



# Parental Socio-Economic Status and E-crime among the Undergraduate Students of Universities in South-West of Nigeria

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## ABSTRACT

**Objective:** Information and communication technology is inherent and fundamental part of modern life. Sadly, ICT is now an essential tool for perpetrating a crime known as e-crime. E-crime has become a global malady which has affected virtually all countries of the world. **Methodology:** Although, the quests to understand the factors affecting e-crime and its effects have dominated public debate in recent years, the parental socio-economic factors responsible for e-crime are seldom highlighted in Nigeria. Thus, the study examines the effects of social and economic conditions of parents on e-crime. **Results:** Cross sectional survey was used to generate data for the study, while multi-stage sampling was used to select eligible respondents. Three hypotheses were formulated for the study, and they were tested using Chi-square technique. **Conclusion:** The paper found that parental education, parental income and parental occupation have a significant relationship with e-crime. Consequently, it is imperative for government at all levels to come up with a sustainable poverty eradication programme that will effectively tackle poverty in the country and create sustainable jobs for the unemployed men and women in the country so that they would be able to cater for their children's needs.

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## 1. Introduction

Information and communication technology is inherent part of modern life and has become an indispensable tool. It opens up access to the vast and enormous information resources available on the internet, hence, we now have better opportunity to get ourselves informed regarding various endeavors. The growth of ICT has changed the way social and economic developments occur in most human societies. New ICT related tools are changing the way industries do business by making them more productive and effective, enhance learning and skills and eases the accessibility of services (Bliss and Harfield, 1998).

Paradoxically, information and communication technology (ICT) has pros and cons. Developments in technology have provided great opportunities and benefits; while on the other hand, it is dysfunctional as it has produced many maladies that impede the order of the society and also increase the vulnerability to crime (Okeshola and Adeta, 2013).

The information and telecommunication technology changes the modus operandi of most conventional crimes. The growth of the information society, is accompanied by new and serious threat known as e-crime. E-crime is any form of illegal behavior via a mobile device or other computer related devices. Over the past two decades, e-criminals have kept on using the computer to perpetrate illicit activities and this prods people to have a mixed feeling of fear and admiration. Many information and telecommunication networks- such as the internet and the public telephone networks- are globally connected. Hence, crimes now have global implications and hence crimes can now be perpetrated anywhere and anytime (Jiggins, 2010).

According to the report by Centre for Strategic and International Studies (CSIS) cited in Huang, (2014) e-crime costs the global economy about \$445 billion yearly in 2013. E-crime activities including scam, and hacking people's personal information are assumed to have affected over 800 million people

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worldwide. Close to 40 million people in USA which represents about 15% of the population, have had their personal information hacked by e-criminals, while high-profile breaches affected 16 million people in Germany and more than 20 million people in China (Huang, 2014).

The adverse effects of e-crime are not restricted to the developed countries alone. It poses serious threat to our country as online piracy and other cybercrimes render Nigeria cyber space too risky for buying and selling, and are busy suppressing, if not crushing creativity and online entrepreneurship (Ayantokun, 2006). Nigeria, according to Akuta et al., (2011), has gained global attention for its involvement in e-crime. The country is ranked first in Africa and third in the world in the rate of e-crime perpetration (McAfee Inc, 2009).

E-crime and poverty can be said to have an intimate relationship. Positivist Criminology states that criminals' motivations are beyond the criminals' control (Vold et al., 2002). Arguably, parental socio-economic factors can motivate an individual to commit crime or create the circumstances that can serve as a breeding ground for crime. Parents who are poor may not be able to cater for their wards' needs adequately and this may prompt their wards to engage in e-crime and other illicit activities. Hirschauser and Musshoff (2007) corroborate this assertion by opining that "offences are most imminent if the technological viability coincides with a high level of economic temptation to break the rules".

