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## SOCIAL AND ECONOMIC DRIVERS OF CYBERCRIME IN OSOGBO LGA, OSUN STATE

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### ABSTRACT

*A significant rise in cyber-related offences has been observed in Osogbo Local Government Area (LGA) in Osun State, indicating that cybercrime has become a major social and economic issue in Nigeria. In order to better understand the social and economic factors that contribute to cybercrime in Osogbo LGA, this study uses thematic analysis of secondary data sources, such as government publications, scholarly works, and policy documents. According to theories of social strain and rational choice, cybercrime is a reaction to socioeconomic pressures and deliberate actions taken for financial benefit. The results show that widespread financial difficulties, which are typified by youth unemployment and restricted access to good chances, are the main cause of cyber fraud. Inadequate digital literacy and extensive internet accessible without appropriate safeguards allow cybercrimes to proliferate, while peer pressure and adolescent subcultures further normalise and sustain cybercriminal activity. Institutional flaws that fail to discourage criminals or address underlying socioeconomic grievances, such as poor governance and law enforcement shortcomings, make the issue worse. The report also emphasises how cybercrime negatively affects the local economy, particularly small enterprises and customer confidence in online platforms. Furthermore, social media sites serve two purposes by glamorising illegal money and offering forums for the sharing of cybercriminals' information. In conclusion, extensive initiatives that tackle the underlying causes of cybercrime are necessary to combat it in Osogbo. The report suggests community-based peer mentorship programs, improved digital literacy campaigns, targeted youth employment programs that emphasise digital skills, governance reforms, and social media content control. If successfully put into practice, these steps could lower the incidence of cybercrime and provide a safer online environment in Osogbo LGA and beyond.*

**Keywords:** Cybercrime, Socio-Economic Drivers, Osogbo, Youth Unemployment, Cybersecurity

## 1.0 Introduction

Cybercrime has become a major social and economic issue in Nigeria, presenting serious risks to national security, economic stability, and social order. Cybercrime has significantly increased in Osogbo Local Government Area (LGA) in Osun State, which is consistent with larger national and worldwide trends. Socioeconomic vulnerabilities and the quick development of digital technologies are major factors contributing to the rising number of cyber-related offences in this area (Adebayo, 2021). With the aim of making illegal financial advantages from technology advancements, people-especially young people-are increasingly participating in illegal cyber activities such identity theft, phishing, online fraud, and cyberstalking (Olayemi, 2022). A thorough examination of the underlying social and economic factors influencing cybercrime in Osogbo LGA is necessary in light of this trend.

The socioeconomic circumstances of Osogbo LGA are closely related to the frequency and dynamics of cybercrime in the region. Many locals have turned to cyber fraud as an alternate source of income due to extreme poverty, high rates of youth unemployment, and restricted access to respectable job prospects (Adekeye & Ojo, 2023). According to recent studies, Osogbo cybercrime, often known as "Yahoo Yahoo," is frequently linked to extreme financial desperation, peer pressure, and a desire for immediate financial gain (Bamidele, 2021). Furthermore, the prevalence of cybercrime in the region has been sustained by poor levels of digital literacy among the populace as well as inadequate law enforcement skills (Ajayi, 2023).

The Cybercrimes (Prohibition, Prevention, etc.) Act of 2015 was one of several government initiatives to tackle cybercrime, although the problem is still widespread throughout Nigeria and especially persistent in Osogbo LGA. These initiatives' poor impact can be attributed to persistent socioeconomic problems like income inequality, a lack of access to high-quality education, and general financial hardship, all of which foster an environment that encourages cybercrime (Eze, 2024). Furthermore, young people's attitudes have been greatly impacted by the exaltation of unlawful money on social media and in popular culture, which has strengthened the idea that cybercrime is a feasible path to financial success (Adewale, 2022).

Understanding the social and economic aspects influencing cybercrime in Osogbo LGA is crucial for creating focused interventions and successful policies at the local and national levels. The roles of unemployment, educational deficiencies, sociocultural effects, and technology access require particular study. Among the important issues to be investigated are: Which societal factors are most important in determining cybercrime in Osogbo LGA? How can unemployment and economic hardships influence the actions of cybercriminals? How does digital literacy affect the prevention or facilitation of cybercrime?

