

## Youth's Unemployment and Cybercrime in Nigeria

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#### Abstract

The study explored the relationship between youth unemployment and cybercrime in Nigeria, emphasizing how unemployment drives young people towards cybercrime and its detrimental impact on societal peace and stability. It argued that unemployment fuels youth involvement in various crimes, particularly cybercrime, which negatively affects the socio-economic development of the nation. The rise in cybercrime has led to increased cyber insecurity, damaged Nigeria's international reputation, eroded trust in the country, posed significant threats to national security, and disrupted economic transactions, resulting in the loss of lives and property. Utilizing the Strain Theory, the study explained how societal expectations, coupled with limited legal means to achieve them, often drive individuals toward criminal behavior. The gap between societal aspirations and accessible opportunities can push individuals to adopt illegitimate methods to reach their goals. Based on secondary data, the study identified key factors contributing to youth unemployment and the rise in cybercrime, as well as their adverse effects on national peace and stability. The study recommended that the Nigerian government adopt pragmatic measures, including job creation, enhancement of social amenities in both rural and urban areas, and the enactment and enforcement of stricter cybercrime laws.

Key words: Youths; Unemployment; Cybercrime

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### INTRODUCTION

Youth is a period when individuals most effectively benefit from training due to their adaptability, which facilitates the rapid assimilation of new ideas and techniques (Damstrup, 1987). The transition from school to employment is a process that involves searching for and changing jobs before securing more permanent employment. Currently, youth face lower employment rates, raising significant concerns about the youth labor market.

The issue of youth unemployment has gained increased attention since the beginning of the 21st century. Unemployment, along with other problems affecting young people, has generated widespread public attention and discussion globally. Notably, the United Nations designated 1985 as the "International Youth Year" to highlight these concerns (Damstrup, 1987).

The consequences of unemployment are far-reaching and create societal disruptions with long-term effects. Initially, the impact may seem negligible, but it eventually leads to extensive societal and national repercussions, which can even extend globally (Deki, 2012). There are widely held beliefs that unemployment contributes to social issues such as increased alcohol and drug abuse, youth violence, theft, and vandalism (Deki, 2012).

Unemployment poses a significant threat to societal stability. It leads to lower wages in later life and is associated with various problems, including crime and drug addiction (NCJRS, 1986). Furthermore, unemployment is linked to unhappiness, affecting both those who experience it and those employed but living in fear of job insecurity. This unhappiness is connected to mental and physical ill-health (O'Higgins, 2017).

There is substantial evidence linking youth unemployment and non-employment to crime. Unemployment adversely affects young people and society, with its detrimental consequences largely associated with the rise in crimes such as cybercrime (Deki, 2012; O'Higgins, 2017; Damstrup, 1987). Contributing factors include demographic changes (birth rate variations and extended schooling), micro and macroeconomic changes (technological advancements, productivity agreements), and educational and training factors (the relevance and appropriateness of education).

Ewuzie et al. (2023) assert that Nigeria is experiencing a high level of youth unemployment, which has significantly contributed to the alarming increase in cybercrimes within the country. Umeozulu (2012) highlights the role of Nigeria's economic realities, particularly the high unemployment rate, in the rising volume of this notorious crime. He notes that the Internet has become a safe haven for criminals who have moved from the streets to the cyber world.

Ozeh and Ohajionu (2011) enumerate various forms of cybercrime prevalent in Nigeria, including fraudulent electronic mail, cyber-impersonation, pornography, spamming, and phishing or hacking of automated teller machines (ATMs). These activities have threatened the security of the Internet and online banking, causing individuals to feel insecure about their transactions and other online personal business. The trend of cybercrime continues to rise daily, evolving in complexity and innovation, which has left the Nigerian populace perplexed and the Western world apprehensive about conducting online business with Nigerians. Cybercrime is one of the fastest-growing criminal activities in Nigeria.

