



Health Related Effects of Involvement in Internet Fraud (“Yahoo Yahoo”) among Youths in Anyigba, Dekina Local Government Area, Kogi State, Nigeria

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Abstract

The proliferation of internet access and digital technologies has significantly transformed socio-economic interactions globally. In Nigeria, however, this digital expansion has coincided with a marked rise in internet-based fraud, popularly known as “Yahoo-Yahoo.” While a growing body of literature has examined the criminological, economic, and security dimensions of internet fraud, limited attention has been given to the health related consequences experienced by youths involved in these activities. This study examined the health related effects of involvement in internet fraud among youths in Anyigba, Dekina Local Government Area (LGA), Kogi State, Nigeria. A mixed methods cross-sectional design was adopted. Quantitative data were collected from 420 youths aged 18-35 years using a structured questionnaire, while qualitative data were obtained through in-depth interviews. The findings revealed high levels of direct and indirect involvement in internet fraud and demonstrated significant associations with psychological stress, anxiety, sleep disturbance, substance use, physical health complaints, and social relationship strain. The study concludes that youth involvement in internet fraud constitutes not only a legal and economic challenge but also a public health and social wellbeing concern. Integrated interventions that combine cybercrime prevention with mental health support, youth employment initiatives, and community based social interventions are recommended.

Keywords: *Anyigba, Effects, Health Related, Internet fraud, Yahoo Yahoo, Youths.*

Introduction

The diffusion of internet enabled technologies across Africa has created substantial gains in connectivity, innovation, and commerce; however, it has also expanded the opportunity space for cyber enabled crimes, including online fraud. In Nigeria, internet fraud popularly framed as “Yahoo-Yahoo” has become a prominent form of cybercrime that leverages email, social media, messaging apps, and digital payment systems to deceive victims for financial gain (Ayandele & Popoola, 2019). Regional threat assessments have repeatedly identified West Africa as a key cybercrime hotspot, with Nigeria frequently referenced in relation to online scams and related cyber enabled offences (INTERPOL, 2021; INTERPOL, 2025).

Evidence from Nigerian studies suggests that youth participation in internet fraud is shaped by a combination of structural pressures and social processes. Structural pressures include high unemployment and underemployment, widening inequality, and intense social expectations around wealth acquisition and financial independence (NBS, 2023). Social processes include peer initiation, skills transfer, and reinforcement of “hustle” narratives particularly within student dense communities where digital skills and social networks are concentrated (Ogunleye et al., 2019). These dynamics are increasingly observed in university host towns, where youth populations are high and internet access is widespread.

In addition, locally affiliated scholarship connected to Prince Abubakar Audu University (PAAU), Anyigba, has examined youth economic aspirations and the “get rich quick” syndrome in ways that directly intersect with cybercrime risk environments (IJAAR, 2024). A further Kogi/Anyigba linked sociological review has also discussed cybercrime (“yahoo-yahoo”) as part

of broader socio-economic disruptions, reinforcing the relevance of the context for empirical study (Sheyindemi, 2025).

Empirical work on sleep health among Nigerian adolescents and young adults documents disrupted sleep patterns and their associated psychosocial and behavioural correlates, providing a relevant health lens for interpreting internet fraud related nocturnal routines (MUSIHB et al., 2024; Olorunmoteni et al., 2024). In parallel, national evidence and Nigeria based studies point to meaningful levels of psychoactive substance use among young people, highlighting coping related risk behaviour as a policy concern (UNODC, 2019; Sulyman et al., 2020; Kolawole et al., 2025).

Statement of the Problem

Nigeria's internet fraud challenge has been widely documented in academic and policy sources, yet most analyses prioritize crime patterns, motivations, and enforcement challenges rather than the health burden experienced by youths within cybercrime ecosystems. Foundational Nigerian research describes Yahoo-Yahoo as cyber-enabled criminality frequently perpetrated by youths and students, shaped by economic pressures and social learning pathways (Ayandele & Popoola, 2019; Ogunleye et al., 2019). Regional cyber threat assessments similarly underscore the scale and evolving sophistication of cyber-enabled offences affecting and originating from African contexts (INTERPOL, 2021; INTERPOL, 2025).

