



SOCIAL DETERMINANTS OF UPTAKE OF GAMBLING BEHAVIOUR AMONG UNDERGRADUATES OF NIGERIAN UNIVERSITIES: A REVIEW OF LITERATURE

Obianuo Joseph Chima, Nwankwo Franklin Chibuike, Azubuike Chinwike Joshua, Nwagu Kingsley Chigozie, Mbakwe Vivian Chinenye, Didigwu Deborah Chinecherem, Alokwa Somtochukwu Chukwuzokam, Ubah Emmanuel Ugochukwu, Ali Ogochukwu Vivian, Nwode Hope Nkeiruka

Department of Sociology/Anthropology, Faculty of Social Sciences, Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

Corresponding Authors: chijoe52@gmail.com, franklinnwankwo20@gmail.com

Abstract

Gambling involves voluntary participation in activities where individuals wager money or valuables on uncertain outcomes, often driven by the thrill of anticipation and the possibility of financial gain. In recent times, the issue of gambling among students has reached worrisome dimensions and generated a lot of attention among parents, communities, scholars, school authorities, government, and nongovernmental organizations among others. This review paper examined social determinants of gambling behavior among undergraduates in Nigeria. It adopted ipso facto study design, relying only on secondary sources which were thematically content analyzed. There was rich evidence in literature that gambling behavior among undergraduates was a product of multiple social factors multiple forces that cut across peer influence, family background, socio-economic status, cultural norms, accessibility to gambling facilities, and psychological factors such as stress, coping mechanisms, and personality traits, among others. There were also multiple levels of consequences of gambling across academic, social, economic, health and other frontiers that were reported in literature for holistic attention to the menace. To curtail gambling dispositions of undergraduates in Nigeria, the need for adequate parenting and exemplary conduct by parents was emphasized in other to ward off attractions to gambling on the part of youths. Also, the study canvassed for intensive public enlightenment and awake up call to students, communities, universities, non-governmental organizations and the National Orientation Agency to team up to curb gambling among undergraduates.

Keywords: gambling, gambling behaviour, undergraduates, Nigerian universities, social determinants

Introduction

Gambling is the act of risking money or valuables on an uncertain outcome with the hope of winning more money or goods. Also gambling refers to the activity of wagering money or assets on games, events, or activities where the outcome is determined by chance rather than skill. It typically involves games of chance like poker, roulette, or slot machines, but can also include activities like betting on sports or horse racing.



Globally, gambling has become more popular, owing to the development of Internet technologies (Ireke, 2016). This suggests that there are millions of gamblers all over the world. Some countries show a higher prevalence rate than others of gambling activities and its addiction. This may be explained by cultural, economic, political, and legal factors. According to the statistics on problem gambling among the population, Australia shows quite high numbers (Wall, 2014). Approximately 0.5-1% (figures vary in different states) of citizens

suffer from this addiction. This is due to the changes in the betting industry due to digital technologies. It is a serious problem that affects millions of Canadians, although only half of those surveyed agreed that gambling can be dangerous. In African countries such as South Africa, Cameroun, Mali, Morocco and Nigeria, the rate at which people gamble is very high. No African country is totally free from gambling addiction issues.

Gambling in Nigeria has a rich and complex history that intertwines cultural, economic, and legal aspects. In the Pre-Colonial Era, before the arrival of the colonial masters, gambling has deep roots in Nigerian culture, with traditional forms of betting and gaming existing long before European colonization. Indigenous games like Ayo (a traditional board game) were popular forms of entertainment and sometimes involved wagering. These were done as a form of entertainment, relaxation and a way to improve social bond among people. After gaining independence in 1960, Nigeria experienced a surge in gambling activities. The 1960s saw the emergence of informal betting shops and small-scale lottery schemes. In 2005, the National Lottery Act was passed, legalizing lottery and gaming activities in Nigeria. This legislation aimed to regulate and control the industry and generate revenue for the government. The National Lottery Regulatory Commission (NLRC) was established to oversee the sector. With the advent of the internet and mobile technology, online gambling platforms began to gain popularity in Nigeria, people started shifting from the famous and baba ijobu to sports betting, virtual casinos, and online lottery platforms became increasingly accessible to Nigerians, driving further growth in the industry. Gambling has become deeply embedded in Nigerian society, with sports betting in particular gaining immense popularity. Football betting, in particular, has become a cultural phenomenon, with many Nigerians passionately following international football leagues and placing bets on matches. The rapid expansion of the gambling industry has raised concerns about its societal impact. Critics argue that gambling addiction, particularly among young people, is a growing problem. There have been calls for stricter regulations to protect vulnerable individuals from the adverse effects of excessive gambling. Despite the controversies surrounding gambling, it has become a significant contributor to Nigeria's economy. The industry generates substantial revenue for the government through taxes and licensing fees, while also creating employment opportunities for thousands of Nigerians. Nigeria's gambling industry faces regulatory challenges, including issues related to enforcement, licensing, and taxation. The government continues to grapple with balancing the economic benefits of gambling with the need to mitigate its potential negative social consequences.

