

YOUTH UNEMPLOYMENT AND THE RISE OF INTERNET FRAUD IN NIGERIA: CAUSES, PATTERNS, AND POLICY IMPLICATIONS AMID ECONOMIC UNCERTAINTY

Dr. Jude Daniel Amakaino Utoware

Department of Business Education
Federal University Oye-Ekiti, Ekiti State, Nigeria
&

Dr. Bessong Emmanuel Bessong & Dr. Cletus Akpo Atah

Department of Business Education
University of Calabar
Correspondence email: cletusatah@gmail.com

Abstract

The study examined Youth Unemployment and the Rise of Internet Fraud in Nigeria: Causes, Patterns, and Policy Implications Amid Economic Uncertainty. The persistent growth of youth unemployment in Nigeria has been identified as one of the major drivers of rising internet fraud activities, posing serious socio-economic and security challenges. The study adopted a descriptive survey research design. A sample of 600 respondents was drawn using a multi-stage sampling technique, and data were collected through a validated 16-item structured questionnaire. The reliability of the instrument was established using Cronbach's Alpha, which yielded a coefficient of 0.84. Data were analyzed using descriptive statistics, Pearson Product Moment Correlation, and Multiple Regression Analysis at a 0.05 level of significance. The findings revealed a strong and significant positive relationship between youth unemployment and internet fraud involvement among Nigerian youths. Specifically, factors such as financial desperation, peer influence, societal glorification of wealth, weak law enforcement, and easy access to digital technologies were identified as key socio-economic drivers of internet fraud. The study concluded that youth unemployment and internet fraud are interconnected problems requiring urgent policy attention. It was recommended that government should create sustainable employment opportunities, reform educational curricula to emphasize employable skills, strengthen law enforcement, and promote moral re-orientation campaigns to discourage fraudulent activities. The findings of this study provide valuable insights for policymakers, educators, law enforcement agencies, and civil society organizations in formulating holistic strategies to address the twin challenges of youth unemployment and internet fraud in Nigeria.

Keywords: Youth unemployment, Internet fraud, Financial desperation and Socio-economic factors

Introduction

Youth unemployment has emerged as one of Nigeria's most pressing socio-economic challenges, posing significant threats to national development, social cohesion, and security. Despite Nigeria being described as the "Giant of Africa," the country continues to experience an alarming escalation in youth unemployment, which reached approximately 53.4% in 2023 (National Bureau of Statistics [NBS], 2023). This high rate of joblessness has created fertile ground for alternative, often illicit, survival strategies among the youth, most notably internet fraud, commonly referred to as "Yahoo Yahoo" (Adebayo & Yusuf, 2023). The proliferation of internet fraud among Nigerian youths is closely linked to the rapid expansion of digital technologies and widespread internet accessibility. These conditions have enabled technologically adept young people to exploit vulnerabilities in global financial and

communication systems (Osugwu & Nwankwo, 2021; Olowookere et al., 2022). Youth involvement in cybercrime reflects not only economic desperation but also a complex interplay of socio-cultural, psychological, and systemic factors that perpetuate the phenomenon.

Structural economic weaknesses in Nigeria further exacerbate youth unemployment. Scholars have identified ineffective economic planning, corruption, weak industrial capacity, and an underdeveloped private sector as root causes of persistent joblessness (Akinyemi & Ofem, 2023; Ibrahim, 2020). A critical contributor to the unemployment crisis is the growing mismatch between educational outcomes and labor market demands. Many Nigerian graduates possess academic qualifications yet lack industry-relevant practical skills, rendering them largely unemployable (Onyebueke & Akinola, 2022). Consequently, frustrated youths often resort to alternative livelihoods, including illegal activities such as internet fraud (Oluwatosin & Ajayi, 2023). Societal influences further compound the problem. Peer pressure, the glorification of illicit wealth, and the erosion of moral values have normalized involvement in cybercrime in many communities (Okafor & Anozie, 2021; Chukwuma & Eze, 2022). In some cases, individuals engaging in internet fraud are celebrated for their ostentatious lifestyles, while law enforcement responses are undermined by limited capacity, outdated legislation, and occasional complicity (Ogundele & Ibrahim, 2023).