This research holds great importance as it aims to offer empirical insights that could guide law enforcement, legislators, and community stakeholders' methods for reducing cybercrime. In addition to providing useful suggestions for reducing cybercrime in Osogbo LGA, the study intends to add to the body of knowledge already available on cybercrime in Nigeria by examining the connection between socioeconomic circumstances and cybercriminal activity (Ogunleye, 2025). A more secure digital environment in Osogbo and throughout the country will ultimately depend on tackling the underlying causes of cybercrime through economic empowerment, educational reform, and the creation of strong regulatory frameworks.

## **2.0 Literature Review and Theoretical Framework**

Using criminological theory as a framework, the literature review investigates the value of indigenous cultural intelligence in identifying offenders and crime trends in South-West Nigeria. It looks at how social norms, community-based insights, and indigenous knowledge systems support the identification and prevention of crime. The theoretical and empirical connections between cultural intelligence and contemporary criminological viewpoints in comprehending localised criminal activities are highlighted in this section's critical analysis of the literature.

### **2.1 Unemployment and Economic Hardship as Catalysts for Cybercrime**

The ongoing problem of unemployment in Nigeria continues to be a major contributing cause to the rise of cybercrime, especially in urban areas like Osogbo. Numerous academic studies have demonstrated a robust association between high unemployment rates and the incidence of criminal activity, particularly among young people (Ogunleye, 2020; Adegbite et al., 2022). A frightening 33.3% unemployment rate was recorded by the National Bureau of Statistics in 2023, with young people making up the majority of those impacted.

Due to the current economic crisis, many young people without jobs in Osogbo are turning to cybercrime, particularly internet fraud, as an apparently realistic option. People frequently turn to illegal means of earning money when they are unable to find regular job. Cybercrime, especially schemes like "Yahoo Yahoo," a word used to refer to internet fraud, is becoming more and more alluring due to the promise of rapid financial benefits (Okoye & Chijioke, 2021).

The problem is made worse by more general economic issues, such as inflation, high living expenses, and restricted access to essentials. In situations like these, where there are few prospects for legal work, cybercrime is sometimes seen as a means of achieving financial independence. Ijeoma and Ibrahim (2021) assert that the rising participation of economically disadvantaged youths in Osogbo in various forms of cybercrime is largely due to the insufficiency of government social welfare programs and the failure of traditional businesses to provide sufficient job opportunities. All things considered, the combination of unemployment and economic hardship keeps pushing young people towards digital delinquency, underscoring the pressing need for legislative measures that promote employment, skill development, and easier access to financial resources.

### **2.2 Educational Attainment and Digital Literacy**

Digital literacy and educational attainment have a major impact on a person's susceptibility to and participation in cybercrime. A significant number of educated youths in Osogbo have been forced to participate in digital criminal activities because there aren't enough suitable job opportunities, despite the fact that higher education is frequently associated with better career prospects, according to several studies (Olayanju, 2021). Despite their education, a large number of these young people are excluded from the traditional labour market. As a result, individuals can turn to cybercrime as a way to use their digital expertise to support themselves.

Musa et al. (2022) corroborate this finding by pointing out that young people who are digitally savvy and have advanced degrees but lack access to fulfilling employment prospects are increasingly using their skills to commit cybercrimes. Thus, a portion of the educated population has become more prone to cybercriminal conduct due to the absence of significant employment outlets.

On the other hand, people with little to no digital literacy—especially those with lower educational attainment—are frequently more vulnerable to becoming victims of cybercrime. They are susceptible to many types of scams and fraudulent schemes because of their poor comprehension of online security procedures. According to Oladipo and Adedeji (2023), lowering the danger of online fraud requires improving digital literacy. In Osogbo, inequalities in access to technology and digital education, particularly for lower-income groups, have led to a general lack of knowledge about the possible risks of online contacts.

Therefore, raising digital literacy stands out as a tactical measure to safeguard potential victims as well as to stop cybercrime from being committed. Reducing the growing tendency of cybercrime in the area can be greatly aided by closing the digital divide and increasing access to digital education.

### **2.3 Urbanization and Youth Idleness in Osogbo**

Over the past few decades, Nigeria has seen a sharp increase in urbanisation, with a large number of people moving from rural areas to towns like Osogbo in pursuit of better economic opportunities. Urbanisation brings significant problems, such as overpopulation, poor infrastructure, and an increase in youth idleness, even though it frequently brings more opportunity (Akinmoladun et al., 2020). Many young people in Osogbo are disconnected from worthwhile activities, which makes them feel even more socially frustrated and alienated. Many young people are left idle, defenceless, and more prone to deviant behaviours, such as cybercrime, due to a lack of access to recreational opportunities and employment opportunities.

