

QUICK MONEY SYNDROME CAREER CHOICE AND SECURITY SECONDARY SCHOOL STUDENTS IN DELTA STATE, NIGERIAN

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Abstract

The study assessed the influence of quick money syndrome on secondary school students career choice and security. This was prompted by the rate of involvement of secondary school students (boys and girls) in internet fraud and ritual killing. The study adopted descriptive survey design. Three research questions and complementary hypotheses guided the study. The population of the study comprised all public secondary school students in Delta State. 600 students (300 boys and 300 girls) selected from twelve schools from the three Senatorial District of Delta State constituted the sample. The multistage sampling technique of cluster, purposive, quota and accidental methods were used in the sampling procedure. The instrument for data collection was rated a four-point Likert scale consisting of 32-items developed by the researchers and validated by two experts. The reliability was attained through a trial test with a split-half approach, data from which was analysed for internal consistency with the use of Pearson Product Moment Correlation Coefficient (r); from which a consistency value of 0.83 was attained. 600 copies of the instrument were administered while 593 copies were returned. Frequency distribution, mean scores and standard deviation were used for the analyses of data while t-test was used for the test of null hypotheses. Results from the study revealed that; the high rate of unemployment of graduate youths, the attitude of politicians in the society, high cost of living occasioned by inflation, and the celebration of wealth without legitimate sources, peer influence among others drive youth (teenagers alike) to engage in quick money activities; and that; students who engage in quick money activities (Yahoo-yahoo) hardly define an aim in school, hardly define their career goal, if at all they have any, hardly believe they have any talents, hardly identify their latent abilities, usually get into a fix over career choice, feel dissatisfied with whatever they do except money, see money as an end and not a means to an end and thus, have no career security. The researchers recommended among other points that; federal and state governments should reinvest meaningfully in education and make it attractive to young adults, particularly secondary school-age children, by redesigning the curriculum to reflect outcomes-based education.

Keywords: *secondary school students, quick money syndrome, insecurity, career choice, and career security*

Introduction

The foundation for national development in any nation of the world is security of lives and properties. Any nation that is characterised by insecurity remains at a crossroad. For some years now, the world has been threatened by security challenges such as acts of terrorism and militancy occasioned by power struggle and respect for national sovereignty. While there is outright literal war in some countries of the world, in some other countries, insecurity manifest in economic, political, cultural and religious conflict. African countries seem dreading by socio-political and politico-religious insecurity as virtually every African country experience, either political crisis or religious conflict in one form or another. For instance, Africa Center for Strategic Studies (2021) highlighted the degree of conflict (arms related conflict) in Africa, Nigeria, inclusive as follows:

- Three-quarters of the African countries facing armed conflict (12 out of 16) have either autocratic or semi-authoritarian governments. This is political.
- Of the 12-armed conflicts with authoritarian-leaning governments, 8 are political conflicts or civil wars.
- The four democratizing governments that are experiencing armed conflict, by contrast, are all facing militant Islamist insurgencies.
- Armed conflicts in Africa's authoritarian-leaning countries have been ongoing for roughly twice as long, on average, as those in democratizing countries.
- 7 of the 9 autocracies facing armed conflict have leaders who have come to power via a coup or prolonged their time in office by evading term limits.
- 8 of the 10 countries of origin for Africa's record levels of forced displacement are autocratic or semi-authoritarian.
- 9 of the 10 African countries facing the most acute food insecurity are autocratic or semi-authoritarian.
- Overall, 9 of Africa's 16 autocracies—56 percent—are experiencing armed conflict

Nigeria is one country that is bedeviled by armed conflict, a development that is threatening the collective existence of the entity called Nigeria.

