

ASIA PACIFIC JOURNAL OF YOUTH STUDIES

*An Open-Access, Peer Reviewed International Scholarly Journal
That Publishes Research, Policy and Practice Based Articles on
Issues Concerning Youth and Young Adults*



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ABOUT THE JOURNAL

The Asia-Pacific Journal of Youth Studies (formerly known as the Malaysian Journal of Youth Studies) has been the official scientific journal of Institute for Youth Research (IYRES), Malaysia Ministry of Youth and Sports'. The Asia-Pacific Journal of Youth Studies is an open-access, international scholarly journal that publishes research, policy, and practice-based articles on issues concerning youth and young adults.

The journal has an interdisciplinary profile that aims to be of relevance to researchers, students, practitioners and policy-makers. The journal encourages submission of papers from all countries and contexts, with a special emphasis on youth residing in the Asia-Pacific region. All papers are subject to editorial screening and double-blind peer review. For research-based manuscripts, we welcome articles from both quantitative and qualitative traditions.

- **The journal is published two times a year in June and November.**
- The journal welcomes manuscripts between **5000 and 8000 words** written in either **English or Malay**. We also publish specially- themed issues devoted to special topics that are of particular interest to the field (upon request), book reviews and literature reviews.
- **There is no submission charge or article processing charge (APC).**

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The journal includes studies from diverse disciplines including:

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NAVIGATING CHANGE: HOW GENDER AND AGE GROUPS INFLUENCE THE FEELING OF INADEQUACY AMONG MALAYSIAN YOUNG ADULTS AND ADOLESCENTS

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ABSTRACT

The feeling of inadequacy can negatively influence Malaysian youth. Individuals who experience a strong sense of inadequacy tend to have negative self-evaluations, lower self-esteem, and doubts about their abilities. No one is perfect in this world. However, unrealistic self-evaluation can foster feelings of inadequacy among Malaysian youth. The cross-sectional survey study involved 50 adolescents and 50 young adults. The research employed a quantitative approach, utilizing Pearson correlation and multiple regression analysis to examine the predictive effects of age groups and gender on feelings of self-inadequacy. Although there were significant relationships between the predictors (age groups and gender) and feelings of self-inadequacy, only 8.4% of the variance in feelings of self-inadequacy was explained by the predictors. Therefore, the current study recommends further exploration of additional factors, as feelings of self-inadequacy may result from a complex interplay of cognitive, emotional, behavioural, and physiological processes. The study's findings offer valuable insights for the government, the public, and educators to re-examine the needs of different age groups and gender in order to address feelings of self-inadequacy among Malaysian youth during this critical developmental transition.

Keywords: Feeling of Self-Inadequacy, Age Groups, Gender, Life Transition

INTRODUCTION

Positive self-esteem is broadly acknowledged as the cornerstone of adaptive functioning (Hirano et al., 2025). Central to this concept is the rationale that improved self-awareness can profoundly affect a person's emotional experiences and coping strategies. In this regard, the concept has steadily garnered substantial attention not only within counselling and psychology but also across multidisciplinary and social contexts (Orth & Robins, 2022). People experience a range of emotions, both positive and negative, largely based on how they appraise events (Lazarus, 1991). The notion that appraisal is not limited to external events but also includes self-appraisal has gained increasing attention. The appraisal process may play a significant role in determining emotions and suggests that cognition is central to emotional experience (Lazarus, 1991). For example, an undergraduate student may perceive themselves not merely as a student, but as hardworking and academically capable. In contrast, another student might appraise themselves as a poor student due to low peer acceptance and academic underachievement. This form of self-appraisal can subsequently give rise to a range of emotional responses.

Poor self-appraisals often stimulate feelings of inadequacy. Feelings of inadequacy are commonly present in every individual. Generally, it can be described as a sense of inferiority, incompetence, low self-esteem, or vulnerability in daily life (Adler, 1927; Goroff, 1984; Körkkö et al., 2024; Nopiyanti et al., 2021). The feeling of inadequacy is often interpreted as self-deprecation or the belief that one is not good enough. According to the cognitive model's view of human nature, negative self-evaluation often arises from a sequence of distorted thinking patterns and maladaptive assumptions that individuals hold about social interactions and their social identity (Warnock-Parkes et al., 2022). At an unconscious level, individuals may believe they must conform to certain unhelpful social norms, rules, or standards in order to be accepted and liked by others. Individuals may impose excessively high standards on their social performance, exemplified by beliefs such as the expectation that their presentations must be delivered with complete fluency, or that they must maintain emotional stability in all circumstances. Because the standards individuals set for themselves and their social contexts are often unrealistic, they may fall short of these expectations, triggering irrational thoughts such as feelings of inadequacy and the belief that others dislike them (Warnock-Parkes et al., 2022).

The current study assumed that the feeling of inadequacy would be more intense among the population of adolescents and young adults, as they are still in a developmentally critical stage (Misriya, 2024; Sigelman & Rider, 2022). In the United States, almost 4.1 million adolescents have experienced at least one episode of major depression, highlighting the substantial impact of this mental health disorder among young people (National Institute of Mental Health, 2022). This issue is not limited to the United States, as teenage depression is also a significant concern in Malaysia. A study conducted by Ibrahim et al. (2022) found that the prevalence of depression among Malaysian adolescents and young adults ranged from 18.3% to 32.7%, indicating that a considerable proportion of the nation's youthful population is affected by mental health challenges.

These statistics pinpoint the global challenge of youth mental health, emphasising the need for increased awareness, prevention, and treatment efforts within this population. Mental health issues among this population can be diverse, with feelings of self-inadequacy potentially serving as one of the highly contributing factors (Zhao & Ye, 2019). Although adolescents and young adults are widely recognised as being at high risk for mental health issues, existing research has not sufficiently examined how cultural, religious, and social factors shape their experiences of self-inadequacy. Moreover, there is a pronounced gap in studies specifically addressing gender differences in the experience of self-inadequacy (Harrington et al., 2022). To address these gaps, it is important to examine how age groups and gender factors impact feelings of self-inadequacy among Malaysian adolescents and young adults.

OBJECTIVE

The present study intended to examine the predictive effects of age group and gender on feelings of inadequacy. Specifically, it sought to determine whether these demographic variables significantly contribute to variations in feelings of self-inadequacy among adolescents and young adults in selected educational institutions in Perak, Malaysia.

- 1) To explore the predictors (age groups and gender) of feelings of inadequacy among students in Perak.

LITERATURE REVIEW

Feelings of Inadequacy in Adolescents and Young Adults

Young adults are more mature than adolescents across physical, cognitive, and socioemotional levels (Koenig et al., 2024). When it comes to the 20th century, the definition of young adulthood has become unrecognisable, and some scholars even suggest that a stable adult life is established not at 20, but closer to 30 years of age (Montgomery & Arnett, 2020). Young adults in modern society have more opportunities to explore their lives, such as pursuing education, interests, and careers, compared to previous generations. Traditionally, the criteria for evaluating a successful transition from adolescence to young adulthood were living independently, finishing school, getting a job, marrying a partner, and having children. However, the social clock or timetable that governed this population a century ago no longer appears to apply (Arnett, 2004). The transition into young adulthood may give rise to a sense of maturity and social pressure among young adults, who may feel obligated to ensure their families' well-being and to become more independent and self-reliant. Undeniably, young adults undergo several maturational changes, including cognitive, emotional, and psychological changes, during their developmental process (Koenig et al., 2024). Although deviations from expected developmental trajectories may occur, the present study assumes that young adults are more independent and mature in handling emotional and cognitive tasks compared to adolescents.

What changes occur in brain structure during adolescence, and why are adolescents more socially sensitive compared to young adults? To address these questions, a scientific study employed magnetic resonance imaging (MRI) to analyse structural changes and brain organisation throughout adolescence (Mills & Anandakumar, 2020). The cerebrum of the brain is composed of white and grey matter. The grey matter is located both inside and on the surface of the cerebrum and consists mostly of neurons and neuronal cell bodies, which are important for muscle coordination, self-control, sensory perception, and the appraisal process. However, grey matter has been shown to decrease by approximately 1.5% per year during adolescence (Mills et al., 2016). The reduction of grey matter is not inherently negative; rather, it may contribute positively to adolescent development. The reduction of grey matter is thought to be related to the fine-tuning of neural connections and an increase in other brain tissues, such as white matter in the cerebrum. White matter may increase dramatically in early adolescence but appears to stabilise by the mid-teen years. The function of white matter in the cerebrum is to enhance the speed of connections between brain cells (Mills &

Anandakumar, 2020). This process may help adolescents process information more quickly and efficiently. For example, abstract thinking, the ability to adopt different points of view, as well as concern about how others perceive them, are believed to be factors that contribute to social sensitivity among adolescents.

Scientific literature tends to characterise adolescents as particularly self-focused, prone to risk-seeking, and highly susceptible to social pressure (Shi et al., 2024; Sigelman & Rider, 2022). This is how adolescents tend to drift from the morals of adults. Despite the ongoing hot debate regarding whether such portrayals constitute overgeneralisation and overrepresentation, many researchers continue to find a framework to analyse why these characteristics are more prevalent among adolescents than in other age groups (Pfeifer & Berkman, 2019). According to Shi et al. (2024), adolescents are often characterised by heightened self-awareness and ostentatious behaviour, reflecting egocentrism and a strong desire for visibility and recognition from others. Any feedback they receive can further intensify adolescents' fear of being judged or scrutinised. Heightened self-consciousness can subsequently lead to fear of negative evaluation and significantly contribute to feelings of inadequacy. Persistent concern with others' judgements and rumination over social events may reinforce negative self-beliefs and gradually erode adolescents' sense of adequacy and confidence over time (Misriya, 2024). Once established, a persistent sense of self-inadequacy can escalate the likelihood that adolescents will develop negative expectations about their future performance, even as they transition into young adulthood. This issue may be exacerbated when such feelings give rise to self-focused attention, wherein individuals divert their focus from external social cues (e.g., listening to others) and become absorbed in internal processes such as self-critical thoughts, worry, and anxiety (Warnock-Parkes et al., 2022).

Indeed, there is a wealth of findings indicating that adolescents and young adults are particularly vulnerable to mental health disorders (Caspi et al., 2020; McGrath et al., 2023). Therefore, further investigation into the developmental issues of these two populations is especially needed in today's society. Given the diversity of social expectations, as well as religious and cultural values affecting adolescents and young adults, ways of thinking and self-appraisal may vary across different social groups, including those in Malaysia.

Traditional View of Gender Differences in Emotional Sensitivity

As mentioned by Erol and Orth (2011), self-esteem tends to increase progressively throughout young adulthood. For adolescents, males typically possess higher self-esteem than females. Gender identity is usually classified based on reproductive organs and hormone function determined by chromosomal complement (Turkstra, 2020). Regarding gender stereotypes, women are often perceived as being better at “reading” or “perceiving” the emotions of others. Such beliefs remain deeply rooted today, with women are commonly viewed as more sensitive to others’ emotions. Traditionally, males have been considered less confidence in their emotional sensitivity. An experiment conducted by Fischer et al. (2018) demonstrated that this is not the case, as the findings revealed no significant gender differences in emotional sensitivity. The study involved a total of 5,872 participants, recruited through a science programme on television and the media companies’ websites. Interestingly, the study found significant differences between males and females in how they perceived non-target emotions and emotionless faces. Males tended to evaluate non-target emotions as more intense than females do, even though the researchers presented only images of neutral faces.

In alignment with the study by Givon et al. (2023), their findings also presented no sex differences in the reporting of positive and negative emotions. Although no significant differences were found, the study suggested a stronger association of negative emotions for women, given that their evolutionary role is to protect and nurture offspring. Being sensitive to negative emotions may, in certain situations, enhance their alertness and emotional reactivity to potential dangers to their offspring. However, the study cannot simply speculate on the social implications of gendered perceptions of self-adequacy. Despite gender stereotyping remaining a hotly debated topic in current literature, a review of self-inadequacy among gender remains limited (Harrington et al., 2022). More research is needed to investigate how males and females differ in their appraisal of self-inadequacy.

Gender Differences in Feelings of Self-Inadequacy

From early childhood, parents and caregivers play a pivotal role in shaping children’s understanding of which characteristics and behaviours are categorised as feminine or masculine. Furthermore, the persistent reinforcement of traditional gender roles for both males and females often generate pressure throughout the socialisation process, leading individuals to

adhere to societal norms. Males are expected to demonstrate characteristics related to self-determination, endurance, independence, power, and prestige. On the other hand, traditional feminine gender roles encompass characteristics such as nurturance, dependence, attractiveness, and passivity (Eagly et al., 2020). Feminine gender role discrepancy strain, which is notably understudied compared to masculine gender role discrepancy strain, has been shown to have negative implications for women's self-evaluation (Warnock-Parkes et al., 2022).

The present study aims to explore gender differences in the experience of self-inadequacy among adolescents and young adults. In contemporary society, these age groups have unprecedented access to technology, with platforms such as social media provide constant exposure to a wide array of information, visual content, and social comparisons (Merino et al., 2024). Such exposure has been shown to significantly influence individuals' self-evaluation and psychological well-being. Social media platforms, in particular, display a complex variety of social expectations, idealized physical standards, and cultural trends that frequently perpetuate unrealistic norms (Bonfanti et al., 2024; Merino et al., 2024). Young people may be particularly at risk in these digital spaces. During adolescent development, brain regions associated with the drive for feedback, social belonging, and peer acceptance become more sensitive (Weir, 2023). They are highly susceptible to social pressures and idealized portrayals created on these platforms, partly due to the fact that brain regions of adolescents are not fully matured. The lack of self-control and the need for social approval can exacerbate feelings of self-inadequacy.

However, the effect of social media on self-evaluation is not uniform across gender. A cross-sectional survey was conducted by Ibn Auf et al. (2023) to examine social comparison and body image among teenagers aged 12-19 years who use the TikTok app throughout Saudi Arabia. Approximately 384 Saudi teenagers were recruited through various social media platforms. The findings showed that females were more likely to have a negative body image than males. Research suggests that females may be more influenced by social comparison and body image concerns, which are prominently featured on social media, than their male counterparts. The idealization of thinness and beauty standards on these platforms often leads to negative body image and feelings of inadequacy in young females. Meanwhile, younger adolescents, particularly those in middle and secondary school, tend to perceive their body image more negatively than older adolescents. This

phenomenon reflects the sensitivity during the onset of puberty, when young adolescents (especially females) are highly susceptible to external influences such as social media, peer pressure, and idealized portrayals.

In Malaysia, a similar result was found in the research conducted by Khor et al. (2019), which indicated that females reported higher dissatisfaction with their body image than males. Notably, the study highlighted gender-specific preferences in ideal body size: 49.1% of males preferred a larger body size, while 58.3% of females were more likely to idealise a smaller body size. Understanding gender differences in the experience of self-inadequacy in the digital age is crucial for addressing the unique psychological needs of each group and identifying the varying impacts on males and females during these formative years.

Theoretical Framework

Cognitive Behavioural Theory is widely utilized and has been applied to a broad range of psychological interventions targeting conditions such as low self-esteem, demonstrating beneficial outcomes for many individuals compared to psychopharmacological treatment alone (Zabel et al., 2022). In a nutshell, the theory suggests that distorted thinking is common to almost every psychological disturbance and has a direct relationship with negative moods and behaviours (Beck, 2011). The theory posits that how an individual appraises or interprets an event (rather than the event itself) regularly manifests through automatic thoughts and impacts their subsequent behaviours, emotions, and physiological responses. Awareness of the influence of distorted thoughts on emotions and behaviours may lead individuals to evaluate their thinking in more realistic and adaptive patterns (Beck, 2011). Failure to do so may result in individuals being influenced by dysfunctional automatic thoughts, which spontaneously arise in their minds, such as the belief that they are incapable of doing anything correctly. Such thoughts may subsequently lead to specific reactions: individuals may experience feelings of incompetence and self-inadequacy, and engage in self-defeating behaviours, such as avoiding new experiences. Therefore, if adolescents lack proper cognitive appraisal and awareness of dysfunctional thinking during puberty, they may experience greater psychological disturbances compared to young adults.