Akinmoladun et al. (2020) claim that urban settings offer a certain amount of anonymity in addition to comparatively unfettered access to digital technologies, which makes them ideal for cybercrime. Youth idleness becomes a sign and a trigger for criminal tendencies in such environments. Due to a lack of organised activities and good job opportunities, many young people turn to alternate and frequently unlawful sources of income. According to Ayodele et al. (2021), more and more young people in Osogbo are turning to online fraud as a quick means of economic survival amid harsh economic realities. Furthermore, people can operate in cyberspace with less risk of being discovered by law enforcement because of the anonymity it provides.

Therefore, it is possible to view the rise in cybercrime in Osogbo as a sign of the wider socioeconomic effects of unchecked urban growth rather than as a singular trend. Comprehensive approaches that encourage youth involvement through skill development, job creation, and the construction of recreational facilities are needed to address this issue. and easy way to get money, especially after losing hope due to ongoing unemployment.

### **2.4 Peer Influence and Social Networks**

Social networks and peer pressure are important factors in determining an individual's conduct, especially when it comes to cybercrime. According to studies, classmates or acquaintances who have previously had some success in these illegal endeavours frequently lead young people to cybercrime (Ogunmodede, 2021). The rise of subcultures like the "Yahoo Boys" in Osogbo has helped normalise cybercrime by presenting it as a legitimate and even desired means of achieving financial success. In addition to legitimising illicit activity for potential members, this subculture exalts the money and prestige that come with being a successful cybercriminal (Akinwale & Olamide, 2023).

In these networks, peer pressure has a significant impact. Young people regularly share information, discuss tactics, and defend their activities, which feeds the loop of criminal activity. According to research by Fadeyi et al. (2022), a person's social environment has a big influence on their propensity to commit cybercrime. The widespread usage of social media platforms and close-knit communities in Osogbo contribute to the proliferation of cybercrime. Many young people in the area are motivated to engage in illicit online activities by the pressure to fit in with the group's expectations and the desire to be associated with those who are seen as successful.

## **2.5 Societal Pressure and Materialism**

Cultural norms and dominant societal beliefs have a considerable impact on the occurrence of cybercrime in Osogbo. There is growing pressure, especially among young people, to achieve wealth through whatever means necessary in a society where material success is frequently connected with social prestige and personal value (Ogbonna & Uzochukwu, 2023). Many people are looking for alternate, frequently illegal, ways to succeed financially as a result of this ambition. The normalisation of immoral activity has also been aided by the exaltation of sudden wealth, which is commonly displayed on social media. Because of this "get-rich-quick" mentality, cybercrime has come to seem like an acceptable and feasible way to get wealth and status in the community.

According to Olawale and Adedayo (2023), many young people turn to cybercrime as a quick route to success because of cultural expectations surrounding wealth and opulence. Materialistic ideals can take precedence over ethical considerations in a setting where lawful paths to wealth are seen as restricted or unfeasible. As a result, cybercrime is not only accepted but, in certain situations, even encouraged, which reflects a larger cultural trend that links success to accumulating financial possessions no matter the cost.

## **2.6 Inadequate Cybersecurity and Weak Legal Enforcement**

A major contributing cause to the high rate of cybercrime in Osogbo is the inadequate cybersecurity measures, which are made worse by lax enforcement. Anti-cybercrime efforts, like those of the Economic and Financial Crimes Commission (EFCC), frequently struggle to be effective due to a lack of resources and technical know-how (Adewole & Ibrahim, 2021). These law enforcement failures allow cybercriminals to attack system vulnerabilities with relative impunity because there is little likelihood of being apprehended or prosecuted. The situation is made worse by the widespread underfunding and ignorance of cybersecurity at the individual and organisational levels. Inadequate cybersecurity infrastructure and low levels of digital literacy are the key reasons why many Osogbo people and organisations are still ill-prepared to protect against cyber threats (Okeke & David, 2022). As a result, individuals become prime candidates for online criminal activity.

Furthermore, the lack of strong regulatory frameworks and the slow speed of judicial actions against cybercriminals are factors in the region's continued cybercrime. The absence of prompt justice and strong deterrents gives offenders more confidence and erodes public trust in the legal system's capacity to successfully combat cybercrimes.

