Proverbs 4:10–19 and the growing spate of Internet fraud amongst Nigerian youths

This research article examines the increasing spate of youths who engage in fraudulent Internet activities in Nigeria in the light of Proverbs 4:10–19. Nigerian youths are fast becoming impatient with their quest for wealth. This had led many of them to engage in high-level fraudulent Internet activities. It has come to a point where Internet fraudsters opened schools to teach prospecting youths how to make money fast. The circle keeps expanding on a daily basis. Their victims include the rich, the poor and unsuspecting foreigners. The study findings revealed that the spate of Internet fraud has continued to increase because more youths are willing to engage in such activities and other cybercrimes to make fast wealth, so that they can feel pride among other youths and the society. Proverbs 4:10–19 provide a lucid response to this sad development.

Contribution: In the light of Proverbs 4:10–19, Nigerian youths are advised not to join evildoers because their path of wickedness ends in darkness and unhappiness.

Keywords: Nigerian fraudsters; youths; Proverbs 4:10–19; yahoo-yahoo; wisdom.

Introduction

This research study firstly explores the increasing spate of fraudulent Internet activities in Nigeria, analyses its causes and describes its impacts. Secondly, it gives an understanding of Proverbs 4:10–19, with themes drawn from the pericope to analyse the increasing spate of Internet fraud amongst Nigerian youths. It is believed that Proverbs 4:10–19 will speak anew to the increasing followership of fraudulent Internet activities amongst Nigerian youths.

As someone who lived in Warri, and other places in Nigeria, I experienced many sad developments amongst the Nigerian youths. One of which is the increasing rate of youths getting involved in fraudulent Internet activities otherwise known as yahoo-yahoo business. Internet fraud is considered a lucrative job amongst Nigerian youths. The type of Internet fraud practised by Nigerian youths is known as yahoo-yahoo – a computer-related fraud, where the security apparatus of online transactions is carefully learnt by fraudsters. This will enable the fraudsters to know where to carry out their transactions for a quick monetary reward (Tade 2016). Most times, there are reports in gazettes on the increasing number of Nigerian youths engaged in fraudulent Internet activities. Contemporarily, there is a school for the training of youth who would like to make fast wealth from Internet fraud. Over 10 persons were arrested on 30 January 2021 at Yahoo-Yahoo academy in Abuja by the Economic and Financial Crimes Commission (EFCC) where they were recruited and trained. These fraudsters are seen driving around with flashy cars and living in good-looking houses, with ladies loitering around them. Proverbs 4:10–19 admonish the youths from enlisting in this wrong path of Internet fraud.

Proverbs 4:10–19 contain admonition against joining gangs to perpetrate evil. These verses remind its audience of the ever-increasing violence perpetrated by gangs in Nigeria. There is little decent and secured life exemplified by Nigerian youths. The section in Proverbs begins with the rhetoric statement ‘hear my son’, which is an invitation for the son to keep heed to the words of wisdom of the father. However, the young man is given the freedom to choose between the good path and the evil path. However, when the young person is on the evil path, he is more likely to fall, which indicates that the right path alone is the safe one (Fox 2000:179). However, if the young person desires to walk the dishonest path, he is sure to meet stumbling blocks on the road. Many rhetorical statements abound in the study text, which endeared adoption of the rhetorical methodology, as it encourages the youths to pursue wisdom with respect to developments in the real world (Estes 1997:115). Proverbs 4:10–19 assume a rhetorical situation where the audience holds the rhetor in a position of high esteem (Pemberton 1999:155), which places on the audience (youth) the moral responsibility to obey. The speeches composed in Proverbs 4:10–19 convey a fundamental concern for persuasion, that is, rhetoric (Pemberton 2005:64).
Internet fraud in Nigeria

Nigeria is a country located in Sub-Saharan Africa, precisely in West Africa. It is the most populous country in Africa, with a growing market for African goods. It also has a sizeable youth population, with over 43% of those within the age range of 0–14 years, 19% of those within the age bracket of 15–24 years and about 62% within the age of 25 years (Fayehun & Isiugo-Abanihe 2020).