Insecurity in Nigeria is no longer strange as it has risen to an alarming stage. There seems to be a value deficiency in society. Loss of lives and properties in the hands of insurgents is almost breaking news on a daily basis. The ugly tales of death in the hands of Boko Haram, unknown gunmen, banditry, and Fulani herdsman in the Northern part of Nigeria, agitation for regional secession in Eastern Nigeria, and militancy in the Niger Delta region are forms of security challenges in the country. Apart from kidnapping, killing, maiming, and regular invasion of communities, churches, mosques, and schools, other activities unleashed by the religious extremists cum insurgency include; rape, hostage taking for financial gratifications, and demand for exchange of kidnapped victims with detained criminal elements (members of the sect). It is in light of this that Akinyetun (2022) remarked;

Insecurity in Nigeria is a recurring phenomenon that threatens the well-being of its citizens. The multipronged occurrence constitutes a bane to development and leads to the proliferation of crime. As a multifaceted quandary, insecurity assumes varying dimensions in different geopolitical zones. The South West is plagued by a surge in cybercrime, armed robbery, kidnapping, domestic crime, extrajudicial killings, herder-farmer conflicts, ritual killings, and banditry. The South East is a haven for ritual killings, commercial crime, secessionist agitation, kidnapping, herder-farmer clashes, attacks by unknown gunmen, and banditry. The South remains threatened by militancy, kidnapping, and environmental agitation. The North East has been subject to a humanitarian crisis lasting over a decade and caused by the Boko Haram insurgency and the Islamic State in West Africa Province. Meanwhile, the North West is enmeshed in illegal mining, ethnoreligious killings, and banditry. It is, therefore, an axiom that insecurity in Nigeria has assumed a disproportionate geopolitical stance and that it has claimed thousands of lives and extensive damage and loss of property (p.1)

The trend is compounded by economic hardship occasioned by entrenched unemployment in a country with so many natural resources; a development that has triggered inflation that has rendered the common man economically impotent and socially marooned. Turning to alternative means of survival has resulted in ritual killing, Yahoo-Yahoo, and many occultic and devilish activities as means of money making in various parts of the country; a business that is flourishing

without commensurate action by the government of the day to stall it. One will be left to wonder whether the security is still the prime responsibility of the government. However, Section 14 (2) of the 1999 constitution of Nigeria confirms that the security and welfare of the people are the primary purposes of the government. Unfortunately, it seems that the government has fallen short of this constitutional responsibility by not providing a secure and safe environment for lives, properties, and the conduct of legitimate economic activities in Nigeria. Besieged by all sorts of problems including insecurity of lives and properties, spiral unemployment, mass poverty, urban violence, environmental degradation, and social instability among others, the country is really in deep trouble. As the government seems not to be sincere in the fight against insecurity by providing job opportunities, the “get-rich-quickly” otherwise called the “quick-money-syndrome” has, perhaps come to stay with so many criminal attachments such as rape, maiming, killing, human trafficking, internet fraud, and the likes.

Quick money syndrome has become a dominant concept in academic discourse in Nigeria in recent times (Adeniran, 2008). This is due to the devastating effect it has on the youths as they are money driven. The Collins English Dictionary (2022) sees ‘quick money’ as money that is easily and sometimes dishonestly earned. It has to do with money obtained without special hardship or effort. The emphasis is mainly on the means, namely, unfairly or improperly gotten money as a result of trickery or crime. Whether it is called sudden wealth syndrome (SWS), get-rich syndrome mentality, or quick money syndrome, they all point to one thing. That is; a plan to obtain high rates of return for a small investment. In the view of Edward (2022) ‘quick money syndrome’ also known as ‘fast money syndrome’ is a deadly social ethical problem that can be described as a disease or disorder which affects individuals in their views of making or wanting quick money which makes individuals seek ways or means, mostly illegal or unethical to generate money. It is

a combination of desperation and inclination means adopted by a person to get money once such a person gets the opportunity to make money through illicit means such as credit card fraud (Adam, 2021).

The term “get rich quick” has been used to describe all types of shady investments since at least the early 20th century. Most schemes create an impression that participants can obtain this high rate of return with little risk and with little skill, effort, or time. Get-rich-quick schemes often assert that wealth can be obtained by working at home. Legal and quasi-legal get-rich-quick schemes are frequently advertised on Infomercials and in magazines and newspapers illegal schemes or scams are often advertised through spam or cold calling. Some forms of advertising for these schemes market books or compact discs about getting rich quickly rather than asking participants to invest directly in a concrete scheme.