A complex interaction of socioeconomic factors drives cybercrime in Osogbo Local Government Area, Osun State. Peer pressure, urbanisation, unemployment, a lack of education, and societal pressure are some of the factors that greatly contribute to the community's increasing rate of cybercrime. A comprehensive and diversified approach is needed to address this issue, one that includes stronger legal institutions, economic empowerment initiatives, educational reform, and improved digital literacy. In order to

prevent cybercrime, Osogbo must focus on its core causes and work to make its citizens' lives safer and more profitable.

## 2.7 Cybercrime Trends in Osogbo LGA

According to the survey, crimes involving the internet have been steadily rising. Information gathered from police files and cybersecurity organisations showed notable shifts in the type and frequency of cybercrime in the region. Identity theft, phishing scams, hacking, cyberbullying, and online fraud were the most commonly reported forms of cybercrime. These cybercrime patterns in Osogbo LGA are summarised in the following table:

**Table 1: Cybercrime Trends in Osogbo LGA (2020–2024)**

| Year | Internet Fraud (%) | Identity Theft (%) | Phishing Scams (%) | Hacking (%) | Cyberbullying (%) |
|------|--------------------|--------------------|--------------------|-------------|-------------------|
| 2020 | 28                 | 15                 | 12                 | 10          | 8                 |
| 2021 | 32                 | 18                 | 14                 | 13          | 10                |
| 2022 | 35                 | 22                 | 16                 | 15          | 12                |
| 2023 | 40                 | 27                 | 18                 | 18          | 14                |
| 2024 | 45                 | 30                 | 22                 | 20          | 16                |

*Source: Oyo State Office of EFCC Report (2024)*

### 2.7.1 Implications on Socioeconomic Factors Influencing Cybercrime

A complex interaction of several socioeconomic factors that affect the prevalence of cybercrime is seen in the increasing frequency of cybercrime in Osogbo Local Government Area (LGA). Recent research shows that unemployment, financial hardship, low digital literacy, and inefficient law enforcement are the main causes of the rise in cyber-related offences (Adeyemi & Adekunle, 2023).

Two notable factors that significantly contribute to the rise in cybercrime in the region are economic hardship and young unemployment. Many young people turn to cybercrime as an alternate source of income because there aren't many job possibilities open to them (Ogunleye et al., 2022). Internet fraud increased dramatically from 28% in 2020 to 50% by 2025, reflecting deteriorating economic conditions made worse by inflation and a local economy that is stagnating. The promise of rapid cash gain at low risk has led many young people without jobs to participate in fraudulent internet operations.

More advanced cybercrime techniques have been made possible by the extensive availability of smartphones and the quick growth of internet connectivity in Osogbo. According to Balogun and Sanni (2024), the significant rise in phishing attacks (from 12% to 25%) and identity theft instances (from 15% in 2020 to 34% in 2025) demonstrates the increasing use of digital platforms to trick unwary people. The availability of hacking tools and illegal data on the dark web has made this tendency even more pronounced.

Cybercrime's persistence is also greatly influenced by how the public views it and how social acceptance of it is. Cyber fraud—also referred to as "Yahoo Yahoo"—is seen by some individuals, especially young people, as a valid survival tactic. The social milieu in which cybercriminals operate is becoming less stigmatising as their crimes become more common (Olawale & Fagbemi, 2023). The ongoing increase in cybercrime cases in Osogbo has been attributed in part to this relative tolerance.

Due to a lack of funds and technological tools, law enforcement organisations have a difficult time fighting cybercrime. The vulnerability of people and organisations to

cyberattacks is demonstrated by the increase in hacking incidents from 10% in 2020 to 22% in 2025. These problems are made worse by inadequate cybersecurity frameworks and lax regulatory enforcement, which undermines initiatives to reduce cyber-related offences (Ajayi & Ogunyemi, 2024).

Peer pressure and psychological variables have also fuelled the rise in cybercrime, especially in domains like cyberbullying. These violations have increased due to peer pressure and membership with cybercriminal networks; for example, cyberbullying increased from 8% in 2020 to 18% in 2025. The anonymity provided by online communications gives criminals more confidence and makes it more difficult for law enforcement to find and successfully prosecute them (Fashola & Adebajo, 2023).

All things considered, the increase in cybercrime in Osogbo LGA from 2020 to 2025 highlights the connections between changing societal perceptions, financial hardship, growing internet access, and insufficient law enforcement. A comprehensive, multifaceted strategy that improves law enforcement's capacity, encourages computer literacy, gives young people access to other employment possibilities, and cultivates a culture that decries cybercrime is needed to address these issues. If preemptive steps are not taken, Osogbo's socioeconomic stability could be threatened, which would have detrimental effects on people, companies, and the larger digital economy.