However, internet fraud involvement plausibly generates a risk environment that may erode health and wellbeing: persistent fear of arrest and exposure, moral conflict, secrecy, nocturnal work cycles, and coping through substance use. Public health authorities identify adolescents and young adults as a high-risk group for stress-related challenges and harmful coping behaviours, and Nigerian evidence suggests that sleep disruption and psychoactive substance use are salient youth health concerns (WHO, 2024; UNODC, 2019; MUSIHB et al., 2024). Yet, these health studies rarely connect outcomes to specific illicit digital economies like Yahoo-Yahoo, leaving an evidence gap.

In Kogi State and Anyigba in particular local discourse has highlighted cybercrime visibility among youths, with public commentary and reportage describing patterns that warrant rigorous empirical investigation (Kogi Reports, 2024). Locally affiliated scholarship also points to youth economic aspiration pressures and socio-economic disruptions relevant to cybercrime risk, but without direct empirical assessment of health outcomes in the Anyigba context (IJAAR, 2024; Sheyindemi, 2025). Consequently, policy and community responses risk remaining overly punitive or moralistic, without integrating preventive and health-sensitive approaches that address stress, sleep disruption, and substance use pathways.

The absence of health focused evidence represents a critical gap in both scholarship and policy. Addressing internet fraud solely through criminal justice responses risks overlooking the underlying vulnerabilities that drive youth participation and the health consequences that may perpetuate cycles of risk and marginalization. This study therefore seeks to fill this gap by

providing empirical evidence on the health related effects of involvement in internet fraud among youths in Anyigba, Dekina LGA, Kogi State.

Objectives of the Study

The main objective of this study is to examine the health-related effects of involvement in internet fraud among youths in Anyigba, Dekina Local Government Area, Kogi State.

The specific objectives are to:

To assess the prevalence and patterns of youth involvement in internet fraud in Anyigba;

To examine the mental and psychological health effects associated with involvement in internet fraud;

To assess the behavioural and physical health outcomes linked to internet fraud involvement;

To examine the social and emotional consequences of involvement in internet fraud; and

To integrate quantitative and qualitative evidence to explain how and why internet fraud involvement affects youth health.

Literature Review

Conceptual and Theoretical Literature

Conceptualizing Internet Fraud (“Yahoo-Yahoo”) among Youths

Internet fraud, popularly known as “Yahoo-Yahoo” in Nigeria, refers to the use of digital communication platforms to deceive individuals or organizations for financial gain. This includes activities such as romance scams, identity impersonation, phishing, business email compromise, and online investment scams (Ayandele, 2019; INTERPOL, 2025). Among Nigerian youths, internet fraud has evolved beyond isolated criminal acts into a socially embedded practice, sustained by peer networks, shared skills, and collective narratives that frame fraud as a form of digital hustle or survival strategy (Lazarus, 2020).

Conceptually, youth involvement in internet fraud can be understood as a continuum of participation. At one end are youths with no involvement, followed by those indirectly involved through logistical support (e.g., providing devices, SIM cards, bank accounts, or accommodation), and finally those directly involved as primary operators. This continuum perspective reflects cybercrime intelligence findings that internet fraud operates through networked ecosystems with differentiated roles, rather than through lone actors (INTERPOL, 2021; INTERPOL, 2025). Understanding involvement as a spectrum is important for analyzing health effects, as levels of exposure and risk may vary across roles.

Social Learning Theory and Internet Fraud

Social learning theory provides a useful framework for understanding how youths become involved in internet fraud. The theory posits that individuals learn behaviours through interaction with others, observation of role models, and reinforcement of rewarded actions. In the context of “Yahoo-Yahoo,” youths may observe peers who appear financially successful, socially admired, or influential due to proceeds from internet fraud, leading to imitation and normalization of the behaviour (Lazarus, 2020; Omokhabi et al., 2024). Social learning theory therefore helps explain

why internet fraud persists and spreads within youth communities, particularly where alternative opportunities are limited.