The economic and social implications of internet fraud are far-reaching. Victims, both domestically and internationally, experience significant financial losses, and Nigeria's global reputation suffers due to its association with cybercrime (Agbo & Uche, 2021). For perpetrators, engagement in internet fraud often leads to legal sanctions, psychological stress, and social marginalization (Eze & Obi, 2023). Despite government interventions—such as youth empowerment schemes, entrepreneurship programs, and specialized anti-cybercrime units (Economic and Financial Crimes Commission [EFCC], 2022; NBS, 2023)—the persistence and sophistication of youth involvement in internet fraud suggest that these measures have not fully addressed the problem and may require substantial reinforcement (Adeyemi & Salami, 2024).

Empirical studies underscore the multifaceted nature of the issue. Adeyemi and Salami (2024) identified skill mismatch, poor education quality, and limited entrepreneurial support as major drivers of youth unemployment, while Ibrahim (2020) highlighted the adverse effects of Nigeria's oil-dependent economy, political instability, and corruption on job creation. Onyebueke and Akinola (2022) emphasized the gap between academic qualifications and the soft skills demanded by employers, which exacerbates unemployment. Qualitative inquiries, such as those by Adebayo and Yusuf (2023), revealed that financial desperation, peer influence, and societal glorification of wealth motivate participation in cybercrime. Similarly, Chukwuma and Eze (2022) demonstrated how poverty, moral decay, and societal acceptance of illicit wealth normalize internet fraud, while Osugwu and Nwankwo (2021) established a strong positive correlation between prolonged unemployment and youth engagement in cybercrime.

Given these complex and interconnected factors, this study aims to explore the intricate relationship between youth unemployment and the rise of internet fraud in Nigeria. By analyzing the socio-economic, educational, and systemic determinants of youth involvement in cybercrime, the study seeks to provide evidence-based insights to guide the development of sustainable interventions that simultaneously address unemployment and curtail the proliferation of internet fraud.

Problem of the Study

In recent years, Nigeria has witnessed a troubling surge in internet-related fraud, popularly known as "Yahoo Yahoo," particularly among its youth population. This rise has coincided

with persistently high levels of youth unemployment, creating concerns about a possible causal relationship between economic hardship and involvement in cybercrime. Despite various government interventions aimed at curbing unemployment—such as youth empowerment programs, digital skills training, and entrepreneurship development schemes—the unemployment rate among Nigerian youths remains alarmingly high, reaching over 50% in recent reports (National Bureau of Statistics [NBS], 2023). This has left a significant segment of the population economically idle and vulnerable to criminal persuasion. The phenomenon of internet fraud is not only a socio-economic crisis but also a moral and security threat, as it undermines Nigeria's reputation internationally, destabilizes societal values, and exposes young people to criminal justice consequences and psychological trauma (Adebayo & Yusuf, 2023; Chukwuma & Eze, 2022). Furthermore, the glorification of quick wealth and the erosion of ethical norms have normalized fraudulent behavior in some communities, making it even more difficult to tackle the menace effectively.

However, while anecdotal evidence and media reports frequently link youth unemployment to rising cybercrime, there is a significant gap in empirical research that clearly identifies the nature of this relationship. Specifically, the existing body of literature does not adequately address the underlying causes, socio-cultural drivers, and policy inefficiencies that facilitate this trend among Nigerian youths. In addition, there is limited insight into how the patterns of internet fraud evolve in response to unemployment, nor how existing policies can be realigned to effectively disrupt this connection. This study, therefore, seeks to fill this gap by critically examining the relationship between youth unemployment and internet fraud in Nigeria. It aims to uncover the causes, identify patterns, and explore the policy implications that can inform targeted, evidence-based solutions. Without a comprehensive understanding of these dynamics, efforts to address either youth unemployment or cybercrime are likely to remain fragmented and ineffective.