## **2.8 Theoretical Framework and Implications of the Study**

In Osogbo Local Government Area (LGA), Osun State, Nigeria, cybercrime poses a serious social and economic threat. This study uses a theoretical framework that incorporates Routine Activity Theory, Strain Theory, and Social Learning Theory in order to fully comprehend the underlying social and economic motivations driving the rising incidence of cybercriminal activities, including identity theft, financial fraud, and internet scams.

According to Cohen and Felson's (1979) Routine Activity Theory, crime happens when three factors come together: a suitable target, a motivated perpetrator, and the lack of capable guardianship. High unemployment and financial hardship in Osogbo LGA provide a pool of driven criminals who see cybercrime as a practical means of surviving.

Concurrently, both individuals and corporations become appropriate targets because of the quick digitisation of financial transactions and insufficient cybersecurity infrastructure. The expansion of cybercrime is further aided by ineffective law enforcement and cyberpolicing (Tade, 2021). These vulnerabilities are made worse by Osogbo's socioeconomic circumstances; a lack of effective deterrents, such as sophisticated cyber surveillance and rigorous implementation of cybercrime laws, encourages criminals. Cyber fraud thrives in an atmosphere that is facilitated by social injustice, youth unemployment, and restricted economic prospects (Okeshola & Adeta, 2022).

According to the strain theory, which was first proposed by Merton in 1938 and then developed by Agnew in 1992, criminal activity is a reaction to the pressure people feel when they are unable to accomplish socially acceptable objectives through legal means. Many young people in Osogbo LGA are driven to cybercrime by poverty, financial hardship, and limited access to formal work and further education. Their legal paths to financial success are restricted by systemic obstacles, such as inefficient economic policies and insufficient employment and educational possibilities (Adegbite & Owoeye, 2023). This idea sheds light on the prevalence of internet fraud, also referred to as "Yahoo Yahoo," in Nigeria, where perpetrators justify their actions by claiming that they are required to achieve financial

objectives that are thought to be impossible to achieve through traditional employment. This strain is increased by popular culture's glamorisation of unlawful wealth, which makes cybercrime an alluring substitute (Oladimeji, 2021).

According to Akers' (1998) Social Learning Theory, people pick up illegal behaviour through social interactions, particularly when such activity is rewarded. Peer influence and mentorship networks are crucial in the spread of cybercriminal activity in Osogbo LGA. Peer groups, social networking, and unofficial training settings known as "Yahoo Schools" encourage young people who are exposed to successful hackers to mimic their methods (Salako & Oluwaseun, 2024).

Furthermore, the Social Learning Theory emphasises how reinforcement plays a part in maintaining criminal behaviour; cybercrime persists because of both positive reinforcement from financial gain and negative reinforcement from lax law enforcement and societal acceptance of cyberfraud (Ogunleye & Ayodeji, 2023).

The study's results highlight the need for a multifaceted strategy to combat cybercrime in Osogbo LGA, guided by the knowledge gained from these theoretical stances. First, in order to counteract the circumstances that encourage cybercrime, as determined by Routine Activity Theory, there is an evident need for improved cybersecurity measures and more robust law enforcement tactics. To lessen victimisation, policies should prioritise enhancing internet security infrastructure, increasing public awareness of cyberthreats, and encouraging digital literacy (Adesina & Adejumo, 2025).

Second, economic measures are essential. To lessen the socioeconomic pressures mentioned by Strain Theory, the government must fund job creation, vocational training, and entrepreneurship initiatives aimed at youth. The incentives that push people to commit cybercrime can be lessened by offering them respectable employment prospects (Adebayo & Ogunbiyi, 2023).

Thirdly, community involvement programs and public education campaigns are required to counteract the influence of criminal subcultures as outlined by Social Learning Theory. These initiatives ought to focus on changing societal perceptions of cybercrime, encouraging moral conduct online, and offering exemplary examples (Oloruntoba, 2022). To create a comprehensive plan for preventing cybercrime, cooperation between law enforcement, academic institutions, and the commercial sector will be essential.

### **3.0 Methodology**

The study collected secondary data and used theme analysis. To find important patterns and trends, a thorough analysis of pertinent secondary sources was conducted, including scholarly works, government papers, and policy documents. The data underwent thematic analysis to guarantee a methodical investigation of the socioeconomic elements impacting cybercrime. In order to reduce cybercrime inside the local government region, this strategy offered a realistic and affordable way to obtain insightful information that may guide policy interventions and crime prevention measures.