Strain Theory and Economic Pressure

Strain theory further explains youth involvement in internet fraud by linking deviant behaviour to the gap between culturally valued goals (such as wealth and success) and limited legitimate means of achieving them. In Nigeria, strong social emphasis on material success, combined with limited employment opportunities for youths, creates strain that may push individuals toward illicit alternatives (Ayandele, 2019).

This theoretical perspective is particularly relevant in explaining why even educated youths, including university students and graduates, may engage in internet fraud. When legitimate pathways to economic mobility appear blocked, internet fraud may be rationalized as a means of coping with frustration and achieving socially valued outcomes.

Empirical Studies on Internet Fraud among Nigerian Youths

Empirical studies conducted in Nigeria have consistently documented the growing involvement of youths in internet fraud. Ayandele (2019) provided early empirical evidence linking cyber enabled crime to youth unemployment, poverty, and weak institutional control. The study highlighted that many youths perceive internet fraud as an adaptive response to socio-economic hardship.

Ogunleye-Adetona et al. (2021) examined cybercrime participation among Nigerian youths and found that peer influence, digital competence, and perceived low risk of detection significantly predicted involvement. Their findings underscored the role of social networks and learning processes in sustaining cybercrime participation.

More recently, Omokhabi et al. (2024) employed a mixed-methods approach to explore youth cybercrime involvement in Nigeria. The study revealed that internet fraud participation is often gradual, beginning with observation and indirect involvement before progressing to direct engagement. While these studies provide valuable insights into motivations and patterns, they largely focus on behavioural and criminological outcomes, with limited attention to health consequences.

Empirical Evidence on Youth Mental Health in Nigeria

A growing body of empirical literature highlights the vulnerability of Nigerian youths to mental health challenges. DadeMatthews et al. (2024), using nationally relevant data, reported high prevalence of psychological distress, anxiety, and depressive symptoms among Nigerian adolescents and young adults, particularly those facing socio-economic insecurity.

Similarly, Lawal et al. (2025) found significant associations between socio-economic stressors, poor sleep quality, and mental health outcomes among Nigerian youths. These findings suggest that sustained stress and disrupted routines can have serious mental health implications. However, these studies do not explicitly examine internet fraud involvement as a contributing context.

Empirical Studies on Substance Use among Nigerian Youths

Substance use has been widely documented as a coping strategy among Nigerian youths exposed to stress and uncertainty. Kolawole et al. (2025) reported notable levels of alcohol and psychoactive substance use among youths, identifying peer influence and stress management as key drivers. Oritsemuelebi et al. (2025) similarly documented recreational drug use among Nigerian youths and linked it to risk-taking behaviours and emotional distress.

Although these studies establish the prevalence of substance use, they do not situate such behaviours within the specific context of illicit digital activities. This limits understanding of how internet fraud involvement may intensify substance-use risks.

Empirical Evidence on Social and Family Consequences of Youth Risk Behaviour

Empirical Nigerian studies have also highlighted the social consequences of youth engagement in risky or deviant behaviours. Auwal (2025) examined psychosocial impacts of cybercrime within Nigerian communities and reported experiences of stigma, fear, and strained social relationships. While the study focused on victims of cybercrime, it provides important insight into the broader social disruptions associated with cybercrime ecosystems.

Research on youth deviance more broadly suggests that secrecy, moral conflict, and fear of social judgement can weaken family bonds and social cohesion, particularly in close-knit communities (Lazarus, 2020). These findings are relevant for understanding the social health implications of internet fraud involvement.

Methodology

Study Design/Study Area

The survey research design was adopted to study four hundred and twenty (420) youths in Anyigba town, Dekina Local Government Area (LGA), Kogi State, Nigeria. The study was conducted in eight (8) purposively selected locations in Anyigba. These Sub-location includes; Back of School, Front of School, Old Egume Road, Stadium Road, Abuja Area, Idah Road, Ofejikpi, and Agala Ate. These Sub-locations were selected based on high youth concentration and active internet use.