Certain factors seem to influence the youth in such ignoble activities. The propelling factors for youths’ involvement in get-rich-quick syndrome in Nigeria can be explained in two major categories: The first is the combination of unemployment, frustration, and poverty. The second factor is peer group influence. However, these could have been nurtured by Nigeria’s political, cultural, and economic atmosphere; the relative acceptance of one of the get-rich-quick syndromes (yahoo-yahoo) also known as “Isa Aka” (instant wealth) in Nigerian society (Nwadiuba, 2022). Due to the prevailing economic hardship bedeviling the country, many youths take solace in yahoo-yahoo as it is regarded as a way of keeping body and soul together just like any other economic endeavour. Quick-money may not be separated from the prevailing kleptomania problem that characterized Nigeria’s system (Ojedokun & Eraye, 2012) and is not restricted to the Nigerian clime. For instance, in 1920, Charles Ponzi, an Italian immigrant swindler, become famous in America and Canada for his fraudulent money-making scheme (Adams, 2022). Ramon

Olorunwa Abbas, commonly known as Hushpuppi, is a Nigerian former Instagram influencer and convicted felon. He was sentenced in the United States to 11 years for conspiracy to launder money obtained from business email compromise frauds and other scams, including schemes that defrauded a US law firm (Karimi, 2020). Considering the trend and the level of operations around the globe, John (2022) listed the first ten countries worst hit by internet fraud (yahoo-yahoo) including; Nigeria, India, China, Brazil, Pakistan, Indonesia, Venezuela, South Africa, Philippines, and around Romania. The list presents Nigeria as the number one country with the highest degree of fraudulent activities. This could account for why Nigerian youth see education as a scam. This perception of education by the youth has led secondary school students, who are basically under the age range of 12-19 years to engage in the illicit business called internet fraud (Yahoo-yahoo). Such youths seem to have lost their sense of career purpose let alone career security.

A career is a long-term professional journey one may determine based on his/her passions. It is the path one takes to fulfill his/her professional ideals, goals, and ambitions. A career requires a certain level of education or training to achieve goals. Individuals pursuing careers often have set career security plans (Surbhi, 2018). Expressing further, Surbhi, states;

“A career is not just making money to earn bread and butter, but it is something bigger. It’s what a person loves to do, it is what a person is interested in, it is what a person is passionate about, it is what that keeps a man working without getting distracted, it is something for which a person can take any kind of risk, it is what a person wants to see himself as, in the future” (p:2).

Career takers also gain benefits beyond money, such as personal pride, work satisfaction, and self-worth. Career security, therefore, is the assurance a person undergoing a career has that he/she can continue working with the professional knowledge, skills, experience, and attitude no matter the dynamics in the labour market and fit in well in the current jobs and the foreseeable future (Herrity, 2023). It implies being confident that one’s knowledge of what he/she professes to do consistently

keeps him/her afloat, regardless of any external forces that might impact the business or labour market. career security means feeling safe from factors like dropout, sudden changes in career performance, or economic factors that could make the career prospect dim. The irony is that students who are into quick money schemes, perhaps, do not have any idea about career security.

‘Yahoo Yahoo Boys’ in Nigeria continue to operate and improve their scams with tech tools: Virtual private Network (VPN) applications to mask their location, photo manipulation software to create false appearances, taking advantage of bitcoin anonymity to receive fraudulent proceeds and creating web pages for phishing and more.

The demand for instant results is seeping into every corner of the social lives of society. This is basically what makes youths give into the ‘shortcut’ through nefarious activities in order to get rich. The irresponsibility on the part of many youths is highly infectious and has eaten deep into the psyche of many young people. Education seems not to be an option for career development. The practice of quick money syndrome exists in virtually all sectors of the society. The development is becoming relatively legit in tertiary education campuses. It is against this background the researchers engaged in this study of quick money syndrome and career security of secondary school students in Delta State.