Ozeh and Ohajionu (2011) argue that the high rate of unemployed youths in the country is a predisposing factor that perpetuates this trend. The Internet offers unlimited opportunities for commercial and human activities but also introduces specific risks, including youth involvement in cybercrimes. Chiwendu et al. (2023) explain that as youths navigate livelihoods and job opportunities, many are motivated to engage in cybercrimes as a means of survival.

This paper aims to examine the relationship between youth unemployment and cybercrime and propose solutions to restore security and improve Nigeria's deteriorating cyber image.

#### THEORETICAL FRAMEWORK

#### Strain Theory (Robert K. Merton 1938)

This study adopted the Strain theory formulated by Robert Merton (1938), to explore the correlation between Youth unemployment and cybercrime, a pervasive issue in many Nigerian cities. Robert K. Merton's Strain Theory (1938) suggests that society encourages individuals to pursue the cultural goal of monetary success. However, those from lower socioeconomic backgrounds often face significant barriers that prevent them from achieving this goal through legitimate means. These barriers, such as limited access to essential resources and opportunities for personal and professional development, make it difficult for them to compete fairly within society. This disconnect between aspirations and the available legitimate means to achieve them creates a sense of strain. In response to this strain, individuals may exhibit aggressive behavior or express their frustration through deviant actions. Some may resort to substance abuse as a coping mechanism, while others might reject societal goals altogether and pursue alternative, often criminal, paths to success. The tension between their desired goals and the lack of legitimate avenues leads them to adopt different coping strategies.

Merton identified five modes of adaptation that individuals use in response to this structural strain: Conformity, where individuals accept both societal goals and means without deviating; Innovation, where they accept the goals but reject the legitimate means, leading to deviance or crime; Ritualism, where they reject societal goals but still adhere to conventional means; Retreatism, where both societal goals and means are rejected, resulting in withdrawal; and Rebellion, where individuals seek to replace both the societal goals and the means to achieve them. Merton argues that innovation, in particular, often leads to criminal behavior, offering insight into why many youths engage in cybercrime.

In countries like Nigeria, where economic hardship, high unemployment rates, poor infrastructure, and limited social services prevail, young people face extreme conditions that drive them to seek illegal means of survival. The motivation for such acts is often rooted in economic desperation, unequal access to resources, and the desire to achieve financial success in a society where legitimate opportunities are scarce. Additionally, the stark class disparity in Nigeria, where some have access to resources while others in rural and underdeveloped communities do not, further fuels the resort to cybercrime. For many youths, cybercrime becomes a coping strategy in the face of unemployment, economic hardship, and systemic inequities, compounded by corruption and the lack of governmental support.

## CONCEPTUALISING YOUTHS' UNEMPLOYMENT

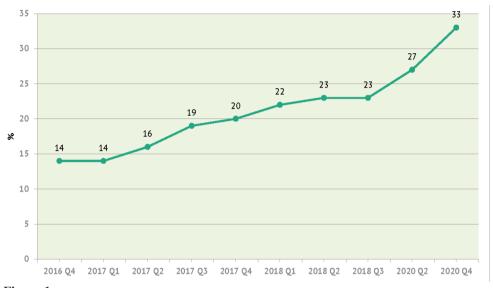
According to the ILO (2023), young people are generally defined as individuals aged 15 to 24, though countries often have varying operational definitions. Specifically, the lower age limit is typically determined by the minimum school-leaving age. Thus, there is variation in how "youth" is operationalized and defined across different contexts. Nevertheless, the term "youth" usually refers to individuals aged 15 to 24, while "adult" pertains to those aged 25 and over.

In Nigeria, youth face numerous pressures, both cultural and social. For example, in Britain, the "Youth Employment Policy" targets the 16-18 age group, whereas in Italy, it covers individuals aged 14-29 in

the north and 14-32 in the south. This paper adopts the age bracket of 14-32, as defined in Italy, to reflect historical, psychological, and socio-cultural factors critical to youth status in Nigeria, such as the completion of formal education, family formation, unemployment, and the economic costs associated with achieving adult status (Virk et al., 2024). Within the youth category, it is important to distinguish between teenagers and young adults, as the challenges they face differ significantly. One major pressure is unemployment (O'Higgins, 1997).