Youths have witnessed a high level of corruption in Nigeria. They have also seen that there is little hope for them to survive in Nigeria. The youths are not prepared to suffer the same poverty that their parents suffered. They want to make fast money. All these are offshoots of the lack of wisdom amongst the younger generations of Nigerians. Wisdom is the upholding of society’s lore, tradition, customs and values (Malul 2002:446). This is what the contemporary Nigerian youths are not prepared to pass through.

It is on this basis that Nigerian youths discovered that Internet fraud is the fastest and surest way of making quick money. Internet fraud involves the use of a computer and social networks in cunningly duping unsuspecting members of the public, locally and internationally. More Nigerian youths have adopted this means as a poverty escape mechanism. Different strategies are employed by Nigerian fraudsters, which includes the use of the Internet social media sites, customised computer programmes and also diabolic means.

Why are more youths joining the school of Internet fraudsters?

The following are the reasons why there seems to be an increase in the number of youths who get involved in Internet fraud activities, which cannot be overemphasised:

1. **Peer pressure:** Youths learn faster from their peers. Nigerian youths are mostly enticed by their family to join the Internet fraud business. They show them their flamboyant lifestyle. Internet fraudsters are known to live in highly furnished apartments, driving exotic cars and moving with ladies (sex workers). They tend to use these to lure their peers into joining them. At the micro-level, youths confronted with financial needs are exposed to frustration because of lack of jobs and hopelessness, especially in Nigeria at the point of high school completion (Jegede & Olowookere 2016:42). This is the reason why the youths grab this type of opportunity with both hands and do not like to lose it. Egan (2020:1) revealed that:

   [N]aturally, young people have a strong desire to imitate their friends, and it gets worse when such friends live a showy and extravagantly expensive lifestyle. Unfortunately, they are drawn to such friends and will also want to be able to have the expensive and flashy cars, the alluring clothes, and many more. (p. 1)

2. **Family pressure:** Families put pressure on their children to excel. Parents are known to compare their children with other children doing well. They insult their children with the successes of other youths as an example. It is this wanton, obscene and blatant pressure that forces most youths to seek ways of making their family proud. According to Egan (2020), young people engage in yahoo-yahoo because of their poverty-stricken family background, and the fact that some parents introduce their children to established yahoo boys to get trained in the act, just like it happens when you take a child to learn a trade as an apprentice. This is the reason why the youth, when he or she gets in contact with a yahoo-yahoo person because of family pressure, immediately seizes the opportunity to make the family great.

3. **Societal pressure:** The Nigerian society seems to perceive youths not living in affluence as lazy. The society accord titles, respects and encomiums on youths who drive nice-looking cars and live in big houses. This makes Internet fraudsters view their activities as going in the right direction. This is one of the reasons why more youths are prepared to get involved in this fraudulent exercise to gain society’s respect and protection.

4. **Church respect:** The church is one of the fundamental reasons why the Internet fraud business has continued to gain membership and followership. Internet fraudsters are known to donate money to churches and build a cathedral. The priests never asked these youths where their money came from. Instead, these priests call them out, praise them, offer them special seats in the front and use them as an example to other youths. Other church youths who feel insulted usually meet the Internet fraudster behind the scenes and say ‘cut soap for me na’, which means, ‘tell me how to make money as fast as possible.’ As a result, the number of youths who engage in this business has continued to increase.

Impact of the increasing number of youths in Internet fraud

The impacts of the increasing spate of youth participation in fraudulent Internet activities include the following:

1. **Hard work is no longer a virtue:** Most youths feel hard work is a virtue of the past. These youths graduate from university and only succeed with a degree in the Internet fraud business. Of course, they observe people who have graduated, yet have no job. Also, they see graduates with jobs yet living a peasant lifestyle. Thus, Nigerian youths view working hard as a waste of time and have decided to work smartly via yahoo-yahoo business.