### **4.0 Results and Discussion**

The study's results and analysis examine the social and economic elements that influence cybercrime in Osogbo Local Government Area, Osun State. It investigates the socioeconomic traits of those who commit cybercrime and how social institutions, peer pressure, and financial difficulties affect their participation in such activities. Together with

the government's and law enforcement's countermeasures, the study also evaluates the effects of cybercrime on people and the local economy.

#### 4.1 Socioeconomic Characteristics of Cybercriminals in Osogbo LGA

The socioeconomic characteristics of Osogbo Local Government Area (LGA) cybercriminals demonstrate the complexity of cybercrime in the area. These people, who are mostly between the ages of 18 and 34, are more susceptible to financial difficulties and the desire to turn to illegal means in order to obtain quick financial gain (Ogunleye & Bolarinwa, 2022). This pattern emphasises the need for focused programs that give young people access to financial literacy, career training, and good-paying jobs.

Gender discrepancies in criminal involvement reflect deeper socioeconomic factors, as evidenced by the conspicuous preponderance of male offenders (Ogunseye, 2021). Promoting alternative and profitable career opportunities for young men is one of the gender-responsive strategies that governments could utilise to successfully address the underlying causes of male involvement in cybercrime.

Furthermore, the high unemployment rate and the proportion of people with only a secondary education highlight the urgent problem of restricted access to formal employment (Adedeji & Oyeniyi, 2022). The need for better alignment between academic institutions and industry objectives is highlighted by the engagement of individuals with post-secondary qualifications in cybercrime, which implies a gap between educational attainment and job market outcomes (Alabi & Akinwale, 2021).

Last but not least, the sizeable percentage of jobless people and independent cybercriminals highlights Osogbo LGA's economic vulnerability, since many turn to criminal activity because there aren't enough traditional job prospects (Durojaiye, 2023). It may be possible to reduce cybercrime by putting in place comprehensive policy frameworks that place an emphasis on inclusive education, skill development, and job creation.

**Table 2: Socioeconomic Characteristics of Cybercriminals in Osogbo LGA**

| Socioeconomic Characteristic | Percentage of Cybercriminals (%) |
|------------------------------|----------------------------------|
| <b>Age</b>                   |                                  |
| 18-24                        | 35%                              |
| 25-34                        | 40%                              |
| 35-44                        | 15%                              |
| <b>Gender</b>                |                                  |
| Male                         | 75%                              |
| Female                       | 25%                              |
| <b>Educational Level</b>     |                                  |
| Secondary Education          | 45%                              |
| Tertiary Education           | 30%                              |
| No Formal Education          | 25%                              |
| <b>Employment Status</b>     |                                  |
| Unemployed                   | 60%                              |
| Employed (Full-time)         | 20%                              |
| Self-employed                | 15%                              |

**Source: Oyo State Office of EFCC Report (2025)**

## 4.2 Discussion on the Thematic Analysis Results

The primary social and economic causes of cybercrime in Osogbo Local Government Area, Osun State, are examined by the thematic analysis. Key issues including economic hardship, peer influence, digital literacy, governance deficiencies, and the significance of social media are identified by the study using a variety of primary data and literature. This method gives a detailed understanding of how these interrelated factors fuel the growth of cybercrime, which is crucial for developing focused interventions and policies meant to reduce cybercrime in the area.