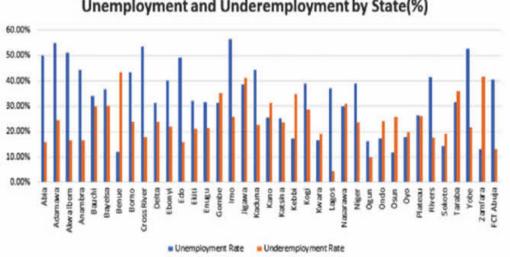
and available for work but does not have work." Youth unemployment occurs when young individuals within the working age remain without gainful employment. The ILO defines the unemployed as those who have not worked more than one hour during a short reference period but are available for and actively seeking work. Fajana (2000) describes youth unemployment as a situation where young people who are willing and able to work cannot find suitable paid employment, which results in idleness despite their efforts to seek employment at prevailing wage rates.

Adebayo (1999) states that "a person is said to be unemployed when he or she is able and willing to work



#### Figure 1 **Unemployment Rate in Nigeria (percent)**

Source: Labour Force - Unemployment/Underemployment Report (Old)



# Unemployment and Underemployment by State(%)

#### Figure 2 Unemployment and Underemployment by State (%)

Source. Punch 16th March 2021: Unemployment rate hits 33.3%, 23.18 million Nigerians jobless - NBS.

Deng et al. (2022) explain that in Germany and the UK, long-term unemployment is defined as being out of work and actively seeking employment for more than 12 months, while in Canada, it is defined as being unemployed for 52 weeks or more. Virk et al. (2024) report that 35% of Nigerians aged 15 to 34 are unemployed, actively seeking work, or working less than 20 hours per week, with an additional 28% considered underemployed, working 20-39 hours per week. Thus, youth unemployment signifies a period of active disengagement from work or any activity that could lead to wage payment or salary (Virk et al., 2024; ILO, 2023; Fajana, 2000; Adebayo, 1999).

Adebayo (1999) and Virk et al. (2024) assert that youths are the foundation of any society. Nigeria, with its large youth population, relies on its energy, inventiveness, character, and orientation to define its development and security. Hence, actively engaged youth contribute significantly to the country's progress. Obaro (2012) posits that "youths are the important assets for national creativity and innovation."

#### **Causes of Unemployment**

The issue of youth unemployment has been extensively analyzed by various scholars, with particular attention given to the impact of minimum wage policies. The role of minimum wage in youth unemployment is a critical area of discussion. Neumark and Wascher (2004) and Boockmann (2010) argue that the effects of minimum wages are significantly influenced by the presence and nature of other labor market institutions, identifying it as one of the primary causes of youth unemployment. O'Higgins (2017) and Burrow (2008) have established a significant negative relationship between youth employment and youth wages.

In the context of Nigeria, where the minimum wage is insufficient to provide even two square meals a day for government workers, it becomes impractical for youths to engage in such employment that fails to meet their basic personal needs. Additionally, the disparity in wages across various companies and sectors can significantly impact employment levels. Consequently, the negative effects of minimum wages are most pronounced in unregulated labor markets, such as those in Nigeria. A low minimum wage tends to correlate with a low unemployment rate in the economy. The trend relationship between youth unemployment and the national minimum wage in Nigeria indicates that increases in wage levels are accompanied by increases in employment (Ozoeze, 2021).

Conversely, real wages in Nigeria, using 2010 as the base year, have steadily declined, indicating that workers have been severely shortchanged over the years. When wages are set above the marginal productivity of lowskilled labor, it discourages economic growth and hinders the creation of new jobs in the formal sector, thereby incentivizing the expansion of the informal sector. Therefore, minimum wage must balance the competing economic and social imperatives of society. Over the years, a positive relationship between the minimum wage and youth unemployment has been observed in Nigeria (Okodua, 2020).