2. **All Nigerians are perceived as fraudsters:** Non-Nigerians perceive most Nigerian youths as Internet fraudsters, as they may have been cheated in one way or the other by groups of Nigerian fraudsters, thus creating a bad image globally for Nigerians. Immigration agencies of destination countries are most careful of Nigerian immigrants because of the perception that Nigerians are Internet criminals.
3. Increase in rituals and armed robbery: Internet fraudsters in Nigeria are known to engage in rituals, robbery and diabolic activities. The reason given was that it helps them to easily convince their victims in the fraud business and to extract as much financial gain as possible from their victims. In order to maintain their charms, they use human body parts. Also, some of these Internet fraudsters engage in armed robbery. Whenever they do not have many dividends (financial and material) from their victims, they make fast wealth through highway robbery.

Perception of Proverbs 4:10–19

According to Rezaei (2012:1107), the Book of Proverbs is concise in its enigmatic sayings, with a clear message for the past and present generations (Rezaei 2012:1107). However, biblical proverbs are given in the context of the scriptures and, therefore, in the context of the special revelation that God has given to humankind (Habtu 2006:773). The Book of Proverbs insists on one to follow the observed nature and principles of order as arranged by God in this moral universe (Zuck 1991:232). The essence of the Book of Proverbs is to educate man, with particular attention to the youth on how to live wisely (1:2–7). A critical overview of the Book of Proverbs reveals that it has two sections: firstly, there are a series of didactic discourses, which focuses on parental homilies to the son (Pr 1–9). Secondly, there is a collection of short proverbial sayings (Chapters 10–31) (Barton & Muddiman 2001:405).

The demonstration of practical common sense is the hallmark of the teachings of the authors of Proverbs (Gates 1930:768). Gates (1930:768) further attested that Proverbs may be regarded as a manual of conduct, with emphasis on right conduct as it relates to several forms of life, such as domestic, agricultural, urban (the temptations of city life), commercial, political and military. The Book of Proverbs has the family or clan collections of aphorisms. This book itself represents a special redaction of some of the earlier materials. The rhetoric unit begins with ‘hear, my child’ (הושם, חכם), which indicates that the rhetor pleads with his child to accept his teaching based on proof (in vv. 11–17). The rhetor noted that his father had taught him the importance of wisdom (which was connected to his words and commandments), as something that should be loved, praised and cherished like a beloved wife (Pett 2013:1). In the first half of the pericope (v. 10a), the call on the child to hear is based on the ‘lengthy life the child would enjoy’. Whilst it is certainly true that things seen with the eye are important, still the way the Gospel is imparted is by the hearing of the ear (Swaggart 2013:1030). In verse 11, the rhetor reveals that he has taught the child in the way (קרי, דרך) and in the paths ( kvinna) of righteousness. Both ‘way’ and ‘path’ refer to everyday living. The learner can mature safely and in the paths (אף, דרך) of wisdom (Henry 2006:962).

Opening admonition to keep the right path (Pr 4:10–13)

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The evil way (Pr 4:14–17)

In Proverbs verses 14–15, the rhetor uses ‘do not’ three times, namely יִשְׁפֹּֽל (do not enter [v. 14a]), יִשָּׁמֶֽשׁ (do not walk [v. 14b]) and יִשְׁלַֽכֶּֽה (do not go into it [v. 15a]) to show the severity of the warnings. These are negative imperatives that show how crucial, urgent and important it is for the son not to walk with evildoers. Verse 16 shows addiction to evil doing by evildoers. The rhetor revealed that evildoers ‘cannot sleep unless they have done evil’. As an addiction, it shows that wickedness is now the habit of evildoers and if they do not engage in it, they will never be satisfied.