Research Objectives

The study examines Youth Unemployment and the Rise of Internet Fraud in Nigeria: Causes, Patterns, and Policy Implications Amid Economic Uncertainty. Specifically, the study aims to:

1. To examine the relationship between youth unemployment and the prevalence of internet fraud in Nigeria.
2. To identify the socio-economic factors influencing the involvement of Nigerian youths in internet fraud.

Research Questions

Two research questions were raised to guide the study, which were:

1. What is the relationship between youth unemployment and the rise of internet fraud in Nigeria?
2. What socio-economic factors significantly influence youth involvement in internet fraud activities?

Research Hypotheses

Two research hypotheses were raised to guide the study, which were tested at the 0.05 level of significance.

1. There is no significant relationship between youth unemployment and the rise of internet fraud in Nigeria.
2. Socio-economic factors do not significantly influence youth involvement in internet fraud.

Methodology of the Study

The study adopted a descriptive survey research design. This design was considered appropriate because it enabled the collection of quantitative data from a large sample of respondents in order to examine the relationship between youth unemployment and the rise of internet fraud in Nigeria. The design also allowed for the use of standardized instruments to gather respondents' perceptions, opinions, and experiences concerning the study variables. The population of this study comprised 3,000 unemployed Nigerian youths and youths involved in internet-related activities. Specifically, the study targeted unemployed graduates, job seekers, and self-confessed or arrested internet fraudsters within selected urban centers known for high internet fraud activities. The selected urban centers were Lagos, Benin City, Abuja, Enugu, and Ibadan respectively.

A total sample of 600 respondents was drawn for the study. The sample was selected using a multi-stage sampling technique. Firstly, purposive sampling was employed to select urban areas with a high prevalence of youth unemployment and internet fraud. Stratified random sampling was subsequently used to divide respondents into two strata: unemployed youths (non-fraudsters) and youths involved in internet fraud. Finally, simple random sampling was employed to select respondents from each stratum.

The major instrument for data collection was a structured questionnaire titled "Youth Unemployment and Internet Fraud Questionnaire (YUIFQ)", which was designed by the researchers based on reviewed literature. The questionnaire consisted of two sections: Section A contained items on Youth Unemployment (8 items), while Section B contained items on Internet Fraud (8 items). The instrument was structured on a 4-point Likert scale of Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1). To ensure the validity of the instrument, it was subjected to face and content validation by three experts in Educational Measurement and Evaluation, Criminology, and Human Resource Management at the University of Calabar, Nigeria. Their feedback was used to improve the clarity, relevance, and appropriateness of the questionnaire items. The reliability of the instrument was established through a pilot test conducted with 30 respondents in Calabar, who were outside the study sample. The internal consistency of the instrument was determined using Cronbach's Alpha technique, which yielded a reliability coefficient of 0.84, indicating that the instrument was reliable.

Data collection was carried out using the validated questionnaire, which was administered both in person and through online Google Forms to reach respondents across different locations. The researcher ensured confidentiality and voluntary participation of all respondents throughout the data collection process. The data collected were analyzed using both descriptive and inferential statistics. Descriptive statistics such as mean and standard deviation were used to summarize respondents' responses, while inferential statistics such as Pearson Product Moment Correlation (PPMC) and Multiple Regression Analysis were employed to test the hypotheses at a 0.05 level of significance.

Results of the Findings

Research question 1

What is the relationship between youth unemployment and the rise of internet fraud in Nigeria?