An undergraduate is a student who is pursuing their first degree at a university or college, typically a bachelor's degree. In Nigerian tertiary institutions, the issue of gambling among undergraduates has become a matter of great concern for school administrators, parents, counselors and the general public. Contrary to the need for students' engagement in profit making jobs, some students now engage in risky and addictive income-making activities that endanger their personality traits, health and academic performance. One such activity is gambling.



Oksanen, Savolainen and Sirola (2018) have reported that many undergraduates have been rendered bankrupt due to gambling: that some used their school fees to gamble which they lost; while many missed their examinations or had their academic performances and final grades severely affected.

Gambling among undergraduates in Nigeria is a multifaceted issue influenced by several factors such as financial pressure due to rising tuition fees, living expenses, and the economic challenges prevalent in the country. Some students might see gambling as a quick way to make

money, alleviate financial burdens and to support themselves through school or even to pursue a new lifestyle and procure certain luxuries. Others are societal influences, and sometimes addiction and the fact that gambling is often normalized or glamorized in the Nigerian society through media, peer influence, and cultural acceptance of betting on sports, card games, and other forms of gambling.

This normalization can make it easier for students to engage in gambling activities without fully understanding the risks involved. Also the widespread availability of gambling facilities, both physical and online, makes it easy for students to access and participate in gambling activities. Mobile apps and online platforms offering various forms of gambling further contribute to the accessibility and prevalence of gambling among undergraduates. It is also a fact that peer pressure and social dynamics within university communities play a significant role in students' decision to gamble. Social gatherings, dormitory activities, and campus events may involve gambling as a form of entertainment, further normalizing its presence among students.

Many students may not fully understand the risks associated with gambling, including the potential for addiction, financial loss, and negative impacts on academic performance and mental health.

The above issues are further complicated by the lack of education and awareness campaigns addressing the consequences of gambling, leaving students vulnerable to its allure.

Despite the prevalence of gambling behaviors among undergraduate students in Nigeria, there has not been a coherent collation and review of studies on the subject. There thus exists a significant gap in understanding the specific social determinants influencing the trend and contributory to gambling uptake and associated addiction. This knowledge deficit hampers the development of effective intervention strategies aimed at mitigating the negative consequences associated with undergraduate gambling. It is against this background that the present review study was undertaken to collate and account for social determinants of gambling behavior among undergraduates in Nigeria.

Study Objectives

The primary objective of this study is to review literature on social determinants of gambling behavior among undergraduates in Nigeria. However, the specific aims are collate literature and to account for:

- a. Extent to which undergraduates in Nigeria engage in gambling
- b. Patterns of gambling behavior mostly adopted by Nigerian undergraduates
- c. Social determinants or risks factors predisposing Nigerian undergraduates to the uptake of gambling behaviours



- d. How gambling has affected the academic performance of undergraduates in Nigeria
- e. Other consequences of gambling behaviour among undergraduates in Nigeria
- f. Measures to prevent or control gambling practice among undergraduates in Nigeri

Significance of the Study

This study has both theoretical and practical significance. Theoretically, this review has enriched sociological knowledge bank on social determinants of gambling among undergraduates. It x-rayed existing relevant theoretical perspectives such as social learning theory, differential association theory and labeling theory.

Practically, the copious literature reviewed will aid the government and universities in her policy assessment, formulation of new policies, and setting up new implementation strategies

against gambling among university students. Also, the outcome of this study help students understand the dangers of gambling. It also serves as enlightenment and awake up call to students, non-governmental organizations and National Orientation Agency to team up to find solutions to the menace of gambling among undergraduates.