Statement of the Problem

Insecurity in Nigeria is no longer news but the alarming nature of this challenge in recent times is terrifying. There seems to be a value deficiency in society. Loss of lives and properties kidnapping, ritual killing, Yahoo-Yahoo, and many occultic and devilish activities in various parts of Nigerian and Delta State in Particular; all in the name of “Get Rich Quick. Some years back, the development was in tertiary institutions alone; regrettably, it is now a common trend in secondary

schools, and in homes; even primary school pupils in Delta State talk about billions of naira, expensive cars, living big, and building mansions worth billions of naira. Not many students talk about education again as it is tagged a “scam” all because most of the educated youths are jobless and are dependent on their parents. Some are even employed by internet fraudsters who are school dropouts. Children pay less attention to school activities and have no real plans for their future careers. They chose to engage in internet fraud (yahoo-yahoo) with fake identities and pictures for fear of arrest. Some go the extra mile to engage in ritual killing, selling, and buying of body parts to enhance their scam results. Nothing is permanent let alone illegal and criminal activity with constitutional prohibitions all over the globe. What would become of the generations to come if all they engage in as a career is internet fraud with criminal identities? What career security would they have when the law catches up with them? It is against this background that the researchers embarked on this study of quick money syndrome and the career security of secondary school students in Delta State, Nigeria.

Purpose of the Study

The general purpose of this study was to the factors that influence quick money syndrome and the career security of secondary school students in Delta State. Specifically, the study aimed at finding out;

1. The factors that influence students to engage in quick money activities in Delta State.
2. The extent to which quick money syndrome influences the academic activities of secondary school students
3. The impact of quick money syndrome on career choice and security of secondary school students in Delta State.

Research Questions

The following research questions were raised to guide the study;

1. what are the factors that influence students to engage in quick money activities in Delta State?
2. To what extent does quick money syndrome influence the academic activities of secondary school students?
3. To what extent does quick money syndrome impact on career choice and security of secondary school students in Delta State?

Research Hypotheses

The following hypotheses were formulated and tested at 0.05 alpha level of significance;

H0₁ There is no significant difference in the mean rating of male and female students on the factors that influence secondary school students to engage in quick money activities.

H0₂ There is no significant difference in the mean rating of male and female students on the extent quick money syndrome influences the academic activities of secondary school students.

H0₃ There is no significant difference in the mean rating of male and female students on the extent quick money syndrome impacts on career choice and security of secondary school students in Delta State

Method

The study adopted a descriptive survey design. This was necessitated by the nature of the study, considering the fact that no students would readily accept that he/she is involved in internet fraud.

The study was conducted in secondary schools within the three Senatorial Districts in Delta State.

This was to ensure even spread and equal representation of the schools in the State. The population of the study comprised all public secondary school students in the State. There are 446 public secondary schools with 262,242 students in Delta State, including the six functional Technical

Colleges (Delta State Government, 2016). 600 students selected from 12 schools constituted the sample for the study. Four schools were selected from each Senatorial District; and from each school, 50 students (25 boys and 25 girls) were selected. While the purposive sampling technique was used for the selection of the schools, the accidental sampling technique was used for the selection of the students in line with the quota sampling technique for the selection of boys and girls. The instrument for data collection was a four-point rated, 32-item researchers' structured questionnaire titled; Quick money syndrome, Academic Interest, and Secondary School Students' Career Security Questionnaire (AISSSCSQ). The instrument had three clusters of questionnaire items and was validated for face, content, and construct validity by three experts. The reliability of the instrument was established through a trial test. The split-half method of the test was used and the data collected were subject to an internal consistency test with Pearson Product Moment Correlation (r) tool. A consistency value of 0.82 was achieved at a 0.05 alpha significance level. 600 copies of the instrument were administered; out of which, 593 (98%) were returned. Frequency distribution, mean score, and standard deviation were used for data analyses and interpretation while a t-test was used for the test of the hypotheses. A criterion mean score of 2.5 was set as a condition for acceptance of a mean score as agree/high extent or disagree/low extent. Thus, any mean score that ranged between 2.5 and above was treated as agree/high extent while mean values below 2.5 were treated as disagree/low extent.

