

Socioeconomic Factors Influencing Youths' Declining Interest in Tertiary Education: The Case of "Yahoo-Yahoo" in Cross River State, Nigeria

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Abstract

This study investigated the extent to which socioeconomic factors predict youths' declining interest in tertiary education in Cross River State within the context of the rising influence of cybercrime popularly known as "Yahoo-Yahoo." Using a quantitative correlational research design, data were collected from 278 youths selected through a multistage cluster sampling procedure. Results from the multiple regression analysis revealed that economic, social, and school-related factors jointly accounted for 50.7% of the variance in youths' declining interest in tertiary education ($R = .712$; $p < .001$). Economic factors emerged as the strongest predictor, followed by social and school-related factors. The findings suggest that rising tuition costs, persistent graduate unemployment, peer influence, social media trends, poor learning environments, and the attraction to quick financial gains through cybercrime significantly diminish the perceived value of higher education among young people. The study concludes that the declining interest in tertiary education is a reflection of broader socioeconomic challenges rather than mere personal choice.

Keywords

Socioeconomic Factors, Youths' Declining Interest, Tertiary Education, Yahoo-Yahoo (Cybercrime), Cross River State

1. Introduction

Recently, concern over declining interest of youths in pursuing tertiary education in Cross River State has shown a noticeable and troubling. While higher education has traditionally been viewed as a veritable pathway to social mobility and economic security, many youths are increasingly disengaged from this goal [1]. Findings from national enrolment trends and youth surveys suggests that tertiary education no longer carries the same perceived value it once did [2,3]. This shift is occurring at a time when global economies demand higher-level skills, making the decline especially alarming for families, policymakers, and the state's long-term development prospects.

This trend can be traced to a range of underlying influences. Noticeable among is the high unemployment rate among graduates which has weakened the belief that a university degree guarantees meaningful opportunities (National Bureau of Statistics [NBS], 2023). Rising tuition costs, limited access to financial aid, and economic hardship within many households have also discouraged sustained educational interest [4]. Similarly, young people are increasingly exposed to alternative lifestyles and income sources that seems to provide easier and fast financial returns than going through process of academic training. As this trend persists, the perceived cost-benefit balance of tertiary education becomes increasingly unattractive to many youths.

Among the emerging socioeconomic forces shaping this reality is the growing involvement of young people in cyber-fraud activities popularly known as yahoo yahoo. This phenomenon has evolved from a fringe activity into a widespread subculture that glamorizes quick money and material success [5]. In many states within Nigeria and Cross River State particularly, youths involved in internet-based fraud often display sudden wealth, which may result in admiration or curiosity from their peers and probably seeking to join them and measure up with the trends. This practice has been believing to be a faster way of acquire wealth and living a lavish life by purchasing expensive gadgets, cloths, clubbing, and among all escape from the hard-long process of making it through education [6]. These youths perceived this yahoo yahoo related gain to be more appealing than gaining wealth through the means of education. These socioeconomic factors, taken together, create unconducive environment of which the value of higher education is being questioned. Economic hardship reduces the ability of families to support schooling; limited job prospects weaken the motivation to pursue degrees; and the booming attraction of illegal but lucrative cyber-fraud offers an alternative form of "success" that competes directly with educational aspirations [7]). Consequently, many young people are abandoning or postponing their academic ambitions, contributing to a steady decline in tertiary education participation.

This situation presents a serious developmental challenge. If left unaddressed, the decline in educational interest may limit the state's future workforce capacity, hinder innovation, and deepen cycles of poverty and crime. Understanding how these socioeconomic factors particularly the rise of yahoo yahoo shape youths' decisions about education is

therefore essential for designing policies and interventions that can restore confidence in tertiary education and redirect young people toward legitimate and sustainable pathways for advancement.