However, perpetrators in e-crime and other illicit activities are not only from low socio-economic families (Etim and Egodi, 2013). Various studies (for example, Adeniran, 2008; Longe and Chiemekwe (2008); Ojedokun and Eraye (2012); Okeshola and Adeta, 2013) have explored the nature and causes of e-crime. However, the effect of parental socio-economic conditions on e-crime has not been well documented in Nigeria. This lacuna is what this paper filled.

### **1.2 Literature Review**

Factors such as unemployment, financial stress, social isolation, and single parenthood may increase the likelihood of e-crime. Studies by Connelly and Straus (1992) and Black et al., (2001) have found that neglectful families were likely to have greater numbers of people living in the same household than the non-neglectful families. The size of the family may have effect on the prevalence of crime in the society with e-crime inclusive, as parents may not have the resources and time needed to take care of their wards.

Adeniran, (2008) investigated the reasons behind the development of yahoo boys' subculture in Nigeria. He used survey research and participant observation methods to carry out the research. He found out that that the unfavorable economic condition prompts youths to engage in e-crime code named 'yahooboyism' for economic survival. Study by Okeshola and Adeta (2013) on the causes and consequences of e-crime in higher institutions in Zaria, Kaduna-State shows that poverty and unemployment are the fundamental causes of e-crime.

Jacob and Ludwig (2010) investigated the effects of family income on children's behavior. The objective of the study was to determine the "effect of a housing voucher program (that increases cash income from reductions in out-of-pocket spending on housing) on crime in Chicago". They found that a transfer program providing 50 percent average rise in family income (for families earning around \$14,000 in annual income) reduces property crime, violent e-crime, and total arrests by 20 percent for males.

Report of a study by Freeman, (1996) on "Why do so many young American men commit crimes and what might we do about it?" points out that more than two-thirds of all jailed men for fraud in USA in 1993 had parents who did not graduate from high school. Similarly, crime statistics of England shows that crime rates are higher for areas with lower educational attainment, which are also characterized by lower per capital income. In addition to this, these areas have a higher percentage of families belonging to the lowest socio-economic status (Home Office, 2003).

A job with a higher occupational prestige will result in a higher income, making criminal behavior less necessary (Merton, 1938). However, a higher occupation can also stimulate criminal behavior. Prestigious occupation often times comes with opportunities and open access that are mostly not checked and this can result in more criminal activities (Hagan et al., 1985).

Remakers, (2009) used secondary data from a comprehensive dataset to study the mechanisms of intergenerational parallelism in delinquency. He found out that there is no significant association between parental occupation and the chance to become convicted for cybercrime. When calculating the odds ratios on the imputed data, he found similar or non-significant values (0.919; 0.934). This means that, in contrast to expectations, parental occupation does not seem to influence the chance to become cybercrime perpetrator (Remakers, 2009).

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## **2. Materials and methods**

### **2.1 Theoretical Framework**

Robert K. Merton's anomie theory was used to explain the parental social and economic factors affecting e-crime. This theory rests mainly on the work of Emile Durkheim, one of the founding founders of Sociology. Durkheim describes anomie as lack of social regulation or normlessness, which is the fundamental cause of higher rates of suicide. Merton, (1938) applied this Durkheimian paradigm to the condition of contemporary industrial societies, especially in the United States. An integrated society according to Merton, (1938) maintains a balance between the culture (approved goals) and social structure (approved social means). Anomie is the form that prevails when there is dissociation or imbalance between the valued cultural goals and legitimate societal means of achieving those cultural goals.

Merton, as cited in Akers, (1999) argues that the American society demonstrates this means-ends disjuncture in two ways. Firstly, the American society places strong emphasis on success goals without an equally strong emphasis on the culturally approved means. Everyone is socialized to have desire for success and high achievement. Competitiveness and success are taught in the schools, glorified by public authorities, and fortified by the values that are passed from generation to generation. Success is judged by monetary and material worth. The success in goal is supposed to be achieved through legitimate means approved by the society and equal emphasis is placed on the socially approved means of achieving the goal. However, American society places much emphasis on the success value at the expense of socially approved means.

