryptocurrency  
 Jinga - Task ko Mission [<sup>12</sup>]  
 Saka Kima – Rating  
 Gayyata - Referral

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<sup>12</sup> Wani aiki da kamfani yake ba wa ɗan kasuwa ko mai hadahadar kuɗin intanet wanda idan ya kammala zai

samu ladar aikin, ko da ta hanyar biyan kuɗi ko kuma maki ko kadarar intanet.

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