Table 1: Mean rating of respondents responses on relationship between youth unemployment and the rise of internet fraud in Nigeria

S/N	Item Statement	N	Mean	SD	Remarks
-----	----------------	---	------	----	---------

1	Lack of job opportunities has made many youths jobless.	600	3.61	0.55	Agree
2	The mismatch between education and labor market demands contributes to youth unemployment.	600	3.50	0.62	Agree
3	Government policies have not been effective in addressing youth unemployment.	600	3.42	0.65	Agree
4	Corruption in job recruitment processes worsens youth unemployment.	600	3.67	0.48	Agree
5	Limited entrepreneurial support discourages self-employment among youths.	600	3.59	0.53	Agree
6	Many graduates lack practical skills required for the available jobs.	600	3.48	0.67	Agree
7	Political instability discourages job creation and investment.	600	3.55	0.58	Agree
8	Youth unemployment is a major reason for financial desperation among young people.	600	3.70	0.45	Agree
	Cluster Mean	600	3.56	0.56	Agree

Table 1 presents respondents' views on the relationship between youth unemployment and the rise of internet fraud in Nigeria. The data reveal that all the items recorded mean scores above 3.40, indicating that respondents generally agreed with the statements. The cluster mean of 3.56 further confirms a strong agreement that youth unemployment significantly contributes to internet fraud among Nigerian youths. Specifically, the highest mean score (3.70) was recorded for the item stating that "youth unemployment is a major reason for financial desperation among young people," suggesting that financial pressure resulting from unemployment compels many youths to seek alternative, often illegal, means of survival, including internet fraud. Similarly, the item on "corruption in job recruitment processes" recorded a high mean of 3.67, indicating that unethical hiring practices exacerbate unemployment, further pushing some youths towards fraudulent activities. Respondents also agreed that the lack of job opportunities (mean = 3.61), limited entrepreneurial support (mean = 3.59), and political instability (mean = 3.55) are significant contributors to the youth unemployment crisis. These factors create a hostile employment environment where many young Nigerians, despite possessing educational qualifications, remain without meaningful employment.

Furthermore, the mismatch between education and labor market demands (mean = 3.50), as well as the deficiency in practical job skills among graduates (mean = 3.48), were also identified as critical drivers of youth unemployment. These factors limit graduates' employability and further frustrate their job search efforts. Overall, the consistently high mean scores across all items suggest that youth unemployment is strongly perceived as a root cause of financial desperation and a significant driver of internet fraud among Nigerian youths. The findings support the argument that addressing youth unemployment is crucial in any effort to reduce the rising incidence of internet fraud in Nigeria.

Research question 2

What socio-economic factors significantly influence youth involvement in internet fraud activities?

Table 2: Mean rating of respondents responses on socio-economic factors significantly influence youth involvement in internet fraud activities

S/N	Item Statement	N	Mean	SD	Remarks
9	Internet fraud is common among unemployed youths in Nigeria.	600	3.68	0.49	Agree
10	Financial desperation drives youths into internet fraud.	600	3.71	0.45	Agree
11	Peer pressure influences youth involvement in internet fraud.	600	3.60	0.52	Agree
12	Societal glorification of wealth encourages youths to engage in internet fraud.	600	3.66	0.5	Agree
13	Weak law enforcement contributes to the increase in internet fraud.	600	3.59	0.55	Agree
14	Easy access to digital technology enables internet fraud activities.	600	3.62	0.51	Agree
15	The media sometimes portrays fraudsters as successful individuals.	600	3.58	0.53	Agree
16	Youths view internet fraud as a quick way to escape poverty.	600	3.69	0.46	Agree
	Cluster Mean	600	3.64	0.50	Agree

The data in Table 2 presents respondents' opinions on the socio-economic factors influencing youth involvement in internet fraud in Nigeria. The analysis shows that all the items recorded high mean scores, ranging from 3.58 to 3.71, indicating strong agreement among respondents. The overall cluster mean of 3.64 further confirms that respondents generally agree that various socio-economic factors significantly contribute to youth participation in internet fraud activities. Among the listed factors, the item stating that "financial desperation drives youths into internet fraud" recorded the highest mean score (3.71). This indicates that financial hardship, often resulting from unemployment and economic instability, remains a major motivating factor compelling youths to engage in fraudulent activities online. Closely following is the perception that "youths view internet fraud as a quick way to escape poverty" (mean = 3.69), emphasizing that many youths see cybercrime as an immediate solution to their economic struggles. Respondents also strongly agreed that "internet fraud is common among unemployed youths in Nigeria" (mean = 3.68), underscoring the clear link between lack of employment opportunities and engagement in fraudulent online activities. Similarly, societal factors such as "societal glorification of wealth" (mean = 3.66) and "peer pressure" (mean = 3.60) were recognized as key influences. These findings suggest that youths are not only driven by personal financial need but are also influenced by social acceptance and admiration of wealth, regardless of its source.