Secondly, the discrepancy in the means and ends in the American society manifests in the distribution of the socially approved means of achieving the goal. In the American society, the socially approved means are not equally distributed among members of the society. This creates disadvantaged group characterized by poverty and low per capital income which in turns lead to anomie as people resort to illegitimate means to achieve the expected goal (Akers, 2009).

Yet, Merton's anomie theory has been criticized on many grounds. One of the major brickbats is that the theory fails to explain why people react to strain differently. In other words, why do people in almost identical social situations differ in their reaction to the feelings of helplessness? Another salient criticism is that the theory fails to account for the crime perpetrated by the upper-class (Vito et al., 2011).

Despite the brickbats leveled against the strain theory, it is still a very useful tool for explaining the scourge of e-crime. The Nigerian society extols material success but the opportunities to attain success are not available to everyone. Hence, there is the tendency for those who do not have access to the legitimate means of achieving the success goal to seek illicit means such as e-crime to succeed.

Anomie theory posits that in a class-oriented society like Nigeria, opportunities to get to the top are not equally distributed (Attoh, 2012). The structure of the society may limit the possibility of poor individuals to achieve success through institutionalized and socially-acceptable means. If a person's success is measured by wealth, status, and material possessions, the poor may see e-crime as a means to obtain those possessions.

## 2.2 Methodology

Cross-sectional survey was used to generate data for this study. The study was conducted in universities in South-West of Nigeria. South-West of Nigeria is one of the six geo-political zones established during the reign of the then military head of state Ibrahim Badamasi Babangida. The zone is made up of 6 states- Lagos, Ogun, Oyo, Osun, Ekiti and Ondo. The region has a total of about 35 federal state and private universities (National Universities Commission, 2016). The study population was male and female undergraduate students of universities in South-West of Nigeria. A multi stage random sampling was used to select respondents for the survey. To select eligible respondents, four stages of sampling were adopted. The first stage involved dividing the study location into states and selecting one university from each state. Simple random sampling was used to select a university from each state. Thus, a total of 6 universities were selected. The second stage involved dividing the selected universities into faculties. All the faculties across all the selected universities were sampled at this stage. The third stage involved random selection of one department from each faculty of the chosen university, while the last stage involves using simple random sampling to select eligible respondents from the selected departments after obtaining the lists of all registered students at all levels in the selected departments.

Questionnaire schedule was used to elicit data from the respondents. A total of three hundred (300) questionnaires were designed and distributed among the undergraduate students. In all, 287 questionnaires were returned and thus successfully retrieved from the students. After a thorough screening of each and every questionnaire returned, a total of 275 questionnaires were found useful for the analysis (139 males and 136 females). Thus, the analysis of the survey data in this study is based on the 275 questionnaires. Statistical Packages for Social Statistics (SPSS/PC) Version 21.0 was used to analyze the data. This was done after the returned questionnaires were edited and coded. The statistical methods used in the analysis included the percentages, the mode, cross-tabulation, chi-square and contingency co-efficient.

## 3. Discussion and results

### 3.1 Respondents' Demographic and Socio-Economic Characteristics

Table 1 displays the demographic and socio-economic information of the respondents. The percentage distribution of the respondents with respect to sex shows that 50.5% (139) were male, while 49.5% (136) were female. Data on age of the respondents show that 34% (93) were in the age group 20-24 years; 31% (85) were in the age group 15-19 years; 29% (80) were in the age group 25-29 years; 4% (11) were in the age group 30-34 years, while 2% (6) were 35 years and above. Majority of the respondents falls within in the age bracket 15-29 years, which constituted 94% of the total sample. The reason for this is that the study was out to interview undergraduate students only. Majority of the respondents were single 94% (259), while 6% (16) were married.