This persistent quest and agitation for a new minimum wage led to its enactment into law in July 2024, aimed at bridging unemployment and improving the cost of living. However, the poor wage rates, exacerbated by the economic recession and the impact of COVID-19, have significantly affected the living conditions of the populace, resulting in mass unemployment.

Another significant factor contributing to youth unemployment is population growth. Venatus & Ikwuba (2010) and Virk et al. (2024) posit that the rapid increase in population has led to an overwhelming surge in the young population, which, in turn, has caused a rapid expansion of the labor force. This expansion exerts pressure on the job market, leading to a highly competitive environment and fewer job opportunities. The NGYouthSDGs (2024) further explain that this population increase intensifies the strain on the job market in Nigeria, thereby contributing significantly to the high rates of youth unemployment.

Moreover, rural-urban migration significantly contributes to youth unemployment in Nigeria. According to Anyanwu (2023) and a United Nations Report (1999), the pursuit of better opportunities in urban areas has led to overpopulation in cities while rural areas have become increasingly deserted, leaving them primarily to farmers. This mass migration has adversely affected job availability in urban centers, resulting in a high influx of young people into cities across Nigeria. Mbah et al. (2016) argue that the decline in food production in developing countries like Nigeria is linked to the impact of ruralurban youth migration, among other factors. The largescale migration of youth from rural to urban areas has not only led to the neglect of agricultural production in rural communities but has also driven up the cost of labor in those areas as youths chase white-collar jobs in cities.

A critical issue closely linked to youth unemployment in Nigeria is the increasing enrollment in educational institutions coupled with a skills mismatch in the job market. Many young people in Nigeria lack the essential skills required by employers, such as entrepreneurial and technological competencies, making them ill-equipped to meet current job demands. This skills gap has led private sector employers to favor candidates with prior job experience, often overlooking recent graduates (Deki, 2012; Venatus & Ikwuba, 2010). Furthermore, Nigerian colleges and universities produce a significant number of graduates annually, many of whom enter the labor market seeking white-collar jobs in urban areas. Adetoro and Fadayomi (2020) emphasize that young individuals often choose their educational and career paths based on the influence of parents, relatives, and role models, rather than through a strong connection between labor market needs, employers, and training institutions. This disconnect has resulted in a skills mismatch and contributed to the unemployment of otherwise employable youth who are not adequately prepared for the available jobs in the country.

Other factors contributing to youth unemployment in Nigeria include the perceptions of both policymakers and youth regarding employment. To many, employment is narrowly defined as holding a salaried job and working for someone else (Venatus & Ikwuba, 2010). According to Mbah et al. (2016), several factors exacerbate youth unemployment, such as inadequate employment opportunities in rural areas, the pursuit of better education, insufficient social infrastructure like schools and healthcare, and better transportation facilities in urban areas. Additionally, factors such as displacement due to communal crises, the social status of one's parents, and the search for financial independence through labor or apprenticeship programs contribute to this issue.

NGYouthSDGs (2024) highlight that the lack of access to quality education, particularly vocational training or formal education, significantly contributes to youth unemployment in Nigeria. A decrease in aggregate demand leads to a reduction in the demand for labor overall, including both young and adult workers, further exacerbating youth unemployment (O'Higgins, 2017).

Furthermore, the lack of firms and industries willing to employ young people is often due to factors like insecurity, high crime rates that deter investors, high taxation, poor governance, and ineffective leadership, all of which contribute to the high levels of youth unemployment in the country (Anyanwu, 2023). Ajaegbu (2012) points out that despite Nigeria's wealth from its oil economy, youth unemployment remains high due to years of corruption, civil war, military rule, and economic mismanagement, which have stunted economic growth. Although Nigeria is rich in diverse and abundant resources, negligence and poor policies have led to its underutilization. The emphasis on university degrees over skill acquisition, along with the demise of small-scale and cottage industries, has further contributed to the rising tide of youth unemployment.

