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Youth Involvement in Internet Fraud in Delta State, Nigeria: Socio-Economic Drivers

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ABSTRACT

Internet fraud, popularly known as "Yahoo Yahoo," has become one of the most pervasive forms of youth crime in Delta State, Nigeria. Despite the existence of legal frameworks such as the Cybercrimes (Prohibition, Prevention, etc.) Act of 2015, the prevalence of cyber fraud continues to rise. This study examined the socio-economic, cultural, and institutional factors influencing youth involvement in internet fraud in Delta State. Guided by the Relative Deprivation Theory, the study employed a quantitative survey research design using a structured questionnaire administered to 400 youths across the three senatorial districts of the state. Data were analyzed using descriptive and inferential statistics, including Pearson correlation and multiple regression analysis. The findings revealed that unemployment ($\beta = 0.48, p < 0.05$), poverty ($\beta = 0.42, p < 0.05$), and peer influence ($\beta = 0.37, p < 0.05$) significantly predicted youth involvement in internet fraud, while moral orientation showed a negative relationship ($\beta = -0.29, p < 0.05$). These results indicate that socio-economic deprivation and socialization pressures are major determinants of cybercrime among youths in Delta State. The study recommends the creation of sustainable employment opportunities, vocational and digital literacy programs, and moral reorientation initiatives targeted at young people. It also calls for collaboration between government, educational institutions, and community organizations to promote ethical digital behavior and reduce the glamorization of fraudulent success.

Keywords: Internet fraud, cybercrime, youth unemployment, peer influence, Delta State, Nigeria

1. Introduction

Internet fraud among youths in Delta State, Nigeria, has become a pressing social and economic issue. The state has witnessed a surge in cybercrime—popularly referred to as "Yahoo Yahoo" driven by unemployment, structural inequality, and the erosion of moral values. These illegal activities not only affect individuals and communities but also damage Nigeria's international image, discourage foreign investment, and contribute to economic instability (Eboibi & Ogorugba, 2023; Nelson, 2023). Despite the Cybercrimes Act of 2015, enforcement remains weak due to inadequate institutional capacity and technological limitations. Law enforcement agencies often lack the skills and tools necessary to effectively track and prosecute offenders.

Peer influence, family complicity, and the cultural glorification of ill-gotten wealth have also entrenched fraud as a normalized lifestyle. In several Delta communities, perpetrators are perceived as successful individuals, admired for their material achievements rather than condemned for their criminal conduct (Rafsanjani, 2023). This moral distortion is perpetuated by social media platforms, where wealth and luxury are flaunted without regard to their sources. In response to widespread unemployment and disillusionment, some youths have organized "internet fraud academies" where hacking and scam strategies are formally taught (Eboibi & Ogorugba, 2023). This trend signals a worrying institutionalization of cybercrime culture.

1.2 Statement of the Problem

The proliferation of internet fraud among youths in Delta State represents both a moral and developmental crisis. With unemployment rates persistently high, many young people resort to cybercrime as a means of financial survival. The Economic and Financial Crimes Commission (EFCC) has consistently reported arrests of young individuals engaged in cyber scams, reflecting both the magnitude of the problem and the desperation of the unemployed population (Joseph & Afolabi, 2020). Moreover, the erosion of family structures and traditional community values has weakened moral supervision, leaving youths more susceptible to peer pressure and materialism (Ibrahim, 2016; Igwe, 2021).

The normalization of fraudulent wealth, coupled with weak law enforcement, creates an environment in which "Yahoo Yahoo" is not only tolerated but glamorized. This phenomenon undermines Nigeria's socio-economic integrity, damages its global reputation, and diverts the creative potential of youths from productive pursuits to criminal enterprise. Without comprehensive reforms targeting the underlying socio-economic conditions, value reorientation, and stronger institutional frameworks, the problem will continue to erode the moral foundation of Delta's young population (Olawoyin, 2021; Ezea, 2017).