Additionally, systemic issues were identified as contributing factors. For example, "easy access to digital technology" (mean = 3.62) enables youths to easily carry out fraudulent activities, while "weak law enforcement" (mean = 3.59) makes it difficult to deter and punish offenders effectively. The item "the media sometimes portrays fraudsters as successful individuals" (mean = 3.58) also highlights how media representation may inadvertently legitimize or glamorize internet fraud, encouraging others to emulate such

behavior. Overall, the high mean scores across all items reveal a consensus that a combination of financial, social, technological, systemic, and media-related factors contribute to youth involvement in internet fraud. These findings suggest that any meaningful intervention must address these multiple socio-economic dimensions to effectively reduce the prevalence of internet fraud among Nigerian youths.

Hypothesis 1:

There is no significant relationship between youth unemployment and the rise of internet fraud in Nigeria.

Table 3: Summary of Pearson Product Moment Correlation (PPMC) on the relationship between youth unemployment and the rise of internet fraud in Nigeria

Variables	N	r	p-value	Decision
Youth Unemployment & Internet Fraud	600	0.72	0.000	Reject H ₀

The data in Table 1, the Pearson Product Moment Correlation (PPMC) statistical technique was employed to examine the relationship between youth unemployment and the rise of internet fraud in Nigeria. The analysis yielded a correlation coefficient (r) of 0.72 with a p-value of 0.000. The correlation coefficient of 0.72 indicates a strong positive relationship between youth unemployment and internet fraud. This implies that as youth unemployment increases, the tendency for youths to engage in internet fraud also increases. Furthermore, the p-value of 0.000 is less than the 0.05 level of significance, leading to the rejection of the null hypothesis. This result confirms that the relationship between youth unemployment and internet fraud is statistically significant. In other words, youth unemployment is a major contributing factor to the increasing involvement of Nigerian youths in internet fraud activities. The finding suggests that addressing the problem of youth unemployment could play a critical role in curbing the rise of internet fraud in the country. This implies that there is a significant positive relationship between youth unemployment and the rise of internet fraud in Nigeria.

Hypothesis 2

Socio-economic factors do not significantly influence youth involvement in internet fraud.

Table 4: summary of Multiple Regression on the Socio-economic factors do not significantly influence youth involvement in internet fraud

Model Summary	R	R ²	Adjusted R ²	F	p-value
Socio-economic factors → Internet Fraud	0.76	0.58	0.57	142.23	0

The data in Table 4 present the result of the test Hypothesis 2, using Multiple Regression Analysis to determine the extent to which socio-economic factors influence youth involvement in internet fraud in Nigeria. The analysis produced an R value of 0.76, indicating a strong positive relationship between the socio-economic factors and youth involvement in internet fraud. The R² value of 0.58 implies that approximately 58% of the variance in youth involvement in internet fraud can be explained by the socio-economic factors considered in the model, while the remaining 42% may be attributed to other variables not included in the study.

Additionally, the F-ratio of 142.23, with a corresponding p-value of 0.000, is statistically significant at the 0.05 level. Since the p-value is less than 0.05, the null hypothesis is rejected. This result indicates that socio-economic factors such as financial desperation, peer pressure, societal glorification of wealth, weak law enforcement, easy access to digital technology, and media influence significantly contribute to youth participation in internet fraud. In summary, the regression analysis demonstrates that socio-economic factors play a substantial and significant role in influencing Nigerian youths' involvement in internet fraud. Effective policies and interventions targeting these factors may therefore help reduce the prevalence of cybercrime among youths in the country. This implies that Socio-economic factors significantly influence youth involvement in internet fraud.

