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#### Abstract

It is no news that countries all over the world are faced with one challenge or the other. Outstanding among all is the challenge of insecurity of lives and properties. The rate of poverty, unemployment and poor education among others have forced many Nigerians into one crime or the other. Currently, there is a rising scourge of internet fraudsters known as Yahoo Yahoo, which have swindled many unsuspecting victims their hard-earned resources. Interestingly, the teaming youth populations are the major players when it comes to this societal menace. Despite various efforts being put in place by the government to forestall the activities of these fraudsters, the propagators have sought other avenues to continue to be relevant in their nefarious acts. This paper employs historical-critical method of enquiry to examine 1 Timothy 6: 6 - 10 in relation to the Yahoo Yahoo business (internet fraud) in the contemporary society. This method investigates the context of the text and a critical reading and interpretation of the biblical text. This paper investigates the causes of internet frauds and exegetically interprets 1 Timothy 6:6-10 as an antidote to the crime. This paper recommends godliness and contentment as a cure for the untamed quest for materialism among Nigerian youths.

**Keywords**: Materialism, Governance, Fraud, Sustenance, Contentment

#### Introduction

Today, the whole world is being faced with one form of challenge or the other, which include corruption, climate change, environmental degradation, insecurity, poor healthcare system, unemployment and the most recent pandemic known as COVID-19. However debatable as it may seem, the most outstanding among all the challenges being faced is the insecurity of lives and properties, as it is a secured life that can enjoy the benefit of whatever earth brings. According to the Merriam Webster Dictionary, the word "insecurity" was gotten from the root word "insecure", which means a state of not being adequately guarded or sustained. In other words, this could be said to be a situation in which an individual or group of persons lack protection or is unsafe.

Insecurity in today's digital space is very alarming and many people especially the youths are getting involved day by day. They are participating actively in one form of Internet fraud or the other, majorly known in the cyberspace as cybercrime, but known in the Nigerian parlance as Yahoo Yahoo. As noted by Bello (2017), cybercrime is a fast growing expanse of crime; and this crime has continued unabated with the day-to-day involvement of many youths who are infused with the get-rich-quick syndrome. These youths who are called Yahoo boys and girls can go to any length in order to swindle the hard-earned income of their victims with the Internet, to the extent that they are now blending spiritual elements with internet surfing, in order to enhance victimization rates on the web, as noted by Tade (2013). Despite the various actions of the government to curb this menace in the society, the perpetrators have continued to up their game. This is why McCusker (2006) avers that cybercrime has become an integral part of the transnational threat landscape and conjures up pressing images of nefarious and increasingly complex online activity. Thus, this paper

traced the trends that led to the engagement of youths in the practice of Yahoo Yahoo in the country. It analyzed the dangers inherent in the practice of Yahoo Yahoo.

#### **Brief History of Yahoo Yahoo Business (Internet Fraud)**

The beginning of Yahoo Yahoo cannot be expressly given, but it is believed to have developed greatly with the advent of Internet on the shores of the country in the 1990s. According to Mishra (2009), the Internet was first introduced to Nigeria in the UNESCO-sponsored Regional Informatics Network for Africa (RINAF) project in 1995. Also, Adomi (2005) believes the service of sending and receiving of electronic mails (e-mails) was provided by the RINAF while being stationed in the Department of Computer Science, Yaba College of Technology, Lagos, from July 1995, through the Nigeria Postal Service (NIPOST) in a co-operative venture with Rose Clayton Nigeria Limited. Services available then included e-mail, telnet and gopher with most servers using UNIX (an operating system). Notwithstanding, the web (world wide web) became available in Nigeria in 1996 with full internet access by 1998, and by 2001 there were over 150 internet service providers (ISPs) licensed by the Nigerian Communications Commission (NCC). This also brought about the advent of cybercafés providing internet facilities to all and sundry: academic, businesses, fraudsters and so on. Oloworekende (2019) had noted when he says: "Veterans of the postal fraud era sensed an opportunity opening for a larger market to direct their scams; and together with newer, younger perpetrators seduced by the promise of quick wealth from email scams, they finessed and upgraded the old Spanish Prisoner trick". The ensuing increase in Nigerian Internet fraud led to "Yahoo" and "Yahoo Yahoo" becoming terms for Internet fraud, while those that conducted these types of fraud became known as "Yahoo boys" (Doppelmayr, 2013).