**Table 1. Percentage Distribution of Respondents by their Demographic and Socio-Economic Characteristics**

Socio-Economic Characteristics	Frequency	Percentage
<b>Sex</b>		
Male	139	50.5
Female	136	49.5
Total	275	100
<b>Age</b>		
15-19	85	30.9
20-24	93	33.8
25-29	80	29.1
30-34	11	4
35 and Above	6	2.2
Total	275	100
<b>Marital Status</b>		
Single	259	94
Married	16	6
Total	275	100

### 3.2 Parental Socio-Economic and Demographic Characteristics

Table 2 shows the parental socio-economic and demographic characteristics of the respondents. The table shows that 58% (159) of the respondents' fathers had higher education; 20% (56) had secondary education; 8% (22) had no formal education; 6% (17) had Quantic education; 4% (11) had vocational education, while 4% (10) had primary education. This indicates that majority of the respondents' fathers 88% (242) had acquired formal education at one level or the other, thus they can be termed as literate. Many of the 12% of sampled population of the respondents' fathers that claimed not to have attended any formal education are may be men in older age brackets interval, who did not have the opportunity to go to school at early age.

Data on the educational qualification of the respondents' mothers shows that 40.4% (111) of the respondents' mothers had higher education; 25.5% (70) had secondary education; 13.5% (37) had no formal education; 11.6% (32) had primary education while 9% (25) had vocational education. Majority of the respondents' parents were married (67.6%) 186; 9.8% (27) were separated; 8.4% (23) were divorced; 8.4% (23) were widowed, while 5.8% (16) were single. regarding the form of marriage by the respondents' parents, the table shows that 59.2% (155) of respondents' parents married into monogamous homes, while 40.2% (104) were married into polygamous homes.

Data on the number of children shows that 60% (165) had 1-4 children; 32% (87) had 5-8 children, while 8% (23) had more than 10 children. Question on the occupation of the respondents' fathers shows that 27.3% (75) worked in the private sector; 12% (33) were traders; 12% (33) engaged in other occupation; 11.6% (32) were civil servants; 11.3% (31) were retirees; 10.9% (30) were artisans; 6.9% (19) were professionals; 5.5% (15) were farmers while 2.5% (7) were unemployed. This shows that majority of the respondents' fathers, 86.2%, engaged in one occupation or the other. Data on the respondent's mothers' occupation revealed that 40.4% (111) were traders; 20.4% (56) were civil servants; 14.2% (39) were private sector employees; 8.7% (24) engaged in other work; 6.9% (19) were professionals; 5.5% (15) were artisans; 2.9% (8) were unemployed, while 1.1% (3) were retirees. The above data unveil that almost all the respondents' mothers 96% were engaged in one occupation or the other.

4. The table also shows that 21.1% (58) of the respondents' parents earned between 30,001 and 45,000 naira; 21% (58) earned between 60,001 and 75,000 naira; 18.2% (50) earned between 450,001 and 60,000 naira; 16.7% (46) earned above 75,000 naira; 9.8% (27) earned between 15,001 and 30,000 naira; 9.5% (26) earned below 15,000 naira, while 3.6% (10) earned no income. The table shows that 38.9% (107) of the respondents' parents were both Muslims; 35.6% (98) were both Christians; 15.6% (43) were Christians and Muslims; 5.8% (16) of the parents were both traditional worshippers; 2.9% (8) were traditional worshippers and Muslims, while 1.1% (3) of the respondents' parents were Christians and traditional worshippers.