## YOUTHS AND CYBERCRIME

Innovation is an intrinsic part of life, and one of the most remarkable aspects of youth is their capacity for innovation. However, this creativity is not always channeled positively, as seen in the increasing sophistication of criminal activities and the methods used to evade arrest. Sowmyya (2014) notes that crime is a public wrong, an act that violates the law of the state and is strongly condemned by society. Karl-Dieter (2020) defines crime as any action or inaction that contravenes criminal law, such as theft, trafficking, or tax evasion. Even the failure to act, such as not intervening to prevent a murder, can constitute a crime.

Akers (1991) describes crime as behaviors that offer immediate gratification but have negative consequences in the long run. Similarly, Isiaka & Okaphor (2018) define crime as a deliberate act that breaches criminal law, committed without justification, and punishable by the state as either a felony or misdemeanor. The Nigerian Criminal Code defines an offense as any act or omission that subjects the individual to legal punishment under various legal instruments (CSS 152).

These definitions encompass cybercrime, a rapidly evolving threat that has taken on various forms, especially in Nigeria, where its prevalence has grown alongside rising unemployment. Cybercrime is a global issue that undermines policies and development, threatening societal structures and reflecting broader social instability, as noted by Egbewole & Lamidi (2021). Cybercrime involves criminal activities conducted through computers and networks, including cyber terrorism, cyber warfare, online harassment, spam, and internet fraud (Sowmyya, 2014). Parker (2016) defines cybercrime as illegal activities facilitated by the internet, often occurring across global electronic networks. According to Chikwendu et al. (2023), cybercrime encompasses offenses aimed at harming individuals or groups, whether by damaging reputations, causing physical or mental harm, or inflicting financial loss, all through modern telecommunications such as the Internet.

Many scholars have identified various factors that predispose youth to crime. Social causes such as social structure reflecting on citizens and communities, inequality, lack of power-sharing, insufficient support to families and neighborhoods, and perceived or real inaccessibility to services have been highlighted (Waterloo, 2014; Weatherburn, 2001; MJZ, 2009). Additionally, family disorganization, upbringing, defective education, media influence, and social disorganization have also been cited as significant contributors to youth criminality (Sowmyya, 2014; Klimczuk, 2015). These factors are particularly relevant in Nigeria and other parts of the world, where inequality, governmental corruption, and family disintegration have eroded social structures, values, and morals, driving youth toward crimes such as cybercrime.

In the economic domain, poverty, unemployment, industrialization, urbanization, technological advancement, lack of meaningful employment opportunities, poor housing, hopelessness, and prejudice against those living in poverty are key factors that push youth toward various crimes, including cybercrime, theft, and money laundering (Waterloo, 2014; Sowmyya, 2014; Anyanwu, 2023; Weatherburn, 2001; Klimczuk, 2015).

Psychological factors, including biological causes

such as age, body type, gender, hormonal imbalances, evolutionary factors, brain structures, and neurological deficits, have also been attributed to reinforcing youth involvement in crimes like cybercrime (Sowmyya, 2014; Weatherburn, 2001; Klimczuk, 2015; MJZ, 2009).

Geographical factors are also significant. Cities or counties with larger populations often have higher crime rates, as do poorly maintained neighborhoods. High residential mobility correlates with increased crime rates and the presence of alcohol stores, cannabis and drug shops, gambling, and tourist establishments in an area is positively associated with criminality (Anyanwu, 2024; Waterloo, 2014; Sowmyya, 2014; Weatherburn, 2001; Klimczuk, 2015; MJZ, 2009).