RESEARCH METHODOLOGY

This research employed a cross-sectional design and a cluster sampling survey method to collect samples and data. The data collection was completed within one month. A primary cluster consisting of only one state (Perak) was selected using random numbers (fishbowl technique) from among the 13 states in Malaysia. Subsequently, one university and one secondary school were randomly chosen for the secondary cluster. The questionnaires were distributed to the selected samples to study and analyse variables (age groups, gender, and feelings of self-inadequacy) using a quantitative analysis. After obtaining all necessary research approvals, exactly 100 respondents were selected from a government secondary school and a private university in Perak, Malaysia. According to Louangrath (2017), a sample size of at least 30 is required when using Likert-type data in social science research. As recommended by Hair et al. (2018), a minimum of 50 samples, and preferably 100, is required to perform regression analysis in research institutions (As cited in Memon et al., 2020). In accordance with the recommendations, the study assumes that a sample size of 100 participants is sufficient to meet the methodological requirements.

Among them, approximately 50 of the participants were undergraduates, and the other 50 were secondary school students. To reduce sampling bias, the researcher applied the same questionnaire and procedures across both groups, ensuring anonymity and voluntary participation. Gender ratio was approximately balanced, and the procedures of data collection were standardized to prevent any inconsistencies. In alignment with the study's objectives, the study prioritizes age groups and gender in lieu of location and institutional variables. For the inclusion criteria, the researchers purposively recruited participants aged 21 to 23 (young adults) and 15 to 17 (adolescents) to assess self-esteem across diverse age groups. Additionally, the researcher managed to select 52 males and 48 females to maintain a balanced gender ratio in the study.

Instrument

The original version of the Janis-Field Feeling of Inadequacy Scale (JFFIS) consisted of 23 items. However, some scholars criticised the JFFIS for a lack of psychometric evidence and empirical analysis (Church et al., 1980). To improve the questionnaire, it has been revised many times, including increasing the number of items and changing the response format (Boduszek & Debowska, 2017). The R-JFFIS consists of 36 items (4 reverse-scored

items) with a 5-level Likert scale response format, ranging from 1, which indicates “very often or very confident” to 5, which illustrates “practically never or not confident at all”. Items 5, 6, 13, and 31 are reverse-scored. The total score of the R-JFFIS is calculated by summing the scores of all items, with a minimum score of 36 and a maximum score of 180. To interpret the results, a higher score indicates that an individual has a higher feeling of inadequacy.

Demographic Background

The respondents’ demographic variables are categorised and summarised in Table 1.

Table 1. Demographic Details of the Participants.

Variables	Category	Frequency	Percentages
Age Groups	Young adults	50	50
	Adolescents	50	50
Gender	Males	52	52
	Females	48	48

Table 1 shows that a total of 100 students, of whom 50 are young adults and 50 are adolescents. The gender ratio is approximately balanced, with approximately 52 of the participants are males and 48 of them are females.

Tests of Normality for R-JFFIS

Table 2 Tests of Normality for R-JFFIS

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	Df	<i>P</i>	Statistic	df	<i>p</i>
JFFIS	.089	100	.052	.963	100	.007

The total score of the R-JFFIS was analyzed to assess the normality of the data. Orcan (2020) stated that the Kolmogorov-Smirnov (KS) and Shapiro-Wilk (SW) tests are two methods utilised to determine whether a sample follows a normal distribution. These are the two most prevalent methods for determining normality. The KS test is recommended for large sample sizes, whereas the SW test is preferred for small sample sizes. Since the sample size of the study is 100 participants, the Kolmogorov-Smirnov (KS) test will be used as a reference for examining the normality of the data.

Because the p-value of the test is larger than .05, the researcher assumed that the data were approximately normal and suitable for inferential statistics.

Mean Scores of the R-JFFIS

The descriptive statistical analysis presented the mean scores, standard deviations, and frequencies of each variable (as shown in Table 3).

Table 3 Distribution of Mean Scores, Standard Deviations, and Frequency for Age Groups and Gender.

Variable	Mean scores	Standard Deviation	Frequency
Age Groups			
Young Adults	126.04	24.87	50
Adolescents	138.16	27.53	50
Total	132.10	26.80	100
Gender			
Males	125.81	27.95	52
Females	137.90	24.55	48
Total	132.10	26.80	100

Table 3 illustrates that the total mean score of the participants was 132.10. In comparison, adolescents ($M = 138.16$) presented higher mean scores than young adults ($M = 126.04$), which may reflect that the feelings of inadequacy among adolescents are slightly higher than in young adulthood. For gender, the study found that the mean scores of females ($M = 137.90$) were also slightly higher than those of males ($M = 125.81$). Thus, the study assumes that female participants exhibit a lower sense of self-adequacy than their male counterparts. Before performing the multiple regression analysis, the researcher also conducted a correlation analysis to better understand the direction and strength of the relationships between the independent and dependent variables.

Data Analysis

Table 4 Pearson Correlation Coefficient among Feeling of Inadequacy, Gender, and Age Groups.

R-JFFIS	Age groups	Gender
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R-JFFIS	Pearson Correlation	1	-.227*	.227*
	Sig. (2-tailed)		.023	.023
	N	100	100	100

Note. Correlation is significant at the 0.05 level (2-tailed).

According to Table 4, the results showed that there was a negative correlation between feelings of inadequacy and the age groups (adolescents and young adults) ($r = -.227, p = .023$). Based on the correlation effect size presented in the findings, the researcher concluded that the relationship between age groups and feelings of inadequacy was small. In addition, the analysis demonstrated that the relationship between gender and feelings of inadequacy was statistically significant ($r = .227, p = .023$). Hence, the result presents a positive but small correlation between gender and feelings of inadequacy.

Table 5 Regression Coefficients for Gender and Age Groups in Predicting Feelings of Inadequacy.

Predictor	B	SE	B	T	P
1. (Constant)	131.901	11.253		11.721	.000
Gender	12.091	5.133	.227	2.356	.021
Age Group	-12.120	5.129	-.227	-2.363	.020

Note. $R = .321$; $R^2 = .103$; $Adj.R^2 = .084$. $F(2,97) = 5.566, p = .005$

A multiple regression analysis was performed to predict feelings of inadequacy based on gender and age groups. A significant model was obtained, $F(2, 97) = 5.566, p < .05, R^2 = .084$. The R-squared value suggests that gender and age variables explain 8.4% of the variation in self-inadequacy scores (as shown in Table 5).

RESEARCH FINDINGS

The findings revealed that young adults showed lower levels of self-inadequacy compared to adolescents. In Malaysia, social media usage is becoming increasingly apparent among the young generation. Several findings have evidenced that prolonged and excessive use of social networks among Malaysian youth leads to higher levels of stress, anxiety, and feelings of low self-worth (Aini Azeqa Ma'rof & Abdullah, 2024; Khong et al., 2020;

Yusoff et al., 2020). This may be attributed to the internalization of unrealistic standards of social portrayal exhibited on social media platforms within this population. The discrepancy between the ideal-self and the real-self often results in feelings of inadequacy and inferiority (Stoyanova & Ivantchev, 2025). Comparing youth, Sigelman and Rider (2022) showed that the gap between the ideal-self and real-self may decrease from adolescence into early adulthood, partly due to the fact that young adults tend to re-examine their visions of the ideal self and their potential. As a result, the disparity between the real-self and the ideal-self may diminish in young adulthood. What may appear as inadequacy, incompetence, or setbacks to a youth may not be perceived similarly by an adult. As life goals and standards may change over the life span, the way people measure and perceive failure and incompetence may also differ. For example, an 18-year-old may feel depressed when criticised for academic incompetence, whereas a 23-year-old who has established their life and career goals may not be affected at all.

From a developmental perspective, Lu et al. (2018) mentioned that self-esteem is positively associated with the grey matter volume of the hippocampus (brain region) in young and older adults, suggesting that the hippocampus serves a critical role in the neural circuitry underlying self-esteem. Furthermore, the level of brain maturity may be another factor influencing adolescents' feelings of inadequacy, as their ability to manage emotions may not yet be fully developed during this stage of development (Weir, 2023). Based on the fact that growth in brain areas involved in emotional stability and positive identity formation continues during adolescence (Sigelman & Rider, 2022), young adults are more likely to experience positive feelings such as self-adequacy and resilience when coping with life's challenges compared to adolescents.

Meanwhile, the current study also found a significant difference in self-inadequacy between males and females. Physical changes that profoundly affect adolescent self-inadequacy during puberty play a major role in shaping adolescents' self-esteem. These transitional changes are more apparent in females, as they tend to be more concerned about their physical appearance, such as weight, ideal body image, and colour of skin. Compared with females, Liu et al. (2022) emphasised that males are more likely to experience feelings of inferiority related to financial, societal, and romantic relationship pressures, rather than concerns about physical appearance. Considering this, governments and educational institutions are encouraged to implement psychoeducation programs or workshops to raise awareness of gender

stereotypes, not only for students but also for the general public, in order to reshape self-image perceptions and reduce the dilemmas that young people may face.

DISCUSSION

Feelings of self-inadequacy can impact an individual's psychological well-being, especially during adolescence. However, it should not be viewed too negatively, as feelings of inadequacy can be one of the obstacles everyone faces during the developmental stage. On the positive side, feelings of inadequacy can motivate a person to strive for superiority (Stoyanova & Ivantchev, 2025). Awareness of the self and one's imperfections can be a source of courage for self-acceptance. This fosters adolescents' ability to accept the reality of the human condition, encouraging them to strive for what they can achieve rather than be defeated by failure or feelings of inadequacy. According to Yang et al. (2023), feelings of inferiority can have both positive and negative impacts on a person, and largely depend on the individual's attitude towards compensation. In other words, feelings of inadequacy or inferiority may motivate adolescents to engage in self-compensatory behaviours, such as taking initiative to challenge their beliefs, strengthen their abilities, and improve their weaknesses in order to succeed.

Due to biological development, adolescents may experience more significant changes in brain structure and organization than young adults. It is a period in which they have a greater ability to shape how their brains develop. If they are self-aware and willing to explore more about the world, this can increase their capabilities for abstract thinking, problem-solving, and creativity (Mills & Anandakumar, 2020). On the other side of the coin, if they are trapped in a distorted perception of the world and believe they lack the capability to strive, are disliked, or are weaker than others, this can result in negative emotions such as feelings of self-inadequacy. Furthermore, they are socially sensitive and emotionally vulnerable (Misriya, 2024). For example, social media can contribute to feelings of inadequacy, particularly among females, as unfavourable or hostile feedback from others may lead to a sense of self-inadequacy. Because the developmental period for young people is both critical and sensitive, it is important for society, parents, educators, and relevant organisations to optimise positive learning and social environments rather than ignore their need to explore the world.

Although the model significantly predicts feelings of inadequacy, the effect size of this prediction is relatively small. Based on the results, only 8.4%

of the variance in R-JFFIS scores can be explained by gender and age groups. The remaining 91.6% of the variability may be influenced by other variables or factors not included in this model. Thus, the researcher hypothesised that the predictor variables in the study had relatively limited explanatory power on their own. A complex interplay of cognitive, psychological, social, biological, and emotional factors, such as emotional intelligence, mental health, interpersonal relationships, family, and peer support, should also be considered for future examination.

CONCLUSION, IMPLICATION AND SUGGESTION

Since the sample size in the current study was relatively small, the results have limited generalisability to the Malaysian population. Further research should be conducted in distinct geographical areas to gain a better understanding of feelings of inadequacy across gender and age groups. In addition to using a cross-sectional study, the researcher recommends incorporating diverse research methods, such as an experimental study, to better control extraneous variables that might contaminate the study's results. Applying an appropriate research design and careful planning could provide more valuable insights for the public and professionals regarding feelings of self-inadequacy across gender and age groups in Malaysia. The study suggests that culturally appropriate educational strategies for reducing gender stereotypes and feelings of inadequacy may be required in future studies to improve the psychological well-being of young people in Malaysia.

In summary, the study found a significant relationship between age groups and feelings of self-inadequacy. In addition, females appear more inclined than males to experience feelings of self-inadequacy. Although the results is statistically significant, the relatively small proportion of explained variance (8.4%) raises concerns about the practical utility of gender and age groups in predicting feelings of inadequacy. In light of this, the current study suggests considering additional direct or indirect factors to improve the prediction of the dependent variables.

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PERCEPTIONS OF TEENAGE PARENTS IN SELECTED URBAN BARANGAY AREAS ON THE ROLE OF HIYA IN FAMILY DYNAMICS AND HELP SEEKING BEHAVIOR

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ABSTRACT

Many studies have described the challenges of early parenthood; however, there is less emphasis on the role of cultural values, specifically "hiya", on young Filipino parents. This phenomenological study explored the lived experiences of Filipino teenage parents regarding the influence of hiya on family dynamics and help-seeking behaviors, and how they cope with early parenthood challenges. Guided by Ecological Systems Theory and Social Learning Theory, data were gathered through semi-structured interviews with six (n=6) Filipino teenage parents (aged 10-19 at the time of their first child) residing in selected urban barangay areas of Dagupan City, Pangasinan-Philippines. Interviews were transcribed via descriptive coding and analyzed through thematic analysis, yielding eight major themes: (1) Web of Expectations, (2) Barriers as First-Time Parent, (3) Fulfillment in Early Parenthood, (4) Family Above All, (5) Emotional Suppression, (6) Friends as Support Groups, and (7) Romanticization of Situation. The study concluded that teenage parents experience diverse positive and negative situations and employ various coping mechanisms, uniquely shaped by their individual circumstances and environment, despite significant social, emotional, and other barriers.

Keywords: Teen Parents, Shame (Hiya), Family, Help Behavior, Urban Areas, Bel

INTRODUCTION

To become a parent is a significant life transition that is often filled with both joy and challenges. However, for young parents, this transition can be particularly more challenging due to the potential influence of cultural values, especially *hiya*. Kobayashi et al. (2024) explain that in Filipino culture, *hiya* is central to an individual's self and identity. *Hiya* is one of those values that upholds the interests of other people. There are such choices that every person has to make that affect himself but also affect other people so that they do not feel ashamed or humiliated.

This definition resonates with Martinez (2019) who observes that *hiya*, a sense of shame or embarrassment which enables a person to care for others, is one of the salient facets of Filipino interpersonal interactions. Although '*hiya*' is likened to 'embarrassment' or 'shame', it is also considered as a good emulative quality of oneself if *Hiya* promotes self-control and respect for others. According to Lasquesty-Reyes (2016), *hiya* is an emotion that incites people to avoid direct confrontation of other people, especially in the open, in order to save face. Such a cultural virtue has been taken to task for promoting indirectness, but it is equally a virtue in that it promotes peaceable relations between persons. *Hiya* can help people to make responsible choices, which include active involvement into cultural practices to feel close to the group. It can also encourage people to put effort and maintain traditions and family customs (Sy, 2024). Furthermore, there is a connotation of the word *hiya*, as well as the terms *kahihyan* and *hiyang-hiya*, that deals with emotion. It is the feeling ascribed to breaching cultural or societal norms. This is thought to be experienced in relation to violations of role privileges and encompasses shame, inferiority or remorse (Lagasca-Hiloma, 2024).

For this study, we will be using the definition of *hiya* by Lasquesty-Reyes (2016) in which individuals experiencing "*hiya*" are acutely aware of societal expectations and norms. They feel shame when these expectations are not fulfilled. Thus, deficiencies in conforming within society can ignite feelings of disgrace or shame, which has been named as '*hiya*' in the Philippines' perspective. Thus, it can be said, *hiya* is a state of decency and respect for the rules of society. It also emphasizes how family ties, pride as a

reputation, and a person's understanding of what it means to be humiliated, how putting all these together, the Filipino people perceive and feel the meaning of humility (Lagasca-Hilioma, 2024). Family shame can drive individuals to support their family at the expense of their own needs, and they might do this regardless of whether it is moral or reasonable (Del-Mundo and Quek, 2017; Nadal, 2020). These cultural values, very much instilled into the system, have defined the interaction patterns of the Filipinos towards each other, their families, and society in general. A study that was conducted by Bireda and Pillay (2017) the quality of parent–child communication is related to children's well-being. Parents' constant interactions and communication style would continue to affect their children's psychological development. Nevertheless, more family support is linked to lower likelihood of major depressive disorder and generalized anxiety disorder, according to research cited in the study. While hiya remains a powerful cultural force, its influence may be evolving over time. A qualitative study involving 15 Filipino participants, divided into five groups based on age/generation, utilized one-on-one, semi- structured interviews to gather data. The findings revealed generational differences in the perception, expression, and lived experiences of the Filipino value of hiya (Cenizal, 2019).