Results

Research Question 1: - What are the factors influencing students to engage in quick money activities in Delta State?

Table 1: Frequency, Mean Score, and Standard Deviation of Respondents on the Factors That Influence Students to Get Involved in Quick Money

	Male students	Female Students
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S/N	Questionnaire item	Mean(x)	SD	Decision	Mean(x)	SD	Decision
	Students engage in quick money because of the following;						
1	School education is a scam	2.76	1.11	Agree	2.73	1.11	Agree
2	Lack of job opportunities in the society	3.03	1.02	Agree	2.98	1.02	Agree
3	Because poverty at home	2.32	1.05	Disagree	2.31	1.09	Disagree
4	Due to family influence	2.09	1.07	Disagree	2.15	1.14	Disagree
5	Peer influence	2.94	0.96	Agree	2.95	0.99	Agree
6	Because of the materialistic nature of the society	2.89	1.05	Agree	2.76	1.07	Agree
7	Education seems to be a waste of time and resources	2.75	1.09	Agree	2.81	1.09	Agree
8	The attitude of our politicians	2.81	1.08	Agree	2.76	1.07	Agree
9	With my money, I can make my way through school	2.26	1.07	Disagree	2.55	1.22	Agree
10	Because I need money, not education	2.68	1.03	Agree	2.89	1.05	Agree
11	I want to be a big boy	2.23	1.10	Disagree	2.32	1.19	Disagree
	Grand Mean/Standard Deviation	2.61	1.05		2.65	1.09	

Table 1 shows that respondents (Males) agree with items 1(2.76), 2(3.03), 5(2.94), 6(2.89), 7(2.75), 8(2.81), and 10(2.68). the mean scores are significantly higher than 2.5 which is the criterion mean for the determination of a mean value as agree or disagree. However, the respondents disagree with items 3(2.32), 4(2.09), 9(2.26), and 11(2.23) as the values are significantly less than 2.5 the criterion means. The grand mean score and standard deviation for the male responses are 2.61 and 1.05 respectively.

On the other hand, respondents (female) also agree with 1(2.73), 2(2.98), 5(2.95), 6(2.76), 7(2.81), 8(2.76), 9(2.55), and 10(2.68) because the mean scores for the items are significantly higher than 2.5 benchmarks for the determination of a mean score as agree or disagree. They, however, disagree with items 3(2.31), 4(2.15), and 11(2.32), and are significantly higher than 2.5, criterion means. The grand mean score and the standard deviation of the responses for female students are 2.65 and 1.09 respectively.

The result shows that both male and female students agree that, students engage in quick money activities because of the perception that school education is a scam; lack of job opportunities in society, peer influence; the materialistic nature of society; education seems to be a waste of time

and resources; the attitude of politicians in society; and that education is a mean of making money; so, getting the money becomes ultimate. They also disagree with the idea that students engage in quick money because of poverty at home., due to family influence, or because victims want to become big boys/girls.

Research Question 2: -To what extent does quick money syndrome influence the academic activities of secondary school students?

Table 3: Frequency, Mean Score, and Standard Deviation of Respondents on the Extent Quick Money Syndrome Influence Academic Activities of Students Secondary Schools

S/N	Questionnaire item	Male students			Female Students		
		Mean(x)	SD	Decision	Mean(x)	SD	Decision
	Students who engage in quick money;						
12	Seldom go to school	2.65	1.06	Agree	2.63	1.13	Agree
13	Find it difficult to be attentive in class	3.03	0.99	Agree	2.97	1.02	Agree
14	Do not actually see reasons to be in class	2.62	1.06	Agree	2.61	1.05	Agree
15	Go to school very late	2.79	1.08	Agree	2.75	1.15	Agree
16	Leave school whenever they want to leave	2.80	1.08	Agree	2.96	1.02	Agree
17	Hardly partake in the class activities	2.92	1.07	Agree	2.75	1.11	Agree
18	Go to school to show up not to learn	2.91	1.04	Agree	2.93	1.03	Agree
19	Have no respect for teachers and colleagues	2.37	1.04	Disagree	2.76	1.07	Agree
20	Hardly see any prospects in education	2.54	1.22	Agree	2.55	1.22	Agree
21	Hardly know which career to choose	2.67	1.06	Agree	2.89	1.00	Agree
Grand Mean/Standard Deviation		2.73	1.07	Agree	2.78	1.08	Agree