2. Conceptual Clarification

2.1 Socioeconomic Determinants of Youths' Declining Interest in Tertiary Education

Socioeconomic determinants of youth educational interest refer to the social and economic conditions that either support or hinders individuals especially children and youth from enrolling, staying and succeeding in school. This may be seen as the background forces that shapes whether someone has the opportunity, motivation and resources to pursue education. These determinants are always rooted in a person's family background, economic conditions, and social environment. They influence how likely someone is to attend school, perform well, and continue into higher levels of education. Most prevalent among these determinants including the following economic factors; household income level, cost of tuition fee, parent/guardian employment status, cost of living (transportation, accommodation, feeding etc), availability, accessibility of scholarship/bursaries etc. Family background factors; parents' educational attainment, family size and dependency ratio, parental support/encouragement for education, cultural/family expectation about education. Social factors; peer influence and social pressure, role of mentors or community role models, societal perception of tertiary education value, influence of social media trends, exposure to stories of unemployment graduates. School-related factors; quality of secondary schooling, quality motivation and guidance counseling, access to career information, academic performance and learning challenges [8].

2.1.1 Economic Factors

Economic factors play a crucial role in shaping youths' interest in tertiary education. In developing countries like Nigeria, these forces determine not only whether youths enroll in school, but whether they persist and complete their studies. Some of these economic forces include; household income and financial constraints. For many families, education competes directly with basic survival needs. Houses with low income earners, school fees, transport, books, and even feeding become barriers to education. Youths from these families tend to prioritize income generating activities over schooling. In most cases, students drop out to support their families financially or because parents simply can't sustain the costs. This financial pressure reduces the perceived value of long-term investment in education compared to short-term economic gains. Educational cost is one other aspect that tend to mitigate youths' interest. When there is rise in education cost, it becomes difficult for youths to justify continued schooling. High tertiary education fees, for example, discourage enrollment, especially when job prospects appear uncertain. Poverty and social mobility pressures is another driving force that influences youths' interest towards education. For instance, many young people feel a strong urgency to make money fast in a society where poverty is widespread. In this case, education is seen as a slow means to making it. Poverty pushes youths toward informal or illicit economic activities (e.g., street trading, commercial activities, online fraud "yahoo yahoo") because this offer quicker income. Poverty pressure and the mentality of sourcing other means competes directly with school participation. Economic factors are among the strongest determinants of youths' declining interest in education. From household poverty and rising school costs, many young people weigh the costs and benefits and choose alternatives to schooling. The issue may not simply "lack of interest" it is a rational response to economic realities [9].

2.1.2 Social Factors

Social forces influence how young people view education, engage with learning, and judge whether staying in school is worthwhile. While economic forces explain a major part of the decline in youth participation, the social environment often determines attitudes, motivation, and behaviour toward schooling. Some of these social factors considered to influence youths' educational interest are; family background and parental influence. Children from educated background tend to value education because they see it modeled at home. Relatively, parental involvement to children education help them stay motivated. Peer influence also play a vital role. Young people are naturally shaped by the company they keep. Friends who are ambitious academically often pull others along, while friends involve in truancy, street activities or fast-money pursuits (e.g., online fraud, gambling, substance use) can draw youths away from schooling [10]. Thirdly, the norms and cultural values of the community has a way of influencing youths' interest. Some communities consider education essential for social mobility. Others promote early entry into trade, farming, or craftsmanship at the expense of formal education. Some culture does not value girls' education which may indirectly promote other forms of anti-social norms. While some communities do not reward educational achievement, this may lead to lost in motivation among youths. Social media influence has also been seen another most powerful social force shaping youth behaviour. Youths are exposed daily to influencers, celebrities, and peers who showcase lifestyles achieved without formal education. "Quick success" narratives make schooling appear slow, stressful, and outdated. Trends glorifying cybercrime, gambling, fraud, and flamboyant spending reshape what young people aspire to. Constant distractions also make consistent academic engagement difficult. When social validation comes from online fame rather than academic achievement, education feels less relevant. Social factors profoundly shape how youths perceive and engage with education. Family dynamics, peer groups, community culture, social media all influence motivation, attitudes, and persistence. In many societies today, social pressures frequently compete with the value of formal schooling sometimes reinforcing it, but often undermining it.

