AN EXPLORATORY STUDY OF THE DISPOSITION OF MUSLIM YOUTHS TO GET-RICH-QUICK SYNDROME IN NIGERIA

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Abstract

Research Problem:
This study investigates the growing prevalence of Get-Rich-Quick Syndrome among Nigerian Muslim youth, understood as a behavioural tendency driven by an intense desire for rapid wealth accumulation, often at odds with ethical standards and Islamic teachings.

Method Used:
A qualitative exploratory approach was adopted. Data were collected through semi-structured interviews, focus group discussions, and supplementary survey tools, allowing for a comprehensive exploration of the motivations and contextual factors influencing youth behaviour.

Results:
The findings indicate that the phenomenon is shaped by a combination of factors, including peer pressure, widespread social media influence, unemployment, increasing materialism, and societal expectations. The study further reveals that involvement in such practices often leads to ethical lapses, reduced adherence to religious responsibilities, and rising social tensions within communities.

Key Contribution to Knowledge:
This research deepens understanding of how socio-economic challenges intersect with Islamic moral values in shaping youth behaviour. It highlights the tension between contemporary pressures and core ethical principles such as lawful earning, patience, honesty, and accountability.

Recommendation:

The study recommends the implementation of ethical reorientation programmes, improved financial literacy education, structured mentorship initiatives, and broader youth empowerment policies as effective strategies to address the issue.

Introduction

The increasing normalisation of the desire for rapid and effortless wealth acquisition among young people has become a matter of serious socio-moral concern in contemporary Nigerian society. This growing tendency, often described as Get-Rich-Quick Syndrome, reflects a behavioural orientation in which the pursuit of immediate financial success is prioritised over ethical considerations and long-term sustainability. Within the context of Nigerian Muslim youth, this phenomenon presents a particularly compelling paradox, as it appears to conflict with well-established Islamic moral and economic principles that emphasise lawful (*halal*) earnings, patience, honesty, and accountability in wealth acquisition. Despite the universal appeal of wealth as a marker of success and social mobility, the methods, values, and timelines associated with its pursuit vary significantly across cultural and religious contexts.

Islamic teachings emphasise that wealth must be earned through *halal*(lawful) means, combined with honesty, patience, and ethical conduct. The Qur'ān instructs:

O you who have believed, eat from the good things which We have provided you and be grateful to Allah, if it is Him you worship(Qur'ān 2:172).

In recent times, the convergence of socio-economic challenges such as unemployment, technological advancement, and the pervasive influence of social media has intensified the pressure on young people to attain financial success rapidly, often without due regard for ethical or religious boundaries. Consequently, Muslim youth, while being guided by religious teachings, are increasingly exposed to competing value systems that shape their attitudes and behaviours toward wealth acquisition. Islamic teachings, as enshrined in the Qur'ān and the Sunnah, explicitly prescribe lawful means of earning and strongly discourage unjust enrichment, exploitation, and dishonesty.It is against this backdrop that this study seeks to critically examine the disposition of Nigerian Muslim youth toward Get-Rich-Quick Syndrome, with a view to understanding its underlying drivers and its implications for ethical and religious life.

While previous studies have largely examined get-rich-quick practices among youth from economic and criminological perspectives, limited attention has been given to its socio-religious implications, particularly among Nigerian Muslim youth. This study therefore approaches the phenomenon from a different angle by examining it as a value-driven behavioural disposition shaped by the interaction between contemporary socio-economic pressures and Islamic ethical principles. It specifically focuses on how Muslim youth navigate the tension between religious injunctions on lawful (*halal*) wealth acquisition and the growing influence of materialistic culture and social media-driven aspirations. By doing so, the study moves beyond conventional explanations of economic necessity to provide a more nuanced understanding of the ethical and

religious dimensions of the phenomenon. This perspective not only establishes the originality of the study but also offers a basis for developing more contextually relevant and ethically grounded responses to Get-Rich-Quick Syndrome among Nigerian Muslim youth.