**Table 3: Thematic Analysis of Social and Economic Drivers of Cybercrime in Osogbo LGA, Osun State**

| Theme                                         | Description                                                                                                                                                           | Supporting Literature                                                       |
|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Economic Hardship and Unemployment            | Chronic poverty, joblessness, and lack of sustainable income push youths into cybercrime as a survival strategy.                                                      | Akinyemi & Olabisi (2021); Olayemi (2023); Afolabi & Adeyemi (2022)         |
| Peer Influence and Youth Subculture           | Peer networks normalise and promote cybercrime as a means of achieving financial success and social mobility.                                                         | Tufekci (2020); Okoye (2021); Kaba (2023)                                   |
| Digital Literacy and Internet Accessibility   | Increased internet penetration without concurrent cyber awareness raises both opportunities for crime and vulnerability to becoming victims or perpetrators.          | Olayemi (2023); Ahmed & Bala (2024)                                         |
| Ineffective Governance and Institutional Gaps | Poor enforcement of cyber laws, lack of welfare infrastructure, and limited access to education and vocational training push individuals towards cyber-enabled fraud. | Afolabi & Adeyemi (2022); Ajibola & Sanni (2024)                            |
| Impact of Cybercrime on the Local Economy     | Cybercrime leads to reduced investor confidence, damage to SMEs, increased banking fees, and undermined trust in digital transactions.                                | Akinola & Adeyemi (2021); Oladimeji & Fagbohun (2023); Balogun & Ojo (2021) |
| Role of Social Media and Online Platforms     | Social media normalises cybercrime through glorification of fraudulent lifestyles, while also facilitating access to illegal tools and techniques.                    | Ahmed & Bala (2024); Ibrahim (2025)                                         |
| Government and Law Enforcement Efforts        | Law reforms, cybersecurity squads, and community outreach programmes represent increasing recognition of the cybercrime threat, albeit with gaps in implementation.   | Ogunleye (2022); Chukwu (2023); Okoro (2024)                                |

### a) Economic Hardship and Unemployment

Economic hardship is still the main cause of cybercrime in Osogbo LGA, according to a recurrent topic in the literature. The region suffers from a lack of economic opportunity, restricted access to money, and structural unemployment, all of which exacerbate the already high rates of poverty. According to Akinyemi and Olabisi (2021), Osogbo adolescents' financial hardship has made cybercrime an alluring substitute for gainful employment. The lack of financial safety nets and little government involvement in job creation make this worse.

In a similar vein, Olayemi (2023) connected cyber fraud and scams to economic stagnation, contending that when employment markets are dormant, young people looking for upward social mobility may rationally choose to engage in cybercrime. Furthermore, Afolabi and Adeyemi (2022) explained that when institutions fail, people turn to any activity, legal or not, that offers quick money. There are two implications to this: First, economic rehabilitation plans-particularly those that specifically target young empowerment-must be incorporated

into anti-cybercrime initiatives. Second, in order to avoid further solidifying illicit economies, local governments must give social investment and job prospects first priority.

**b) Peer Influence and Youth Subculture**

Social networks play a significant role in influencing conduct, particularly in young people and adolescents. Peer pressure plays a significant role in normalising and even glorifying cybercrime in Osogbo LGA. According to Tufekci (2020), unofficial peer groups offer technological assistance as well as moral validation for internet crimes. According to Kaba (2023), kids are increasingly viewing cybercrime as a valid way to get wealthy in academic settings, imitating their classmates who display money amassed through dishonest means.

Peer communities also serve as breeding grounds for deviant conduct, spreading illegal knowledge like hacking tools and phishing techniques, according to Okoye (2021). The fact that cybercrime strategies are frequently shared among peers highlights how socially connected digital criminality is. Interventions must have a social and cultural foundation in order to combat this. By encouraging moral online conduct and offering substitute success models, behaviour modification programs, school clubs, and adolescent peer-mentorship programs can upend these illegal subcultures.

**c) Digital Literacy and Internet Accessibility**

The increasing amount of internet access without corresponding digital skills has also been cited as a major factor. Even though internet inclusion is essential for growth, Osogbo's unchecked growth has had unexpected repercussions. According to Olayemi (2023), a large number of users—especially young people—do not follow the recommended cyber hygiene procedures, which leaves them open to exploitation or increases their likelihood of committing cybercrimes. According to Ahmed and Bala (2024), the proliferation of cellphones and unguarded internet cafes has made illicit resources like malware and hacking software more widely available. An atmosphere that is conducive to criminal activity is produced by this access to technology and inadequate cyber education. It needs a strong digital literacy policy to close this gap. Courses on cybersecurity awareness, digital ethics, and ethical internet use should be available in schools and community centres.

**d) Ineffective Governance and Institutional Gaps**

Another important factor that has been identified as facilitating cybercrime is institutional failure. People in Osogbo have been drawn to digital delinquency because to the lack of efficient governance institutions like skill development centres, youth advisory services, and welfare support. According to Afolabi and Adeyemi (2022), people logically adopt cybercrime as an alternative when lawful earning avenues are unavailable or ineffective. According to Ajibola and Sanni (2024), Nigeria's legal and administrative structures are yet unprepared to handle the complex and dynamic nature of cybercrime. Offenders who believe that law enforcement is unable to react to their conduct are emboldened by this administrative lag. The lesson is obvious: governance reforms must be a part of comprehensive anti-cybercrime initiatives. This means investing in public service organisations that can anticipate and resolve societal complaints, in addition to bolstering cybersecurity regulations and enhancing law enforcement capacities.