2.1.3 School-related factors

School-related factors are those internal characteristics of learning environment that directly shape students' engagement with value education [1]. These factors are necessary because even motivated students can lose interest when the school setting does not support learning, safety, or personal development. These factors range from teachers' quality and competency. When teachers who are the heart of schooling experience when they are well-trained and supported, students tend to perform better and stay educationally engaged. Outdated teaching methods, lack of feedback or inadequate subject mastery can lead to student's decline in education. In many contexts, shortages of qualified teachers or high teacher absenteeism deepen this challenge. Similarly, the school infrastructure and learning resources need to be up to date. Facilities such as classrooms, libraries, laboratories, electricity, ICT tools, and sanitation strongly affect students' learning outcomes and motivation. Overcrowded classrooms, broken furniture, or lack of textbooks create an environment where students struggle to focus. In rural and underfunded schools, this gap is often more severe. A curriculum that feels disconnected from real life demotivates young people. Many youths today struggle to connect theory-based content with modern realities, technology use, career opportunities, and personal growth. When lessons seem outdated, students often conclude that school has little to offer them. These factors influence youth education by shaping the environment in which learning happens. Even when families and communities encourage education, poor school conditions can weaken students' interest and reduce their academic performance. Improving teaching quality, infrastructure, and curriculum relevance is essential for sustaining young people's commitment to education.

2.2 The Rise of “Yahoo-Yahoo” and Its Social Drivers

Cybercrime locally known as yahoo yahoo has become a significant social force drawing many young people away from formal education. Its influence is tied to economic hardship, distorted social values, and the allure of quick financial success. These factors collectively weaken young people's motivation to stay in school. Many factors tend to lead youths' involvement to cybercrime, most common among them are; attraction to quick financial gains. The promise of fast money is one of the strongest drivers drawing youths into cybercrime. In a situation where graduate unemployment is high, young people often see education as a slow and uncertain route to financial stability. Cybercrime, on the other hand, appears to offer immediate returns. This comparison makes schooling seem less appealing. Yahoo culture has reshaped what most youths consider as “success.” Instead of aspiring for professional careers, many youths begin to aspire for fast means of getting rich. This shift in aspirations directly contributes to declining educational motivation [11]. As cybercrime becomes normalized and sometimes celebrated, it discourages the value attached to hard work and formal qualifications. [12] notes that cybercrime thrives when social norms become permissive and when illegitimate income is socially tolerated. This undermines the motivation to pursue education as a legitimate pathway to success. Cybercrime (yahoo yahoo) influences youths' declining interest in education by offering quick financial rewards, reshaping social norms, exerting peer pressure, and weakening the perceived value of academic achievement. When illegitimate wealth becomes more celebrated than success, youths naturally shift their focus away from schooling.

3. Methodology

3.1 Study Area

The study was conducted in Cross River State, Nigeria, a South-South geopolitical zone known for its diverse socioeconomic characteristics. Cross River State is characterized by coastal mangrove forests and riverine terrain, with several inland areas supporting human settlement and agriculture [13]. The state comprises three senatorial districts Northern, Central, and Southern each hosting urban and rural communities with varying exposure to socioeconomic pressures and youth behavioural trends. Notably, the study area play host to tertiary institutions both universities, colleges of education and polytechnics; (Universities of Calabar (UNICAL), University of Cross River State (UNICROSS), Artur Jarvis University (AJU), Havilla University (HUNI), University of Education and Entrepreneurship, Akamkpa, Federal College of Education, Obudu, Federal Polytechnic, Ugep and Ibrahim Babangida College of Agriculture, Obubra [14]. Cross River State was chosen because recent reports and observations indicate an increasing decline in youth participation in tertiary education and a rising attraction to cybercrime-related activities among young people in the study area.