**Table 2. Percentage Distribution of Respondents by their Parents Socio-Demographics Characteristics**

Parental Socio-Economic and Demographic Characteristics	Frequency	Percentage
<b>Father's Educational Qualification</b>		
No formal Education	22	8
Vocational	11	4
Quantic	17	6.2
Primary Education	10	3.6
Secondary	56	20.4
Higher	159	57.8
Total	275	100
<b>Mother's Educational Qualification</b>		
No formal Education	37	13.5
Vocational	25	9.1
Primary Education	32	11.6
Secondary	70	25.5
Higher	111	40.4
Total	275	100
<b>Respondents' Parents Marital Status</b>		
Single	16	5.8
Married	186	67.6
Separated	27	9.8
Divorced	23	8.4
Widowed	23	8.3
Total	275	100
<b>Form of Marriage</b>		
Monogamous	155	59.2
Polygamous	104	40.2
Total	259	100
<b>Parents' no of children</b>		
1-4	165	60
5-8	87	31.6
8 and above	23	8.4
Total	275	100

<b>Father's Occupation</b>		
Trading	33	12
Artisan	30	10.9
Farming	15	5.5
Private Sector employee	75	27.3
Civil/Public Servant	32	11.6
Professional	19	6.9
Unemployed	7	2.5
Retiree	31	11.3
Other	33	12
Total	275	100
<b>Mother's Occupation</b>		
Trading	111	40.4
Artisan	15	5.5
Private Sector employee	39	14.2
Civil/Public Servant	56	20.4
Professional	19	6.9
Unemployed	8	2.9
Retiree	3	1.1
Other	24	8.7
Total	275	100
<b>Monthly Family Income</b>		
No Income	10	3.6
Below 15,000	26	9.5
15,001-30,000	27	9.8
30,001-45,000	58	21.1
45,001-60,000	50	18.2
60,001-75,000	58	21.1
Above 75,000	46	16.7
Total	275	100
<b>Parents' Religion</b>		
Christianity only	98	35.6
Christianity and Islam	43	15.6
Christianity and Traditional	3	1.1
Islam only	107	38.9
Islam and Traditional	8	2.9
Traditional only	16	5.8
Total	275	100

### 3.3 Prevalence of E-Crime

Table 3 displays the prevalence of e-crime among the undergraduate students in the study location. E-crime here is contextualized as engaging in any of the following acts with the aid of the computer: piracy, hacking, fraud, stalking and bullying, virus dissemination, data and computer destruction. The table shows that 78.9% (217) of the respondents had engaged in e-crime before; they had engaged in any of the above acts before. - However, 54 respondents constituting 19.6% of the total sample never engaged in e-crime before, while 1.5% (4) declined the question. The above data on the prevalence of e-crime can be simply interpreted in the following way: out of every 100 undergraduate students in the study location, about 79 out of them would have committed e-crime in one form or the other. This percentage is very high which calls for concern, given the documented adverse effects of e-crime all over the world.

Probing question on the form of e-crime the respondents commit shows that 58.9% (162) had downloaded materials or applications which are not for free without paying for it on the computer before; 38.5% (106) never did such thing before, while 2.5% (7) declined the question. 65.1% (179) had watched films that are not for free without paying for it on the computer before; 32.4% (89) never did such thing before, while 2.5% (7) declined the question. This shows that more than half of the students had engaged in piracy by watching films that are not for free without paying for it on the computer before. This shows that e-crime particularly piracy which is in form of downloading and watching films that are not for free without paying for it, is very prevalence in the study area.

Question on hacking shows that 78.2% (215) have never engaged in hacking before; 11.3% (31) had engaged in hacking before, while 10.5% (29) declined the question. Hence, it is glaring that hacking is still common in the study location; though, it is not as common as piracy. 85.1% (234) had never intentionally damaged the computer system or data before; 5.8% (16) had done such thing before, while 9.1% (25) declined the question. Table 3 also shows that 90.2% (248) of the respondents never distributed malicious code such as worms, viruses, malware and spyware; 7.3% (20) had done that before, while 2.5% (7) declined the question. 75.6% (208) had never intimidated and blackmailed people on the computer before; 17.8% (49) had done this before, while 6.5% (18) declined the question perhaps they did not know whether they have done this before. Data on fraud show that 73.8% (208) had never engaged in fraud on the computer before; 16.7% (46) had defrauded people with the aid of the computer before, while 9.5% (26) declined the question.