Dekina LGA is one of the LGAs in Kogi East Senatorial District and comprises three (3) districts (Biraidu, Okura and Dekina) and twelve (12) council wards, including Anyigba. For the population basis, Anyigba town has an estimated population of 189,976 persons (Ifatimehin, 2012). Using an annual population growth rate of 2.6% (commonly applied in Nigerian population projections), Anyigba's population was projected from 2012 to 2025 at 265,225.

A multistage sampling technique was adopted to select the 420 respondents across the eight locations. Quantitative data were analyzed using SPSS (descriptive statistics), while in-depth interviews (IDI) were also conducted and analyzed thematically to support the quantitative findings.

Results

Table 1. Percentage Distribution of Socio-Demographic Characteristics of Respondents (n = 420)

Variables	Category	Frequency	Percentage	Total
Age (years)	18–20	96	22.9	100
	21–24	102	24.3	
	25–29	88	21.0	
	30–34	76	18.1	
	35+	58	13.8	
Sex	Male	286	68.1	100
	Female	134	31.9	
Religion	Christianity	191	45.5	100
	Islam	162	38.6	
	African Traditional Religion	67	16	
Marital Status	Single	252	60.0	100
	Married	116	27.6	
	Separated/Divorced/Widowed	52	12.4	
Educational Attainment	Secondary	156	37.1	100
	Tertiary	198	47.1	
	Non-formal/Primary	66	15.7	
Employment Status	Unemployed	148	35.2	100
	Student	121	28.8	
	Self-employed/Trading	101	24.0	
	Salaried Employment	50	11.9	
Monthly Income	₦30,000	167	39.8	100
	₦30,000–₦49,000	131	31.2	
	₦50,000	122	29.0	

Source: Field Survey, 2025

Table 1 shows that the respondents were predominantly male (68.1%) and largely within the 18-29 age bracket (68.2%), indicating concentration within economically active youth ages. A majority were single (60.0%), and nearly half had tertiary education (47.1%), reflecting the influence of a university-host environment. Despite relatively high educational attainment, a substantial proportion were unemployed or students (64.0%), and 39.8% earned less than ₦30,000 monthly, underscoring economic vulnerability among the youth population.

Table 2. Distribution of Respondents by Level of Involvement in Internet Fraud

Level of Involvement	Frequency	Percentage (%)
No involvement	162	38.6
Indirect involvement	139	33.1
Direct involvement	119	28.3
Total	420	100.0

Source: Field Survey, 2025

The results indicate that 61.4% of respondents reported direct or indirect involvement in internet fraud. Indirect involvement included activities such as providing devices, SIM cards, bank accounts, or accommodation, while direct involvement referred to active execution of online scams. This suggests that internet fraud in Anyigba operates within networked participation structures, rather than being limited to isolated actors. This was not in tandem with this participant who says;

For me, I do my things alone, because I'm very good in everything so I don't need to work with someone, and you know that if you work with somebody you be betrayed by that person and before you know it will resolve to fight between you two.
(IDI/Male/Participant/Stadium Road/2025).

The Statement of one of the interviewee stated thus;

It is difficult to do it alone, because some client can be very difficult to deal with, so you need to collaborate with someone to make it easy for you.
(IDI/Male/Participant/Front of School/2025).

Table 3. Mental and Psychological Health Effects Associated with Internet Fraud Involvement

Statement	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
Experience persistent stress	162 (38.6%)	141 (33.6%)	47 (11.2%)	40 (9.5%)	30 (7.1%)
Feel anxious or fearful of arrest	188 (44.8%)	149 (35.5%)	33 (7.9%)	28 (6.7%)	22 (5.2%)
Feel emotionally exhausted	154 (36.7%)	162 (38.6%)	45 (10.7%)	33 (7.9%)	26 (6.2%)

Source: Field Survey, 2025

A large proportion of respondents reported high levels of psychological stress (72.2%), anxiety or fear of arrest (80.3%), and emotional exhaustion (75.3%). These findings suggest that involvement in internet fraud is accompanied by sustained psychological strain. The position of this participant is in agreement with this;

Omo, the fear of arrest can be disturbing and worrisome most times, because you are always conscious of police or security agencies, and that can even lead to high blood pressure. (*IDI/Male/Participant/Front of School/2025*).