Methodology

The secondary data source was exclusively used such as journals, government publications and texts, among others. This is because the researchers were convinced that is substantial research works on social determinants of gambling behavior among undergraduates in Nigeria which could be collated and reviewed. Accordingly, Ipso facto research design was employed to concurrently collect materials from all relevant secondary sources for optimum results.. Thematic content analysis method was applied to the data, In this regard; literally materials were thoroughly read over by the researchers to gain deeper view of the body and content, and to identify common themes. This was followed by coding and organizing the ideas in the data under distinct themes or objectives of this study.

Theoretical Framework

The related theoretical framework adopted for this review study is Social Learning Theory. The theory was propounded by Albert Bandura in 1977 (McLeod, 2024). According to Bandura (1977), social learning theory states that new behaviours can be acquired by observing and imitating others. Learning is a cognitive process that takes place in a social context and can occur purely through observation or direct instruction, even in the absence of motor reproduction or direct reinforcement. By implication, social learning theory suggest that individuals learn behavior through observation, imitation, and reinforcement from their social environment. In addition to the observation of behaviour, learning also occurs through the observation of rewards and punishment, a process known as vicarious reinforcement (Moja, 2009). When a particular behaviour is rewarded regularly, it will most likely persist; conversely, it will most likely desist (Ahn, Hu & Vega, 2020).

This theory is relevant to this study because undergraduates engage in gambling behaviors if they observe their peers or family members participating in it; and if they perceive gambling as a socially acceptable behavior within their social circles (Fryling, Johnston & Hayes, 2011). Social learning theory also assumes gambling to be a form of activity that is extremely subjected to reinforcement and reward (Ahn, Hu & Vega, 2020). The theory argues that if people partake in gambling and such gambling brings huge return in terms of money, such individual is motivated and reinforced to participate more in the behaviour.



This reinforcement tends to strengthen the relationship between gambling and outcome of such gambling (reward). It assumes that the reinforcement produce a sense of physiological arousal which serves as motivation for an individual to participate more, in order to make more gains. Also, as the amount of returns or gains from gambling became more encouraging, such individual participate more actively in it, which at the end may eventually lead to gambling addiction.

The theory posits that, the more the reward from gambling the more the individual is predisposed to gambling related activities and the more he will influence others to partake in the behaviour. Thus, undergraduates in Nigeria are exposed to gambling when residing in environments in where gambling is permitted and attitude of the people towards gambling is positive. In the other way round, if undergraduates reside in a society where people gamble most often, they are also expected to join the group and participate in such behaviour.

Social learning theory best explains gambling behavior among undergraduates in Nigeria because it suggests understanding how undergraduate students' social environment influences their attitudes and behaviors towards gambling. As students observe their peers, family members, significant others, or influential figures in the university community or celebrities engaging in gambling activities, it influences their own attitudes and behaviors towards gambling. Lastly, the social norms within the university community regarding gambling can significantly influence uptake of gambling.

Nonetheless, this theory has some short falls. Biologists argue that social learning theory completely ignores individual's biological state. Also, they state that the social learning theory rejects the differences in individuals due to genetic, brain, and learning differences (Chappel, 2015). They therefore posited that symptoms and behaviour are not learned but partially inherited.

Review of Relevant Literature

This section reviewed relevant studies and has been structured under the following sub-titles for clarity: conceptual issues, why people engage in gambling (reasons /attractions to gambling), and the extent to which undergraduates engage in gambling. patterns of gambling behavior among undergraduates, effects of gambling on the academic performance, risk factors predisposing the undergraduate to gambling, consequences of gambling behavior, measures to prevent or control gambling practice etc.

Concept of Gambling McBride and Derevensky (2012) defined gambling as wagering money on activities (e.g., lottery, cards, sports events, bingo, casino-type games etc) with a chance of winning or losing money. This definition shows that profit making is the sole aim why people engage in gambling. It is an act of risking money or valuables on an uncertain outcome with the hope of winning more money or goods. It involves voluntary participation in activities where individuals wager money or valuables on uncertain outcomes, often driven by the thrill of anticipation and the possibility of financial gain.