Table 3. Percentage Distribution of Respondents by the Prevalence of E-crime

Prevalence of E-crime	Frequency	Percentage
<b>Have you ever done any of the following acts with the aid of the computer: piracy, hacking, fraud, stalking and bullying, virus dissemination, data and computer destruction?</b>		
Yes	217	78.9
No	54	19.6
Don't know/ declined	4	1.5
Total	275	100
<b>Have you ever downloaded materials or applications which are not for free without paying for it on the internet before?</b>		
Yes	162	58.9
No	106	38.5
Don't know/ declined	7	2.5
Total	275	100
<b>Have you ever watched films that are not free without paying for them on the computer?</b>		
Yes	179	65.1
No	89	32.4
Don't know/ declined	7	2.5
Total	275	100
<b>Have you ever hacked someone else's account?</b>		
Yes	31	11.3
No	215	78.2
Don't know /declined	29	10.5
Total	275	100
<b>Have you ever intentionally damaged the computer system or data before?</b>		
Yes	16	5.8
No	234	85.1
Don't know/ declined	25	9.1
Total	275	100
<b>Have you ever distributed malicious code (worms, viruses, malware and spyware) before?</b>		
Yes	20	7.3
No	248	90.2
Don't know/ declined	7	2.5
Total	275	100
<b>Have you ever intimidated and blackmailed people on the computer before?</b>		
Yes	49	17.8
No	208	75.6
Don't know/ declined	18	6.5
Total	275	100

### 3.4 Hypothesis 1

There is a significant relationship between parental education and e-crime

**H<sub>0</sub>:** There is no significant relationship between parental education and e-crime

**H<sub>1</sub>:** There is a significant relationship between parental education and e-crime

**Table 4. Father's Education and E-Crime**

Father's Education	E-Crime					
	Yes		No		Undecided	
	Number	Percentage	Number	Percentage	Number	Percentage
No formal education	16	72.7	6	27.3	0	0
Vocational educated	7	63.6	0	0	4	36.4
Quantic	10	58.8	7	41.2	0	0
Primary	6	60	4	40	0	0
Secondary	40	71.4	16	28.6	0	0
Higher	138	86.8	21	13.2	0	0
Total	217	78.9	54	19.6	4	1.5
<b>X<sup>2</sup>= 113.969<sup>a</sup></b> <b>d.f. =10</b> <b>C= 0.541</b>						

Data in table 4 shows the distribution of respondents by their fathers' education and perpetration of e-crime. The data reveal that students whose fathers had higher education were more likely to engage in e-crime compared with students whose fathers had secondary education and below. For example, 86.8% of students whose fathers had higher education engaged in e-crime. This proportion was more than those whose fathers had secondary education and below. This relationship was statistically significant at  $P < 0.05$ . The chi-square value of the relationship is  $(X^2) = (113.969^a)$ , degree of freedom = 10,  $P = 0.000$ . Therefore, the null hypothesis was rejected while the alternative hypothesis that the level of education of parents is a significant determinant of e-crime was accepted.

### 3.5 Hypothesis 2

There is a significant relationship between parental income and e-crime

**H<sub>0</sub>:** There is no significant relationship between parental income and e-crime

**H<sub>1</sub>:** There is a significant relationship between parental income and e-crime

**Table 5. Parental income and E-Crime**

Monthly family income	E-Crime					
	Yes		No		Undecided	
	Number	Percentage	Number	Percentage	Number	Percentage
No income	10	100	0	0	0	0
Below 15,000	23	88.5	3	11.5	0	0
15,001-30,000	23	85.2	4	14.8	0	0
30,001-45,000	47	81	11	19	0	0
45,001-60,000	40	80	10	20	0	0
60,001-75,000	46	79.3	8	13.8	4	6.8
Above 75,000	28	60.9	18	39.1	0	0
Total	217	78.9	54	19.6	4	1.5
<b>X<sup>2</sup>= 30.983<sup>a</sup></b> <b>d.f. =12</b> <b>P = 0.002</b> <b>C= 0.318</b>						