In a qualitative study conducted by (Manzanilla, 2024) only a small fraction of the teenage mothers in the study reported receiving support from friends. Most participants described negative experiences, including social isolation, stigmatization, and bullying. They felt ostracized by their peers and community members, who often viewed them with disdain and judgment. One participant shared that their neighbors and acquaintances considered them useless and a bad influence, leading to social exclusion. The overwhelming majority of teenage mothers reported feelings of shame, inferiority, and humiliation due to their circumstances, and they often lacked emotional and mental support from their peers and community. In 2019, the National Economic and Development Authority declared teenage pregnancy a significant national and social issue in the Philippines. This alarming trend traps countless. This trend perpetuates a cycle of poverty, discrimination, and missed opportunities for young Filipino girls. Forced to prematurely take on the responsibilities of parenthood, these young parents are often deprived of the chance to continue their education and pursue their aspirations (Save the

Children, 2024). Thus, according to data from the Philippine Statistics Authority (2023), the number of live births among girls aged 15 and under experienced a concerning increase of 35% between 2021 and 2022. A 2020 nationwide survey conducted by POPCOM revealed how prevalent teenage pregnancy is across all geographic regions and socioeconomic groups (World Health Organization, 2024). In 2022, marriages involving girls under 20 years old totaled 16,809, representing 3.7% of all marriages. This number is four times greater than the number of marriages involving boys under 20, which was 4,055 (or 0.9%). Marriages between boys and girls under 20 made up 2,315 registrations, or 0.5% of all marriages nationwide.

LITERATURE REVIEW

In the context of Filipino young parents, they often grapple with feelings of guilt, isolation, and shame (*hiya*), particularly when they face societal stigma and discrimination associated with early parenthood. This experience can be effectively analyzed through the lens of Ecological Systems Theory (Urie Bronfenbrenner). According to this framework, an individual's development is influenced by concentric layers of environmental systems. Here, the macrosystem of prevailing cultural values and societal attitudes towards teenage pregnancy significantly shapes the experiences of young parents within their more immediate environments. For instance, the pervasive social stigma described by Manzanilla et al. (2024), where a teenage mother was labeled "*walang silbi*" (useless) and a "bad influence" by her neighbors and acquaintances, demonstrates how negative influences from the exosystem (community perceptions beyond direct interaction) directly translate into adverse experiences within the individual's microsystem (their immediate social environment and interactions).

Several participants in the study by Manzanilla et al. (2024) attested to being socially excluded and criticized by their circle, enduring humiliation, teasing, and ostracism. These instances underscore the impact on their mesosystem—the interaction between their personal relationships and the broader community. The perceived rejection and feelings of not belonging are a direct outcome of these challenging mesosystemic interactions. Furthermore, while some parents or community members offered assistance,

the help was occasionally perceived as "inappropriate," intensifying the young parents' sense of social isolation (Moganedi & Mudau,

2023). This highlights a dysfunction in the supportive mesosystem connections. The apprehension of many teenage mothers to disclose their pregnancy to parents or guardians, driven by fear of severe criticism or family pressure (David et al., 2017), further illustrates the powerful influence of the macrosystem's cultural norms (like *hiya*) and anticipated negative reactions within their immediate microsystem (family). This fear cultivates feelings of loneliness and an unwillingness to seek necessary help. While some respondents embraced their pregnancies, a majority grappled with profound woes including fear, loneliness, shame, and financial disappointments (David et al., 2017; Kerobo, 2022), all of which are compounded by the complex interplay across these ecological layers.

Additionally, Social Learning Theory (Albert Bandura) offers a valuable framework for understanding how these perceptions and behaviors related to *hiya* are learned and perpetuated among young Filipino parents. This theory posits that individuals learn not only through direct experience but also through observing others and the consequences of their actions. The societal stigma and discrimination faced by young Filipino parents, as documented by Manzanilla et al. (2024), serve as powerful vicarious learning experiences. When a teenage mother observes or directly experiences being labeled "useless" or a "bad influence" and subsequently faces social exclusion, she internalizes these negative societal judgments. This internalization can lead to a diminished sense of self-efficacy and a learned belief that seeking help will only result in further criticism or humiliation, thereby reinforcing the pervasive impact of *hiya*. The apprehension to disclose pregnancy to parents (David et al., 2017) can be understood as an avoidance behavior, learned from observing the negative reactions others faced or anticipating such reactions based on deeply ingrained cultural norms of *hiya* and the importance of family honor. The collective experiences of humiliation, teasing, and ostracism reported by participants reinforce these learned social norms around early parenthood and the accompanying *hiya*, making open communication and help-seeking less likely due to anticipated negative reinforcement from their social environment.

Even though various studies have examined the concept of *hiya* in the Filipino culture, its particular focus on young Filipino parents remains inadequately addressed. Although *hiya* is often talked about as a situational cultural phenomenon, the subtle variations it brings to the communication, and help-seeking tendencies of young Filipino parents is an area that needs more attention. Therefore, this absence of information restricts the comprehension of the particular circumstances and strategy of action of the young Filipino parents. At the same time, we understand the role of the study in enhancing the understanding of *hiya* of the young Filipino parents, however, there are some limitations that must be considered with respect to this study. Firstly, the relatively small sample size may not fully represent the diverse experiences of this particular target group of young Filipino parents. The second limitation of the research is the bias that may be created by the interpretative nature of the qualitative approach of the research as focused upon the subject. Therefore, as there is variability owing to sociocultural factors, this

research is inappropriate for transferability across different populations or cultures. Moreover, these limitations are all acknowledged but, this investigation could expand our understanding of sociocultural processes, in this case specifically *hiya* in the lives of young Filipinos, especially young parents. The significance of this study aims to explore and understand the subtle influence of *hiya* in family communication and help seeking behaviors of Filipino teenage parents. On top of that, this research can potentially inform the stakeholders about the relevance of *hiya* and so lend itself to the development of strategies and program aimed at protecting and empowering young parents for the enhancement of adolescent welfare, family stability, and public health. Family-focused initiatives and regulations that aim to enhance teen parents' support networks and communication within the Filipino cultural context may benefit from the findings of this study.

This research seeks and aspire to answer the following specific questions:

1. What are the lived experiences of young Filipino parents regarding the role of *hiya* on their family communication and help-seeking behaviors?
2. How do young Filipino parents cope with the influence of *hiya* on family communication and help-seeking behaviors as they navigate the

challenges of early parenthood?

METHODOLOGY

This research employs a qualitative phenomenological approach to explore the lived experiences of young Filipino parents. Phenomenology, as a methodology, aims to describe and interpret participants' experiences to gain insight into the essence of those experiences. It operates on the premise that a single event or experience can be interpreted in various ways, and it prioritizes the individual meaning each participant ascribes to their experience as the primary source of data. In essence, phenomenological studies delve into the subjective consciousness surrounding human experiences (Neubauer et al., 2019). Moreover, the research implementation period of this study takes place beginning in December 2024 to March 2025.

Population and Sampling

The study included Filipino adolescents aged 10-19 years old at the time of having their first child, as defined by the World Health Organization on the basis of adolescent age (World Health Organization, 2019). Both male and female teenage parents residing in urban barangay areas of Pangasinan who are capable of reading and writing and understand Filipino or their native language are the inclusion criteria for the said study. Single parents or married were considered, as well as living or not living with their families were considered for inclusion. Individuals who became parents as a result of sexual violence or who are suffering from cognitive impairment or has a dangerous medical condition were the exclusion criteria from the study. Moreover, participants were selected through purposive sampling and snowball sampling.

Instrument and Data Collection

Data collection for this study proceeded in several stages. Initially, necessary documents, including the informed consent letter, ethics review letter, approval letter, and questionnaires, were prepared. Approvals are first sought from the Course Professor, College Department Head, College Dean, and University Research Ethics Board (No. 2024-2025). The

questionnaires were validated by a licensed psychometrician, including a pilot test prior to data collection, and a certificate of validation obtained. Following these preparations, participants were recruited 1 week before, informed consent obtained, and interviews were scheduled. Prior to the interviews, the research team gathers materials, including physical copies of necessary documents and functioning recording devices, roles were assigned (interviewer, recorder, and document keeper), and conducted practice interviews to ensure team familiarity with the process. Interviews are held at two specific urban barangay areas in Dagupan City, Pangasinan (Barangay Pantal and Barangay Bonuan Binloc) which are areas with rising population on teenage pregnancies. During the interviews, a comfortable and private setting was established, and the interviews were guided by the questionnaire, with the recorder capturing audio and taking notes, and the document keeper maintaining records and ensuring confidentiality. To ensure participants understand the consent form, orientation using their comfortable language (Filipino) was considered. Nonverbal behaviors were observed during the interview as this may contribute to the understanding of their lived experiences. Post-interview, participants were thanked, offered a token of appreciation and a certificate of participation, and data were anonymized. A debriefing session was conducted, led by a designated leader, to reflect on the process, address challenges, and learn from the experiences. The audio recordings were then transcribed by assigned team members, with verification for accuracy and completeness, ensuring methodological integrity. Transcriptions were not just assigned with one member but each of the members of the group exchanged their transcribed outputs to ensure accuracy of transcriptions. Thematic analysis was then employed and another validation of a licensed psychometrician with specialization on qualitative research, involving reading transcripts, identifying initial codes, developing a coding framework, coding transcripts, analyzing themes, and interpreting findings. Finally, the findings were reviewed and refined through cross-checking data, validating interpretations, considering alternative interpretations, and seeking feedback from course and research adviser.

Data Analysis

The study used thematic analysis to identify recurring patterns and insights within the interview data. The study approach was guided by the framework outlined by Braun and Clark (2006), which involved a systematic process of becoming deeply familiar with the data, initially coding for emerging patterns, then searching for potential themes, carefully reviewing and refining those themes, and finally, writing up the study's findings.

Ethical Considerations

Throughout this research, rigorous ethical standards were upheld. All participants were provided with an informed consent via a detailed consent form with local and English translation. This form included an introduction of the researcher, background information outlining the study's purpose, a description of procedures, potential risks and benefits, a guarantee of confidentiality, an affirmation of the study's voluntary nature, and a consent statement. Prior to conducting interviews, explicit permission was obtained from participants for audio recording to facilitate accurate transcription. To protect participant anonymity and data confidentiality, all audio recordings were coded. Thus, prior to commencing data collection, approval was obtained from the University's Research and Support Services Center (No. 2024-2025). The themes were analyzed using both textural and structural descriptions to address each research question.

RESULTS

Table 1. Sociodemographic profile of the participants (n=6)

Characteristics	Teenage Parents	%
<i>Age during Interview</i>		
13-19 years old	-	-
20-25 years old	P1, P3 (2)	34
26 years and above	P2, P4, P5, P6 (4)	66
<i>Age at first childbirth</i>		
10 and below	-	-
11-15	P3, P4 (2)	34
16-18	P1, P2, P5, P6 (4)	66
<i>Educational Attainment</i>		
Elementary Level	P2 (1)	17
Elementary Graduate	-	-

High School Level	P3, P4, P5, P6 (4)	66
Senior High School Level	P1 (1)	17
High School Graduate	-	-
Vocational Graduate	-	-
College Graduate	-	-
Marital Status		
Single, with partner	P3 (1)	17
Single, without partner	-	
Married	P1, P2, P5 (3)	50
Separated	P4, P6 (2)	33
Employment		
Employed, part time	-	
Self-employed	P2, P5, P6 (3)	50
Not employed	P1, P3, P4 (3)	50

Table 2. Theme Clusters Divided into Textural Themes and Structural Themes

Textural Themes		
Themes	Subthemes	Most Frequent Code/s
1. Web of Expectations	1.1 Within family expectations	Parental regret, familial disappointment, unfulfilled educational expectations, family support and obligation pressure, work prioritization criticism, initial parental disapproval, financial duty neglect, relationship prioritization criticism.
	1.2 Societal and Cultural pressures	Comparative judgement, age shame, social activity restriction, early marriage criticism, conflicting premarital views.
2. Barriers as a First Time Parent	2.1 Knowledge and Skill Deficiencies on Early Parenting	Self-doubt, practical challenges on maternal care, emotional immaturity.
	2.2 Circumstances of Conception and Early Decision Making	Attempted abortion, fear driven decision, personal responsibility, shame related to decisions, parental rejection.

3.Sources of Fulfillment in Early Parenthood		Pregnancy joy, maternal experience gratitude.
4. Family Above All	4.1 FamilyAcceptance	Gradual family acceptance, strengthened family ties, positive affirmation, emotional encouragement, paternal support, sibling's support, financial support, parental tolerance
	4.2 Caregiving as shared responsibility	Maternal children support, family caregiving support, family caregiving, reliance/entrustment
5. Emotional Suppression		Negativity dismissal, positive outcome focus, self-imposed distance, silent battles. Social withdrawal, avoidance of peers.
6. Friends as Support Groups		Shared experience, emotional support, and network
7. Romanticization of Situation		Adaptive satisfaction, finding purpose in motherhood, overlooking hardships, idealizing family life

Note. n= 6

DISCUSSION

The study included a total of six participants ($n=6$), none of whom requested to withdraw or decline participation. The characteristics of the participants are presented in Table 1. Data from verbatim transcripts were initially coded and analyzed. A summary of the identified themes and subthemes is shown in Table 2. The main themes identified in this study include: 1) web of social expectations, 2) barriers as a first-time parent 3) sources of fulfillment in early parenthood, 4) family above all 5) emotional suppression, 6) friends as support groups, 7) romanticization of life situations. Each main theme was further classified into sub- themes based on recurring patterns. The themes were analyzed using both textural and structural descriptions to address each research question.

Theme 1: Web of Social Expectations

This theme explores the varying implications of societal pressures on teenage parents, particularly within their unique contexts. It reveals how various forms of "web" of expectations contributes to their emotional well-being, social interactions, and life decisions forming different subthemes.

Subtheme 1.1: Within Familial Expectations

Participants often talked about the expectations from their relatives and loved ones. Many teenage parents feel pressure from others' opinions, especially about education, family responsibilities, and personal decisions. For example, one participant shared, "*Ang nag-react lang ng ganun yung tito ko. Like sinabi nila na sayang. Parang andun yung nanghihinayang sila na ano...sayang dapat nag-aral na lang siya.*" (P1), which translates to, "*Only my uncle reacted that way. He said it was a waste— that I should have just focused on studying.*" This shows how some family members express regret, believing that teenage parents should prioritize their education.

Another participant said, "*Ba't daw di ako nag-aral. Bakit daw 'di ko muna tinulungan magulang ko bago ako mag-asawa.*" (P5), meaning, "*They asked why I didn't study first and why I didn't help my parents before getting married.*" This reflects the expectation for young people to support

their families before starting their own. Similarly, Participant 6 mentioned, "Imbes na trabaho'y inaatupag mo, pantetetew... paglalandi gano'n." which means, "Instead of focusing on work, you're busy with relationships," suggesting that young parents are criticized for not prioritizing practical responsibilities like employment. *"Nung sinabi ko sa kanya (mama) na buntis ako...syempre nandun yung ano...gusto pa kitang pag-aralin ganyanganyan."* translates to *"When I informed her (mother) that I got pregnant of course there is like I still want you to continue studying."*

These statements reveal how strong and sometimes overwhelming family expectations can be. While these expectations may come from a place of care and concern, they also create pressure that can lead to feelings of guilt, regret, and self-doubt. Teenage parents may struggle to balance their personal choices with what their families and society expect from them. This tension often causes inner conflict, as young parents try to meet these expectations while also managing the challenges of raising a child. These experiences show how family expectations shape the emotions and decisions of teenage parents, making it harder for them to feel accepted and supported.