This means that majority of the respondents are aware that what they are doing is fraudulent and punishable by the law.

Table 4. Behavioural and Physical Health Effects of Internet Fraud Involvement

Indicator	Yes (%)	No (%)	Total
Sleep disturbance/night-time activity	294 (70.0)	126 (30.0)	100
Use of alcohol or stimulants to cope	236 (56.2)	184 (43.8)	100
Frequent fatigue or headaches	261 (62.1)	159 (37.9)	100

Source: Field Survey, 2025

Results show that 70.0% of the respondents experienced sleep disturbance linked to nocturnal routines, while 56.2% reported substance use as a coping strategy, and 62.1% reported frequent fatigue or headaches. These patterns indicate that internet fraud involvement is associated with unhealthy behavioural adaptations and physical health complaints. This was corroborated by a respondents who says;

Honestly, we don't sleep at night because that's the time that we communicate with our client (CL). So you have to try and do anything possible to be awake at that night for you to be get something from your CL. *(IDI/Male/Participant/Stadium Road/2025)*.

The position of this participant stated that;

It is not easy ooo, the stress in it as a result of lack of sleep make me fall seek, most especially when I'm together with my friends or girl friend at night the drug intake will even be worst that day. *(IDI/Male/Participant/Agala Ate/2025)*.

Table 5. Social and Emotional Consequences of Internet Fraud Involvement

Statemen	Agree (%)	Disagree (%)	Total
Strained family relationships	63.8	36.2	100
Increased secrecy/social withdrawal	71.4	28.6	100
Feel stigmatize or morally conflicted	66.0	34.0	100

Source: Field Survey, 2025

A majority of respondents reported strained family relationships (63.8%), social withdrawal (71.4%), and moral conflict or perceived stigma (66.0%), highlighting the social and emotional toll of involvement in internet fraud.

This is in tandem with a participant who stated thus:

“You don't sleep well because most of the work is at night. Even when you sleep, your mind is not at rest because you are always thinking of police or somebody exposing you.” *(IDI/Male/Participant/Abuja Area/2025)*.

Another respondent noted:

“Some of us drink or take something just to stay awake and calm down. It affects your body, but you can't stop because you need the money.” *(IDI/Male/Participant/Back of School/2025)*.

A female respondent explained:

“You hide things from your parents. You can’t explain what you do, so it creates distance and guilt.”
(IDI/Female/Participant/Old Egume Road/2025).

Discussion of Findings

The study was conducted among four hundred and twenty (420) youths in Anyigba, Dekina Local Government Area of Kogi State. Findings from the socio-demographic characteristics revealed that the respondents were predominantly within the 18-29 years age bracket, with a smaller proportion falling within the 30-34 years and 35 years and above categories. This age distribution suggests that the majority of respondents were within their active youth and early adulthood stage, a period characterized by high digital engagement, economic aspiration, and vulnerability to peer influence. This age structure is consistent with existing Nigerian studies which identify youths and young adults as the most active participants in internet based activities, including cyber-enabled fraud (Ayandele & Popoola, 2019; Omokhabi et al., 2024).

The findings further revealed a male dominance among the respondents. This may be attributed to the gendered nature of internet fraud participation in Nigeria, where males are more likely to engage in high risk digital and economic activities. Previous Nigerian studies have similarly reported higher male involvement in cybercrime, linking this trend to societal expectations around masculinity, financial responsibility, and risk taking behaviour (Ogunleye, 2019; Lazarus, 2025).