3.2 Methods

The study adopted a quantitative correlational research design, specifically a predictive ex post facto design. This design was considered appropriate because the study sought to determine the extent to which economic, social and school-related factors predict youths' declining interest in tertiary education. The variables were not manipulated but measured as they naturally occur, making correlational design suitable for regression analysis. A multistage cluster sampling approach was employed eligible youth of 18-35 years old. From the eighteen (18) Local Government Areas (LGA) in Cross River State, two LGAs (Calabar South and Calabar Municipality) were purposively selected. Furthermore, ten wards per LGA were selected making it twenty wards from the two LGAs, from each of the selected wards, 3 enumeration areas were further selected, (i.e. twenty multiply by three amounted to sixty). From each of the enumeration areas, five households with an eligible youth were picked. Sixty multiply by five (5) households is equal to three hundred respondents. Therefore, the sample size for the study is 300 respondents. Data were collected through structured questionnaire. From a total of 300 questionnaire administered, 278 were returned and analyzed representing 93 percent of the sample size.

4. Results and Discussion

4.1 Gender and Age Respondents

Table 1 shows the gender and age of respondents. The study sample is predominantly male. This agreed to several empirical studies showing that male youths are more likely to engage in cybercrime compared to their female counterparts. The high male representation suggests that the opinions gathered reflect the experiences and pressures commonly faced by male youths in Cross River State especially economic pressures, peer influence, and the lure of quick wealth, which often contribute to declining interest in tertiary education. The respondents fall within the prime youth age brackets, which are the ages most associated with: school enrolment or dropout decisions, exposure to cybercrime activities, influence from peers already involved in Yahoo-Yahoo, pressures to earn income early due to unemployment or poverty. The 21-30 age group, being the largest (36%), is particularly critical because youths within this age range are: At the tertiary level or Just graduating, Highly vulnerable to frustration with Nigeria's economic conditions. This distribution strengthens the validity of the study, as it captures the exact age groups most affected by declining interest in tertiary education and attraction to cybercrime.

Table 1. Interpretation of Respondents' Demographic Analysis by Gender and Age

Variable	Freq.	%
Gender		
Male	186	67
Female	92	33
Total	278	100
Age		
18-20	89	32
21-30	101	36
31-35	88	32
Total	278	100

Hypothesis: There is no significant predictive validity of economic, social, and school-related factors on youths declining interest in tertiary education: the case of yahoo yahoo in cross river state using a sample.

Simple Regression analysis of the prediction of economic, social, and school-related factors on youths declining interest in tertiary education (N=278)

Table 2. Model Summary

R	R Square	Adjusted R Square	Std. Error of Estimate
.712	.507	.4982	4.212

Table 3. ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	3421.57	3	1140.52	64.26	.000
Residual	3325.44	274	12.14		
Total	6747.01	277			

Table 4. Coefficients

Predictor	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	8.214	1.327	—	6.19	.000
Economic Factors	.482	.071	.451	6.79	.000
Social Factors	.315	.087	.264	3.62	.000
School-Related Factors	.228	.066	.198	3.45	.001

Source: Researcher's field computation (2025)

4.2 Discussions of Findings

The study aimed at examining the extent to which economic, social, and school-related factors predict youths' declining interest in tertiary education in Cross River State within the context of the rising involvement in "Yahoo-Yahoo." The findings from the regression analysis shows strong evidence that the three predictor variables significantly influence youths' declining interest. The model in table 2 showed a strong predictive power ($R = .712$), implying that 50.7% of the

variance in youths' declining interest in tertiary education. This reveals that half of the factors responsible for youths declining interest in tertiary education are related to economic hardships, social pressures, and school-related issues. The significant F-value as seen in table 3 ($F = 64.26$, $p < .001$) confirms that the combination of these predictors while table 4 statistical coefficients pattern of declining interest in tertiary education in Cross River State.

5. Conclusion

This study concludes that socioeconomic factor such as economic, social, and school-related factor significantly predict youths' declining interest in tertiary education in Cross River State, with economic factors being the strongest contributor. The rise of Yahoo-Yahoo reflects deeper structural challenges poverty, social pressure, and failing educational systems rather than merely individual deviance. This imply that, when these underlying factors remain unattended to, more youths will prefer cybercrime over education. The way forward to encourage youth's participation in education is by enhancing economic stability, strengthening social support systems, and improving the quality and relevance of tertiary education.

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