Table 3 reveals that respondents (male) agree with all the items to a high extent except item 19 with a mean score of 2.37; which align with disagreement based on the criterion rule established. The mean scores for all the other items range between 2.54 and 3.03 and are all significantly higher than the 2.5 benchmarks for the determination of a mean score for acceptance of a value as high or low extent. The grand mean score for the male responses was 2.73 with a standard deviation of 1.07.

On the other hand, the table shows that female respondents (female) agree with all the items to a high extent and the mean scores range between 2.55 and 2.97. The result reveals further that female-o differs from male on item 19. The grand mean for the female responses is 2.78 with a standard deviation of 1.08.

The study reveals that students who engage in quick money activities seldom go to school; seldom go to school, find it difficult to be attentive in class, do not actually see reasons to be in class, go to school very late, leave school whenever they want to leave, hardly partake in the class activities, go to school to show up not to learn, and hardly see any prospect in education, and hardly know which career to choose. However, males and females differ on item 9 over students' respect for teachers. While male students see those involved in the dastardly activity of not respecting teachers, the female disagree with the statement to a high extent.

Research Question 3: - To what extent does quick money syndrome impact on career choice and security of secondary school students in Delta State?

Table 3: Frequency, Mean Score, and Standard Deviation of Respondents on the Extent Quick Money Syndrome Impacts on Career Choice and Security of Secondary School Students

S/N	Questionnaire item	Male students			Female Students		
		Mean(x)	SD	Decision	Mean(x)	SD	Decision
22	Students who engage in quick money; Hardly understand what they aim at in school	2.66	1.19	HE	2.82	1.08	HE
23	Hardly define their career goal in school	3.02	0.98	HE	2.79	1.05	HE
24	Hardly believe they have any talent	2.94	1.01	HE	2.79	1.18	HE
25	Can hardly identify the latent abilities	2.73	1.04	HE	2.76	1.01	HE
26	Usually get into a fixed over career choice	2.80	1.08	HE	2.93	1.04	HE
27	Feel dissatisfied with whatever they do except money	2.71	1.11	HE	2.61	1.10	HE
28	See money as an end and not a means to an end	2.84	1.14	HE	2.93	1.03	HE
29	Feel inferior before others on career issues	2.35	1.04	LE	2.34	1.17	LE
30	Often feel frustrated when faced with the slightest challenge	2.61	1.18	HE	2.51	1.22	HE
31	Hardly find any reason to take to any career	2.66	0.98	HE	2.74	1.05	HE
Grand Mean/Standard Deviation		2.73	1.08	HE	2.72	1.09	HE

Table 3 shows that respondents (male students) agree with all the items to a high extent except item 29 with a mean score of 2.35 which is significantly less than 2.5, the mean score for decision-making. The mean scores for all the other items range between 2.61 and 3.02; values that are significantly higher than 2.5, which is the criterion means for decision-making. The table also shows a grand mean score of 2.73 and a standard deviation of 1.08 for male responses.

On the other hand, like the male responses, respondents (female) also agree with all the items to a high extent except item 29 too with a mean score of 2.34, which is significantly less than the 2.5 decision rule mean. the mean scores for all the other items range between 2.51 and 2.93; values that are also significantly higher than the 2.5 decision rule mean. the grand mean and standard deviation for the responses of the female students are 2.72 and 1.09 respectively.