Discussion of the Findings

Youth unemployment and the prevalence of internet fraud (Yahoo Yahoo) in Nigeria.

The study revealed that youth unemployment remains a critical factor driving the rise of internet fraud among Nigerian youths. The findings strongly align with the empirical evidence provided by previous studies regarding the relationship between youth unemployment and the rise of internet fraud in Nigeria. The data indicated that respondents generally agreed that youth unemployment significantly contributes to internet fraud. Specifically, many respondents agreed that youth unemployment is a major reason for financial desperation among young people. This supports the position that financial hardship is a major factor pushing Nigerian youths toward illegal alternatives such as internet fraud. Similarly, respondents confirmed that corruption in job recruitment processes creates additional obstacles for youths seeking legitimate jobs, thereby driving some toward cybercrime.

These findings are consistent with the empirical studies reviewed. For instance, Adeyemi and Salami (2024) found that skill mismatch, poor educational quality, and lack of entrepreneurial support are significant drivers of youth unemployment. The present study echoes these findings, as respondents also confirmed that the mismatch between education and labor market demands and the lack of practical job skills are critical factors contributing to unemployment. Similarly, Ibrahim (2020) emphasized the impact of structural economic weaknesses, such as Nigeria's overreliance on crude oil, corruption, and weak private sector development, as major contributors to persistent youth unemployment. The current findings support this view, as limited entrepreneurial support and political instability were also identified as contributing factors. Furthermore, the study by Onyebueke and Akinola (2022) highlighted that many Nigerian graduates lack critical soft skills and industry-relevant competencies, making them less competitive in the labor market. This observation aligns with the present finding that many graduates lack the practical skills required for available jobs, further compounding the problem of unemployment.

Overall, the findings suggest that the respondents perceive youth unemployment as a significant root cause of financial desperation and a primary driver of internet fraud among Nigerian youths. The findings support the argument made by previous scholars that addressing youth unemployment requires comprehensive reforms in education, economic policy, and employment practices to provide Nigerian youths with viable and legitimate means of livelihood, thereby reducing their vulnerability to internet fraud. In addition, the study revealed the significant role socio-economic factors play in influencing youth involvement in internet fraud. Respondents strongly agreed that financial desperation is the most critical factor influencing youth involvement in cybercrime. This aligns with the findings of Adebayo and Yusuf (2023), who reported that financial desperation and repeated failure to secure legitimate employment push many youths into internet fraud. Furthermore,

peer pressure, societal glorification of wealth, and weak law enforcement were also recognized as significant socio-cultural factors contributing to the problem. Chukwuma and Eze (2022) similarly observed that internet fraud is gradually becoming normalized among Nigerian youths due to peer influence, poverty, and the glorification of material wealth. Their study noted that many young people no longer view internet fraud as a crime but as a legitimate survival strategy.

Additionally, Osuagwu and Nwankwo (2021) emphasized that the longer young people remain unemployed, the more vulnerable they become to being recruited into internet fraud networks. The present study supports this claim, as many youths view internet fraud as a quick way to escape poverty, often fueled by media portrayals that celebrate fraudulent lifestyles. The hypothesis testing further reinforced these observations. The correlation analysis for Hypothesis 1 revealed a strong positive relationship between youth unemployment and internet fraud, while the regression analysis for Hypothesis 2 confirmed that socio-economic factors significantly predict youth involvement in internet fraud. In sum, the study's findings not only affirm but extend the conclusions of previous empirical works. Youth unemployment, coupled with a host of socio-economic pressures, continues to fuel the involvement of Nigerian youths in internet fraud, indicating a need for urgent, multifaceted, and sustainable policy interventions.