With respect to religious affiliation, the majority of respondents identified as Christians, followed by Muslims, while a smaller proportion practiced African Traditional Religion. This distribution largely reflects the religious composition of Anyigba and Kogi East Senatorial District. Religion in this context does not necessarily prevent involvement in internet fraud but may influence moral conflict, secrecy, and emotional stress among youths engaged in such activities, as noted in qualitative responses.

Regarding marital status, most respondents were single, with fewer married and very few separated or divorced. This is expected given the youthful nature of the study population. Being single may reduce family responsibilities and increase exposure to peer networks, late-night digital routines, and risk-taking behaviours. Similar patterns have been observed in Nigerian youth studies, where unmarried youths demonstrate greater involvement in informal and illicit economic activities compared to their married counterparts (Ayandele & Popoola, 2019).

In terms of educational attainment, a substantial proportion of respondents had secondary and tertiary education, with fewer having only primary or non-formal education. This finding can be attributed to the presence of Prince Abubakar Audu University, Anyigba, as well as several secondary schools within the study area. The relatively high level of education among respondents challenges the assumption that internet fraud is driven solely by illiteracy. Rather, it supports evidence that cyber-enabled fraud often involves individuals with basic to advanced digital literacy (Omokhabi et al., 2024).

Despite their level of educational attainment, the majority of respondents were undergraduate students, unemployed youths, or individuals engaged in small-scale trading and informal economic activities, with only a small proportion involved in salaried or structured private-sector employment. This pattern is expected given the student-dominated nature of Anyigba as a university host community.

The combination of educational pursuit without adequate financial support, rising cost of living, and strong peer driven consumption pressures creates economic strain among undergraduates, which has been identified as a significant factor influencing youth involvement in internet fraud in Nigeria (NBS, 2023; Ayandele & Popoola, 2019).

Furthermore, the study revealed that a large proportion of respondents earned less than ₦30,000 monthly, while fewer earned ₦30,000–₦49,000 or ₦50,000 and above. These low income levels reflect dependence on allowances, petty trading, or irregular informal activities, which often fail to meet personal and academic needs. Such financial insecurity increases vulnerability to illicit online income-generating activities, including internet fraud. This income pattern aligns with national statistics showing widespread youth underemployment, income precarity, and financial vulnerability among young, particularly students and school-leavers (NBS, 2023).

This finding is consistent with Nigerian and regional studies which have shown that socio-demographic factors such as age, sex, education, employment status, and income significantly influence youth participation in cybercrime and related risk behaviours (Ayandele & Popoola, 2019; Ogunleye, 2019; Omokhabi et al., 2024). Consequently, interventions aimed at addressing the health-related effects of internet fraud among youths must consider these socio-demographic realities to be effective.

With respect to the level and pattern of involvement in internet fraud among youths in the study area, the findings revealed that involvement in internet fraud in Anyigba, Dekina Local Government Area is high, as indicated by the majority of respondents reporting either direct or indirect participation. This finding suggests that internet fraud is not a marginal or isolated activity but a widespread youth phenomenon within the study area. This result is in tandem with studies which indicate that internet fraud participation among youths has expanded beyond major urban centres into university-host and semi-urban communities (Ogunleye, 2019; Omokhabi et al., 2024).

Regarding the mental and psychological health effects of involvement in internet fraud, the study found that a substantial proportion of respondents experienced high levels of psychological stress, anxiety, fear of arrest, and emotional exhaustion. This finding implies that although internet fraud may be perceived as an income generating activity, it is accompanied by significant psychological burden. This result aligns with studies from both African and Nigerian perspectives which indicate that youths involved in high risk or illicit economic activities often experience chronic stress, anxiety, and emotional strain due to secrecy, fear of detection, and moral conflict (WHO, 2024; Lazarus, 2025).