# Trends That Led to the Engagement of Youths in Yahoo Yahoo Business in Nigeria

## 1. Unemployment

One of the major reasons for the emergence and growth of Yahoo Yahoo in Nigeria is unemployment. There is no gainsaying that unemployment pervades the nooks and crannies of the country, especially among the youths. No wonder Udeh, Okoroafor and Ihezie (2013) opines that:

There is a large population of unemployed youths. Nevertheless, it saddens the heart to find out that many of these unemployed youths have decided to take matters into their own hands by engaging in unwholesome acts such as increasing militancy, violent crimes, kidnapping, restiveness, and political instability. (p 224).

This view is supported by a report published by Punch Newspaper in 2019. The article made it known that unemployment has translated into insecurity in Nigeria. Ibrahim (2019) in a report published online by the Nigeria Deposit Insurance Corporation (NDIC) opines that evidence has shown that people perpetrate a significant proportion of these general crimes in their youthful age. Also, it is no longer news that higher institutions in the country continue to churn out graduates with no corresponding means of employment whatsoever. Recent statistics show that there are over 20 million unemployed persons in the country (National Bureau of Statistics, 2020; Kazeem, 2020).

#### 2. Laziness

Another cause of engagement of the youths into the business of yahoo yahoo is laziness. Okoroafor and Njoku (2012) observed that laziness is one the things that make people not to act or behave in such a manner that is expected of him. Therefore, many of those involved in the act of Yahoo Yahoo are often presumed to be lazy. Laziness is the major

reason that makes people to be involved in the act. Many have the zeal for wealth without stress.

#### 3. Peer Pressure

Pressure is another reason most youths engage in *Yahoo Yahoo*. According to Uwe, Asuquo and Ekuri (2008), behavior that does not conform to the cultural norms or laws of a given society at a particular time and is oftentimes negatively sanctioned, is referred to as criminal. Esiri (2016) states that this is sometimes influenced by peer pressure because of lack of proper parental care or upbringing. If their mates are succeeding without being caught and punished, they have a feeling they could engage in such crimes and get away with it.

#### 4. Bad Leadership and Governance

The issue of bad leadership and governance has often been seen as a source of many other evils in the country. When the government of the day is not making life easy for the governed, there is bound to be different uprisings and many taking up matters into their own hands. One of such is the Yahoo Yahoo boys. No doubt, bad leadership and governance has left the country wide open for many people to do what they like with the knowledge that anything goes in the country and with the thought that everyone is a thief.

#### 5. High Rate of Moral Decadence

Moral decadence has also been seen as another means that has led to the growth of Yahoo Yahoo in the country. As rightly noted by different scholars there is high rate of moral decadence in the country and this is also seen among the security outfits in the country who are supposed to be the enforcers of peace and order in the country. Zulak (2018) notes that,

Moral failure is at the heart of the prevailing socio-economic crisis in Africa. Selfishness on the part of the rich western nations and the ruling African elites is largely responsible for the crisis. Tribalism, corruption, dishonesty, laziness and embezzlement are widespread in African countries. They contribute significantly to the social and economic problems facing us. And they are serious obstacles to development (n.p)

The above shows that the youths involved in Yahoo Yahoo are using the laxity in the moral level of the society to continue to perpetuate their sinister act.

### 6. Poor Parenting or Upbringing

Poor parenting or upbringing is another cause of Yahoo Yahoo. Many parents/guardians have abandoned their responsibilities in training their children. Okoroafor and Njoku (2012) and Uwe, Asuquo and Ekuri (2008) are of the opinion that poor parenting has contributed to the horrible value system in Nigeria today. It is most likely that children who are not properly guided in their tender age will definitely become miscreants in the society.

## 7. **Poverty**

Poverty is also one of the reasons why youths venture into Yahoo Yahoo. Suleiman (2019) opines that, the poor economic situation in the country has impoverished a larger percentage of its citizenry, and has made crime an avenue to get out of poverty. In other words, the present economic situation of Nigeria has brought about unwholesome increase in fraudulent online activities, resulting into more frequent and malicious forms of this type of crime. The World Bank (2019) had declared Nigeria's economic growth as being too low to lift the bottom half of the population out of poverty.