One notable person who also defined gambling is the French mathematician and philosopher Blaise Pascal. He described gambling as a decision influenced by chance rather than reason, emphasizing the uncertain outcome and risk involved. In Blaise Pascal work "Pensées," which was published posthumously in 1670, Blaise Pascal explored the concept of gambling as part of his broader reflections on human nature, reason, and faith.



He discussed how humans often engage in risky behavior driven by desire for gain, even when the odds are against them. Pascal viewed gambling as a form of diversion or escape from life's uncertainties, but he also cautioned against its addictive nature and the potential consequences of becoming ensnared by its allure. Overall, his writings on gambling offer insights into human psychology and the complexities of decision-making under uncertainty. Pascal's insights laid a substantial foundation for understanding the psychological and mathematical principles behind gambling.

Merriam-Webster dictionary defines gambling as to play a game in which you can win or lose money or possession: to bet money or other valuable things. Gambling involves wagering of money or something of value (referred to as "the stakes") on an event with an uncertain outcome. The primary intent of gambling is winning money or material goods.

Concept of 'Social Determinants of Gambling Behaviour' While behaviour refers to the actions, reactions, or conduct of individuals, organisms, or systems, often influenced by internal and external factors such as genetics, environment, or social norm; social determinants of gambling behavior refer to the conditions and factors in the social environment that influence the behavior, health and well-being of individuals and populations. These determinants include

factors such as socioeconomic status, education, employment, neighbourhood, social support networks, access to healthcare, and physical environment. They are the conditions in which people are born, grow, live, work, and age that shape both their behaviour and health outcomes. Indeed, they are the wider set of forces and systems shaping behavior and the conditions of daily life in societies.

Gambling Disorder/Addiction Patrizi and Bussu, (2008) defined 'addiction' as psychological dimensions that drive the individual towards the desired object, producing behavioural effects such as compulsion and loss of control. Gambling disorder, also known as problem, pathological or compulsive gambling, is gambling behavior which causes disruptions in any major area of life: psychological, physical, social or vocational. It is an addiction characterized by increasing preoccupation with gambling, a need to bet more money more frequently, restlessness or irritability when attempting to stop, "chasing" losses, and loss of control manifested by continuation of the gambling behavior in spite of mounting, serious, negative consequences. Gambling disorder is also likened to compulsive gambling manifesting in uncontrollable urge to keep gambling despite the toll it takes on the individual's life. The behavior leads to problems for the individual, families, and society. Adults and adolescents with gambling disorder have trouble controlling their gambling. Gambling behavior is the repeated unsuccessful efforts to control, cut back on or stop gambling. They are preoccupied with frequent thoughts about gambling (such as reliving past gambling or planning future gambling). They often go gambling when feeling distressed, and after losing money gambling, they often return to get even. This is referred to as "chasing" one's losses.

Gains from Gambling

Gambling is mostly reported in negative terms. However, there may be few players, who play responsibly and do not cross their safe bankroll limit. Such people usually have a great time and a harmless entertainment. Also, legalized gambling offers the government some economic benefits such as tax and employment on a large scale. Gambling promoters pay huge taxes to the government. Hence, gambling is a source of revenue to the government (Lungu, 2020).



Brief Overview of Gambling Tendencies among Undergraduates/Youths in Nigeria

Charles Tumba Lungu (2020) of the Department of Science Education, Adamawa State University, studied Gambling among Nigerian Youths; Implication for Counseling. The study described gambling and its Implications among students in Nigeria. It explored the concept, theories, types, dynamics, consequences and educational implications of gambling to students in Nigerian educational institutions. It observed that gambling has helped gambling agents (who are sometimes students of some higher institutions) to be gainfully employed and increase the social capital of those in the business. However, it noted that there has been increase in crime and other social vices as well as a rise in reported cases of delinquent behaviours associated with gambling. In its recommendations, it suggested that the university, through its entrepreneurial centre should empower students on vocational training, with the aim of profit making and educational institutions should also organize an orientation program to educate the students on the effect of peer influence on academics and social behaviour.

Social Determinants of Gambling Behaviour (Why People Engage in Gambling / Predisposing Risks Factors /Reasons or Attractions to Gambling)

Various studies have explored social determinants that contribute to the initiation and continuation of gambling behaviors among students and similar demographic groups such as adolescents and youths. However, contrary to popular belief, research and clinical works show

that money serve dual role in gambling. First, money serves as a means to pursue gambling activities, and secondly as something to be won.