### **TYPES OF CYBERCRIME IN NIGERIA**

Olugbodi (2010) and Ribadu (2007) emphasize that the most common forms of cybercrime in Nigeria include website cloning, financial fraud, identity theft, credit card theft, cyber theft, cyber harassment, fraudulent emails, cyber laundering, and the use of viruses, worms, and Trojans. Okeshola & Adeta (2013) and Ozeh & Ohajionu (2019) further elaborate on cybercrimes such as fraudulent emails, cyber impersonation, pornography, spamming, phishing, and hacking of automated teller machines (ATM), which offer significant financial gains and have enticed many youths to escape their dire state of poverty. Ozeh & Ohajionu (2019) emphasized that cybercrimes in Nigeria encompass various forms, including cybertrespass (unauthorized access or damage), cybertheft (fraud and piracy), cyber-pornography (violating obscenity laws), and cyber-violence (psychological or physical harm, such as hate speech and stalking). Okeshola & Adeta (2013) further categorized cybercrimes in Nigeria into specific types, such as hacking, credit card fraud, software piracy, cyber identity theft, website cloning/phishing, pornography, sweetheart swindles (via social networks), cyber defamation, malicious program/ virus dissemination, and cyberstalking.

## CAUSES OF CYBERCRIME IN NIGERIA

Oyewole and Obeta (2002) asserted that the Internet is a global network of interconnected computers, creating boundless opportunities for humanity. Ehimen and Bola (2009) further noted that the Internet has spurred geometric growth and opened new avenues for businesses by removing economic barriers previously encountered by nations worldwide. Given these limitless advantages, it is clear that the Internet is a crucial tool for national development, particularly in a developing country like Nigeria. However, the internet has also been exploited by unemployed and disaffected youths as a tool to perpetrate mayhem and criminal activities. This misuse of the internet undermines its potential for positive impact and highlights the growing challenge of cybercrime in the country.

The harsh conditions experienced by people often drive them to seek illegal means to escape their dire circumstances. In Nigeria, the challenging conditions faced by youths-exacerbated by unemployment, poor infrastructure, and a lack of social amenities-have led many to resort to illicit activities such as cybercrime, commonly known as "Yahoo or internet players" which has become increasingly prevalent and poverty has been weaponized to further marginalize the youth (Jaja 2010, John 2020, Bello & Jamilu 2017, Anyanwu 2023). Onovo (2009) and Inyang (2009) contend that the rise in crime in Nigeria can be attributed to the societal glorification of criminals and fraudsters, a phenomenon that has eroded moral values and deepened moral decay across the nation. This decay is reflected in the appointment of individuals with questionable integrity to significant government positions, while those who uphold high standards of integrity are sidelined. Such developments have motivated unemployed youths to engage in internet fraud (cybercrime), where they deceive individuals and businesses (both local and foreign) in a bid to make quick money. Society, too, has become increasingly tolerant of this behavior due to widespread moral decay, economic hardship, and unemployment, this has made fraudsters feel relaxed and comfortable in the heinous crime, Anyanwu (2023).

Yusuf & Abdullahi suggest that youths in Nigeria turn to cybercrime as a means of escaping poverty, often engaging in various online scams to earn a living. Ogabido (2009) supports this by highlighting that inequality, unfair distribution of resources, and injustice in communities have driven youths towards cybercrime, the ripple effects of which have further eroded the moral fabric of society and intensified the pursuit of quick wealth by any means necessary. Ene (2017) adds that the looting and reckless spending of government resources have further pushed youths into various forms of crime, with cybercrime being one of the most notable consequences. Chikwendu et al. (2023) posit that youths engage in cybercrime as a coping strategy in the face of unemployment and the need to survive, often luring victims by obtaining personal information online through impersonation, which is then used to perpetrate various criminal activities.

Olukayode (2016) observes that impunity in the commission of crimes is linked to youth unemployment amid economic insecurity and the pressures of daily life, causing many youths to lose their moral compass in their quest to meet basic needs. Okeshola & Adeta (2013) summarize that peer group influence, defective socialization, weak legal frameworks, easy access to the internet, and the financial rewards of cybercrime are key factors motivating Nigerian youths to engage in such activities.