### 8. Lack of Strong Cybercrime Laws

Lack of strong cybercrime law contributes to the high rate of Yahoo yahoo in Nigeria. Suleiman (2019) submits that Nigeria's lack of strong cybercrime laws is the reason most youths venture into Yahoo Yahoo. Meanwhile, in the opinion of Maitanmi et al (2013), the penalties attached to these laws are weak. In fact, each time cybercriminals are caught, they find their way out from the fists of law enforcement agents easily. Lack of proper security checks on the part of victims is one of the reasons criminals are having a field day.

### 9. Recovering What Has Been Stolen Away

This particular trend has made many of the youths to be involved in yahoo yahoo. Many of them believe what they are doing is taking back what has been stolen away by the Western world from their country. They often claim that their act is just to claim what their ancestors have labored for and the world at large has not been able to adequately compensate them for in their lifetime. Suleiman (2019) also echoed this point out very well when he said, Yahoo boys believed that colonial masters had brutally enslaved their great grandfathers, in return, they (yahoo boys) want to collect their entitlement, while others have flawed confidence that they want to retrieve the money that European people borrowed from their great grandfathers.

#### **Background of 1 Timothy 6:6-10**

The first epistle to Timothy was written by the apostle Paul. The letter was written to his son in the Lord, Timothy. Paul would have begotten Timothy in the Lord, in the course of his ministry as cited in 1 Cor. 4:16-17 and Phil. 2:9-24 (Platt, Akin and Merida, 2013). It is believed that Paul led Timothy to the Lord during his ministry (1 Tim. 1:2,18; 2 Tim. 1:2). Timothy could be seen as a disciple of Paul, a younger friend

and a co-labourer. In explaining further, the person of Timothy, Huges and Chapell (2012) opine thus:

Paul was delighted with young Timothy and added him to his entourage, possibly as a replacement for John Mark. It was a good choice, apparently confirmed through prophetic utterances by Paul's associates. Timothy was gifted for ministry through the laying on of hands (1 Timothy 1:18; 4:14) and was circumcised, so as not to hinder ministry among Jews, thus becoming a lifelong member of the missionary task force. (n.p).

The epistle was written to Timothy who was made an overseer of the church by Paul during one of his journeys. According to MacArthur (2001), after Paul was released from prison, he commissioned Timothy to oversee the church.

Ephesus was at that time (virtually around Mid 60s AD) had the presence of the temple of Arthemis. This cult was so influential at that time. Hence it influenced virtually everything including the commercial activities. There was a spread of heretic teachings at that time. The church had to contend with such teaching, Gnosticism (Platt, Akin and Merida, 2013). According to MacArthur (2001), the young Timothy was kept as a pastor to contend with such heretical teachings influencing the church. Paul instructed Timothy to deal with the disorderliness in the church, address the issue of qualification of church leaders and to contend against materialistic influence and materialism itself. Some of the Gnostic teachings of that time were devotion to myth and genealogies, asceticism – abstinence from some foods and marriage. The desire for monetary gain was on the increase as some abandoned the faith such as Hymaneaus and Alexander.

#### Greek Text of 1 Timothy 6:6-10

6. ἔστιν δὲ πορισμὸς μέγας ἡ εὐσέβεια μετὰ αὐταρκείας·

- 7. οὐδὲν γὰο εἰσηνέγκαμεν εἰς τὸν κόσμον, ὅτι οὐδὲ ἐξενεγκεῖν τι δυνάμεθα $\cdot$
- 8. ἔχοντες δὲ διατροφὰς καὶ σκεπάσματα, τούτοις ἀρκεσθησόμεθα.
- 9. οἱ δὲ βουλόμενοι πλουτεῖν ἐμπίπτουσιν εἰς πειρασμὸν καὶ παγίδα καὶ ἐπιθυμίας πολλὰς ἀνοήτους καὶ βλαβεράς, αἵτινες βυθίζουσιν τοὺς ἀνθρώπους εἰς ὅλεθρον καὶ ἀπώλειαν.
- 10. ὁίζα γὰο πάντων τῶν κακῶν ἐστιν ἡ φιλαργυρία, ἦς τινες ὀρεγόμενοι ἀπεπλανήθησαν ἀπὸ τῆς πίστεως καὶ ἑαυτοὺς περιέπειραν ὀδύναις πολλαῖς. (Retrieved from https://biblehub.com/text/1\_timothy/6-9.htm)

#### **Translation**

- **6.** But godliness with contentment is great gain. **7.** for we brought nothing into the world, because neither are we able to carry anything out **8.** But having sustenance and coverings with these will be content.
- **9**. But those desiring to be rich fall into temptation and a snare, and into many foolish and harmful desires which drown men into ruin and destruction
- **10**. For a root of all kinds of evil is the love of money which some stretching after have been drawn away from the faith and have pierced themselves with many sorrows.