Data on table 5 shows the distribution of respondents by their monthly family income and e-crime. The data reveal that students whose families had no income were more likely to engage in e-crime compared with students whose families had monthly income. For example, 100% of students whose parents had no income had one way or the other engaged in e-crime. This proportion was more than those whose parents had monthly income. This relationship was statistically significant at  $P < 0.05$ . The chi-square value of the relationship is  $(X^2) = (30.983^a)$ , degree of freedom = 12,  $P = 0.002$ . Therefore, the null

hypothesis was rejected while the alternative hypothesis that there is a significant relationship between the size of income of parents and e-crime was accepted.

### 3.6 Hypothesis 3

There is a significant relationship between parental occupation and e-crime

$H_0$ : There is no significant relationship between parental occupation and e-crime

$H_1$ : There is a significant relationship between parental occupation and e-crime

**Table 6. Father's Occupation and E-Crime**

Father's Occupation	E-Crime				Undecided	
	Yes		No		Number	Percentage
	Number	Percentage	Number	Percentage		
Trading	30	90.9	3	9.1	0	0
Artisan	26	86.7	4	13.3	0	0
Farming	15	100	0	0	0	0
Private sector employee	51	68	24	32	0	0
Civil/ Public Servant	20	62.5	12	37.5	0	0
Professional	11	57.9	4	21.1	4	21.1
Unemployed	7	100	0	0	0	0
Retiree	31	100	0	0	0	0
Other	26	78.8	7	21.2	0	0
Total	217	78.9	54	19.6	4	1.5
$X^2 = 84.983^a$						
d.f. = 16						
P = 0.000						
C = 0.486						

Table 6 above shows that students whose parents were farmers, unemployed and retirees were more likely to perpetrate e-crime compared with students whose parents engaged in other occupations. This relationship is statistically significant at  $P < 0.05$ . The chi-square value of the relationship is ( $X^2$ ) = (84.983<sup>a</sup>), degree of freedom = 16,  $P = 0.000$ . Therefore, the null hypothesis was rejected while the alternative hypothesis that there is a significant relationship between the nature of occupation of parents and e-crime was accepted.

## 4. Conclusion

The study has done justice to the parental socio-economic factors responsible for e-crime among the undergraduate students of universities in South-West of Nigeria. The assumption which states that there is a significant relationship between parental education and e-crime was accepted at  $P < 0.05$ . The contingency coefficient of the two variables is 0.541. This means that about 54 percent of e-crime can be explained by parental education in the study location. This is not surprising as it is believed that students whose parents are literate are more likely to be literate and be exposed to computer at a very young age without adequate monitoring and this may spur them to engage in e-crime. This finding corroborates the work of Aransiola and Asindemade (2011) who found that parental education is a predictor of e-crime.

We discovered that parental income is one of the factors causing e-crime. This relationship was statistically significant at  $P < 0.05$ . The contingency coefficient of the two variables is 0.318. This means that about 31.8 percent of e-crime can be explained by size of income of parents in the study location. This corroborates the previous findings in the literature which discovered that poverty is a fundamental factor causing e-crime (Adeniran, 2008).

We examined the relationship between parental occupation and e-crime. The relationship between parental occupation and e-crime was found to be statistically significant at  $P < 0.05$ . The contingency coefficient of the two variables is 0.486. This means that about 49 percent of the occurrence of e-crime is a function of nature of occupation of the respondents' parents.

By and large, the study discovered that parental education, parental income and parental occupation have a significant relationship with e-crime. Hence, they are the factors contributing to the prevalence of e-crime among the undergraduate students of universities in South-West of Nigeria. Based on these findings, the following recommendations are essential:

Government should come up with a sustainable poverty eradication programme that will effectively tackle poverty in the country. Also, government and the private organisations should focus on creating sustainable jobs for the unemployed men and women in the country so that they will be gainfully employed as well as become responsible parents who will cater for their children's needs.

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