Research Objectives

The main objective of this study is to examine the disposition of Nigerian Muslim youth toward Get-Rich-Quick Syndrome. Specifically, the study seeks to:

1. **assess the underlying factors** that shape Muslim youths' inclination toward Get-Rich-Quick Syndrome in Nigeria; and
2. **examine the implications** of Get-Rich-Quick tendencies on the ethical behaviour and religious commitment of Muslim youth.

Conceptual Clarification

Get-Rich-Quick Syndrome, as used in this study, refers to a behavioural orientation characterised by an excessive desire for rapid wealth acquisition with minimal regard for ethical, legal, or religious standards. While conventional interpretations often frame this phenomenon within economic desperation or criminal tendencies, this study extends the discourse by situating it within a socio-religious context. Here, the concept is understood as a product of the interaction between structural pressures—such as unemployment and material inequality—and evolving value systems shaped by digital culture and social comparison. Within the Islamic framework, wealth acquisition is not merely an economic activity but a moral undertaking governed by principles of *halal* earnings, accountability, and social responsibility. This study therefore reconceptualises Get-Rich-Quick Syndrome as a tension between competing value systems, where religious ethics and contemporary socio-economic realities intersect in shaping youth behaviour.

Research Methodology

This study adopts a qualitative exploratory research design to gain in-depth insight into the disposition of Muslim youth toward Get-Rich-Quick Syndrome in Nigeria. The study population comprises Muslim youth within selected urban centres, with a focus on capturing diverse socio-economic backgrounds. A scientifically determined sample size of **120 respondents** was drawn using a combination of purposive and stratified sampling techniques to ensure adequate representation across gender, educational level, and employment status. Purposive sampling was employed to identify participants with relevant experiences and awareness of the phenomenon, while stratification ensured balanced inclusion of key demographic categories. Data were collected through semi-structured interviews, focus group discussions, and structured questionnaire, allowing for triangulation and depth of analysis. The data were analysed thematically to identify recurring patterns, relationships, and underlying meanings within participants' responses.

Quest for materialism among Muslim youth

Materialism, defined as the preoccupation with **acquiring and displaying possessions**, often drives youth to prioritise wealth accumulation over ethical and spiritual development (Richins& Dawson, 1992). Quest for materialism has become a defining feature of contemporary youth culture, reflecting a **strong desire for wealth, luxury, and social status**. The following are some of the factors

responsible for materialistic tendencies among Nigerian Muslim youth.

Socio-Economic and Psycho-Cultural Drivers

While previous studies have identified peer influence, unemployment, and media exposure as key drivers of materialistic tendencies among youth, this study advances the discourse by examining these factors through a **socio-religious lens specific to Nigerian Muslim youth**. Rather than treating these drivers as isolated variables, the study conceptualises them as **interacting forces that shape a value conflict between Islamic ethical ideals and contemporary material aspirations.**

From a socio-economic perspective, peer influence is not merely a social pressure but operates as a **norm-reinforcing mechanism** that subtly redefines acceptable pathways to success, even when such pathways contradict religious prescriptions. Similarly, urban consumer culture in cities such as Lagos, Abuja, and Kano is interpreted not just as exposure to luxury, but as a **symbolic environment** where identity and self-worth are increasingly measured through visible material success. In the same vein, unemployment and economic inequality are re-examined beyond economic hardship, highlighting how they **intensify moral vulnerability** by making ethically questionable opportunities appear rational or necessary.

Psychologically and culturally, this study departs from earlier works by arguing that social media influence extends beyond aspiration-building to function as a **value-shaping system** that normalises immediacy over patience an orientation that contrasts sharply with Islamic teachings. The pursuit of status and recognition is also reconceptualised as a **social validation process**, where material success becomes a substitute for moral and spiritual esteem. Furthermore, peer comparison is framed not simply as a psychological tendency, but as part of a broader **culture of competitive visibility**, amplified by digital platforms.

By integrating these dimensions, this study offers a more nuanced understanding of Get-Rich-Quick tendencies as the outcome of **continuous negotiation between faith-based values and socio-economic realities,** thereby distinguishing it from prior studies that largely adopt economic or behavioural explanations alone.