## Exegesis of 1 Timothy 6:6-10

## v. 6. But godliness with contentment is great gain

This verse started with  $\delta \dot{\epsilon}$  which was translated as "but" in English.  $\delta \dot{\epsilon}$  can be translated also as 'moreover, now (Strong's Exhaustive Concordance, 2004, p.21). The word  $\delta \epsilon$  was used to draw attention of

the reader that there is contrast between what was said and what will be said. Previously, it was said "useless wranglings of men of corrupt minds and destitute of the truth, who suppose that godliness is a means of gain, from such withdraw yourself" (v.5). Godliness itself was seen and treated as a means of making profit, hence the application of  $\delta \hat{\epsilon}$  so as to differ from such erroneous beliefs.  $\delta \hat{\epsilon}$  as a contrast rejected the conclusion of false teachers which associated godliness as a means of making financial or material gain.

Godliness as used in the text comes from the Greek word  $\varepsilon \dot{\upsilon} \sigma \dot{\varepsilon} \beta \varepsilon \iota \alpha$ , which is transliterated as *eusebeia*. This term was first used by Homer, one of the Greek poets. He used it to refer to "personal piety in the fulfilment of human relationship. It was used to refer to outward expression of piety, such as giving of gifts to the gods, participation in sacrifices and worship or making a show of religion" (Austin, 2022, n.p). This word was later used to mean "spirituality or man's obligation to a deity. According to Newton (2020), *eusebeia* comes from the Greek root *seb* which means to step back from somebody or something, to maintain a distance to have awe of something lofty and sublimes.

Then the word Contentment (αυταρκειας), transliterated as autarkeias, is a product of two Greek words. According to Precept Austin (2022), autos means himself while arkeo to suffice. In the work of Austin, Autarkeia is a perfect condition of life, in which no aid or support is needed, a sufficiency of the necessities of life, it is a mind contented with its lots (n.p). Kenneth (2000) notes that contentment is all about "self-sufficiency as opposed to the desire of outward things" (p.68). Therefore to be content means to have internal satisfaction that does not depend on changes in anyone's external circumstance."

Therefore, godliness with contentment is great gain. This contentment is self-sufficiency that is dependent of God's supply not just on any external circumstances. The practice of godliness must be in connection with contentment. That is the only way that godliness will become a great gain. The word *Porismos* is translated as gain, but

this gain is described as a mega type of gain. *Porismos* means to acquire, middle to bring about or procure for oneself; means of livelihood, making money (Austin, 2022). But Paul made use of the word *Porismos* in its spiritual sense.

# v.7. For we brought nothing into this world and are not able to carry anything out.

This verse is a strong reminder that the Christian should be conscious of his emptiness at birth. The Christian was naked at birth and so shall return to dust empty. This emphatically calls on the Christian to be sober and depend on the Lord for his sustenance.

### V.8 But having Sustenance and Covering, with these be content

Sustenance is gotten from the Greek word *diatophas*, which can be translated as nourishment, food etc. whereas the word translated covering is *skepasmata* is usually translated as covering. However, MacDonald (1995) suggests that the "clothing here means covering and shelter, and can include clothes to wear" (p. 2100). The mention of "the food and coverings" is an indication for the need of the basic necessity of life. That would mean that if there is food, clothing and shelter, man should be satisfied.

# V.9. But those who desire to be rich fall into temptation and a snare, and into many foolish and desires which drown men in ruin and destruction.