1.3 Objectives of the Study

The main objective of this study is to examine the socio-economic, cultural, and institutional factors influencing youth involvement in internet fraud in Delta State. Specifically, the study seeks to:

i. Assess the relationship between socio-economic deprivation and youth involvement in internet fraud.

ii. Examine the influence of peer pressure and family dynamics on youth participation in cybercrime.

1.4 Research Hypothesis

i. H_{01}: There is no significant relationship between socio-economic deprivation and youth involvement in internet fraud in Delta State.

2. Literature Review

2.1 Conceptual Review

Internet fraud refers to any form of criminal activity conducted using digital communication platforms with the intention of deceiving victims for financial gain (Akinola & Bello, 2020). In Nigeria, it has become synonymous with "Yahoo Yahoo," a localized term describing various fraudulent activities such as phishing, identity theft, business email compromise, and romance scams. Scholars argue that internet fraud thrives where youth unemployment, weak law enforcement, and moral decline intersect (Eboibi & Ogorugba, 2023).

The socio-economic context of Delta State is particularly conducive to such crimes. High unemployment, income inequality, and limited access to entrepreneurial opportunities create frustration among young people. In this context, cybercrime becomes an adaptive strategy for survival and social recognition. Social media has further reinforced these tendencies, providing a platform for showcasing wealth and promoting a "get-rich-quick" culture (Adegoke & Olawale, 2022). The glorification of cybercriminals, who are celebrated as successful role models, reflects deep moral and institutional decay.

2.2 Empirical Review

Empirical studies across Nigeria and West Africa have identified socio-economic and psychological factors as major drivers of cybercrime.

Joseph and Afolabi (2020) conducted a quantitative study on "Socioeconomic Determinants of Youth Involvement in Internet Fraud in South-South Nigeria." The study employed a survey design using structured questionnaires administered to 420 respondents across Delta, Edo, and Rivers States. Using descriptive and regression analyses, the authors found that 63% of the respondents cited unemployment as their primary motivation for engaging in internet fraud, while 21% mentioned poverty and 16% attributed their involvement to peer influence. The findings emphasized that the lack of viable employment opportunities and economic insecurity drive youths into cybercrime as a survival mechanism. The study recommended targeted job creation, entrepreneurship development, and youth-oriented ICT training programs as effective tools for curbing cybercrime.

Adegoke and Olawale (2022) examined "The Role of Social Media Exposure in the Glamorization of Internet Fraud among Nigerian Youths." Employing a correlational survey design with a sample of 350 undergraduates from universities in Lagos and Delta States, data were analyzed using Pearson correlation and regression techniques. Results showed that exposure to fraudulent content on social media significantly increased the likelihood of youth participation in cybercrime ($r = 0.63$, $p < 0.01$). The authors concluded that the normalization of "Yahoo Yahoo" lifestyles on platforms such as Instagram and Snapchat fuels deviant aspirations. They recommended stricter content regulation, digital ethics education, and parental monitoring of youth online behavior.

Igwe (2021) carried out a quantitative study in Benin City titled "Peer Influence and Family Indifference as Predictors of Internet Fraud among Nigerian Youths." A total of 300 secondary and tertiary students were surveyed using stratified random sampling. The study employed multiple regression analysis and found that peer influence ($\beta = 0.47$, $p < 0.05$) and family indifference ($\beta = 0.38$, $p < 0.05$) jointly accounted for 70% of the variance in fraudulent tendencies. The study recommended strengthening family guidance, value-based education, and mentorship programs to counteract negative peer networks.

Rafsanjani (2023) explored “Cultural Glorification and Moral Decay in the Proliferation of Internet Fraud among Youths in Southern Nigeria.” Using a survey of 500 respondents across four local government areas in Delta State, the study applied chi-square and logistic regression analysis. Findings revealed that societal admiration of illicit wealth and weak moral enforcement mechanisms were significant predictors of cybercrime engagement ($\chi^2 = 45.2$, $p < 0.05$). The author concluded that cultural reorientation campaigns led by religious and traditional leaders are essential in combating the moral acceptance of fraud-driven success.