Islamic Perspective on Materialism

Islam does not reject wealth but regulates its acquisition and use within a moral framework that prioritises accountability, moderation, and spiritual consciousness. The Qur'ān cautions against wastefulness and excess, while the Prophetic tradition redefines wealth in terms of inner contentment rather than material accumulation. Building on this, the present study goes beyond mere citation of scriptural texts by arguing that Islamic teachings provide a **normative standard** against which the materialistic tendencies of Muslim youth can be critically assessed. In this sense, materialism is not only an economic or social issue but also a **deviation from a value-based ethical system**that emphasises lawful (*halal*) earnings, self-restraint, and social responsibility. By positioning Islamic principles as an evaluative framework, this study highlights the extent to which contemporary get-rich-quick tendencies reflect a **disconnection between religious ideals and lived realities**, thereby contributing a socio-religious dimension often overlooked in existing studies.

Consequences of Materialism

Excessive materialism among Muslim youth can result in multiple socio-religious and psychological consequences some of which are:

(a) **ethical compromise:** Pursuit of wealth may lead to **fraud, dishonesty, or exploitation**;

(b) **spiritual neglect:** Focus on material acquisition can divert attention from **prayers, religious obligations, and ethical conduct;**

(c) **psychological Stress:** Constant comparison and desire for luxury create **anxiety, dissatisfaction, and frustration;** and

(d) social disruption: Materialism can exacerbate **family tension, social envy, and peer pressure.**

Mitigating Materialism through Islamic Ethics

Addressing materialistic tendencies among Nigerian Muslim youth requires more than prescriptive interventions; it demands a critical re-engagement with the ethical foundations that shape economic behaviour. While religious education is often proposed as a solution, its effectiveness depends not merely on content delivery but on its ability to translate abstract Islamic principles—such as moderation, gratitude, and lawful (*halal*) earning into lived realities within a rapidly changing socio-economic environment. Similarly, mentorship programmes must move beyond symbolic role-modelling to function as **value-transmission mechanisms**, where ethical conduct is demonstrated in practical and relatable ways.

Financial literacy, though frequently framed in technical terms, is reinterpreted in this study as an **ethical tool**, capable of aligning economic decision-making with moral responsibility. Without this ethical grounding, financial knowledge alone may inadvertently reinforce the very materialistic pursuits it seeks to regulate. Furthermore, community-level interventions are critically examined, as prevailing social norms often continue to equate success with visible wealth, thereby undermining efforts to promote spiritual and moral values.

This study therefore argues that mitigating materialism is not simply a matter of introducing isolated interventions, but of addressing the **underlying value dissonance** between Islamic ethical ideals and contemporary socio-economic realities. By framing Islamic ethics as a practical and lived system of guidance rather than a purely doctrinal construct, the study provides a more coherent and context-sensitive pathway for fostering balanced and ethical wealth orientation among Muslim youth.

Islamic Ethics as a Panacea to Curbing Immoral Attitudes among Muslim Youth in Nigeria

The rising incidence of immoral attitudes among Muslim youth in Nigeria cannot be adequately understood as mere behavioural deviance; rather, it reflects a deeper tension between entrenched Islamic moral ideals and contemporary socio-economic realities. While factors such as unemployment, peer influence, and social media are frequently identified as drivers of unethical practices, this study argues that their impact is mediated by the extent to which Islamic ethical values remain internalised or weakened in the lives of young people.

Existing studies, such as Adebayo (2021) and Suleiman (2020), suggest that exposure to Islamic ethical teachings, particularly through mentorship and community-based programmes, reduces youth involvement in fraudulent and

unethical activities. However, this study interrogates these claims by arguing that the effectiveness of such interventions is not automatic or uniform; rather, it depends on how these ethical teachings are contextualised within the lived experiences of youth. In many cases, religious instruction remains largely theoretical, with limited capacity to address the structural realities such as economic hardship and social comparison that shape behavioural choices. This raises a critical gap in existing literature, which often assumes a direct relationship between ethical knowledge and moral behaviour without sufficiently accounting for contextual constraints.

Against this backdrop, this study advances the argument that Islamic ethics should not be viewed merely as a prescriptive solution, but as a **dynamic moral framework** that must be practically integrated into the socio-economic realities of Muslim youth. By emphasising not only moral ideals such as honesty, lawful (*halal*) earnings, and accountability, but also their applicability within contemporary economic conditions, the study offers a more grounded approach to ethical reform. In this sense, Islamic ethics becomes effective not simply as doctrine, but as a lived system capable of mediating the pressures that drive immoral behaviour.