Subtheme 1.2: Societal and Cultural Pressures

Participants frequently mentioned the negative perceptions surrounding becoming a parent at a young age. Social norms, especially social stigma, greatly affect the experiences of teenage parents in relation to *hiya*, particularly when it comes to their decision-making. For instance, when P3 was asked, "Ano 'yung alam ng mga kaklase mo naman?" when translated, "Are your classmates aware?", they responded, *"Wala, walang nakakaalam."* meaning, "No, no one knows." They added, *"Baka mapapahiya ka lang, kaya 'di na ako pumasok,"* which translates to, *"It might just be embarrassing, so I didn't go in."* This reflects how the fear of being judged or humiliated causes social stigma that leads teenage parents to hide their situation.

This fear of social stigma often causes young parents to isolate themselves from their peers and communities. Many worry that revealing their pregnancy will lead to gossip, criticism, or being treated differently.

The stress caused by this stigma, combined with a lack of emotional and practical support, can make it difficult for teenage parents to continue their education. As they frequently feel caught between fulfilling their obligations and preserving their social reputation due to the combined pressures of family, school, and society. They may become more anxious and self-conscious as a result of this dispute, which may cause them to distance themselves from social and academic pursuits. In P3's experience, some teenagers choose to stop attending school altogether to avoid embarrassment.

Most participants shared how this cultural pressure causes them to feel embarrassed about their age, disrupts their education, and limits their social activities. Teenage mothers, in particular, face judgment from society and often feel ashamed for becoming parents at a young age. (P2) expressed this feeling by saying, *"Minor de edad ako noon, yun ang kinakahiya ko, kasi hindi pa tama 'yung edad ko,"* which translates to, *"I was a minor then, that's what I'm ashamed of because I wasn't at the right age."* This shows how cultural beliefs about the "right" age for motherhood create feelings of guilt, self-doubt, and unworthiness. Teenage parents may feel that they are too young to handle the responsibilities of raising a child, leading to a fear of being judged by others.

The weight of *hiya* on social life is also clear in the words of (P5), who said, *"I can't hang out with my friends because I have a child to take care of"*. As a result, many teenage parents feel isolated from their peers and feel disconnected from their previous social lives. The pressure to meet social expectations increases their sense of isolation and makes it harder to maintain relationships and continue their education.

Theme 2: Barriers as a first-time parent

This theme delves into the multifaceted obstacles faced by young parents, emphasizing how practical challenges create barriers to their well-being and parenting.

Subtheme 2.1: Knowledge and Skill Deficiencies on Early Parenting

When asked, "How's life after giving birth to your first child?" (P1) replied, *"Mahirap ay yung postpartum siyempre first timer ka, tapos umiiyak bata na-ririndi ako tapos sa sobrang praning ko nung unang baby kahit pangalawa napraning ako madaling araw gigising ako, tignan ko kung humihinga yung bata kasi nahihiya ako ano sasabihin nila,"* which means, *"Postpartum is hard, especially as a first-timer. When the baby cries, I get overwhelmed. I became paranoid—even with my second child—I would wake up in the middle of the night to check if the baby was still breathing because I was worried about what others might say."* This shows how hiya, or the fear of being judged, adds to the stress and anxiety of taking care of a newborn.

When asked about the challenges of being a teenage mom, (P1) also shared feelings of worry and fear, saying, *"Pagpapalaki ng bata kasi diko alam kung tama ba ipapakain, ipapaligo, ganun din nasa isip ko kung kakayanin ko ba kung bubuhayin paano kaya kung namatay ako?"* meaning, *"Raising a child is hard because I don't know if I'm feeding or bathing them correctly. I also wonder if I can provide for them—what will happen if I die?"* This shows the heavy emotional burden and self-doubt teenage parents face as they question whether they are capable of raising a child properly.

(P2) shared a similar concern, saying, *"Mahirap, mahirap kasi iniisip mo paano mo palalakihin, 'di ba kasi yung isip ko no'n hindi pa mature,"* which means, *"It's hard because you think about how to raise a child, but my mindset back then wasn't mature enough."* This features how being young and emotionally unprepared makes parenting more difficult. Teenage parents often struggle to make responsible decisions while still figuring out their own lives. (P5) also described the difficulty of caring for a child, saying, *"Nahirapan mag-alaga. Kasi hindi ko alam kung paano 'yung gagawin, teenager palang kami 'nung time na 'yun,"* meaning, *"Taking care of a child was hard because we didn't know what to do—we were just teenagers at the time."* This emphasizes the practical challenges teenage parents face because they lack experience and

knowledge about raising a child.

Subtheme 2.2: Circumstances of Conception and Early Decision Making

When asked if she had ever attempted abortion, (P3) answered, "Oo," meaning, "Yes." When asked why, she replied, "Takot," which means, "Fear." She explained further, saying, "*Kasi palaging sinasabi ng papa ko na palalaysin niya ako kapag nabuntis ako, 'yun yung nasa isip ko kaya ko gustong magpalaglag,*" which translates to, "*My father always said he would kick me out if I got pregnant. That's what I kept thinking, so I wanted to have an abortion.*" This shows how fear and pressure from family can have a strong consequence on teenage mothers, especially first-time mothers. The constant threat of being disowned made (P3) feel scared and hopeless, leading her to consider abortion as a way to avoid being abandoned.

Moreover, the fear of judgment and the sense of shame, or "hiya," often lead to difficult decisions, like considering abortion. (P1) shared, "*Ihinto ko sana 'yun pero wala, di ko na lang ginawa dahil pinandigan ko since ginawa ko 'yun,*" which means, "*I was thinking of stopping it but I didn't do it because I decided to uphold my decision since I made it.*" This statement highlights how the pressure of societal expectations and personal feelings of guilt can prevent a teenager from considering abortion, even when they might feel unsure or overwhelmed by the situation. (P5) shared "*Tas first baby, tas bata ka pang nag buntis hindi mo alam kung ano yung gagawin.*" which translates to "*It's your first baby and you're young when you get pregnant you don't know what to do.*" The personal responsibility is one of the factors that the participants need to consider, because they know how heavy the responsibility of being a mother or a parent is.

Statements provided above reflect the struggles faced by many teenage mothers who feel trapped between their responsibilities as parents and the pressure to meet their family's expectations making them feel isolated and unsure about their decisions. The pressure to meet family and societal expectations, along with the fear of being judged, can make it difficult for them to make informed choices or seek the support they need.

Subtheme 2.3: Internal and Emotional Burdens

Teenage parents often talked about the emotional struggles they faced. This feeling became stronger when faced by the challenges of being young parents. (P1) shared that living at her partner's house made her feel restricted, saying, *"Pero nandun pa rin yung maano ka gumalaw sa sarili mo. Kasi nakatingin sila. Parang nakikiramdam sila ganyan. Kaya pag ano, lalo na pagdating sa dalawang bata. Yun lagi ang ano,"* which means, *"I still feel like I can't move freely because they're always watching. It feels like they're observing everything I do, especially with the two children."* This shows that teenage moms feel self-conscious and pressured when living with their partner's family, especially while taking care of their kids.

(P2) was asked about what are the criticisms that made her feel "hiya", she answered, *"Bakit kasi nag pabuntis ka". "Alam mo nang bata ka pa nagpabuntis ka na."* which translates to, *"You knew that you were young, yet still you got yourself pregnant."* This shows that many young parents feel ashamed because of the criticism they hear from others, which leads them to distance themselves from society. When asked how she coped, (P2) said, *"Wala, sa bahay lang,"* meaning, *"Nothing, I just stayed at home."* This suggests that feelings of shame often lead teenage parents to isolate themselves and avoid being around others to escape criticism.

(P3) also faced emotional struggles while living with her partner's family. She said, *"Pinag-uusapan kami tulad nung pabigat kami ganu'n, kaya mas nagdesisyon ako na dito nalang,"* meaning, *"They talked about us, saying we were a burden, so I decided to leave and stay at our own house."* This shows how teenage parents can feel unwanted or like a burden when staying with their partner's family. The fear of being judged often leads them to make difficult decisions, like moving out to avoid the emotional stress. In addition, (P3) was asked "How was criticism by the partner's family affects you?" she answered *"Masakit, parang buong gabi umiiyak ako."* which translates to *"It hurts, and I cried all night."* These emotional struggles can prevent them from reaching out for the help they need and can add to the challenges of being a young parent. The fear of judgment and the emotional pain caused by criticism can make it even harder for teenage parents to move forward with confidence.

The statements above show how these emotional feelings of being a young parent adds value to be a barrier. This includes isolating themselves, choosing to live separately, and becoming emotionally vulnerable due to the criticisms they are faced with. Concern about others' opinions only increases the stress they are already experiencing. This pressure leads them to feel ashamed, unsure of themselves, and isolated, making it even more difficult to handle the challenges of being a young parent.

Subtheme 2.4: Impediments to Support and Services

Teenage parents often face barriers when it comes to accessing support and services, especially due to feelings of shame or "hiya." It aligns with the barriers of teenage parents as it explains how "hiya" can make it difficult for them to reach out for help, even when they need it the most. (P1) shared, *"Pikit mata kong sinesend kay mama, halos lahat na si mama pati ba naman sakit ng bata siya pa rin. Hindi ko alam kung saan ko huhugutin yung lakas na iasa lahat sa mama ko,"* which means, *"I close my eyes and send everything (needs) to my mom, almost everything. Even when the baby is sick, it's still my mom who takes care of it. I don't know where I get the strength to rely on my mom for everything."* This presents how teenage parents often feel like they have to rely on others, especially their parents, even when it is difficult. The emotional burden of constantly needing support can lead to feelings of guilt and shame.

In another statement, (P1) said, *"Sa asawa ko doon ako naawa at nahihiya na dahil siya ang naiipit nagtatrabaho siya sa Taiwan,"* meaning, *"I feel bad and embarrassed to my husband because he's stuck working in Taiwan."* This shows the emotional weight of feeling "responsible" for others, particularly when the partner is far away and dealing with his own struggles. Hiya can add to the guilt and emotional stress of the situation, as the parent feels they should handle everything without burdening others. (P3) also expressed similar concerns of feelings of embarrassment when it comes to asking for help. She said, *"Nahihiya 'din po tapos kasi panay si papa ko yung nag-aano, yung magulang niya wala,"* meaning, *"I also feel embarrassed because my dad is the one helping, and his parents*

aren't." This shows how some teenage parents hesitate to ask for help even from their parents because of the shame they feel, especially when they don't want to seem like a burden to their family.

When asked if she ever asked for help, (P3) responded, "*Hindi ako humingi...Wala, nahihiya ako,*" meaning, "*I didn't ask for help...I just feel embarrassed.*" She later added, "*Aantayin ko nalang na sila 'yung kusa magbigay,*" meaning, "*I'll just wait for them to offer help.*" In Filipino culture, there's a strong sense of "hiya" or shame, which can make it hard for teenage parents to ask for help. Especially when it comes to their families, instead of directly asking for support, many prefer to wait for others to offer it. They worry about being judged or feeling like they're not doing enough, which stops them from reaching out when they really need help. There is also a lack of assistance in terms of services especially when giving birth to the child which this resonates with the statement of (P5) addressing concerns that "*Sa bahay kasi ako nanganak.*" which translates to "*I gave birth at home.*" (P6) also stated, "*Sa bahay lang 'din ako nanganak.*" meaning "*I also gave birth at home.*"

Statements show how "hiya" can make it difficult for teenage parents to ask for the help they need- specifically financial support for necessities and services needed for pregnancy (labor and check-ups). The fear of being judged or seen as a burden often holds them back, even when they are going through tough times. Thus, teenage parents face serious challenges in continuing their education due to the dual responsibilities of raising a child and dealing with social pressures. For example, (P3) shared, "*Gustong-gusto ko mag-aral, kaya lang walang mag-aalaga,*" when translated, "*I really want to study, but no one can take care of my child.*" This shows how teenage pregnancy often disrupts education, as young parents must balance school with childcare.

Another major challenge is the feeling of hiya or shame, which adds to their difficulties. When asked who they felt most embarrassed by, (P5) said, "*Sa mga kaklase, sila kasi nakaupo na nagpa-tuloy sa pag-aaral. Tapos ako parang maagang nabuntis, maaga nagkaroon ng anak,*" when translated, "*My classmates, while they continue studying, I experienced early pregnancy and had a child early.*" Along with managing parenthood,

teenage parents also miss out on the typical social experiences of their age group, further isolating them. These combined pressures make it difficult for them to stay in school and complete their education.

Theme 3: Sources of Fulfillment in Early Parenthood

The theme focuses on the profound and genuine love experienced by teenage parents, showcasing their ability to find joy and meaning in parenthood despite facing numerous challenges. The participants were asked what was their initial reaction to their pregnancy (P1) answered *“Masaya ako na buntis ako.”* (she answered confidently without hesitation) when translated *“I’m happy that i’m pregnant.”* this statement shows the gratitude of having a child genuinely. (P2) also stated that, *“Masaya, lahat ng experience ko sa unang anak ko.”* when translated, *“I’m happy. I shared all my experiences with my first child.”* emphasizing that the experiences of her being a mom was a blessing and to bear a child was enough for them to feel what it feels like to be on a stage of teenage parents' love. The statement above reflects the positive aspects of being a teenage parent despite the barriers of being a teenage parent.

Theme 4: Family Above All

This theme explores how important family is to the lives of teenage parents. This includes familial support, from initial to long-term acceptance, and cultural values that may shape their experiences and coping mechanisms.

Subtheme 4.1: Family Acceptance

Teenage parents often experience an emotional journey marked by needing recognition and reassurance from their respective families and communities. Their lived experiences provide a view of the need to be seen and understood, especially as they face different social expectations surrounding early pregnancy. Feelings of *hiya* pose a threat to this desire for acceptance, leading them to carefully choose how and when to disclose their early pregnancy. However, as families begin to process the situation, there is gradual acceptance coming from their own families that becomes a part of the young parents' coping mechanisms, helping them regain

stability and confidence. A young parent may choose to reveal their situation in a way that balances honesty with respect, aiming to avoid disappointing their family while still upholding their personal truth. Their careful disclosure emphasizes their awareness of familial expectations and their desire to maintain harmony with their respective families.

"Mas maganda na sinabi mo na sayo mismo nanggaling. Kasi parang as mother, mas okay na sa anak mo mismo malaman." (P3). "It's better if you say it yourself. Because as a mother, it's better if your child finds out from you." (P3). Instead of allowing others to break the news, teenage parents prefer to share their pregnancy themselves, demonstrating their willingness to take responsibility while seeking understanding. This act, while challenging, often serves as the first step toward gradual familial acceptance. At the same time, many young parents struggle between honesty and hiya, carefully choosing their words to minimize potential disappointment. The fear of shaming their family compels them to be mindful of how they communicate their situation. "Ano respeto kasi nanay ko siya eh. Kanino mo unang iki-kuwento? Ayoko kasi na malaman nila sa ibang tao pa. Yun ang ayoko, yung mapapahiya si mama na sa iba niya nalaman." (P1) "It's about respect because she's my mother. Who do you tell first? I don't want them to find out from someone else. What I don't want is for my mom to feel embarrassed that she heard it from other people." (P1)

The statement above reflects how hiya shares a negative threat for the need for discretion and direct communication. By personally informing their family, teenage parents ensure that their loved ones hear the news firsthand, preventing embarrassment and valuing the importance of the cultural value of familial respect. Moreover, beyond disclosing their situation, some young parents seek for validation from their families, particularly when they feel unsupported whereas seeking attention from family members indicates a deep need for acknowledgment and reassurance. *"Nakikiusap pa nga ako na manghingi ng atensiyon sa kanila pero kasi ang madaling makisama yung asawa ko." (P1) "I even beg for their attention, but my husband is the one who easily gets along with everyone." (P1). This statement above emphasizes the emotional struggle*

of some teenage parents feeling unseen, as despite being pregnant early they desire recognition for their efforts and sacrifices for their families. Thus, the need for familial support extends beyond some assistance—it is also about being validated as a parent.

Over time, as families begin to accept their situation, this gradual shift in perception becomes one of the coping mechanisms for young parents. While *hiya* initially hinders open conversations and full acceptance, the slow but steady support from their families helps them rebuild their confidence. The small gestures of understanding—whether through emotional, shared responsibilities, or simple words of encouragement—serve as important steps in their journey. Ultimately, teenage parents' concept of *hiya* is that while seeking acceptance and validation, striving to be understood without bringing dishonor to their respective families. Their experiences show how deep it is to balance personal truth with cultural expectations, and how the progressive acceptance from their families becomes one of the factors in their ability to cope and move forward.