Moreover, the weak laws and legislation contributed to the growing trend in cybercrime. Until May 2015, Nigeria had no specific laws to combat cybercrime, allowing criminals to operate with relative impunity. Although some laws, such as the Economic and Financial Crimes Commission (Establishment) Act of 2004 and the Nigerian Criminal Code, existed, they were not explicitly designed to address cybercrime and could only be applied in a limited capacity. Furthermore, the policies and laws in place were not robust, and the agency responsible for curtailing cybercrime did not meet expectations, Oluwafemi (2020). In 2014, Nigeria introduced its first comprehensive National Cyber Security Policy and Strategy, which marked a significant step forward. This initiative included the establishment of the Nigeria Computer Emergency Response Team (ngCERT) in 2015, the passing of the Cybercrime (Prohibition, Prevention, Etc.) Act in 2015, and Nigeria's membership in the Global

Forum for Cyber Expertise (2015) and the Cybersecurity Alliance for Mutual Progress (2016). Additionally, a draft action plan for implementing the National Cybersecurity Strategy was developed in 2017, and cooperation with the U.S. to combat cybercrime and financial fraud was established in the same year (Chikwendu et al., 2023; Oluwafemi, 2020; Okeshola & Adeta, 2013; Ozeh & Ohajionu, 2019).

The rapid advancements in modern technology have also contributed to the rise of cybercrime among Nigerian youths. The ability to store vast amounts of information on electronic devices, communicate at high speeds, and engage in online transactions has made them more susceptible to cybercrime. Devices such as computers and mobile phones, with their unique ability to store data in compact spaces, have further facilitated this trend (Nayak, 2018; Chikwendu et al., 2023).

# **CYBERCRIME INDEX** *Ranking countries by cybercrime threat level*

	Ranking	Country	WCI score		Ranking	Country	WCI score
	1	Russia	58.39	•	11	Iran	4.78
	2	Ukraine	36.44		12	Belarus	3.87
0	3	China	27.86	3	13	Ghana	3.58
	4	United States	25.01	۶	14	South Africa	2.58
	5	Nigeria	21.28	()	15	Moldova	2.57
	6	Romania	14.83	≊	16	Israel	2.51
0	7	North Korea	10.61	-	17	Poland	2.22
	8	United Kingdom	9.01		18	Germany	2.17
6	9	Brazil	8.93		19	Netherlands	1.92
3	10	India	6.13		20	Latvia	1.68

## Figure 3

Cybercrime Index: Ranking countries by cybercrime threat level

Source: University of Oxford, 2024 online social science research publication.

## **EFFECTS OF CYBERCRIME**

Okeshola & Adeta (2013) highlighted that cybercrime tarnishes Nigeria's reputation, leading to a loss of trust and confidence, hindering profitable transactions, and denying innocent Nigerians opportunities abroad. It is detrimental to the country's progress and development, potentially resulting in job losses, loss of life, and reduced revenue. Chikwendu et al. (2023) further argued that cybercrime fosters laziness among youths, negatively impacting their entrepreneurial growth. According to Hemraj et al. (2012) and Okeshola & Adeta (2013), cybercrime poses significant potential economic risks to nations, financial institutions, companies, and internet users. These crimes, including data breaches, hacking, phishing, and other cyber intrusions, can lead to substantial financial losses, compromising the integrity, reputation, and finances of affected individuals and organizations. Such attacks can result in considerable economic damage, with impacts ranging from disrupted international financial markets to

system outages, reduced productivity, and increased labor costs due to network failures.

The financial repercussions of security breaches are a major concern for companies determining how to allocate their cybersecurity budgets, as well as for insurance providers offering cyber-risk policies. Businesses and organizations remain vulnerable to loss of functionality and operational efficiency as a result of these attacks. Cybercriminals exploit security gaps to cause disruption, often damaging a company's reputation and customer trust. For instance, frequent cyberattacks may lead to customers avoiding online transactions out of fear, as seen in long lines at banks in Nigeria and reduced trust in ATM and credit card use.