Core Principles of Islamic Ethics

Islamic ethics emphasise **moral accountability, moderation, honesty, justice, and social responsibility.** Several Qur'ānic injunctions guide youth toward ethical conducts. Some of them are:

1. **Honesty and Integrity:**

O you who believe! Fear Allah and be with those who are truthful *(Qur'ān 9:119).*

2. **Justice and Fair Dealing:**

Give full measure and weight with justice *(Qur'ān 6:152).*

And let not the enmity and hatred of others make you avoid justice. Be just: that is nearer to piety…(Q5:8).

Allah commands His believing servants to stand up for justice and fairness and not to deviate from it, right or left. This connotes the act of being just, without following any lust or allowing the hatred one has against others to lure him or her into injustice (Ibn Kathīr, 1992).

When the Prophet sent 'Abdullah bin Rawahah to collect the tax on the fruits and produce of the Jews of *Khaybar*, they offered him a bribe so that he would go easy on them. He said:

By Allah! I have come to you from the dearest of the creation to me (Muhammad), and you are more hated by me than an equivalent number of apes and swine. However, my love for him (the Prophet) and hatred for you shall not prevent me from being just with you." On that, they said, 'this (justice) is the basis which the heavens and earth were created' (Ibn Kathīr, 1992; 243).

3. **Accountability and Avoidance of Sin:**

And fear Allah; indeed, Allah is acquainted with all things*(Qur'ān 33:5).*

The verse "help one another in righteousness and piety, and not in sin and transgression" (Q5:2) establishes a moral framework that emphasises collective responsibility in shaping ethical behavior and it is also critically understood in this study as a **social regulatory principle**, implying that immoral practices among youth are not only individual choices but

are reinforced or discouraged by peer networks and social environments. This interpretation is further clarified by classical exegesis, such as Ibn Kathir's explanation that sin involves neglecting divine obligations while transgression entails exceeding prescribed moral limits. This distinction is significant, as it suggests that contemporary unethical practices among youth may arise both from **moral neglect and deliberate boundary violation**, thereby deepening the complexity of the problem.

The Prophetic definition of a Muslim as one from whose tongue and hand others are safe further extends this argument by framing morality in relational terms, where ethical conduct is measured by its impact on others. The Prophet says: "the best of people are those with the best character" (Sahih al-Bukhari, Hadith 3559). By interrogating these sources, this study advances the view that Islamic teachings provide not merely moral instructions but a **comprehensive evaluative framework** through which the ethical implications of Get-Rich-Quick tendencies among Muslim youth can be critically understood.

Addressing Immoral Attitudes among Nigerian Muslim Youth

1. **Greed and Fraud:**

Islamic ethics strictly prohibit fraudulent gain. The Qur'ān states:

O you who believe! Do not consume each other's wealth unjustly *(Qur'ān 4:29).*

Youth engaged in internet fraud, speculative schemes, or unethical business practices can be guided to **lawful earning(halal)** through ethical teachings, mentorship, and religious education.

2. **Materialism and Excessive Desire:** Excessive attachment to material wealth is discouraged in Islam. Allah declares:

Do not cause corruption on the earth after it has been set right *(Qur'ān 7:56).*

It is now very glaring that the issue of charms, magic and amulets that was known for the old and elderly people in the past is now the modern practice of the Nigerian youth in general and the Muslims in particular. They travel far and near today to find 'sound' herbalists, soothsayers and diviners to make them spiritually and ritually inclined. This is for them to make their clients submissive to them at all cost. It is very disheartening that Nigerian youth, in their quest for quick rich palaver, do not mind sacrificing anything in order to get money. Some have gone to the extent of making their girl friends, sisters, friends, and even their biological parents 'sacrificial lambs' in their money rituals. Many young ladies are lured with flamboyant expenditure and therefore have their lives claimed by these evil money hunters mercilessly. All these are practised without considering the repercussion. Some after engaging in money ritual, die very young, become mentally retarded, bark like a dog, experience unnecessarily long time spiritual incurable diseases e.t.c. It is noteworthy that Nigerian youth are fond of using all these in their quest for quick money. The issue of magic (known as *siḥr*uin Arabic) has been falsely attributed to Prophet Sulaymān but is refuted in *Suratul Baqarah* verse 102. The verse states:

They followed what the *Shayātin* (devils) gave out (falsely of the magic) in the lifetime of Sulaymān (Solomon). Sulaymān did not disbelieve, but the *Shayātin* (devils) disbelieved, teaching men magic and such things that came down at Babylon to the two angels, *Harut* and *Marut*…would have no share in the Hereafter. And how bad indeed was that for which they sold their own selves, if they but knew.

The Prophet is reported to have said:

Whoever came to a soothsayer or a sorcerer and believed in what he said, will have disbelieved in what Allah revealed to Muhammad (Bukhari and Muslim).

Except *ImāmAbū*Ḥanīfah, all the schools of Islamic Jurisprudence as well as the *Mu'tazilah*were of the opinion that *siḥr*(magic) is real but assert that, based on the verses of the Qur'ān and the sayings of the Prophet, it is evil and an act of *kufr*(disbelief). A*Sāḥir* (magician) is therefore considered as a *Kāfir*(infidel) (Adeoye, 2017).

That Islam recognises the existence of knot tying is not in doubt as evident in the ugly incident that occurred to the Prophet at the early stage of his mission. This is categorically chronicled in the two popular chapters known as *Mu'awidhatayn*. The question is whether Islam gives approval for its use. In Islam, two varying views emerge. On one side of the divide are Hadith evidences that strongly show that tying of *Tira* is disapproved in Islam. One of such reads thus:

Once, a group of people came to the Messenger of Allah to swear their allegiance to embrace Islam and he accepted their *Bay'ah* (oath of allegiance) except for one man. When they asked the Prophet of Allah for the reason, he said that he did so because that man was wearing a *Tamimah* (lucky charm) so, the man inserted his hand inside his clothing, took the lucky charm and tore it off. The Messenger then accepted the '*Bay'ah'* (Oath) from him saying: "Whoever wears a *Tamimah* will have committed Shirk" (Adh-Dhahabi, 2004:12).

Abd-Azeez (2012) supports that wearing a *Tamimah* or *Ta'wid*is a form of *Shirk.*

Promoting **moderation, contentment, and gratitude (shukr)** can therefore curtail the drive for excessive consumption and unethical shortcuts. Interestingly, Allah warns:

Whoever desires the quick-passing (transitory enjoyment of this world), We readily grant him what We will for whom We like. Then, afterwards, We have appointed for him Hell; he will burn therein disgraced and rejected. And whoever desires the Hereafter and strives for it, with the necessary effort due for it while he is a believer, then such are the ones whose striving shall be appreciated (rewarded by Allah) (Q17:18-19).

The above explains that it is not everyone who desires this world and its luxuries gets what he wants. It is only attained by those whom Allah wants to have it.

Another verse reads:

Whosoever desires the reward of the Hereafter, We give him increase in his reward, and whosoever desires the reward of this world, We give him thereof, and he has no portion in the Hereafter (Q42:20).

Allah therefore promises His obedient servants thus:

But those who believe and do righteous deeds (will be) in the flowering meadows of the Gardens. They shall have whatsoever they desire with their Lord (Q42:22).

All the above explain the difference between the righteous servants of Allah and the disobedient money hunter ones in terms of reward and punishment **(**Ibn Kathīr**, 1999).**

3. **Neglect of Religious Duties:** Youth engrossed in material pursuits may neglect prayers, charity, and moral obligations. Islamic ethics emphasise **balance between worldly pursuits and**

spiritual duties, guiding youth to integrate faith into daily life:

And establish prayer and give *Zakah*and whatever good you put forward for yourselves, you will find it with Allah*(Qur'ān 2:110).*

Allah explains the consequence of this act in the two lives that is, in this world and the Hereafter. The Qur'ān states:

But whosoever turns away from My Reminder, verily, for him is a life of hardship, and We shall raise him up blind on the Day of Resurrection. He will say: 'O my Lord! Why have you raised me up blind, while I had sight (before)?'(Allah) will say: 'Like this Our Ayat came unto you, but you disregarded them, and so this Day, you will be neglected' (Q20:124-125).