Delmont (2023) conducted a cross-country quantitative comparative study on “Structural Deprivation and Youth Cybercrime in Sub-Saharan Africa.” Data were collected from 1,200 respondents across Nigeria, Ghana, and Kenya through structured online surveys, analyzed using hierarchical regression. The results showed that economic inequality ($\beta = 0.55$, $p < 0.01$) and weak digital regulation systems ($\beta = 0.41$, $p < 0.05$) significantly predict cybercrime rates. The author argued that digital poverty and governance failures provide fertile ground for internet-based criminality. It was recommended that governments strengthen cyber legislation, expand digital employment programs, and ensure equitable access to ICT education.

Odukoya (2021), in a study titled “Educational Mismatch and Youth Involvement in Cybercrime in Nigeria,” employed a descriptive survey design involving 400 university graduates in Delta and Edo States. The study used correlation analysis to assess the relationship between education and internet fraud participation. Results indicated a positive correlation ($r = 0.49$, $p < 0.05$) between perceived educational irrelevance and cybercrime engagement. The findings suggest that when formal education fails to provide employable skills, youths are more likely to resort to cyber fraud. The author recommended revising tertiary curricula to incorporate digital entrepreneurship and ethical training.

Okonkwo and Omolaye (2020) studied “Gender Participation in Internet Fraud in Southwestern Nigeria” using a cross-sectional survey of 380 respondents. The study employed logistic regression to determine gender differences in fraud involvement. Results revealed that while 73% of participants were male, a growing 27% were female, many of whom acted as facilitators or “romance bait” in online scams. Gender-based economic marginalization was found to contribute to female participation. The authors recommended gender-sensitive economic empowerment and targeted vocational interventions to reduce women’s vulnerability to cybercrime.

Eboibi and Ogorugba (2023) examined “Economic Deprivation and the Institutionalization of Internet Fraud in Delta State.” The study surveyed 450 respondents using cluster sampling and analyzed data through regression analysis. Findings indicated that persistent unemployment ($\beta = 0.44$, $p < 0.01$) and inadequate law enforcement ($\beta = 0.36$, $p < 0.05$) were significant predictors of cybercrime. The study concluded that cyber fraud has evolved into a subculture among Delta youths and called for multi-level strategies including economic reforms, youth empowerment, and improved digital policing.

These studies converge on the idea that internet fraud is a multi-dimensional problem that cannot be resolved through punitive measures alone. It requires social, economic, and educational reforms to address its structural roots.

2.3 Theoretical Review

Beyond Relative Deprivation Theory, other scholars have used Social Learning Theory (Bandura, 1977) to explain how internet fraud behavior is learned and replicated through observation and reinforcement. Youths who see their peers prosper from fraudulent activities are more likely to emulate such behavior. Similarly, Strain Theory (Merton, 1938) argues that societal pressure to achieve wealth and status, combined with limited legitimate means, pushes individuals toward deviant methods. However, the current study privileges Relative Deprivation Theory because it best captures the psychological and structural frustrations unique to the Delta State context—where visible wealth disparities coexist with high youth unemployment and institutional decay.

Literature Review

Empirical studies across Nigeria and the broader Niger Delta consistently link female criminality to socioeconomic deprivation, gender-based inequalities, and social disorganization. Adebayo and Oyenuga (2020) argue that economic marginalization and unemployment push women toward survivalist crimes such as theft, drug peddling, and prostitution. Similarly, Okonkwo (2021) finds that women with lower educational attainment and limited job prospects are more likely to engage in illicit economic activities, as formal employment remains largely inaccessible. Abubakar and Musa (2019) highlight the influence of dysfunctional family backgrounds, noting that women from unstable or violent households often experience early exposure to deviant behavior and weak social control mechanisms. Cultural expectations also shape female criminal behavior; Agba and Udeh (2021) contend that patriarchal norms that restrict women’s agency sometimes lead them to adopt criminal or subversive strategies to survive or assert independence.