The proverb verse 17 speaks about the use of the rhetoric device called ‘imagery’, which is a technique used to create images in the mind of the reader and includes figurative and metaphorical language (Literary 2021). The rhetor revealed that those who do evil eat the bread of ‘wickedness’ (שְׂם) and drink the wine of ‘violence’ (שַׁמְּא). Both the wicked and the violent shall be punished in this life (Gray 1999:462). Hebrew שְׂם could also mean to be wicked, to act wickedly, unjustly, impiously, to be guilty and to be punishable (Davidson 1970:692). Looking at the images of bread and wine shows where they survive through evil. It shows that evildoers used ill-gotten wealth to feed, clothe, house and provide for their needs. They view evil as the basis for their survival. Bread and wine are addictions, and thus, anyone who joins evildoers in their wickedness will be addicted to evil doings and depend on evil practices for their survival. Just like the evildoers, he will rely on indulging in wrong doings for survival, which in the long run will morph into evil (4:19).

The end of the moral youth (Pr 4:18)

The path of the righteousness as projected by the rhetor is like the light of dawn that shines (ךְָֽלִיך) brighter. The rhetoric device ‘imagery’ and ‘simile’ is used in verse 18. The path of righteousness is compared with light (sunlight). Following the path of wisdom is not only the good path but also secured where there is no fear of stumbling (Barton & Muddiman 2001:409). People who work in righteousness shine above others. They shine brighter (ךְָֽלִיך [continually, flashed and steadfastly]). It is only the just man who shines יָדְעַ. The ‘just’ man is he who is justified by faith and walks with God in complete obedience (Gray 1999:503).

The end of the immoral youth (Pr 4:19)

The wicked walk in darkness and end in sadness. The term ‘darkness’ is used to describe the plague of darkness that enveloped Egypt (Ex 10:22) and also recurs in descriptions of the consequences of the day of the Lord (e.g, Jl 2:2, Am 5:20). It suggests the extent of their moral blindness; however, it more especially points to the inevitable consequence of walking along a treacherous, twisting path in utter darkness (Barton & Muddiman 2001:410). Evildoers are living in darkness and will stumble soon. They are being blinded by their ill-gotten wealth, not knowing that it is leading them to destruction. Guzik (2020:1) stated that, ‘[t]he path of the evil people is dark, and dangerous while the path of the righteous is open, luminous, and instructive’. Evildoers do not know (יכהתי) where their destruction comes from. Hebrew יָּדַע, means evildoers have no knowledge, ability or notice of where and how terrible they will fall. Their fall means that they will lose all their ill-gotten wealth and will finally be disgraced (ךְָֽלִיך). In the darkness of their deeds, evildoers will not even see what their feet strike on that final, fatal step (Barton & Muddiman 2001:10).

Looking at verses 18–19, the rhetor presents the two sides: the good and the evil path. However, in verses 10–13, the rhetor persuades his child to follow the good path and shun the evil company. This father’s conclusion is a summary contrasting the outcome of the two ways of doing right and evil.

Proverbs 4:10–19 and Nigerian youths

Proverbs constitute the earliest documentary deposit of Israel’s Wisdom movement now extant and has a popularising tendency of the wisdom words for all, rather than for a special class of official servants as in Egypt (Rylaarsdam 1976:444). It has themes that are peculiar to the contemporary Nigerian environment plague by increasing Internet fraud. Some of the themes are hereunder mentioned.

Mentors

The father was able to boldly tell the son, ‘I hear my son ….’ (Pr 4:10–12) because he was morally upright. Today, Nigerian youths cannot consider their parents as mentors as they see them engaged in evil practices. For instance, an Internet fraudster, a 22-year-old Gift Kenneth, was arrested by the EFCC alongside his mother, Dorah Animah. Kenneth is a computer science undergraduate at the University of Port Harcourt. His mother was supporting him without warning him. A parent of this nature has only succeeded in mentoring the child in the wrong way. The items that were recovered from Kenneth and his mother following arrest include a five-bedroom duplex, Mercedes-Benz CA250, Mercedes-Benz C250, Mercedes Benz GLK 350, laptops and mobile phones (AutoJosh 2020:1).