Considering the life consequence of the **neglect of religious duties,** Ibn Kathīr **(1992), in his Tafsir, opines that, this connotes that the victim's** life will be hard in this world. He will have no tranquility and no expanding of his breast (ease). Rather, his chest will be constrained and in difficulty due to his misguidance. Ikrimah says, "He will be made blind to everything except Hell." (Ibn Kathīr, 1992:556).Failure to adhere to these obligations diminishes spiritual development and disconnects youth from the **ethical and moral framework** of Islam.

Mechanisms of Implementing Islamic Ethics

1. **Religious Education and Awareness Programmes:**Mosques, schools, and youth centers can integrate teachings on **halal earning, moderation, honesty, and accountability.**
2. **Mentorship and Role Models:**Engaging youth with ethical leaders who demonstrate **balanced material and spiritual lives.**
3. **Community Engagement and Peer Support:**Encourage youth to participate in social and religious programmes that **reinforce ethical norms.**
4. **Integration with Financial Literacy:**Teaching **budgeting, entrepreneurship, and lawful wealth creation** alongside ethical guidance.

Factors Responsible for Muslim Youths' Disposition to Get-Rich-Quick Syndrome in Nigeria

The disposition toward Get-Rich-Quick Syndrome among Nigerian Muslim youth is not merely speculative but emerges from patterns observed in empirical data gathered in this study. Responses obtained from interviews, focus group discussions, and survey instruments indicate that the desire for rapid wealth accumulation is shaped by a convergence of socio-economic realities and perceived social expectations. Participants consistently linked their attitudes toward quick wealth to lived experiences of economic hardship, social comparison, and exposure to alternative models of success.

1. Socio-Economic Drivers

Findings from the field reveal that the Nigerian socio-economic environment significantly conditions youth inclination toward Get-Rich-Quick practices. A majority of respondents identified unemployment as a primary factor influencing their perception of wealth acquisition. Many participants expressed frustration over limited job opportunities, noting that prolonged financial instability often makes unconventional or ethically questionable means of income appear justifiable. This aligns with national data indicating persistently high youth

unemployment rates, which intensify economic vulnerability.

In addition, data from focus group discussions show that urban consumer culture plays a critical role in shaping aspirations. Participants frequently referenced the pressure to conform to visible standards of success such as ownership of luxury items, cars, and fashionable lifestyles—commonly displayed within urban settings. This suggests that material success is increasingly constructed as a **social expectation rather than a personal goal**, thereby accelerating the urgency to acquire wealth.

Furthermore, respondents highlighted perceived economic inequality as a motivating factor. Many expressed the belief that legitimate pathways to upward mobility are limited, leading to the rationalisation of shortcuts to wealth. This perception reinforces a mindset in which rapid wealth acquisition is seen not only as desirable but as necessary for social relevance.

2. Psychological and Cultural Factors

(i) **Peer Pressure and Social Comparison:** Youth tend to compare themselves with peers or influencers who display rapid financial success, creating **psychological pressure to emulate.** This definitely leads to blind and unquestionable imitation by the youth.

(ii) **Instant Gratification:** Modern youth exhibit a strong preference for immediate rewards, often bypassing long-term, ethical approaches to wealth accumulation.

(iii) **Media Influence:** Social media platforms such as Instagram, TikTok, and Facebook glorify material success and luxury lifestyles, normalizing **high-risk ventures and unethical behaviour** as acceptable paths to wealth.

Manifestations of Get-Rich-Quick Syndrome

The disposition toward Get-Rich-Quick Syndrome among Nigerian Muslim youth is not only expressed as an abstract desire for wealth but is concretely reflected in identifiable behavioural patterns that reveal deeper value shifts. Empirical insights from this study indicate that involvement in internet fraud popularly referred to as "Yahoo Yahoo" is often rationalised by participants as a pragmatic response to economic hardship rather than purely criminal intent. This suggests a troubling redefinition of legitimacy, where moral considerations are subordinated to financial survival and social expectations.