Subtheme 4.2: Caregiving as Shared Responsibility

For teenage parents, family plays a crucial role in ensuring the well-being of their children, particularly when it comes to caregiving responsibilities. Many young parents rely on their own parents or extended family members to help raise their children, providing a support system that allows them to focus on financial stability to support the future of their respective children's and families. This reliance on family is not only a practical solution but also a deeply ingrained cultural value—placing the needs of the family above all else. In the case of some participants, entrusting their children to their parents ensures that their children receive proper care while they work or strive to improve their life situations. As one participant shared, "*mahina yung huli kaya maliit lang yung pera na kinikita niya kaya yung kulang si papa ko.*" meaning, "Their captives are weak, so the income are also small that's why my father is the one who gives the lacking." Also, another participant shared, "*Yung mga anak ko nasa Leyte na ngayon kasama ng magulang ko, sila ang nag-aalaga*" (P4) "My children are now in Leyte with

my parents; they are the ones taking care of them." (P4). Participant 4's statement illustrates how their parents step in as primary caregivers whenever they need to work. This also provides reassurance that their children are in good hands, allowing them to pursue work opportunities without constant worry. However, while young parents may depend on their families for caregiving, they do not see it as a responsibility.

Another participant emphasized this distinction by saying, *"Buti na lang nandiyan ang kapatid ko. Siya yung tumulong saakin, kahit papaano."* In other words, "it's a relief that my sibling is there to somehow help me." (P2). Also, a participant emphasized, *"Hindi naman, kasi si mama naman kasi sa bata lang siya nag-aalaga, ako naman yung talagang nagtatrabaho."* (P2). *"Not really, because my mom is only taking care of the child, but I am the one who is actually working."* (P2) This statement shows that while their mothers take on the role of caregivers, they remain the primary providers. The support they receive does not diminish their responsibilities as parents but instead enables them to fulfill their role as parents in a different perspective either— through financial or emotional support. This becomes a significant coping mechanism for teenage parents knowing that their children are cared for allows them to focus on securing a better future for them. Rather than feeling overwhelmed by the dual pressures of parenting and economic survival, they draw strength from the familial support system. It alleviates some of the burdens associated with teenage parenthood, reinforcing the belief that raising a child is a collective effort rather than an individual struggle. By embracing the role of provider while entrusting caregiving to their parents, they find a balance that helps them to face the challenges of young parenthood with resilience.

The participants' family never left them, and they continue supporting them no matter what they are going through. (P6) shared how her mother tolerated her to at least help her fend with stress. When asked about who helped them cope, she answered *"magulang din, si mama ko lang din. Parang hayaan mo na, andyan naman na."* which translates to "Parents also, it's my mother also, saying just let it be, it's already in there." (P5) also shared how her mother encouraged her *"Pinapalakas yung loob namin na 'hayaan niyo na yan wala namang ambag sa buhay yang mga*

yan” or in other words “She encourages us through saying “let them be they don’t have any contribution to our lives.” Teenage parents often grasp with the tension of wanting to shoulder their responsibilities without placing a heavy burden on their families.

(P1) shared “(Si mama) suportado niya kami. Tas financial din, siya rin nagsu-support samin.” meaning “(my mother) supports us. She supports us financially.” *“Pikit-mata kong sinesend kay mama, halos lahat na si mama pati ba naman sakit ng bata siya pa rin. Hindi ko alam kung saan ko huhugutin yung lakas na iasa lahat sa mama ko.”* (P3). *“I send everything to my mom with my eyes closed, almost everything, even the baby’s sickness, it’s stills her. I don’t know where I will get the strength to rely on my mom for everything.”* (P3). This statement also illustrates how hiya leads some of the teenage parents to carry heavy emotional and physical loads on their own rather than relying too much on their parents. Thus, the fear of being an additional burden often makes them silently endure hardships, even when they need help. *“Si mama naman kasi sa bata lang siya, ako naman yung talagang nagtatrabaho. Halimbawa si mama lahat ng kailangan nila ako yung naga-ano.”* Which means *“My mother is with the child one, I was the one who works. For example, all the things that my mother needs I was the one who provides.”* (P2)

Moreover, these teenage parents often rely on their siblings for guidance, financial support, and emotional encouragement. Siblings can serve as their core of strength, stepping into caregiving roles to ease the burdens of young parenthood. *“Buti na lang nandiyan ang kapatid ko. Siya yung tumulong sakin, kahit papaano.”* (P2). *“Thank goodness my sibling is there. They were the one who helped me, at least a little.”* (P2). In many cases, siblings take on responsibilities such as assisting with childcare or providing financial needs. This also emphasizes the deep familial bonds that provide essential support during hard times. *“Ang laki ng utang na loob ko sa kanila. Kung wala silang support, ewan ko na lang.”* (P2). *“I owe them a huge debt of gratitude. If it weren’t for their support, I don’t know what I would have done.”* (P2). The statement of the participant reflects the immense gratitude she felt toward their families as support system. Thus, the presence of siblings who step in during difficult moments adds value to these teenage parents more

manageable. *"Pag sisundan ko yung tatay nila o di kaya need kong mag trabaho iniwan ko yung mga bata sa mama ko"* shared by (P4). Meaning, *"When I follow their father, or I need to go to work I leave my children to my mother."* Moreover, extended family members also play a role in the decision-making process, sometimes taking the lead or overriding the young parents' choices. The influence of relatives, especially those who are considered pillars of support, can steer decisions, sometimes without the young parents' full input. *"Pero yung kapatid ko, siya naman yung nag-reto nung kasi kaibigan ng asawa niya. Siyempre lahat ng saloobin ko sa kapatid ko, kasi siya yung sinasandalan ko. Ngayon pagsandal ko sa kanya, sinabi din niya sa mga magulang ko."* (P1). *"But my sibling, they were the one who introduced it because they're friends with my husband. Of course, I share all my feelings with my sibling because they're the one I lean on. Now, when I leaned on them, they also told my parents."* (P1). This reflection reveals the complex interaction between young parents and their extended families, showing how they lean on relatives for both types of support while navigating difficult decisions. It also emphasizes the tension that may arise when family members, even those with good intentions, take on an active role in the young parents' personal matters.

The familial support system brings out the deep-rooted value of family above all in the lives of teenage parents. Despite some barriers brought by early parenthood, family remains their primary source of strength, shaping their experiences and the different supports they received from them. The presence of understanding and supportive relatives, especially parents and siblings, allows these teenage parents to face their journey with resilience. Whether through financial aid, childcare support, or emotional encouragement, family members play a vital role in easing their burdens, reinforcing the idea that no matter the hardships, family remains for them as the ultimate foundation. This unwavering support system that they receive supports the notion of the cultural belief that in times of crisis, family is not just a source of help but a guiding force that shapes their ability to cope, recover, and thrive.

Theme 5: Emotional Suppression

This theme emphasizes the emotional suppression employed by these

teenage parents, recognizing their ability to face societal judgment and personal challenges through disengagement and a focus on positive outcomes of their early parenting. Some teenage parents choose to ignore hurtful remarks from other people and societal expectations, believing that engaging with negativity would only cause unnecessary distress from them making them more emotionally resilient. Thus, they avoid conflict by remaining silent. As one participant expressed, "*Siyempre yung mga tao, wala naman sila ambag.*" (P4). "*Of course, those people, they don't contribute anything.*" (P4). For these young parents, preserving their dignity means refusing to acknowledge judgment, focusing instead on their responsibilities as young parents. This mindset allows them to filter out unnecessary negative opinions from other people and focus on the tangible aspects of their lives—providing for their family, raising their children, and moving forward despite societal pressures they actually face. Moreover, these publicly showing distress or frustration might only invite further criticism, so they choose to remain silent rather than confront negativity they received from others. One participant stated, "*Hindi naman ako nahihiya, bat naman ako mahihiya eh yun naman ang buhay ko nung mga panahon na iyon, hindi naman ako nahihiya, kasi nagkapamilya naman ako.*" (P2). "*I'm not ashamed. Why would I be ashamed? That was my life at that time. I'm not ashamed because I was able to have a family.*" (P2) The participants statement emphasizes an effort to focus on the positive sides of their situation rather than focusing on societal judgment they receive and perceive. By framing their experience in a way that reinforces their sense of accomplishment, which is creating a family despite challenges where there is a suppression of negative emotions.

This occurs when teenage parents suppress their emotions internally and choose not to address the hurtful experiences they encounter. Instead of confronting those who speak negatively about them, they internalize the pain, leading to feelings of shame and emotional distress. One participant expressed frustration over being the subject of gossip, "*Syempre nakakahiya, ba't di nalang nila sabihin sa'kin ng diretsahan hindi 'yung pinagtsitsismisan kami. Kaya mas nagdesisyon ako na dito nalang. Wala, parang dinibdib ko lang.*" (P3). "*Of course, it's*

embarrassing. Why don't they just tell me directly instead of gossiping about us? That's why I decided to just stay here. I kept it all inside." (P3). The statement of this participant shows how teenage parents often feel vulnerable against societal judgment, leading them to retreat inwardly. Instead of seeking confrontation from these negative judgements they receive, they choose to endure their emotions in silence, believing that addressing the issue might only lead to further cycle of conflict. Same participant shared how deeply hurt she felt upon discovering negative comments about her, *"Masakit, parang buong gabi umiiyak ako. Tapos ilang araw bago ko sinabi sakanya she pointed her face on her partner 'di ko alam baka higit na isang buwan na may nabasa ako sa ate niya."* (P3). *"It was painful. I cried all night. It took me days before I told him she pointed to her partner, and I don't know, maybe more than a month after I read something from his sister."* (P3). This response features how teenage parents may struggle to communicate their pain, often avoiding conversations about the hurtful things they encounter. The fear of judgment or rejection keeps them from expressing their emotions freely, leading to prolonged periods of distress. For some, internal isolation becomes a way to maintain their peace and avoid unnecessary conflicts and focus on their personal responsibility as young parents. As one participant said, *"Wala hinahayaan ko lang. Para sa anak."* (P4), *"Nothing. I just let it be—for my child."* (P4).

The statement above of the participant shows how some teenage parents often suppress their own emotions for the sake of their children and respective own families. By choosing not to react, believing that prioritizing their child's well-being is more important than addressing their personal grievances with other people who puts judgement and negative perceptions about them. Internal isolation serves as coping mechanism for these teenage parents as they face societal stigma and emotional struggles by, withdrawing their emotions internally, they create a protective barriers between themselves and the external world, allowing them to manage their pain in private. By internally suppressing, it helps them maintain composure and prevent a cycle of conflicts.

Thus, to the physical withdrawal from social interactions due to fear of judgment or negative experiences they receive and perceive from others. Moreover, for some of these teenage parents, they choose

to stay home or limit their exposure to others to avoid uncomfortable encounters from different people whether close to them or not. *"Nasa bahay lang po ako. Kasi marami akong naririnig na hindi ko nagugustuhan."* (P3). *"I just stay at home because I hear a lot of things I don't like."* (P3). The statement of this participant reflects how external isolation becomes a form of self-preservation. (P5) Also, shared the same sentiments about how she chose to isolate herself by staying at home just to avoid any conflict. *"Wala sa bahay lang tapos labas nalang pagcheck up na para hindi na matukso."* *"I just stay at home, then just go out for check- up so that I can distance from striking judgement."* Rather than exposing themselves as a table of negativity, teenage parents choose solitude as a way to control their environment and emotions. Staying at home allows them to avoid judgmental looks from others, unsolicited opinions they can hear, and the burden of constantly and repeatedly defending themselves. This serves for them as coping mechanism from immediate judgment and stress. Moreover, it also provides a temporary relief, but still reflects the deep emotional burden these young parents carry. Despite this, for many teenage parents, avoiding confrontation and withdrawing from negativity is the only way to maintain their dignity as humans or early parents and focus on their responsibilities for their own families. Through these coping strategies, teenage parents face their struggles in a way that allows them to survive emotionally, even if it means sacrificing themselves from judgement.

Theme 6: Friends as Support Groups

The theme above focuses on how important friendships and peer support is on the lives of these teenage parents, demonstrating how these connections provide emotional stability, reduce isolation, and foster resilience. For some teenage parents, having a reliable support network through friendships provides a crucial sense of stability. The ability to confide in others alleviates feelings of isolation and strengthens their emotional resilience. Moreover, for these teenage parents friends as support groups offer a safe space where teenage parents can share their experiences, receive advice, and find comfort in knowing they are not alone. Many young parents turn to friends for emotional support, as friendships provide a sense of understanding that

helps them process their struggles by venting out from their personal struggles. Conversations with close friends serve as a form of emotional release, easing the stress of their situation.

"Oo, malala postpartum ko nun. Like parang kung hindi ko siya (friend) nakakausap dati nun. Kami lagi magkasama kasi." (P1) *"Yes, my postpartum was really bad. It's like if I hadn't been able to talk to her (my friend) back then... we were always together."* (P1) For the participants statement, having a trusted friend to lean on offers reassurance and helps teenage parents cope with the different demands of early parenthood. The presence of someone who listens without judgment provides a much-needed sense of relief for these teenage parents. Similarly, forming connections with co-peers who have undergone similar experiences helps them frame their experiences the idea that they are not alone in their journey. Sharing stories with others who are in similar situations with them fosters a sense of belonging, reducing feelings of isolation. *"Mahirap pero may iba rin akong nakakausap na tulad ko. Parang hindi na lang ako nag-iisa."* (P1). *"It's hard, but I also have others to talk to who are like me. It feels like I'm not alone anymore."* (P1). This shared experience strengthens emotional resilience as young parents realize that their struggles are not unique to them. Knowing that others have faced and overcome similar hardships offers hope and encouragement that they are not alone for this battle as young parents. Through friendships and peer connections teenage parents find the emotional and practical support they need to face for their new reality as young parents. These relationships help them regain esteem, reducing feelings of hiya and allowing them to embrace their roles as young parents with greater stability. Support groups plays a very much role in providing teenage parents with the enough support necessary to face their personal struggle. Thus, these groups, often composed of peers with similar experiences, create a safe space where teenage parents can openly share their struggles, seek advice, and receive empowerment.

By fostering a sense of belonging and understanding, support groups help reduce feelings of hiya which allows some of these teenage parents to regain self-esteem not just of being as a young parents.

Through these interactions, teenage parents slightly gain access to resources, initial but subtle parenting knowledge, and emotional supports, ultimately equipping them with the resilience needed to embrace their roles with greater stability. These support systems empower them not only to care for their children but also to challenge societal judgements they receive from others, reinforcing the idea that seeking help is not a sign of weakness but a step toward growth and self-sufficiency.

Theme 7: Romanticization of Life Situation

Being optimistic for these teenage parents when it come early parenthood was a common response among participants especially when asked about their initial reaction to their pregnancy. Their statements show how they tried to use it as a coping mechanism to find happiness and meaning in their situation, even if, in reality, difficulties were faced.

(P1) shared, *"Tas diba parang ang reaction nila nung una natatakot. Syempre parang ganun ang sasabihin ng iba, lalong-lalo na (teenage) parents pero ako hindi. Masaya ako na buntis ako,"* which means, *"At first, their initial reaction was fear—especially teenage parents— would say, but not me. I'm happy that I'm pregnant."* The statement of the participant shows that while society often views teenage pregnancy with fear, some teenage parents still find joy as well as pride in being a first-time parents despite the negative opinions they received and around them. (P2) also showed a different view of sense of responsibility and courage, saying, *"Hindi naman ako nahiya kasi, ginawa ko din 'yun kaya kumbaga paninindigan ko 'yun, kasi kahit papaano, oo andun na yung hiya ko kasi 17 years old. Pero nilakasan ko yung loob ko."* which translates to, *"I wasn't ashamed because I did it, so I have to take responsibility. Yes, I felt some shame because I was only 17 years old, but I took responsibility to it."* (P2) Also, shared *"Ano, masaya, masaya ako kasi kahit papaano sa hirap ng buhay nag di-dildil kami ng asin, tuyo minsan kape sinasabaw namin. Nakakaraos naman, yung mga anak ko na papa-aral ko din."* Translated to *"I'm happy because even though we are struggling financially, salt as our way of survival, sometimes we use coffee as soup. We're glad surviving, my*

children get to study." The statements provided by these participants emphasizes that despite feeling embarrassed about being a young parent, some teenagers choose to face their situation with determination and take responsibility for their actions even if it means the opposite for others.