Nigerian youths have no mentors to emulate. This is because the Nigerian society is in a state of moral bankruptcy. The political, social, cultural, economic and even religious sectors are filled with immorality. Olatunji (2021) noted that the: [t]he youth think they can just do things, and not listen to anybody and also think they are wiser because anywhere they go to, those who should mentor them disappoint them. They go to religious institutions, they are disappointed; they go to school, they are disappointed; So, what bothers me is that the mentors are not there. And the mentees don’t want to have mentors. Everybody now thinks about money. (p. 1)

Nigerian leaders are mostly parents who engage in all sorts of corruption and immoral activities, giving birth to an immoral society in Nigeria. It is a society permeated with...
corruption, dishonesty, selfishness, embezzlement of public funds and other immoral acts (Omoregbe 2004:x). They cannot be firm enough to teach their children about ethics of good behaviour, which is moral integrity. Omoregbe (2004:xii) related that moral integrity has a higher value than money and material wealth. The Nigerian society has exchanged moral integrity for money and material wealth.

Way of wisdom

In Proverbs 4:13–17, the young ones are encouraged to work in the ways of wisdom and flee from the path of the wicked (Henry 2006:963). Unfortunately, Nigerian youths have neglected the path of wisdom and followed the path of quick wealth. They engage in rituals and other nefarious activities so as to get more victims. They abandon their education in pursuit of fraudulent activities on the Internet. They do not know the importance of the pursuit of education they have neglected. They choose not to go in the way of wisdom. According to the pericope, wisdom is the upholding of society’s lore, tradition, customs and values (Malul 2002:446). Upholding societal values leads to a long life, which the Nigerian youths have rejected. For instance, on 21 March 2021, five yahoo boys rammed into a stationary heavy-duty vehicle with their Lexus car that they purchased two days earlier, causing four of the five to die on the spot. The incident happened at Ekiugbo road along the East/West road, Ughelli North local area of Delta state, when they were on their way back from a night club. All four yahoo boys were killed, as they chose not to follow the way of wisdom and ended their lives early. A wise person is one whose listens to good advice, listens to correction and rebuke, and keeps the law of God (Neill 2007).

Avoid pressure to join evil

Proverbs 15–17 caution youths from engaging in evil activities. In fact, in verse 15, even after making the mistake of joining such groups, one must hasten out of it, as soon as the person is sensible of the mistake, retire immediately, take not a step more, stay not a minute longer, in the way that certainly leads to destruction (Henry 2006:963). Nigerian youths face the pressure of joining gangs on a daily basis. One of the major reasons is that parents have little time for their children so the children have more opportunities to stay with their peers. They are easily influenced negatively by their peers. However, in verse 15b, if out of ignorance one joins a gang, immediately after one has the knowledge of their nefarious activities, they could leave the group. It is the inability of youths to contain the pressure not to carry out evil practices that have led to the proliferation of the school of Internet fraudsters in Nigeria. Hanafi (2017:1) explained how youths are willing to join the school of Internet business:

Suspected Internet fraudsters, popularly called Yahoo boys, have turned the Facebook page of the Special Fraud Unit of the Nigeria Police Force into an avenue to advertise their skills. The suspects, through a series of comments, demanded between N5000 and N50 000 from those who wanted to learn classified sites for defrauding people, especially foreigners, and offered options of online, as well as physical teaching platforms. Hundreds of persons, including students, graduates and ladies, indicated interest in learning the skills for making quick money and provided their mobile numbers on the SFU [Special Fraud Unit] Facebook page. (p. 1)

Nigerian youths are now the leaders of Internet fraud in West Africa. For instance, Nigerian youths now recruit Ghanaian young men and women, mostly in their 20s, to build a bilateral crime cartel (Ndubuisi n.d.). Most of these youths find it difficult to resist because of the lack of jobs. Some are sponsoring themselves in higher institutions of learning. The escalating poverty in Nigeria has also made it near difficult for so many youths to shun juicy offers with its attendant fraud.

Evil is an addiction

Youths are cautioned not to make any trial of evil, lest it proves a dangerous experiment and difficult to retreat with safety (Henry 2006:963). In verses 16–17, evil people never rest until they have performed their evil practices because evil is an addiction. Addiction is a psychological and physical inability of a person to stop an evil practice. It also harms the person psychologically and physically. Nigerian youths who join evil gangs become addicted to crime, finding it difficult to leave evil even after becoming stabilised from the proceeds of their crimes. Hushpuppi, real name Raymond Igbalodey, is a Nigerian Internet fraudster, who has a net worth claimed to be N5.8b.