Similarly, engagement in high-risk speculative ventures, including dubious investment schemes and unregulated digital assets, reflects more than financial ambition; it reveals a growing preference for immediacy over sustainability. This tendency indicates a shift in economic reasoning, where long-term, lawful earning is perceived as less viable compared to rapid, albeit uncertain, financial gains.

The study further finds that the pursuit of material success frequently correlates with a decline in religious commitment. Participants acknowledged that the pressures associated with wealth accumulation often result in the marginalisation of religious obligations, thereby highlighting a tension between spiritual discipline and material aspiration. This is not merely a case of neglect, but an indication of competing priorities in which economic goals increasingly dominate moral considerations.

In addition, the adoption of visibly materialistic lifestyles particularly as amplified through social media serves as both a motivation and validation

mechanism. Youth are not only influenced by peer comparison but are also active participants in a cycle of "performative success," where outward displays of wealth reinforce the very behaviours that sustain the phenomenon. Finally, the emergence of extreme practices, including beliefs in ritual-based wealth acquisition, underscores the extent to which the desperation for rapid success can override rational judgement and ethical boundaries.

Taken together, these manifestations point to a broader transformation in value orientation, where the pursuit of wealth is increasingly detached from ethical and religious constraints.

Religious and Ethical Implications

Islamic teachings provide clear guidance against unethical wealth acquisition and material excess:

> O you who believe! Do not consume each other's wealth unjustly, except by way of trade conducted with mutual consent *(Qur'ān 4:29).*

The Qur'ān emphasises **patience, lawful earning (halal), and accountability**, guiding youth to avoid shortcuts that compromise moral integrity. Despite this, many Nigerian Muslim youth prioritise**rapid financial gain over ethical and spiritual considerations,** reflecting a tension between religious teachings and socio-cultural pressures. This has gradually affected the tone of child upbringing in every household in Islam. Many learned children both in Arabic and Islamic education including the Hufāz (that is, those who have memorised the whole Qur'ān) are not exempted. It has also gone to the extent that the children of famous and high placed Muslim clerics in the society are at times, the notorious victims of the syndrome.

Socio-Religious Consequences

The consequences of Get-Rich-Quick Syndrome among Nigerian Muslim youth extend beyond individual behaviour to affect the broader moral and social fabric of society. Findings from this study suggest that persistent engagement in unethical practices contributes to a gradual erosion of moral values, where actions once considered socially unacceptable become normalised. This process not only weakens individual moral restraint but also undermines collective trust, as honesty and integrity lose their social significance.

At the family level, the pursuit of rapid wealth often generates tension and conflict, particularly when the sources of such wealth are questionable. Participants revealed that parental expectations rooted in religious and moral upbringing frequently clash with youths' material pursuits, resulting in strained relationships and, in some cases, loss of trust within the family unit. This indicates that Get-Rich-Quick tendencies disrupt not only personal ethics but also traditional structures of moral guidance.

Moreover, the study finds that the normalisation of unethical wealth acquisition contributes to a broader climate of community distrust. As such practices become more visible, they weaken social cohesion and foster suspicion among community members, thereby eroding the moral foundations necessary for collective well-being. This suggests that the phenomenon has implications that transcend individual actors and affect societal stability.

Psychologically, the pressure to attain rapid wealth creates cycles of anxiety, dissatisfaction, and frustration, particularly when expectations are unmet. Rather than discouraging such pursuits, these emotional strains may further entrench risky or unethical behaviours, as youth seek alternative means to achieve socially defined success. In this sense, Get-Rich-Quick Syndrome operates not only as a behavioural

issue but also as a self-reinforcing psychological and social condition.