The result shows that students who engage in quick money activities (Yahoo-yahoo) hardly understand what they aim at in school, hardly define their career goal in school, hardly believe they have any talents, can hardly identify their latent abilities, usually get into a fixed over career choice, feel dissatisfied with whatever they do except money, see money as an end and not a means to an end, often feel frustrated when faced with the slightest challenge, and hardly find any reason to take to any career. Both male and female respondents agree to a low extent that, students who engage in quick money feel inferior to others on career issues.

Hypotheses.

Hypothesis 1: There is no significant difference in the mean rating of male and female students on the factors that influence secondary school students to engage in quick money activities.

Table 4: Test of Difference in The Mean Responses of Female and Male Students on the Factors that Influence Secondary School Students to Engage in Quick Money Activities

Category	$\sum f$	\bar{x}	SD	Standard error	DF	t-cal	t-crit	Decision
Male students	28.71	2.61	0.49	0.98	55.86	-0.215	1.94	Accepted
Female students	29.15	2.65	0.51					

Table 4 shows that the sum of frequencies of mean scores for male and female students are 28.71 and 29.15 respectively. The grand mean scores for both groups are 2.61 and 2.65 respectively. It shows a standard error of 0.98, a degree of freedom of 55.86, and a calculated value of -0.215. However, it shows the critical value as 1.94. The rule guiding the test of hypothesis using t-test states that; where the calculated value is higher than the critical value the hypothesis should be

rejected but where the calculated value is less than the critical value, the hypothesis should be upheld. From the figures in the table, the critical value of 1.94 is significantly higher than the calculated value of -0.215. By virtue of the established rule guiding the test, hypothesis 1 is accepted. It implies that the mean responses of male and female students to the factors that influence secondary school students to engage in quick-money activities do not significantly differ.

Hypothesis 2: There is no significant difference in the mean rating of male and female students on the extent quick money syndrome influences the academic activities of secondary school students.

Table 5: - Test of Difference in The Mean Responses of Female and Male Students on the Extent Quick Money Syndrome Influences Academic Activities of Secondary School Students

Category	$\sum f$	\bar{x}	SD	Standard error	DF	t-cal	t-crit	Decision
Male students	27.3	2.73	0.49	0.989	52.9	-0.157	1.93	Accepted
Female students	27.6	2.76	0.51					

Table 5 shows that the sum of frequencies of mean scores for male and female students are 27.3 and 2.76 respectively. The grand mean scores for both groups are 2.73 and 2.76 respectively. It shows a standard error of 0.989, a degree of freedom of 52.9, and a calculated value of -0.157. However, it shows the critical value as 1.93. the table shows that the critical value of 1.93 is significantly higher than the calculated value of -0.157. By virtue of the established rule guiding the test, hypothesis 2 is upheld. It implies that the mean responses of male and female students on the extent quick money syndrome influences the academic activities of students do not significantly differ.

Hypothesis 3: There is no significant difference in the mean rating of male and female students on the extent quick money syndrome impacts on career choice and security of secondary school students in Delta State

Table 6: - Test of Difference in The Mean Responses of Female and Male Students on the Extent Quick Money Syndrome Career Choice and Security of Secondary School Students

Category	$\sum f$	\bar{x}	SD	Standard error	DF	t-cal	t-crit	Decision
Male students	27.3	2.73	0.51	1.00	52.5	0.032	1.92	Accepted
Female students	27.2	2.72	0.49					

Table 6 shows that the sum of frequencies of mean scores for male and female students are 27.3 and 2.72 respectively. The grand mean scores for both groups are 2.73 and 2.72 respectively. It shows a standard error of 1.00, a degree of freedom of 52.5, and a calculated value of 0.032. It also shows the critical value as 1.92. The table shows that the critical value of 1.92 is significantly higher than the calculated value of 0.032. in line with the rule guiding the test of the hypothesis using a t-test, hypothesis 3 is accepted. It implies that the mean responses of male and female students on the extent quick money syndrome impacts the career choice and security of secondary school students do not significantly differ.