This verse also started with "But" which is the  $\delta \hat{\epsilon}$  in Greek. It is a contrast as discussed earlier. Here it is used to bring out the sorrows that accompany those that are not satisfied with the basic needs of this life: sustenance and covering. But those who have untamed desired, that is, the *Boulomenoi*, always have sorrows. For Barnes in Austin (2022), those that *will* be rich as interpreted by some translations do not

suggest any futuristic event. The *will* implies "an actual purpose or design to become rich" (n.p). Those who have *epithumia* (desires), a strong passion or craving to be rich fall into many *peirasmos* (temptations). The use of the term *peirasmos* is very appropriate as it does not connote any form of test for a genuine faith rather a push to do evil.

The word for snare is *pagis*. Pagis is used in Greek to mean "a net, or a pierced of equipment for a bird catcher. *Pagis* is anything than can cause someone to be caught suddenly" (n.p). "Those that will be" rich refers to people who make getting rich a goal in life; those who adversely crave to have riches by all means.

# V.10. For a root of all kinds of evil is the love of money which some stretching after have been drawn away from the faith and have pierced themselves with many sorrows

For a root of all evil is the love of money. The use of *rhiza*, root is used to indicate the source of all evil. Greek word used for love of money is *philiarguria*. *Philiarguria* literally means "love for silver" (Hodges, 2004). The pursuit of money has drawn many away from the Christian faith. The article "the" before faith, is to remind the reader of the particular faith that was talked about. Money in itself is not evil. But the quest for money without minding the moral implication of any act to get money makes it evil. According to the Preacher's Outlines and Sermon Bible (1991), there are three reasons why the love of money is regarded as the root of all evil: causes covetousness, wandering away from faith and a source of sorrow.

# The Implication of 1 Timothy 6:6-10 to the Yahoo Yahoo (Internet Fraud) in Nigeria

There are many reasons given by the yahoo boys over their involvement in the crime; such reasons may sound justifying.

However, the text of 1 Timothy 6:6-10 disproves any reason that the yahoo boys have used to justify their crimes. The major cause of their involvement in the crime is of lack of godliness. The text enjoins humanity to possess godliness; to be dedicated to God as an antidote to internet fraud. Hence Preachers' Bible quips that "Godliness alone can give a man the sense that he lacks absolutely nothing" (p.199). Godliness with contentment is an antidote to the cybercrime and other crimes perpetrated by the teeming population of jobless young men in Nigeria. Lack of contentment is a sign of ingratitude to God. It is obvious that human want is insatiable; and no amount of wealth that one amasses that will satisfy him. For man is not measured by what he has acquired. Ojumu (2016) opines that "contentment is mental or emotional state of satisfaction drawn from being at ease in one's situation, body and mind" (n.p). Furthermore, he enumerated six importance of contentment which are vital to human peace as follows: Elimination of jealousy and envy; peace and development in the society; fosters tolerance among peoples; offers reduction of the feeling of inferiority complex among people; offers peace of mind and a source of happiness. Blake (2002) opines thus on the unwholesome desire or quest for wealth:

Uncontrolled desire for more than the fundamental needs of the body leads to apostasy and self-destructive anxiety. Sin is often an isolated phenomenon. More often than not is either accompanied by other sins or leads to other forms of sin. It does not require much imagination to see that lust for money can lead to forsaking of the saints for overtime, paychecks, or to fraud, cheating on taxes, unethical business practices, theft or murder. (n.p).

In their quest for luxury and wealth making, they have landed themselves into different problems or crimes. Obviously, these young internet fraudsters have pierced themselves with many sorrows, ranging from lack of peace of mind, anxiety, ritual killing, imprisonment and untimely death. Hence, this paper calls for a right mindset for every young person "we brought nothing into the world and will take nothing out of it." (1 Tim. 6:7).

#### Conclusion

Many Nigerian youths who engage themselves into yahoo yahoo have given themselves justifiable reasons to do so. These reasons include: poverty, unemployment, taking back what the colonial masters took from their forefathers, and so on. However, 1 Timothy 6:6-10 has given us the major reason behind their acts, which is lack of contentment and inordinate desire for wealth. This paper reminds everyone who is into the yahoo business that humanity should be satisfied with whatever they should be sufficient, provided they have food, clothing and shelter, which are the basic needs of human beings. This paper recommends that the internet fraudsters should return to godliness and be content with whatever their hands are able to accomplish for them, provided they have food, shelter and clothing which are the basic needs of humankind; for godliness with contentment is great gain.

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