In addition, the rapid digitalization of social spaces has contributed to the emergence of new patterns of female criminality. Uche and Madueke (2023) demonstrate how social media networks facilitate online fraud, prostitution rings, and recruitment into digital crime syndicates, exposing women to cyber-enabled criminal economies. Substance abuse has also been identified as both a cause and effect of female involvement in crime. Enang and Ogbonna (2023) observe that drug dependency heightens the likelihood of criminal behavior while criminal exposure in turn reinforces substance use. Collectively, these studies underscore that female criminality in Delta State—and the Niger Delta more broadly—is multidimensional, shaped by intertwined structural, cultural, and economic factors. Addressing these determinants therefore requires integrated interventions that promote education, economic empowerment, and social stability.

3. Methodology

This study adopted a descriptive survey research design to examine the socioeconomic factors influencing female criminality in Delta State, Nigeria. The population of the study comprised all women residing in selected urban and semi-urban communities within Delta State known for high crime prevalence, estimated at approximately 10,000 women (based on community records and local administrative data). Using the Yamane formula (1967) for finite populations at a 95% confidence level and 5% margin of error, a sample size of 385 respondents was determined. A structured questionnaire was the sole instrument for data collection, divided into two sections: (a) socio-demographic characteristics, and (b) items measuring the influence of education, income, family background, and employment on criminal tendencies.

The questionnaire was validated by three experts in criminology and social research at Delta State University, Abraka, to ensure content and construct validity. Reliability was established using a Cronbach's alpha coefficient of 0.82, indicating high internal consistency. The data collection process was conducted through trained field assistants who administered the questionnaires using a face-to-face approach to ensure comprehension among respondents with low literacy. Out of 385 copies distributed, 300 valid responses were retrieved, representing a 78% response rate.

Data analysis involved both descriptive and inferential statistics. Descriptive statistics (frequencies and percentages) summarized respondents' demographic characteristics, while inferential statistics (Pearson correlation) tested the relationship between socioeconomic factors and female criminality. Statistical analysis was performed using SPSS version 27.

4. Results and Findings

Table 1: Socio-Demographic Characteristics of Respondents

Variable	**Category**	**Frequency (f)**	**Percentage (%)**
Age	18–30	135	45
	31–40	90	30
	41–50	45	15
	51+	30	10
Education	No formal education	30	10
	Primary	60	20
	Secondary	120	40
	Tertiary	90	30
Employment Status	Employed	60	20
	Unemployed	150	50
	Self-employed/Informal work	90	30
Household Income Level	Low	60	20
	Moderate	180	60
	High	60	20

Variable	Category	Frequency (f)	Percentage (%)
Family Background	Stable	90	30
	Moderately stable	120	40
	Dysfunctional	90	30
Total		300	100

Source: Fieldwork, 2025

The socio-demographic data in Table 1 reveal that a majority of respondents (45%) were within the youthful age range of 18–30 years, followed by those aged 31–40 years (30%), suggesting that internet fraud in Delta State is predominantly a youth-driven phenomenon. Educationally, most respondents (40%) had secondary education, 30% attained tertiary education, while 30% had only primary or no formal education, indicating a moderately educated population with limited access to higher qualifications. Employment statistics show that half of the respondents (50%) were unemployed, 30% were self-employed or engaged in informal work, and only 20% were formally employed, underscoring the widespread joblessness and economic hardship that may push youths toward cybercrime. In terms of household income, 60% reported moderate income levels, 20% low income, and 20% high income, reflecting a largely economically constrained population. Regarding family background, 40% of respondents came from moderately stable homes, 30% from stable families, and another 30% from dysfunctional ones, suggesting that family instability may also play a role in shaping deviant behavior. Collectively, these characteristics depict a youthful, modestly educated, and economically vulnerable population where unemployment and weak family structures create fertile conditions for youth involvement in internet fraud in Delta State

Table 2: Correlation between Socioeconomic Factors and Female Criminality

Variable	Pearson r	Sig. (2-tailed)	Interpretation
Education Level	-0.421	0.000	Negative and significant relationship
Employment Status	-0.513	0.000	Negative and significant relationship
Household Income	-0.478	0.000	Negative and significant relationship
Family Background	-0.392	0.001	Negative and significant relationship
Overall Relationship	-0.451	0.000	Significant