Thus, the quite similar statements that resonates among these participants shown explains the coping mechanism of these teenage parents who could have positive views despite the challenges they are facing. Moreover, this outlook can be related to the romanticization of early parenthood, the affection to their child and the desire to prove themselves often outweighed the hardships they faced. Thus, despite the challenges and judgment that they are facing and receiving, still, they find pride and purpose in raising their child and try to remain strong against criticisms and judgement. Due to the lack of resources, participants persistently stated that there was a really need to work despite of their age, just to sustain the primary needs of their children and families. Moreover, because of the shame that the participants feel whenever they asked help from their parents they decided to take action through working. (P1) shared a statement saying *"Tapos kasi walang magpapa-aral, wala ding permanent na trabaho si mama, ako ang nag-trabaho. Para suportahan 'yung isa."* when translated, *"Because no one could support my education, and my mother didn't have a permanent job, I was the one who worked (supporting her sibling).* (P2) also shared the challenge that they had to face due to financial struggle. *"Kasi sa hirap ng buhay wala namang mag papa-aral, ngayon ako ang nag-susuporta sa anak ko."* meaning, *"Because life is hard, no one can support my education, so now I am the one supporting my child."* Although they are struggling financially, she also expressed the contentment she felt *"Ano, masaya, masaya ako kasi kahit papaano sa hirap ng buhay nag di-dildil kami ng asin, tuyo minsan kape sinasabaw namin. Nakakaraos naman, yung mga anak ko na papa-aral ko din."* when translated, *"I'm happy because even though life is hard, we get by with simple meals like salt, dried fish, and sometimes coffee as soup with our rice. We still manage, and I am able to send my children to school."*

Despite of the differing situations that these each teenage parents stated based on what they are facing they still romanticize their situation as if despite financial constraints they are still grateful for what they have and they are willing to take on responsibilities as well as risks to provide for their children despite the fact that they are not yet still financially and mentally capable of bearing a child.

Textural Description

The first three themes—web of expectations, barriers as a teenage parent, and sources of fulfillment in early parenthood—address the first central research question: What are the lived experiences of teenage parents regarding the role of hiya in family dynamics and help-seeking behavior. Participants expressed both positive and negative experiences related to their circumstances. On the positive side, many found joy and fulfillment in parenthood despite its challenges. Moreover, this aligns with the study of Galleposo (2024), which emphasizes that teenage parents often experience happiness and personal growth as they face early parenthood.

However, negative experiences were also prevalent. Some or most of the participants reported feelings of fear and shame due to societal expectations and traditional norms, most specifically from their families and other people. These pressures were not limited to family dynamics but extended to broader societal perceptions. Many teenage parents encountered stigma and judgment, which contributed to emotional distress and, in some cases, hindered their ability to seek help. This finding is consistent with Horrigan-Kelly (2015), who noted that societal stigma surrounding teenage pregnancy can negatively impact young parents' mental health and social interactions.

Structural Description

The last three themes—friends as support groups, emotional suppression, and family above all and romanticization of life situation—address the second research question: How do young Filipino parents cope with the influence of

hiya on family communication and help- seeking behaviors as they navigate the challenges of early parenthood?

Participants described various coping mechanisms to manage social stigma, emotional distress, and the challenges of early parenting. For the teenage parents, dominant coping strategy was emotional and physical detachment, where participants consciously chose to ignore societal judgment and limit their social interactions. Some resorted to social withdrawal as a means of self- preservation, avoiding situations where they might feel judged. This aligns with Sy et al. (2024), who found that teenage parents often isolate themselves to minimize exposure to negative societal perceptions.

Despite these challenges, participants relied heavily on different support systems coming from their family and own networks. Immediate family members, particularly parents and siblings, played a crucial role in providing emotional and financial support. Additionally, some participants found comfort in peer groups composed of fellow teenage parents who shared similar struggles. These various forms of support they had received from either families or friends helped mitigate feelings of isolation and reinforced their resilience. However, participants also reported internalized emotional struggles, with some choosing to suppress their feelings rather than openly discuss them.

Essence of the Study

The findings also reinforce the notion that teenage parents face early parenthood with various resilience, challenges, and varying coping strategies. Each participant's experience was shaped by their unique circumstances and situations, yet common themes emerged, particularly regarding the role of hiya in influencing family communication and help-seeking behaviors.

Participants from these selected urban barangay areas reported difficulties in accessing reliable resources specifically for parenting, which led many to seek alternative coping strategies. Financial struggles and lack of parenting knowledge due to an early age were a major concern,

requiring both young parents to contribute financially despite their young age. Additionally, while some teenage parents expressed contentment and gratitude for their children, others voiced regrets and concerns about their interrupted education and limited career opportunities.

The findings support the idea how important family and peer support is on helping young parents face societal expectations and personal challenges. While some participants embraced their role as parents with optimism, others struggled with unmet aspirations and social stigma, contributing to a perceived negative well-being. Given the prevalence of early parenthood and the identified gaps in parenting knowledge among teenage parents, the study also underscores the urgent need for comprehensive sex education programs. Such programs should extend beyond basic biological information but rather to include discussions on healthy relationships, consent, contraception, and the responsibilities of parenthood.

Moreover, integrating these programs into can empower specifically young individuals to make informed decisions about their sexual health, potentially preventing unintended pregnancies and fostering a greater understanding of the challenges associated with early parenthood. Thus, integrating mental health services and life skills training into existing support programs will promote the overall well-being of teenage parents. Moreover, future research should delve deeper into the cultural value of 'hiya,' conduct longitudinal studies to track long-term outcomes, and explore comparative studies to identify effective interventions across diverse contexts.

Verification

To ensure the accuracy and reliability of the qualitative data, researchers implemented participant verification. After each interview, participants were given an opportunity to clarify statements. Additionally, hard copies of the verbatim transcriptions were provided to each participant for review and validation. Any corrections or modifications suggested by the participants were incorporated to maintain data integrity.

CONCLUSION

Based on the findings of the study, the following conclusions were drawn, (1) Teenage parents experienced a various forms of social expectations, practical barriers, and familial perceptions, resulting in either both positive experiences of love and gratitude for first time- bearing a child, and negative experiences of shame, isolation, and emotional distress, uniquely shaped by their individual situations and environment. (2) Teenage parents utilized various coping mechanisms, including reliance on familial support, emotional resilience, and the romanticization of their situation, to face the unique challenges and demands of early parenthood, despite the significant social, emotional and other barriers they faced. The findings of this study provide rich empirical data that strongly support and significantly expand upon the core tenets of both Ecological Systems Theory (Urie Bronfenbrenner) and Social Learning Theory (Albert Bandura) in understanding the complex role of hiya among Filipino teenage parents. The results powerfully illustrate how the various ecological systems interact to shape the experiences of teenage parents. The macrosystem of prevailing cultural values and societal attitudes towards early parenthood specifically the concept of hiya was shown to profoundly influence their lives. Participants' fears of being judged and feelings of shame about their age directly reflect how societal condemnation manifests as hiya, impacting their emotional well-being and behavioral choices, such as school withdrawal to avoid embarrassment. The microsystem of immediate family and the mesosystem (connections between family and community) are also critically affected; familial expectations and the quality of community support (or lack thereof) intensify feelings of isolation. Furthermore, hiya emerged as a significant barrier within the mesosystem, directly hindering direct help-seeking and forcing reliance on indirect cues or existing family structures. This study thus expands Ecological Systems Theory by foregrounding hiya as a critical cultural construct within the macrosystem that not only influences individual and family experiences but also dictates specific coping mechanisms and pathways for support in the Filipino context.

It shows how hiya acts as a powerful mediating force across all system levels, driving behaviors like social withdrawal and indirect help-

seeking. Thus, the findings also strongly support Social Learning Theory, demonstrating how teenage parents learn and internalize societal expectations and the associated *hiya* through observation and experienced consequences. The persistent critiques and negative labels from society serve as powerful observational learning experiences, leading young parents to internalize negative self-perceptions, such as feeling "useless" or "ashamed." The direct experiences of humiliation, teasing, and ostracism act as potent negative reinforcements, teaching young parents that revealing their situation or seeking help can lead to further social punishment. This leads to avoidance behaviors, such as hiding their pregnancy or coping by simply staying at home, to escape anticipated criticism. *Hiya* functions as a learned social control mechanism; teenage parents learn that failing to meet societal expectations results in *hiya* for themselves and their families. This learned aversion to *hiya* directly influences their communication patterns (e.g., careful disclosure) and their reluctance to ask for help directly, reflecting a culturally specific learned coping strategy. This study expands Social Learning Theory by demonstrating how a specific cultural construct like *hiya* becomes a central element in the social learning process, profoundly influencing self-perception, emotional regulation, and practical behaviors like help-seeking in a distinct cultural context.

Furthermore, across both theoretical frameworks, *hiya* emerges not merely as an individual emotion but as a powerful cultural phenomenon deeply integrated into the ecological systems and learned behaviors of Filipino teenage parents. It operates at the macrosystem level, dictating societal expectations, and then influences interactions at the exosystem, mesosystem, and microsystem levels, creating barriers to support and shaping family dynamics. Simultaneously, *hiya* is a learned response, a consequence of perceived societal disapproval that actively shapes individuals' self-efficacy, communication patterns, and willingness to engage with their social environment for support.

While this study offers valuable insights, it is important to acknowledge its limitations. The relatively small sample size ($n=6$) and the qualitative approach, while providing rich depth, limit the generalizability of the findings to the broader population of teenage parents in the Philippines or other cultural contexts. Future research could benefit from larger, more

diverse samples, potentially employing mixed-methods approaches to quantify the prevalence of these experiences. Longitudinal studies could also track the long-term impacts of hiya and various support systems on the well-being and developmental trajectories of teenage parents and their children. Comparative studies across different cultural settings could further illuminate the unique manifestations of hiya and its influence on similar populations.

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AUTHOR CONTRIBUTION

The authors confirm contribution to the paper as follows: study conception and design: data collection: analysis and interpretation of results: Author 1, Author 2, Author 3 and Author 4; draft manuscript preparation: Author 1. All authors reviewed the results and Author 5 approved the final version of the manuscript.

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AWARENESS AND SUSCEPTIBILITY OF PONZI SCHEMES: YOUTHS IN KANO STATE, NIGERIA

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ABSTRACT

A Ponzi Scheme (PS) is a fraudulent investment system that collects money from new investors to pay existing clients. Despite numerous warnings from regulatory agencies, new schemes continue to evolve, and many Nigerians have fallen victim. This paper examined the level of awareness and susceptibility to PS among youths in Kano State, Nigeria. The study was conducted among 400 (270 males and 130 females) youth using a descriptive survey approach. The participants were randomly selected based on their consents. A semi-structured questionnaire was used to collect primary data. The data was sorted and entered into the computer for data analysis using the standard statistical instrument. Statistical analysis revealed that the majority of the surveyed youths were aware of PS, the factors influencing participation, and the consequences on victims. The respondents were aware of PS via their friends, social media platforms, news websites/blogs, television/radio programs, and school. The results showed a significant difference in awareness based on gender and locality ($P < 0.05$): females and urban youths demonstrated higher awareness levels than males and rural youth respondents. The study recommends mass awareness campaigns and financial literacy education to reduce Nigerian youths' susceptibility to PS and related financial scams.

Keywords: Ponzi scheme awareness, regulatory agencies, financial scam, youths

INTRODUCTION

The menace of the Ponzi scheme (PS) is recognized as a persistent financial crime where scammers lure in investors by promising consistent high earnings with little or no risk. The scheme was named after Charles Ponzi, who committed the first of these investment crimes in the United States in the 1920s (Phoraksa & Rattanasirivilai, 2025). According to Chen (2025), Ponzi scammers rely on enticing new investors to receive returns on their investment and motivate them to invest more. As the pool grows, the scammers stop paying returns and flee with the victims' hard-earned money (Phoraksa & Rattanasirivilai, 2025).

Ślusarek (2022) reminds us of the infamous “Bernie Madoff” Ponzi scheme in the United States, which resulted in financial losses exceeding \$65 billion (USD). In India, the “Saradha Group” financial scandal, which collapsed in 2013, defrauded investors of more than 4 billion USD across different states in the country (Mathur & Dutt, 2024). The collapsed “Mirror Trading International” (MTI) in 2020 in South Africa is another example of cryptocurrency-based PS (Botha et al., 2023). Other popular PS incidents across the world include but are not limited to the “Jubilee Ace” in Malaysia, the “Arck LLP” in the United Kingdom, the “Ezubao” scheme in China, the “MMM” in Russia, the “Kapa Ministry” scam in the Philippines, the “Earl Jones Affair” in Canada, “World Wise” in Jamaica, “DMG” in Columbia, “CLAE” in Peru, “Dafiment Bank” in Serbia, “MKM” in Lesotho, “Kamberi” in Albania, “Caritas” in Romania, the “Trio Capital” scam in Australia, and the recent “OneCoin” scheme, which defrauded people across 175 countries under the guise of cryptocurrency investment (Wikipedia, 2025).

In Nigeria and other African countries, PS and related financial fraud have increased in the past two decades. Nigerians, particularly the youths, have lost their hard-earned money to numerous fraudulent investment schemes. It is often reported in the newspapers and other communication channels that a large number of investors have been scammed through numerous PSs. For instance, the incidence of the collapsed “MMM Nigeria” (2015/2016) remains one of the most notable PS, where over 3 million Nigerian investors were defrauded of over 180 billion Nigerian Naira (Sobowale, 2025). Since then, other similar platforms such as “Swissgolden,” “Ultimate Cycler,” “NNU Income,” and “MBA Forex and Capital Investment” have resurfaced (Okpabi, 2025). Despite the increasing warnings by regulatory bodies and law enforcement, such as the Central Bank of Nigeria, the Securities and Exchange Commission (SEC), the Economic and Financial Crimes Commission (EFCC), and the Nigerian Police, new schemes continue to evolve under new names and modus operandi. CBEX is the latest PS that crashed in Nigeria. Experts estimated that more

than \$800 million (N1.3 trillion) has been lost to this scheme (Abimbola, 2025).

Other listed unregulated financial investment operators in Nigeria include Wales Kingdom Capital, AQM Capital, Farmforte Limited & Agro Partnership Tech, Crowdyvest Limited, Cititrust Credit Limited, Halmark Capital Limited, Crowd One Investment, Farmkart Foods Limited, and 360 Agric Partners Limited. Among the unregulated financial investment operators in Nigeria are Loom Nigeria Money, Box Value Trading Company Ltd., Now-Now Alert, Flip Cash Investment, Result Investment Nigeria Limited, Helping Hand and Investment, No Failure Development and Empowerment Nigeria Limited, MBA Forex and Investment Limited, Federate Investors and Trading Company, Jamalife Helpers Global Limited, Flexus Global Solutions and Investment Limited, United Capital Investment Company Limited, and others (Aluko & Olawuni, 2021).

The increasing involvement of young people as perpetrators and promoters of PSs is a troubling trend in the country (Balogun et al., 2024). The majority of young Nigerians are jobless and have limited access to opportunities. Thus, many of them resort to alternative sources, including high-risk informal financial investments. According to Phoraksa and Rattanasirivilai (2025), the internet and social media environments such as WhatsApp, Facebook, Twitter (now X), Telegram, and Instagram have also exacerbated the PSs among young people. In Kano State, PS may be promoted through local networks or online platforms.

It is pertinent to note that there is a paucity of academic discussion on the level of awareness among Nigerian youths and the factors influencing their participation in these dubious schemes. The majority of past literature concentrates on the legal, economic, or institutional dimensions of PS, leaving a gap in understanding the individual-level factors, particularly among the youth population in Kano State and Nigeria in general. Therefore, this study aims to fill this gap by examining the PS awareness and susceptibility of youths in Kano State. The specific aim was to:

1. Examine the level of PS awareness among youths in Kano State.
2. Examine awareness of the factors influencing PS participation among youths in Kano State.
3. Examine awareness of PS consequences among youths in Kano State.
4. Provide recommendations that may help reduce youths' susceptibility to PSs.