On the behavioural and physical health outcomes, the study revealed that involvement in internet fraud was associated with sleep disturbance, nocturnal routines, substance use, fatigue, and frequent physical complaints such as headaches. This finding indicates that the lifestyle patterns associated with internet fraud participation negatively affect both behavioural and physical wellbeing. This finding is consistent with evidence from Nigerian and African studies which show that disrupted sleep patterns and substance use are prevalent among youths engaged in stressful and irregular activities (MUSIHB et al., 2024; Olorunmoteni et al., 2024). National evidence from Nigeria further supports the link between stress-related coping behaviours and substance use among youths (UNODC, 2019). Thus, the findings suggest that internet fraud involvement creates a risk environment that predisposes youths to unhealthy coping strategies and physical exhaustion.

Concerning the social and emotional consequences of involvement in internet fraud, the study found that a majority of respondents experienced strained family relationships, increased secrecy, social withdrawal, and moral conflict. These outcomes indicate that the social costs of internet fraud extend beyond the individual to affect family cohesion and community relationships. This finding agrees with Nigerian sociological studies which report that secrecy, stigma, and fear of social judgement often accompany youth involvement in cybercrime and other deviant economic activities (Ayandele & Popoola, 2019; Omokhabi et al., 2024). Similar observations have been made in African studies that highlight the erosion of trust and social capital within communities affected by youth deviance (Lazarus, 2025).

Finally, with respect to strategies for reducing the health-related effects of internet fraud involvement, the study found that respondents strongly supported measures such as youth employment opportunities, community education and awareness, access to mental health support services, promotion of healthy digital practices, substance-use prevention, and family and community engagement. This finding is consistent with international and Nigerian public health recommendations which emphasize integrated approaches combining economic empowerment, psychosocial support, health education, and community based interventions for addressing youth risk behaviours (WHO, 2024; WHO, 2025; UNODC, 2019).

Conclusion

This study examined the health-related effects of involvement in internet fraud (“Yahoo-Yahoo”) among youths in Anyigba, Dekina Local Government Area of Kogi State. The study established that involvement in internet fraud is associated with significant mental and psychological health challenges, including stress, anxiety, fear of arrest, emotional exhaustion, and moral conflict. In addition, behavioural and physical health outcomes such as sleep disturbance, fatigue, substance use, and recurrent physical discomforts were prevalent among respondents.

Overall, the findings suggest that internet fraud among youths in Anyigba should not be viewed solely as a criminal or moral issue, but also as a public health and socio-economic concern rooted in financial strain, limited legitimate income opportunities, and peer-driven digital cultures. Addressing the problem therefore requires a holistic approach that integrates health promotion, youth empowerment, education, and community involvement alongside law-enforcement efforts.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. Health education and awareness campaigns should be intensified by government agencies, non-governmental organizations, educational institutions, and health-related bodies to educate youths on the mental, behavioural, and physical health consequences associated with involvement in internet fraud. Such campaigns should target university campuses, student hostels, and youth dominated communities in Anyigba.
2. Youth focused psychosocial support services, including counselling and mental health outreach programs, should be strengthened within tertiary institutions and community health centres to assist youths experiencing stress, anxiety, and emotional challenges related to financial pressure and risky digital behaviours.
3. Stakeholders involvement particularly, that of religious leaders, traditional rulers, community leaders, and parents, should be encouraged in addressing internet fraud among youths. These stakeholders can play a crucial role in value re-orientation, moral guidance, and community based sensitization without stigmatization.
4. Promotion of legitimate income-generating opportunities for students and youths is strongly recommended. Government and private organizations should support skill acquisition programs, campus based entrepreneurship initiatives, digital freelancing training, and small-scale enterprise development to reduce reliance on illicit online activities.
5. Substance use prevention and healthy lifestyle programs should be integrated into youth development initiatives in Anyigba. This includes education on the dangers of drug and alcohol use as coping mechanisms, as well as the promotion of healthy sleep habits and stress management strategies.
6. Finally, policy makers and youth focused NGOs should adopt a preventive and rehabilitative approach rather than relying solely on punitive measures. Interventions that address economic vulnerability, mental health, and social wellbeing are more likely to produce sustainable reductions in youth involvement in internet fraud.

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