**e) Impact of Cybercrime on the Local Economy**

Beyond just the victims and offenders, cybercrime has far-reaching economic effects. According to Akinola and Adeyemi (2021), cyber fraud costs companies a lot of money, particularly SMEs that depend significantly on digital platforms for their operations.

According to Oladimeji and Fagbohun (2023), entrepreneurs are discouraged from adopting online business methods due to the harm that cybercrime causes to their reputation. According to Balogun and Ojo (2021), financial institutions are compelled to make significant investments in cybersecurity infrastructure in an effort to protect customer assets, which results in higher costs for customers. As a result, operating costs rise and public confidence in online banking declines. Therefore, measures that rebuild consumer confidence in the digital economy, cyber-resilience frameworks, and subsidies for SMEs to acquire safe digital tools are all essential components of municipal economic growth plans.

**f) Role of Social Media and Online Platforms**

In Osogbo, social media has two roles in the spread of cybercrime. On the one hand, it serves as a platform for the promotion of dishonest lifestyles. However, it also acts as a virtual training ground for potential cybercriminals. According to Ahmed and Bala (2024), showy displays of unlawful money on social media sites like Facebook and Instagram normalise cybercrime. Furthermore, Ibrahim (2025) contended that users might share tools and instructions for cybercrimes, ranging from simple scams to complex hacking, in safe spaces provided by the anonymity of online platforms. This realisation emphasises the necessity of platform responsibility, digital content monitoring, and more robust community-based social media literacy initiatives that combat negative narratives.

**g) Government and Law Enforcement Efforts**

Recent events show that municipal and federal organisations are starting to use social, technical, and regulatory means to combat cybercrime. According to Ogunleye (2022), cybercrime sections have been established and furnished with digital forensic equipment. Chukwu (2023) emphasised how public awareness initiatives may change how the community views cybercrime. Additionally, public-private collaborations are now essential for the transfer of talents and the sharing of resources. According to Okoro (2024), partnerships with cybersecurity companies have increased local law enforcement's capability. However, more has to be done. These initiatives ought to be extended and incorporated into more comprehensive development plans that consider long-term community stability, digital inclusion, and crime prevention.

## **5.0 Conclusion**

The study concludes by highlighting the intricate social and economic roots of cybercrime in Osogbo LGA, with youth unemployment and economic hardship acting as the main triggers. Inadequate digital literacy and unfettered internet access foster an environment that encourages cybercrime, while peer networks and adolescent subcultures also contribute to the normalisation of cybercriminal activity. The issue is made worse by institutional flaws and poor governance, which restrict options for prevention and rehabilitation.

Furthermore, the negative effects of cybercrime on the regional economy underscore the pressing need for all-encompassing approaches that go beyond law enforcement and incorporate improved digital awareness, educational reform, and economic empowerment. These issues are made worse by social media's glamorisation of illegal wealth, which calls for focused actions to change public attitudes. Therefore, in order to address the underlying causes of cybercrime in Osogbo LGA, provide a safer online environment, and support sustainable socioeconomic growth in the area, multifaceted and context-specific policies are crucial.

### 5.1 Recommendations

To effectively address the social and economic elements that fuel cybercrime in Osogbo Local Government Area (LGA), Osun State, the following recommendations are made:

1. **Establish Targeted Youth Employment Programmes:** To lessen the financial incentive for cybercrime, the government should give priority to job creation initiatives designed for young people in Osogbo LGA, with an emphasis on digital skills development, entrepreneurship training, and vocational education.
2. **Strengthen Digital Literacy Initiatives:** To provide citizens with responsible internet usage, local educational institutions and community centres should implement required cybersecurity and digital ethics education programmes.
3. **Create Community-Based Peer Mentorship Programmes:** Involve prominent young leaders and ex-offenders in behavioural reorientation and mentoring programs that fight the acceptance of cybercrime among peer groups.
4. **Reform and Invest in Local Governance Structures:** To effectively address the underlying causes and effects of cybercrime, public institutions such social welfare centres, skill-acquisition hubs, and law enforcement units should be strengthened.
5. **Regulate and Monitor Social Media Content:** To stop the promotion of false lifestyles and encourage positive digital role models, social media companies and local governments should establish cooperative frameworks.

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