Formulated Hypotheses

1. There is no significant difference in PS awareness of youths in Kano State based on gender (male and female).
2. There is no significant difference in PS awareness of youths in Kano State based on locality (urban and rural).

LITERATURE REVIEW

The Concept of a Ponzi Scheme

The term “Ponzi scheme” originates from Charles Ponzi, who defrauded Americans in the 1920s with a stamp investment scam (Chen, 2025). According to Phoraksa and Rattanasirivilai (2025), PS refers to a financial fraud operation that operates by collecting money from new investors to pay existing investors. This process creates a false consciousness of success and stability that entices more people to invest. Similarly, the Securities and Exchange Commission of Nigeria (SEC, 2025) defines a PS as an investment arrangement in which returns to investors are paid from the capital contributions of newer investors rather than from profits earned under the lure of high returns with limited risks. In a related view, Kasim et al. (2020) described PS as a white-collar criminal act that manipulates and abuses investors in an unregulated or unsupervised financial system. Scammers exploit human emotions and often present themselves as credible businesspeople or experts. They used numerous deceptive and attractive marketing strategies, investor testimonies, and promises of unrealistic returns to lure victims. Today, modern PS operates in the form of cryptocurrency, online trading, which can reach a large number of people quickly (Chen, 2025). Ultimately, the sustainability of the scheme largely depends on the continuous recruitment of new investors to stay afloat; once the recruitment declines or stops, the scheme collapses, and both new and existing investors lose their hard-earned money.

Factors Contributing to Youth Participation in Ponzi Schemes in Nigeria

According to Odeniyi (2025), unemployment is one of the reasons why Nigerian youths participate in PS. The majority of the young population, particularly the graduates in Nigeria, are unemployed. Most of them have limited opportunities to meet their need for survival. Consequently, PS appears attractive because the scammers promised them quick returns with minimal effort (Tekedia, 2025). Kshetri's (2020) survey found that unemployed youths are more likely to participate in PS due to financial hardship and joblessness. When young people are desperate for money,

they become more willing to take any chances.

The desire for instant wealth, popularly referred to as “Get-Rich-Quick Syndrome,” among young Nigerians contributes to participating in PS (Ezema-Kalu, 2024). According to Enaikele et al. (2022), the mentality among youths to amass wealth in a short period makes it easy for scammers to manipulate victims who lack financial literacy, causing them to fail to verify the legitimacy of financial investment schemes before investing their money.

Peer pressure is another key factor that influences youths to participate in PS. For instance, when someone sees their peers, classmates, siblings, or roommates investing in a PS and even receiving initial returns on their investment, they may be likely to be influenced and feel safe investing as well. When early investors showed off their returns, they indirectly advertised the scheme. Thus, personal recommendations create a chain reaction in which existing investors recruit new ones to maintain the flow of money (Oladeji & Ajayi, 2021).

Scammers used numerous social media platforms and messaging applications to recruit new investors and promote false testimonies, referral rewards, and motivational images that promise financial freedom. Young people, especially the internet-active users, are constantly exposed to different PS. According to Sani (2025), the use of crypto and forex frauds and online gifting pyramids has made PS more appealing among internet users.

The absence of strong regulations and swift punishment of perpetrators also contributes to the unprecedented rise of PS in developing countries (Ani, 2024). According to Akinbode and Shadare (2021), the weak enforcement of financial fraud laws and political interference may allow Ponzi scammers to defraud victims and escape with stolen money. When people see that scammers are not apprehended or punished, they may wrongly internalize that such actions are legal (Ani, 2024).

Consequences of Ponzi Schemes on the Victims

The most immediate impact of PS is financial loss. The majority of PS victims invest their savings or borrowed money expecting quick returns. In many instances, some victims have had to sell their properties or borrow money from the bank, friends, or family members to invest in PS (Okpabi, 2024). The losses incurred as a result of the scheme's collapse led to debt, poverty, and destitution among the victims (Frank, 2025).

Victims of PS may experience psychological and emotional trauma, according to Okoro et al. (2025). According to Ponteres et al. (2025), victims of investment fraud experience emotional challenges such as depression and anxiety and may commit suicide, particularly those who enticed and recruited others to join the scheme. Victims of investment fraud may feel ashamed, embarrassed, and isolate themselves from the larger society. The feeling of betrayal alone may devastate victims' self-esteem (Sani, 2025).

PS Victimization can lead to social tension and also break relationships. It was reported that PS operates as a referral-based network where promoters or existing investors recruit their friends at school, at home, or in the workplace (Dan-Awoh, 2022). Consequently, when the scheme collapses, blame or conflict arises between the promoters and the victims.

According to Nwadike et al. (2024), PS victims may lose faith in legitimate financial institutions, savings platforms, and investment opportunities. Victims may also avoid formal employment or banking relationships. A lack of trust in legitimate financial institutions can also discourage victims from saving or investing their money.

Investors who borrow or collect money from others and redistribute it may unknowingly violate the laws. Despite being victims, the law, depending on the jurisdiction, may classify them as accomplices who aided and abetted unauthorized financial operations. Frank (2025) notes that some victims of PS in Nigeria, particularly those who acted as promoters or recruiters, have faced legal action.

Theoretical Underpinning

For this current study, we adopted the Rational Choice Theory (RCT) developed by Cornish and Clarke (1986) to explain how young people consciously or unconsciously participate in PS. According to RCT, human beings are rational thinkers who evaluate the potential benefits of behavior against the possible risks or consequences (Cornish & Clarke, 1986). Therefore, it can be said that youths may be fully aware of the risks associated with PS and other related financial frauds but still choose to participate or join if the expected returns outweigh potential losses.

In a challenging economy like Nigeria, where youth unemployment and underemployment are relatively high, youths may decide to join PS in response to the economic hardship. The false promise of quick, high returns on investment within a short period of time is more attractive than the uncertainty of long-term financial planning. In other words, young people, particularly those with limited access to

employment or basic needs, may resort to PS as a means of survival even if they are aware of the illegality or instability of the schemes.

Although RCT explains why awareness may not be enough to prevent participation in PS, the majority of Nigerian youths join PS with the belief that they can quickly opt out and benefit before the scheme collapses. This mentality is common in testimonies such as “I am aware of the risk, but I only need to double my investment and exist.” Such decisions are based on the belief that they can outsmart the scammers even if others fail. These also reinforce the belief that susceptibility is not just a product of unawareness but perceived economic rationality under intense pressure or manipulation.

Some Related Literature

Uroko (2025) examined the moral and religious reasons behind PS involvement in Nigeria. The scholar adopted the qualitative perspective to connect biblical teachings (Proverbs 21:25-26) that prohibit people from participating in fraudulent investment schemes. The study found that greed, laziness, and lack of financial literacy influenced participation in PS, such as MMM and Ultimate Cyler. Other factors include weak faith-based financial literacy and poor enforcement of laws.

Zhu et al.'s (2019) study on how to prevent PS using a mathematical model. Findings show that a “random immunization” model, similar to early financial literacy, can help reduce people’s participation and increase awareness of the impact of PS. In other words, the scholars perceived that strict enforcement of laws and awareness campaigns on the early-stage schemes may prevent people from investing their money in fraudulent investment scams.

Jack and Jack (2019) focused on the consequences of PSs like MMM, Twinkas, and Ultimate Cyler in Nigeria. The scholars sampled 135 victims of different investment schemes in Port Harcourt, Yenagoa, and Akwa Ibom. It was discovered that PSs were founded on deceit and operated on the principle of “robbing Mr. A to pay Mr. B.” Beyond financial loss, the surveyed victims confessed that they experienced emotional distress, anxiety, depression, and even suicidal thoughts. The scholars concluded that the menace of PS is widespread and poses serious threats to social stability and the economy.

Another piece of literature by Odinka et al. (2023) examined the socio-economic dynamics and youths’ involvement in internet fraud in Calabar. It was discovered that economic challenges and access to the internet have influenced

Nigerian youth participation in different forms of computer crimes. Due to the rising unemployment and limited opportunities, the majority of unemployed/underemployed youths turn to financial scams to survive. Odinka et al. (2023) were convinced that entrepreneurship skills training and awareness campaigns could prevent youth from engaging in investment fraud.

In Pakistan, Ullah et al. (2022) examined why Pakistanis invested in a PS that was camouflaged as Shariah-compliant finance (Modaraba scam). The scholars interviewed victims and found that monetary incentives, religious motivation, persuasion, and promoters influence play a crucial role. The promoters used Islamic teaching principles to win people's confidence and make the scheme look genuine. The scholars warned about the danger of using religion to deceive people. They also showed the risk of using religious identity to defraud people of their money and advised the enforcement of tougher financial regulation and public awareness campaigns in the mosques.

RESEARCH METHODOLOGY

Figure 1 shows the local government areas of Kano State, Nigeria. Kano State was formally created in May 1967 following the restructuring of Nigeria's regional system (Ota et al., 2016). It is recognized as the largest and most populous, with more than 14 million inhabitants (Ismail et al., 2020). The state has the highest number of local government areas (44) and covers an area of about 20,479.6 square kilometers. The walled city of Kano serves as the capital and commercial nerve center of the state, in particular, and indeed the northern region of the country. Six local government areas (Fagge, Tarauni, Gwale, Kano Municipal, Nasarawa, and Dala) have virtually merged into what residents and visitors call the Kano metropolis (Ismail et al., 2020). Hausa is the official language in the state, but English is commonly spoken as the country's official language. Historically, Kano State has been a commercial, industrial, and agricultural hub in Africa, known for the production of groundnuts, cotton, local crafts, and dyed textile materials (Ismail et al., 2020).

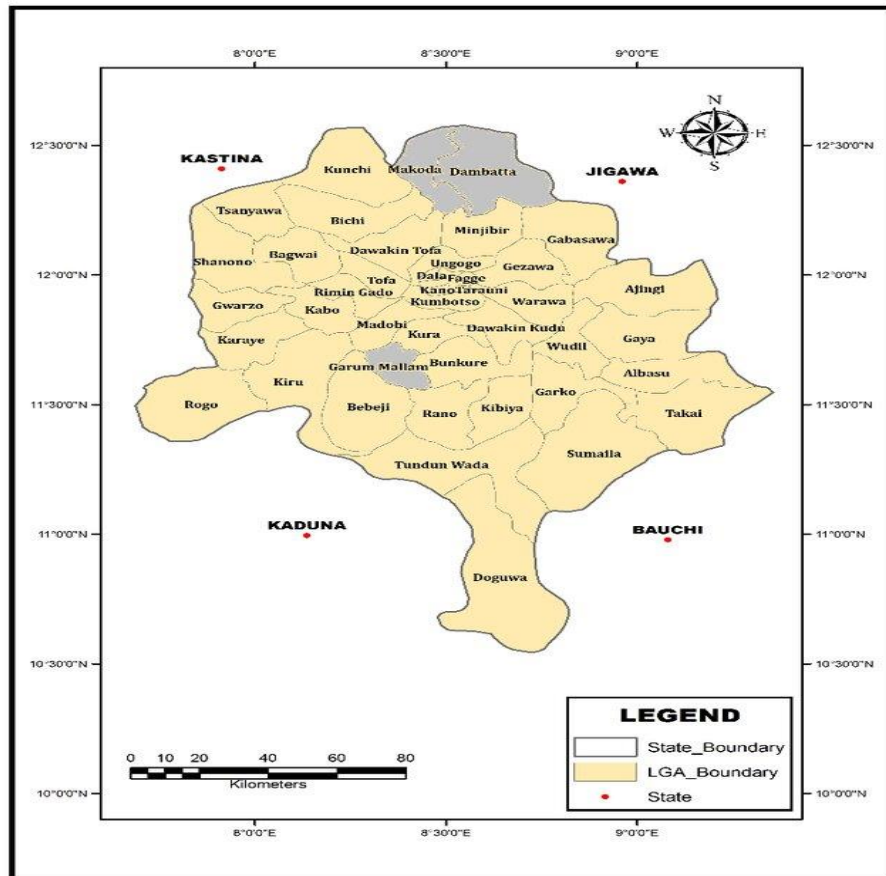


Fig. 1 Kano State Map (Source: GERMERS, cited in Shittu & Inuwa, 2021)

The study targeted all youths between the ages of 18 and 35 in both urban and rural areas of Kano State. The Nigerian National Youth Policy (2009) considered youth as individuals between 18 and 35 years old (Sani et al., 2024). The study used the descriptive research method to understand the level of PS awareness among youths in Kano. A deliberate sampling technique was employed to select the study respondents. Quantitative data were collected from a sample of 400 (270 male and 130 female) youths through a set of closed-ended questionnaires. The participants were randomly selected (online) using the simple random sampling technique. The participants under study, from the Northern, Southern, and Central senatorial zones of Kano State, were informed of the research purpose to give their consent to participate in the study. The participants were assured that their participation was voluntary, and their responses would be used for the study.

A semi-structured questionnaire is the main tool used for data collection. The questionnaire examines the demographic details of the respondents and their awareness of the causes and implications of PS on the victims. The questionnaire

was reviewed by two experts from the sociology and computer science departments, Rayhaan University, Birnin-Kebbi. Their constructive observations enhanced the clarity, language, and relevance of the items and ensured face and content validity. This validation process helped to improve the quality of the questionnaire and contributed to the reliability of the primary data collected from the respondents. Afterwards, the instrument was distributed to the targeted youths through WhatsApp groups created by youths in schools, markets, communities, and workplaces. Participants were given four weeks to respond to the questionnaires.

The Statistical Packages for Social Sciences (SPSS, version 25.0) was used to analyze the quantitative data. The data collected were analyzed using both descriptive and inferential statistics techniques.

RESEARCH FINDINGS

Demographic Details

The data in Table 1 showed that out of the 400 participants, 67.5% were male and the remaining 32.5% were female. The majority (52%) of the male respondents fall within the 23-27 years. Among the female respondents, the majority (46.2%) fall under the same age bracket. The majority (63% male and 61.5% female) had attained a tertiary level of education. Furthermore, the majority (59.3%) of the respondents were from urban areas, whereas among the female participants, 53.8% were from rural areas. The majority (72.2% male and 85.7% female) were from the Kano Central Senatorial zone.

Table 1: Socio-demographic Characteristics

Variable	Type	Responses by Gender			
		Male		Female	
		n = 270	%	n = 130	%
Age group (years)	18- 22	80	29.6	50	38.5
	23- 27	140	51.9	60	46.2
	Above 28	50	18.5	20	15.3
Education level	Secondary	100	37.0	50	38.5
	Tertiary	170	63.0	80	61.5
Residence	Urban	160	59.3	60	46.2
	Rural	110	40.7	70	53.8
Senatorial Zone	Kano North	50	12.5	20	5.0
	Kano South	49	12.2	37	9.2
	Kano central	301	75.2	343	85.7

Source: Fieldwork, 2025

Awareness of Ponzi Schemes

The responses to the statements on awareness of PS are shown in Table 2. In response to the first statement, “Have you ever heard about the term ‘PS’ before this time?” The majority (70.0%) of respondents said yes, 15.2% said no, and the remaining (14.7%) were not sure about the statement. In response to the second statement, “Can you identify the signs of PS?” The majority (69.5%) said yes, 17.5% said no, and 13.0% were not sure about the statement. In response to the third statement, “Do you know Ponzi scammers promise high returns with little or no risk?” More than half (67.2%) of respondents said yes, 15% said no, and 17.7% were not sure about the statement. In response to the last statement, “Do you know someone who has participated in PS?” The majority (76.2%) said yes, 14.2% were not sure, and a few (9.5%) said no. These findings show that PS is well-known among the surveyed youths. The high awareness level may be a result of frequent collapses of investment scams that attract media attention and public discussion. The findings support Balogun et al. (2024), who found that most Nigerian youths were aware of PS through social media, friends, television news, etc.