Onyeachonam (2020:1) writes:

Aside from Hushpuppi’s much-debated Rolls-Royce Wraith which many believe he did not actually buy, there are still a number of other cars which he boasts ownership of. Some popular cars in Hushpuppi’s garage include the Range Rover Sport, Mercedes-Benz G-wagon, a Ferrari 488 GTB said to cost N92 million, Mercedes-Benz Maybach S650 which we have confirmed to have a starting price of N72 million .... Limited Edition Ferrari 458 Italia which has been estimated to cost about N150 million. Hushpuppi’s Bentley Bentayga which he had shown off as a Valentine gift for himself in 2019 was estimated to cost approximately N84 million. (p. 1)

It is because of this addiction that Hushpuppi could not stop his quest for material wealth, before he was eventually caught in Dubai with more than $40.9m in cash, 13 expensive cars worth $6.8m, 21 computer devices, 47 smartphones, 15 memory sticks, five hard disks with 119 580 fraud files and addresses of 1 926 400 victims (Alo 2020). Unfortunately, more youths are joining yahoo-yahoo business. One yahoo-yahoo business site was discovered in Abuja with the name of the coordinator, Emmanuel Clement. According to Oludare (2021), the coordinator of the ‘academy’ and his ‘students’ are mostly young school leavers, amongst whom were women, all within the age of 18–25 years, whilst a Toyota Venza car, 30 mobile phones and one laptop were recovered from the training centre.
The fate of those who follow the good and bad path

It makes one safe and pleasant due to the fact that doing the right thing is light. They have joy and comfort (Pr 4:18). Nigerian youths who have shunned evil paths have made great names. They have been acknowledged nationally and internationally. Kareem Waris was an 11-year-old artist who made an impact on the world after he drew a portrait of President Emmanuel Macron during his visit to Nigeria (Ayoola 2018). He was honoured nationally and internationally. However, Nigerian youths are encouraged not to have fellowship with evil people because trouble will be the person’s portion (Pr 4:19, Ps 82:5). Their evil practices will eventually destroy them (v. 19b). Nigerian youths have been arrested and killed whilst engaging in fraudulent Internet activities. Some have been imprisoned and could not continue their schooling. Many cannot travel out of the country because they have become convicts. This is the darkness that the pericope projects would befall youths that follow the evil path.

The way forward

As part of defining a possible roadmap, the following recommendations are made:

1. Parents should live the life that their children can emulate rather than engaging in corrupt actions, evil practices and failing to rebuke their children involved in wrongdoing. This will make parents good mentors.
2. Nigerian youths should not pressurise their peers to join bad gangs. Instead, they should be patient and courageous to work harder in a legal way.
3. Nigerian youths who have been caught in the web of Internet fraud should endeavour to leave no matter how far they have gone. The more they continue to engage in these fraudulent activities, the more difficult it becomes to leave.
4. Youths who engage in fraudulent Internet activities have their futures truncated. They are imprisoned, and have only succeeded in tarnishing their names and their family names, thus making their life difficult even after their prison terms.

Conclusion

In Proverbs 4:10–19, darkness and light are the two paths to follow. The way of light leads to glory and success, whilst the way of darkness leads to sadness and sorrow. When the youths follow the right path, it leads to wisdom and prevents the youth from encountering stumbling blocks. This is a clarion call for youths who engage in fraudulent Internet activities. Internet fraud is committed by a group of scammers, mostly youths from Nigeria. They scam people through dating sites, social media sites and impersonation on the Internet. This has brought a bad name to Nigeria. It has also led to the imprisonment of some of these youths and the truncation of their education.

Nigerian youths should shun fraudulent Internet activities that are inimical to their educational, social and sociological health, and instead, embrace hard work, diligence and discipline.

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