Discussion of Findings

The finding of the study reveals that secondary school students engage in quick money activities (internet fraud) due to several factors which include; erroneous perception of school education as a scam; lack of job opportunities in society, peer influence, and the materialistic nature of society. Other factors include the view of education as a seemingly waste of time and resources, the attitude of politicians in society, and the understanding that education is a means of making money; so, getting the money becomes ultimate. This finding aligns with the position of Akinyetun (2022) who unequivocally stated that insecurity in Nigeria has culminated in economic hardship due to entrenched unemployment despite the abundance of natural resources; a development that has triggered inflation which has rendered the common man economically impotent and socially marooned. It also reveals that family background does not influence students in the scam exercise. Further finding in the study reveals that students who engage in quick money activities do not take school activities seriously as they seldom go to school; find it difficult to be attentive in class, do not actually see reasons to be in class, go to school very late, leave school whenever they want to leave, hardly partake in the class activities, go to school to show up not to learn, hardly see any

prospect in education, and hardly know which career to choose. This finding complements the findings of Nwadiuba (2022) and Edward (2022), who, though in separate studies, identified ‘quick money syndrome’ also as a ‘fast money syndrome’ which a deadly social ethical problem, described as a disease or disorder which makes victims seek ways or means, mostly illegal or unethical to generate money to the near neglect of legitimate means such as education and skills development activities.

Finally, finding in the study reveals that students who engage in quick money activities (Yahoo-yahoo) hardly understand what they aim at in school, hardly define their career goal, if at all they have any, hardly believe they have any talents, hardly identify their latent abilities, usually get into a fix over career choice, feel dissatisfied with whatever they do except money, see money as an end and not a means to an end, often feel frustrated when faced with the slightest challenge, and hardly find any reason to take to any career. This finding aligns with Nwadiuba (2022) who maintained that people run into punji schemes due to ignorance of what it offers in the future, lack of focus, and proper career prospect.

The finding from the study reveals that all the hypotheses tested were upheld; which implies that the mean responses of male and female students on the factors that influence students to engage in quick money, influence quick money syndrome on academic activities of students and the impact of quick money activities on career choice and security of secondary school students do not significantly differ.

Conclusion

Human beings are characterized by social, cultural, political, religious, educational, and economic activities. While some activities are looked upon as illegal and illegitimate, others are registered as genuine, credible, and constitutional. Whether it falls within the former order or the latter,

human beings engage in it, and it is not without consequences. This is because every action taken by man has corresponding consequences which could either be positive or negative.

The socio-political activities of the leadership of Nigeria have, by default, plunged the nation into untold hardship compounded by a high rate of unemployment, insecurity, social unrest, academic fraud, and other related vices. These experiences have seemingly eroded the value of dignity in labour and have entrenched the mentality of making money “by all means”; a development that has transverse the social fabrics of the nation, to the extent that secondary school students see education, the bedrock of all-round development – as a scam. They take to illicit, illegal, illegitimate, crude, and devilish means of making “quick money” without investment. Young boys and girls alike are no longer interested in education; they see internet fraud (yahoo- yahoo) as a career, irrespective of the damning consequences prescribed by the law. Government, security agents, legal institutions, and even parents seem not to care much about it. School dropout is on the increase every academic session, and ritual killings are carried out regularly all in the name of “quick money.” There is the fear of Nigeria soon becoming a global intellectual slave with a heavy career burden on other countries if the development is not stalled, and now is the time if it must be got right.

Recommendations

Based on the findings from the study, the following recommendations were made;

1. Federal and state governments should reinvest meaningfully in education and make it attractive to young adults and particularly secondary school-age children by redesigning the curriculum to reflect outcomes-based education. This could create room for skills development relevant to the needs of the children.

2. The National Orientation Agency of Nigeria (NOAN) should be tasked to stay abreast with secondary schools with the dangers of “quick money” at the expense of career pursuit. If this is done, many would be victims could be saved from unhealthy practices that could endanger their future.
3. Parents of children below 18 years with unaccountable wealth should be arrested and prosecuted for accommodating illicit wealth from their unguided children if they fail to take action against such children.
4. Commercial banks that fail to report suspected cash flow into suspicious accounts should be punished for accomplices to fraudulent transactions.

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