Islamic Solutions to Quick Rich Syndrome among Nigerian Youth

The disposition of Nigerian Muslim youth toward Quick Rich Syndrome is **driven by socio-economic, cultural, and psychological factors,** compounded by social media and peer influence. While the syndrome presents opportunities for financial aspiration, it poses **significant ethical, social, and spiritual risks.** Implementing **Islamic ethics, mentorship programmes, religious education, and financial literacy initiatives** can effectively mitigate these risks, guiding youth toward **sustainable, lawful, and ethical wealth acquisition.**

Islamic ethics offers a **holistic framework** to address the causes and consequences of Quick Rich Syndrome. Solutions combine**spiritual guidance, ethical instruction, and practical interventions.** The following therefore address some of the possible solutions to the syndrome.

a. Promotion of *Halal*Earnings

Youth must be guided to **pursue lawful (halal) income** through business, trade, and professional endeavours. The Qur'ān warns against unlawful acquisition:

O you who believe! Do not consume each other's wealth unjustly*(Qur'ān 4:29).*

b. Emphasis on Patience and Ethical Wealth Accumulation

Islam encourages youth to embrace **patience (sabr) and contentment (qana'ah),**emphasising that sustainable success comes through lawful and ethical means:

And seek help through patience and prayer; and indeed, it is difficult except for the humble and pious ones *(Qur'ān 2:45).*

The Prophet Muhammad (peace be upon him) says:

The strong person is not the one who overcomes others by force, but the one who controls himself when angry and desires worldly gain*(Sahih al-Bukhari, Hadith 6114).*

The Prophet is also reported to have instructed that:

If one of you takes a rope (goes to a bush) and comes back with a bunch of fire wood on his back, sells it and have his problems thus solved by Allah, is better for him rather than begging people for alms whether or not they give him (Quadri, 1995:36-38).

He further says:

No one eats better food than one who eats from his own sweat. Indeed, Dawud (a Prophet of Allah) usedto eat from his sweat (Quadri, 1995:44).

It is noteworthy that all the above injunctions speak a volume concerning the significance of dignity of labour in Islam.

c. Mentorship and Role Modeling

Youth should be connected with **ethical role models** who exemplify the integration of **spirituality and financial responsibility.** Mentors can guide youth in pursuing entrepreneurial ventures and wealth accumulation **without compromising ethical or religious principles**. Allah, while emphasising the virtues of mentorship in terms of due consultation declares:

And those who answer the call of their Lord, and perform the *Salah*, and who (conduct) their

affairs by mutual consultation, and who spend of what We have bestowed on them (Q42:38).

d. Religious Education and Awareness Programmes

Mosques, Islamic schools, and community centers can organise programmes to teach:

(1) Principles of **halal(permissible) earning**

(2) Moderation in consumption

(3) Ethical and social responsibility

(4) Spiritual balance with worldly pursuits

e. Integration with Financial Literacy

Practical financial literacy programmes complement Islamic guidance, teaching youth:

(1) Budgeting and saving

(2) Entrepreneurship and investment

(3) Avoidance of speculative or high-risk schemes

f. Community and Family Engagement

Families and communities play a critical role in:

(1) Reinforcing **ethical behaviour**

(2) Providing **emotional and social support**

(3) Recognising and rewarding **ethical wealth acquisition**

The socio-religious effects of Quick Rich Syndrome among Nigerian Muslim youth ethical erosion, neglect of religious duties, family tension, community distrust, and psychological stress pose serious challenges to personal and societal well-being. **Islamic ethics offers a comprehensive solution,** emphasising *halal* earnings, patience, mentorship, education, financial literacy, and community engagement. By integrating these approaches, youth can pursue financial aspirations **ethically and sustainably,** preserving both religious obligations and social harmony.

Recommendations

The following recommendations are made:

1. Religious Education: Promote Islamic financial ethics in schools, mosques, and youth centers.
2. Youth Empowerment: Entrepreneurship, skills acquisition, and job creation initiatives.
3. Mentorship Programmes: Link youth with ethical role models practicing lawful wealth acquisition.
4. Social Media Awareness: Encourage responsible digital behavior and realistic financial goals.

Conclusion

Quick Rich Syndrome among Nigerian Muslim youth is a multi-faceted socio-religious issue, driven by unemployment, peer influence, media, and materialism. While it creates opportunities for financial aspiration, the syndrome poses ethical, spiritual, and social risks. Integrating Islamic principles of lawful earnings, patience, and honesty with empowerment and mentorship strategies can mitigate the adverse effects and guide youth toward sustainable wealth acquisition.

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