Table 2: Awareness of Ponzi Schemes

Statements	Yes		No		Not sure	
	n	%	n	%	n	%
Have you ever heard about PS before this time?	280	70.0	61	15.2	59	14.7
Can you identify the signs of a PS?	278	69.5	70	17.5	52	13.0
Do you know that Ponzi scammers promise high returns with little or no risk?	269	67.2	60	15.0	71	17.7
Do you know someone who has participated in a PS?	305	76.2	38	9.5	57	14.2

Source: Fieldwork, 2025

Sources of Ponzi Scheme Information

The data in Figure 2 shows that the majority (25.5%) of the respondents know about PS through their friends, followed by 23.7% from social media environments, 20% from news websites, 18.2% from television/radio programs, and 12.5% from school programs.

Furthermore, an exploratory data analysis using the Pearson Product-Moment Correlation Coefficient test helps us understand how sources of information may influence PS awareness among youths in Kano State. The results presented in Table 3 show a strong positive correlation between social media and PS awareness ($r =$

0.458, $p < 0.01$), and a moderate positive correlation for information obtained from friends ($r = 0.312$, $p < 0.01$), and news websites ($r = 0.284$, $p < 0.01$). However, data obtained from television/radio programs ($r = 0.175$, $p > 0.05$) and school programs ($r = 0.097$, $p > 0.05$) did not show significant correlation with awareness levels.

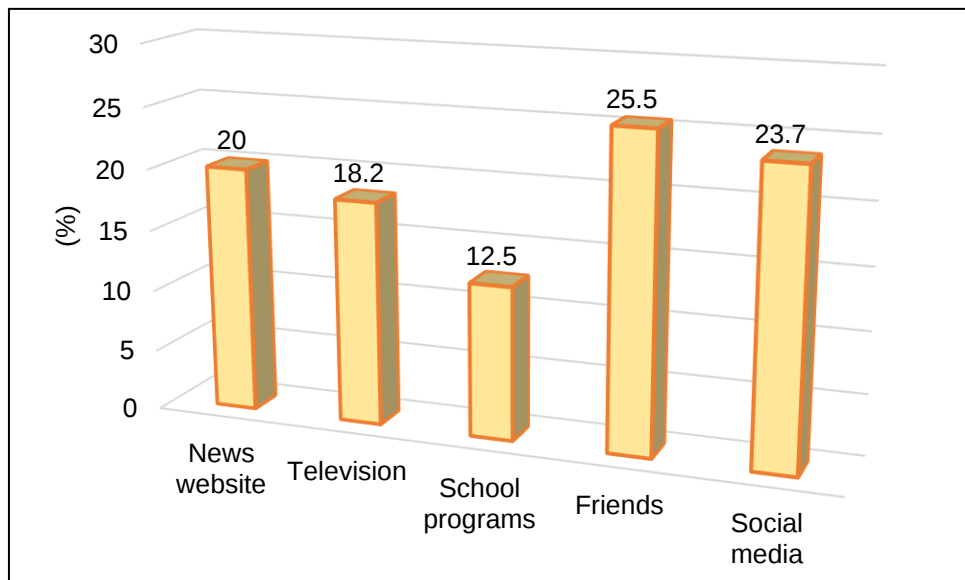


Fig. 2 Main Sources of Ponzi Scheme Information

Table 3: Correlation Analysis Between Sources of Information and Ponzi Scheme Awareness

Source of Information	n	Pearson Correlation (r)	Sig. (2-tailed)
Friends	400	.312**	.002
Social Media	400	.458**	.000
News Websites	400	.284**	.004
Television/Radio	400	.175	.062
School Programs	400	.097	.213

Source: Fieldwork, 2025

Factors Influencing Participation

The quantitative data in Table 4 revealed the responses to the statements on awareness of the factors influencing youths' participation in PS. In response to the first statement, "Do you know the desire for quick money may influence participation in PS?" The majority (87.5%) of respondents indicated awareness, 7.7% were not sure, and 4.7% were not aware. In response to the statement, "Do you know peer

pressure may encourage joining PS?" Nearly all (91.2%) said yes, they were aware; 5.0% said no; and the remaining 3.7% were not sure about the statement. In response to the statement, "Do you know that lack of job opportunities may motivate involvement in PS?" A significant percentage (87.2%) of the respondents said yes, 7.7% said no, and the remaining (5.0%) were not sure about the statement. In response to the statement, "Do you know social media advertisements may attract people to PS?" Most (67.5%) of the respondents were aware, 17.5% were not aware, and the remaining (15.0%) were not sure about the statement. In response to the last statement, "Do you know testimonies shared by existing investors of PS may influence people to join PS?" The majority (87.5%) of respondents indicated awareness, 5.7% were unaware, and 4.2% were not sure about the statement. These findings suggest that several factors influence young people's participation in PS among the youths. For instance, according to the study findings, the major factors (peer influence, unemployment, false testimonies, and the desire for quick wealth) influencing youths' participation in PS may clearly indicate that economic hardship and social networks shape youths' investment decisions. The findings are consistent with Obamuyi et al. (2018), who found that financial desperation influences young people to engage in high-risk investment scams.

Table 4: Awareness of the Factors Influencing Youth Participation in Ponzi Schemes

Statements	Yes		No		Not sure	
	n	%	n	%	n	%
Do you know that the desire to acquire quick money may influence participation in PS?	350	87.5	19	4.7	31	7.7
Do you know that peer pressure may encourage someone to participate in PS?	365	91.2	20	5.0	15	3.7
Do you know that the lack of employment may motivate someone to participate in PS?	349	87.2	31	7.7	20	5.0
Do you know that social media advertisements may attract people to PS?	270	67.5	70	17.5	60	15.0
Do you know that the testimonies shared by existing investors may influence people to join PS?	350	87.5	23	5.7	17	4.2

Source: Fieldwork, 2025

Consequences of Ponzi Scheme

The responses to the statements regarding awareness of the consequences of PS on the victims are shown in Table 5. Concerning the first statement, “Do you know victims of PS may lose their invested money?” The majority (92.2%) said yes, they were aware; 3.7% said no, they were unaware; and 4.0% were not sure about the statement. In response to the second statement, “Do you know PS may lead to emotional distress and depression?” More than two-thirds (74.5%) said yes, they are aware; 12.5% said no, they are unaware; and the remaining (13.0%) were not sure about the statement. In response to the third statement, “Do you know PS may lead to suicide?” 39.7% of the participants were aware, 24.5% were unaware, and 35.7% were not sure about the statement. In response to the fourth statement, “Do you know that PS may ruin relationships with family or friends?” The majority (70%) said yes, they were aware; 40.0% said they were not aware, and the remaining (20%) were not sure about the statement. In response to the fifth and last statement, “Do you know that victims of PS may have gone into debt because of the scheme losses?” The majority (86.2%) of respondents said yes, they are aware; 8.75% said no, and very few (5.0%) were not sure of the statement. These findings show that the majority of the youths are generally aware of the direct financial consequences. However, there is less understanding of the psychological and social impacts.

Table 5: Awareness of the Consequences of Ponzi Schemes

Statements	Yes		No		Not sure	
	n	%	n	%	n	%
Do you know that victims of PS may lose their invested money?	369	92.2	15	3.7	16	4.0
Do you know that PS may lead to emotional distress and depression?	298	74.5	50	12.5	52	13.0
Do you know that PS may lead to suicide?	159	39.7	98	24.5	143	35.7
Do you know that PS may ruin relationships with family or friends?	280	70.0	10	40.0	80	20.0
Do you know that victims of PS may have incurred debt from the scheme's losses?	345	86.2	35	8.75	20	5.0

Source: Fieldwork, 2025

Gender Difference in Awareness

The data in Table 6 shows the independent sample t-test for gender differences in PS awareness. Data analysis revealed that the mean score of female respondents is 4.10, which is higher than the mean score (3.89) of male respondents. It means that

the females have more awareness of PS than the male respondents. Similarly, the p-value of 0.033 shows a significant difference in awareness between male and female youths ($P < 0.05$). In other words, female respondents have higher awareness than male respondents. Therefore, the null hypothesis “there is no significant difference between PS awareness of youths in Kano State based on gender (male and female)” is rejected.

Table 6: Gender Differences in Ponzi Scheme Awareness

Gender	n	Mean	Standard Deviation	t-value	Df	P-value
Male	270	3.89	1.02	-2.145	398	0.033*
Female	130	4.10	0.95			

Source: Fieldwork, 2025

Locality Difference in Awareness

The data in Table 7 shows that the mean score of urban respondents is 4.15, which is higher than the mean score (3.85) of the rural respondents. It connotes that urban youths in Kano State have more awareness about PS than rural youths. Similarly, the p-value of 0.001 shows a significant difference in awareness based on locality ($P < 0.05$). In other words, it can be said that urban youths in Kano State have a higher awareness than rural youths. As such, the formulated null hypothesis, “There is no significant difference between PS awareness of youths in Kano State based on locality (urban and rural),” is also rejected.

Table 7: Locality Differences in Ponzi Scheme Awareness

Locality	n	Mean	Standard Deviation	t-value	Df	P-value
Urban	220	4.15	0.90	-3.210	398	0.001*
Rural	180	3.85	1.05			

Source: Fieldwork, 2025

DISCUSSION

Accordingly, analysis of the quantitative data showed that the majority of the surveyed youths in Kano State indicated their awareness of PS or investment scams. The majority (70.0%) were aware of PS before; 69% could identify the signs of PS; 67% knew the various tricks used by scammers; and 76.2% knew someone who had fallen victim to different PS. These findings inferred that youths in Kano State are aware and can identify the signs of PS. The results are in agreement with past empirical works. For instance, the Balogun et al. (2024) survey found that the majority of the

surveyed youths demonstrated awareness of PS, with 53.7% as investors and 77.3% as victims.

The correlation analysis revealed a strong and significant relationship between exposure through social media platforms and awareness of PS. This finding infers that the social media platforms have become powerful tools for spreading both scam information and awareness campaigns. Likewise, peer influence through friends also showed a positive correlation, reaffirming the idea that young people learn about investment opportunities from their peers. This finding supports Balogun et al. (2024), who observe that interpersonal and social media communication helps shape financial decision-making among Nigerian youths.

Findings show that the surveyed youths were aware of the various factors contributing to youth participation in PS. The majority (91.2%) of respondents perceived factors such as peer pressure/influence (87.5%), the desire to acquire quick and easy money (87.5%), existing investors' testimonies (87.5%), joblessness (87.2%), and PS advertisement (67.5%). The current findings indicate that multiple factors influence the participation of people in PS and related financial fraud. The results are similar to those of Balogun et al. (2024), who found that peers and family members influence the majority (37.3%) to join due to the desire for financial freedom, and 75.6% due to poverty and unemployment. Obamuyi et al. (2018) noted that intense peer pressure, the desire to acquire easy and quick money, investor testimonies, and high youth unemployment influenced youths in Nigeria to join PS. According to Olusola et al. (2021), Nigerian youths often viewed gambling and financial investment as ways to amass quick wealth. Another study by Obamuyi et al. (2018) found that peers' recommendations, expectations of high returns, and the get-rich-quick syndrome influence youths to participate in PS. The current and previous findings may also imply that youths in Nigeria perceive PS as a means of acquiring quick wealth and financial stability rather than a genuine investment intent.

Furthermore, the surveyed youths expressed their perception of the implications of PS on the victims. The majority (92.2%) knew that investors of PS are more likely to lose their invested fund; 86.2% knew that participating in PS may put victims into debt; 74.5% knew that victims of PS are more likely to experience emotional distress; 70.0% knew that participating in PS can distort relationships with friends, family members, and promoters; and 39.7% knew that participating in PS can lead to suicide. These findings demonstrate that the surveyed youths knew that PS can exert far-reaching consequences on the financial, emotional, psychological, and overall health of the victims (Hervey et al., 2014). A study conducted in South Catabato found that PS victims are more likely to experience disappointment, regret, and betrayal (Ponteres et al., 2025). The impact of PS, particularly on victims'

finances, is well noted. For instance, it has been reported that Nigerians lost more than 911 billion Naira to different PS and related investment fraud in the past two decades, according to Iyatse and Otaru (2022).

In addition to the above, the test of the formulated hypotheses, as shown in Tables 5 and 6, reveals a significant difference in PS awareness based on gender ($p = 0.033$) and locality ($p = 0.001$). This means that female youths are more aware compared to their male counterparts, and respondents from urban areas are more aware of PS than those from rural areas of Kano State. Based on these outcomes, the formulated hypotheses for the study are all rejected because the calculated p -values are < 0.05 . Female youths tend to be more aware because they are more active on social media platforms where scam warnings and financial advice are frequently shared. Padil et al. (2022) observed that female youths often engage in online learning about financial literacy. Similarly, Funlayo et al. (2024) noted that women's active participation in digital-financial platforms improves their ability to make prudent financial decisions. Thus, digital exposure and self-protection predisposition may explain the higher awareness among the surveyed female youths. In contrast, Obamuyi et al. (2018) found no major difference between males and females in terms of awareness.

The difference between urban and rural youths could be due to easy accessibility to information and digital infrastructure. Those living in cities have better access to the internet, digital devices, financial education, and regulatory information. Studies in Nigeria show that young people in urban areas are more likely to use banks, digital financial services, and financial education campaigns and programs that help them recognize scams, make informed financial decisions, and avoid being victims (Adeleke, 2024). In contrast, youths in rural areas have limited internet access and financial literacy, which exposes them to scams and related financial fraud. Thus, it can be said that the digital divide is an important factor influencing young people's awareness of PS in Kano State. However, Balogun et al. (2024) found no significant difference between urban and rural respondents. In essence, the disparity in this study may be due to rural youths having fewer opportunities to receive financial investment information or PS awareness campaigns compared to those in cities.

CONCLUSION, IMPLICATION & SUGGESTION

In this study, we examined the PS awareness and susceptibility among 400 youths in Kano State, Northwestern Nigeria. The study revealed that the majority of the surveyed youths in the study area indicated their awareness of PS, the factors influencing participation, and its consequences on the victims. Both male and female youths statistically demonstrated more awareness. However, female respondents

and those from urban areas are more conscious about PS and related financial investment scams. Despite the high awareness among the surveyed youth, it is important to note that PS is widespread, and scammers are using new methods to continue their criminal activities. Therefore, we cannot overstate the importance of raising awareness among people. In other words, the following recommendations may help raise awareness and prevent participation in PS and related financial scams.

- The ability to know what PS is and how scammers lure people is the first step towards preventing it. Therefore, there is a need for policymakers at the local, state, and national levels to organize mass awareness campaigns to raise awareness of the consequences of PS and related financial scams.
- Due to reasons known to the victims of PS and financial scams, they often don't share or report their victimization to law enforcement. Therefore, there is a need for both law enforcement and regulatory bodies, such as the Economic and Financial Crimes Commission (EFCC), Independent Corrupt Practices and Other Related Commission (ICPC), Securities and Exchange Commission (SEC), and the Central Bank of Nigeria (CBN), to encourage Nigerians to report any suspicious financial investment scam to the nearest law enforcement agency within their locality. They should also introduce financial literacy programs in schools and youth centers to teach young people how to identify safe and genuine investment opportunities.
- The government must create more employment opportunities to alleviate the economic pressure that leads young people to fall prey to schemes that promise quick wealth. They should also formulate stronger regulations and monitoring of online platforms to prevent the promotion of fraudulent investment schemes.
- Since Islam and Christianity explicitly discourage or prohibit involvement and participation in PS and other investment scams, there is a need for religious bodies to reinforce religious values that prohibit followers from such acts.
- Educational institutions may also organize seminars, conferences, and workshops to inform both students and educators about what PS is and how to safeguard themselves from investment scammers.
- There is a need for parents/guardians, clerics, and community leaders to collaborate in guiding youths to develop positive mindsets towards hard work, patience, and legitimate ways of earning money.
- The outcomes of this study were based on a sample of 400 youths in Kano State. We suggest that researchers could conduct similar research on a broader and more diverse sample, particularly in Northern Nigeria, where

there is a paucity of discussion on the PS phenomenon.

- In essence, the study results could help policymakers, law enforcement, regulatory bodies, parents, and schools to address the menace of PS among both youths and adults.

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The authors confirm contribution to the paper as follows: study conception and design: *Kamal Muhammad Sani*; data collection: *Maryam Mamman Adam, Safiya Garba Nadama*; analysis and interpretation of results: *Kamal Muhammad Sani, Madinah Sani Udu*; draft manuscript preparation: *Kamal Muhammad Sani*. All authors have reviewed and approved the final version of the manuscript.

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