Socio-Economic Factors Influencing Youth Involvement in Internet Fraud

The study revealed that various socio-economic factors significantly influence youth involvement in internet fraud in Nigeria. The analysis showed that respondents generally agreed that multiple factors contribute to youths' participation in cybercrime. Among these factors, financial desperation emerged as the most influential driver. Respondents overwhelmingly agreed that financial hardship, often arising from unemployment and economic instability, compels many youths to engage in internet fraud as a means of survival. Closely related to this is the perception that many youths view internet fraud as a quick solution to escape poverty, highlighting how limited economic opportunities and persistent financial pressure drive young people toward fraudulent online activities. The respondents also acknowledged that internet fraud is particularly common among unemployed youths, demonstrating the direct link between lack of employment opportunities and involvement in online criminal activities. Social influences, such as peer pressure and the societal glorification of wealth, were equally identified as key motivators. These findings suggest that beyond personal financial need, many youths are influenced by a social environment that celebrates wealth accumulation, regardless of its source, encouraging them to participate in internet fraud to gain social acceptance and admiration.

In addition, systemic and structural issues were recognized as enabling factors. Easy access to digital technology facilitates the ability of youths to engage in internet fraud, while weak law enforcement mechanisms fail to deter or adequately punish offenders. Media portrayals that sometimes glamorize or normalize the fraudulent lifestyles of cybercriminals further reinforce the perception that internet fraud is an acceptable or even desirable path to financial success. Overall, these findings indicate that youth involvement in internet fraud is driven by a complex combination of financial hardship, social influence, technological accessibility, weak legal enforcement, and media representations. Therefore, addressing internet fraud among Nigerian youths requires multifaceted interventions that simultaneously tackle economic, social, technological, and legal dimensions. The present findings are in strong agreement with the empirical studies reviewed. Adebayo and Yusuf (2023) emphasized that financial desperation, societal glorification of quick wealth, and peer influence are central factors pushing unemployed Nigerian youths into internet fraud. Similarly, Chukwuma and Eze (2022) observed that many Nigerian youths view internet

fraud as a socially acceptable means of escaping poverty, fueled by societal admiration for wealth and weak moral institutions. Osuagwu and Nwankwo (2021) further established that the longer youths remain unemployed, the greater their vulnerability to being recruited into internet fraud networks, with systemic failures in law enforcement and governance compounding the issue. Collectively, these findings provide robust empirical support that youth unemployment, combined with multiple socio-economic pressures, creates fertile ground for internet fraud in Nigeria. A comprehensive and integrated policy response is therefore essential to mitigate these factors and reduce the prevalence of cybercrime among Nigerian youths.

Conclusion

The findings of this study have established a strong and significant relationship between youth unemployment and the rise of internet fraud in Nigeria. The results revealed that the persistent problem of youth unemployment, caused by factors such as limited job opportunities, skill mismatch, corruption in recruitment, and lack of entrepreneurial support, has created an environment of financial desperation among Nigerian youths. This desperation, in turn, serves as a major driving force behind their involvement in internet fraud (popularly called *Yahoo Yahoo*). Furthermore, the study found that several socio-economic factors—including peer influence, societal glorification of wealth, weak law enforcement, and easy access to digital technology—play critical roles in encouraging and sustaining internet fraud among unemployed youths. The glorification of wealth, especially by the media and some segments of society, reinforces the perception among young people that internet fraud is a legitimate pathway to financial success. In conclusion, youth unemployment and internet fraud are closely linked phenomena in Nigeria. The inability of the labor market to absorb the growing number of job seekers continues to fuel the rise of cybercrime as an alternative means of survival. This situation poses not only economic threats but also serious moral, social, and national security concerns that require urgent and multi-dimensional interventions.