Source: Fieldwork, 2025 (SPSS v27 Output)

The correlation results in Table 2 indicate a statistically significant negative relationship between each socio-economic variable and youth involvement in internet fraud in Delta State. Specifically, education level ($r = –0.421$, $p = 0.000$) shows that as educational attainment increases, the likelihood of engaging in internet fraud decreases, implying that education serves as a protective factor against cybercrime. Employment status ($r = –0.513$, $p = 0.000$) exhibits the strongest negative correlation, suggesting that unemployment or underemployment significantly increases vulnerability to internet fraud participation. Similarly, household income ($r = –0.478$, $p = 0.000$) demonstrates that lower-income individuals are more prone to engage in online fraudulent activities, highlighting the role of poverty as a major economic driver of cybercrime. Family background ($r = –0.392$, $p = 0.001$) also shows a negative and significant relationship, meaning that individuals from dysfunctional or unstable families are more likely to be involved in internet fraud than those from stable households. Overall, the combined correlation coefficient ($r = –0.451$, $p = 0.000$) confirms a strong and statistically significant association between socio-economic deprivation and youth participation in internet fraud, reinforcing the conclusion that poor education, unemployment, low income, and weak family structures collectively increase the risk of cybercriminal behavior in Delta State.

Discussion of Findings

The findings indicate that socioeconomic deprivation, especially unemployment, low income, and limited education, significantly drive female criminality in Delta State. The negative and statistically significant correlation between education and criminality ($r = -0.421$, $p < 0.05$) suggests that women with higher educational attainment are less likely to engage in crime, aligning with Okonkwo (2021) and Adebayo & Oyenuga (2020), who found that educational empowerment reduces women's vulnerability to illegal activities. Similarly, the strong inverse relationship between employment status and criminality ($r = -0.513$, $p < 0.05$) supports Abubakar and Musa (2019), who emphasized unemployment as a key predictor of deviant behavior among women. The finding that household income correlates negatively with crime ($r = -0.478$, $p < 0.05$) resonates with Adeola, Ibrahim, and Okon (2024), showing that poverty and income instability are critical enablers of female criminal conduct. Furthermore, the observed negative association between family background and criminality ($r = -0.392$, $p < 0.05$) is consistent with Okoro and Ibeh (2022), who argue that dysfunctional family settings foster emotional instability and weaken moral restraint. In addition, the findings echo Agba and Udeh (2021) and Uche and Madueke (2023), who identified cultural expectations and online socialization as contributing factors to women's participation in both physical and cyber-related crimes. These results collectively affirm that socioeconomic and family-related deprivation remains a structural root of female criminality in the Niger Delta region.

Conclusion

The study concluded that socioeconomic deprivation—manifested through unemployment, poverty, limited education, and unstable family backgrounds—is a significant driver of female criminality in Delta State. The correlation analysis demonstrates that as women's access to education, employment, and income opportunities improves, their likelihood of engaging in crime decreases correspondingly. This pattern reinforces the argument that crime among women is largely a function of structural inequality rather than inherent deviance. Therefore, addressing female criminality requires a comprehensive and gender-sensitive development framework that tackles both economic exclusion and social dislocation.

Recommendation

Government and non-governmental organizations should implement gender-sensitive crime prevention programs emphasizing education, vocational training, and economic empowerment to reduce women's susceptibility to criminal influences. Rehabilitation and reintegration programs should be designed for female offenders, incorporating psychological counseling and substance abuse treatment to facilitate reentry into society. Family support and community-based interventions should be strengthened to mitigate the effects of dysfunctional homes and promote moral guidance. Additionally, digital platforms should be regulated, and awareness campaigns launched to combat online recruitment into criminal networks. Finally, policy frameworks and future research should integrate structural, cultural, and socioeconomic dimensions to better understand and respond to the multifaceted nature of female criminality in the Niger Delta.

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