Additionally, cybercrime poses a threat to national security, particularly after events like 9/11, which highlighted the growing relationship between terrorism and cyberspace. Government funds, sensitive information, and decision-making processes are increasingly vulnerable to cyberattacks, as noted by Hemraj et al. (2012) and Sumanjit & Tapaswini (2013).

Okeshola & Adeta (2013) concluded that cybercrime not only tarnishes a country's reputation but also erodes trust, hampers profitable transactions, and negatively impacts citizens' opportunities abroad. It is detrimental to national progress, resulting in job losses, reduced revenue, and, in extreme cases, loss of life.

#### WAY FORWARD

Youth unemployment has garnered increased attention since the start of the 21st century, due to its far-reaching and disruptive effects on society. While the initial impact of unemployment may appear minimal, its long-term consequences can be severe, with repercussions that extend nationally and even globally (Deki, 2012). There is significant evidence linking youth unemployment to rising crime rates, and in Nigeria, the growing youth population has contributed to a sharp increase in cybercrime.

Cybercrime, a rapidly evolving global threat, has become particularly prevalent in Nigeria, where unemployment and economic hardship have driven many youths toward illegal activities. Cybercrime can inflict significant harm by damaging reputations, causing physical or mental distress, and resulting in financial losses, often through modern telecommunications platforms such as the Internet. The difficult conditions faced by Nigerian youth—compounded by unemployment, poor infrastructure, and a lack of essential social services—have made cybercrime an appealing avenue for survival.

To mitigate the devastating effects of both cybercrime and youth unemployment, the government must take decisive action. This includes addressing corruption and prosecuting public officials who abuse their positions, while also creating job opportunities and improving infrastructure in both rural and urban areas. Building hospitals, ensuring reliable access to clean water, improving roads, and providing consistent power supply are essential steps toward development.

Furthermore, the government should focus on establishing skill acquisition centers and youth empowerment programs, promoting the rule of law, and enforcing regulations to deter cybercrime. Other initiatives, such as youth employment resource centers, wage subsidies, mentorship programs, and career planning resources, would offer young people constructive alternatives. Overhauling dropout prevention policies by linking education to employment, encouraging publicprivate partnerships to support unemployed youth, providing soft loans for businesses and agriculture, and offering subsidized food to alleviate poverty are also necessary measures.

By implementing these strategies, the government can help steer unemployed youths away from cybercrime, ultimately benefiting the entire economy and fostering a more stable and prosperous society.

## CONCLUSION

The issue of youth unemployment has become a major concern for the labor market, particularly since the beginning of the 21st century. Globally, unemployment, along with other challenges faced by young people, has attracted widespread attention and debate. There is compelling evidence that links youth unemployment and non-employment to rising crime rates. In Nigeria, high youth unemployment has significantly contributed to the alarming increase in cybercrime.

Factors such as population growth, rural-urban migration, high school enrollment, and low minimum wage have been identified as some of the leading causes of unemployment in Nigeria, which, in turn, drives the increase in cybercrime. Many youths, facing harsh economic conditions and limited opportunities, resort to illegal activities like cybercrime as a means of survival. In particular, Nigerian youths often engage in cybercrime to cope with unemployment, using impersonation to obtain personal information online, which is then used for various fraudulent activities.

In addition to economic hardship, factors such as peer pressure, inadequate socialization, weak legal frameworks, easy access to the internet, and the financial incentives of cybercrime have contributed to its prevalence among Nigerian youths. Cybercrime not only tarnishes Nigeria's international reputation but also undermines trust in the country, poses a threat to national security, and hampers economic transactions. It also deprives innocent Nigerians of valuable opportunities abroad.

To effectively address this issue, the government must take urgent and concerted action to curb the spread of cybercrime. This includes creating job opportunities, improving infrastructure in both rural and urban areas, building roads and hospitals, establishing skill acquisition centers, providing soft loans, and enforcing stricter cybersecurity laws. By implementing these measures, the government can contain and control the rise of cybercrime and mitigate its devastating impact on society.

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