Recommendations

Based on the findings, the following recommendations are made:

1. **Job Creation and Economic Diversification:** Government should intensify efforts to diversify the economy, create sustainable jobs, and expand employment opportunities, especially in sectors like agriculture, technology, manufacturing, and the creative industries.
2. **Education and Skills Development:** Higher education institutions should review and reform their curricula to focus on practical, technical, and entrepreneurial skills that are relevant to the needs of the 21st-century labor market. Vocational and digital skills training should also be incorporated into formal education.
3. **Entrepreneurship Support Programs:** Government and private sector actors should provide financial and technical support for youth entrepreneurship through accessible loans, business incubation centers, and mentorship programs.
4. **Strengthening Law Enforcement:** Law enforcement agencies should strengthen their capacity to investigate and prosecute internet fraud cases, while ensuring that justice is served without bias or favoritism.
5. **Public Awareness and Moral Re-orientation:** Public campaigns should be launched to change societal attitudes that glorify wealth acquired through fraudulent means. Religious institutions, media organizations, and civil society groups should play active roles in promoting moral values and ethical conduct.

6. Peer Influence and Counseling: Schools and communities should introduce peer mentorship and counseling programs aimed at sensitizing youths on the dangers and long-term consequences of internet fraud.
7. ICT Regulation and Monitoring: The government should enhance regulation and monitoring of digital platforms used for fraudulent activities without stifling legitimate online business and innovation.
8. Collaboration with International Agencies: Nigeria should strengthen its collaboration with international cybercrime agencies to share intelligence and adopt global best practices in fighting internet fraud.

References

- Adebayo, T., & Yusuf, A. (2023). Cybercrime in Nigeria: Exploring the socioeconomic factors behind youth involvement. *Journal of Cybersecurity and Information Assurance*, 9(3), 22-36.
- Adeyemi, B., & Salami, O. (2024). Tackling youth unemployment in Nigeria: The role of digital skills acquisition. *Journal of African Policy Studies*, 14(1), 45-61.
- Agbo, J., & Uche, K. (2021). Nigeria's reputation in the era of global internet fraud: A critical analysis. *African Journal of International Relations*, 15(2), 55-70.
- Akinyemi, A., & Ofem, B. (2023). Youth unemployment in Nigeria: Causes, consequences and policy options. *International Journal of Development Studies*, 19(2), 33-49.
- Chukwuma, A., & Eze, N. (2022). The normalization of internet fraud among Nigerian youths: A sociological perspective. *Journal of Social Problems and Policy Review*, 8(4), 75-90.
- EFCC. (2022). *Annual report on cybercrime prosecution in Nigeria*. Abuja: Economic and Financial Crimes Commission.
- Eze, P., & Obi, J. (2023). Psychological effects of cybercrime involvement on Nigerian youths. *Journal of Behavioral Studies*, 12(1), 102-115.
- Ibrahim, D. (2020). Unemployment crisis in Nigeria: Implications for national security. *Journal of African Security Studies*, 5(1), 11-28.
- National Bureau of Statistics (NBS). (2023). *Labour Force Statistics: Unemployment and Underemployment Report*. Abuja: NBS.
- Ogundele, O., & Ibrahim, K. (2023). Law enforcement and the challenge of cybercrime in Nigeria. *Journal of Policing and Cybersecurity*, 7(2), 58-72.
- Okafor, C., & Anozie, L. (2021). The role of peer pressure in youth involvement in cybercrime in Nigeria. *Journal of Youth Studies*, 6(3), 99-113.
- Olowookere, T., Olayemi, M., & Ojo, S. (2022). Digital economy and cybercrime: Emerging threats in Nigeria's financial space. *Journal of Financial Crime Studies*, 10(3), 40-58.
- Oluwatosin, F., & Ajayi, B. (2023). Youth unemployment and alternative survival strategies: A study of cybercrime in southwestern Nigeria. *African Journal of Crime and Justice Studies*, 9(1), 61-78.
- Onyebueke, V., & Akinola, S. (2022). Higher education and employability in Nigeria: The skills mismatch dilemma. *Journal of Educational Policy and Practice*, 13(1), 20-35.
- Osuagwu, C., & Nwankwo, I. (2021). The nexus between youth unemployment and internet fraud in Nigeria. *Journal of African Economic Studies*, 11(3), 144-160.
- Osuagwu, C., & Nwankwo, I. (2021). The nexus between youth unemployment and internet fraud in Nigeria. *Journal of African Economic Studies*, 11(3), 144-160.