According to Farhat, Wampler, Steinberg, Krishnan-Sarin, Hoff and Potenza,(2020), the above roles of money are not the only reasons why adolescents gamble. There are many other reasons or social determinants that dictate why people choose to gamble. These include peer influence (Wohl et al., 2017), family background (Slutske et al., 2017), socio-economic status, cultural norms, accessibility to gambling facilities, and psychological factors such as stress, coping mechanisms, and personality traits. On their part, Wang, Won and Jeon (2021), identified the role of knowledge of sports, gender, internet access, public policy amongst others in gambling disposition. In particular, peer pressure can make gambling seem like a socially acceptable or even desirable activity among friends or within certain social circles. Also, peer pressure and internet access often have booster effects on each other in stimulating and sustaining gambling behaviour.

Other social factors that are implicated to drive gambling behavior among undergraduates include gambling as a vehicle to socialize, for excitement or to pass time. In this regard, many of undergraduates gamble and never experience any problem as they play for fun. Such students gamble on an occasional basis, knowing that they will most likely lose the money being wagered and only bet money they can afford to lose. According to Riley, Oster, Rahamathulla and Lawn (2021), undergraduates who associate with friends who engage in and approve of risky activities such as gambling are more likely to engage in these activities themselves, even on past time basis.



On their part, Auger, Lo, Cantinotti and O'Loughlin (2010), argued that socio-economic status, including family income, parental education level, and student financial stability contribute in shaping gambling behaviors among undergraduates. By implication, economic disparities may influence access to gambling activities and the propensity for undergraduates to engage in risk-taking behaviors. Buja A., Mortali et al (2019) studied the pathways connecting socioeconomic variables, substance abuse and gambling behavior. The study found out that a higher family income was associated with adolescent and youth gambling. Also, childhood exposure to tobacco smoke was reported to predict an 18% increase in problem gambling by age 12. In simple terms, when an undergraduate student comes from an economic disadvantaged background or from parents with low level of exposure about the adverse effects of gambling, such undergraduate may likely engage in gambling as a result of lack of finance or proper guidance (Sidath, Bonsu, Chatterjee, Fudolig & Sharma, 2023).

From another standpoint, Russell, Langham and Hing (2018) opined that cultural norms, beliefs, and societal attitudes towards gambling also determine undergraduate students' gambling habits. This implies that, cultural acceptance and normalization of gambling contribute to gambling prevalence among undergraduate population.

Wang, Cunningham-Erdogdu, Steers, Weinstein, and Neighbors (2020) also submitted that psychological factors such as stress, impulsivity, and coping mechanisms can drive undergraduates to engage in gambling activities. According to them, stress, whether academic, financial, or personal, can push individuals to seek relief in gambling as a temporary escape. Wang et al. (2020) further explained that impulsivity can lead to reckless decision-making, where the immediate gratification of gambling overrides long-term consequences and coping mechanisms, such as using gambling as a way to cope with negative emotions or to feel a sense

of control, can also contribute to engagement in gambling activities.

These social determinants impact on the prevalence of gambling behavior among undergraduates, providing the motivations behind their participation in gambling activities, and constitutes key drivers to the potential consequences of excessive gambling on academic performance, mental health, and overall well-being of undergraduates/youths (Kessler et al., 2017). Indeed, there is a complex interplay of social factors that shape undergraduates decisions regarding gambling which shed light on potential strategies for prevention and intervention required to address gambling-related issues within the population. These issues are further reviewed below.

The Extent to which Undergraduates Engage in Gambling

Studies like Nwankwo (2013) and Ogunyemi (2017) attest that the rate of gambling is very high among undergraduates in Lagos State and Imo State tertiary institutions which pose severe socio economic consequences on gamblers particularly losers.

John H. Foster et al (2023) examined the Gambling Behavior of University Students. The study was a cross-sectional survey of 1474 college students. The study showed that only 38.13% of the students reported participating in gambling during the past month. This study shows that despite gambling being legal and students having easy access to gambling, about 61.87% on the campus studied had chosen not to participate in gambling during the past month. Only 4.34% of the students reported problematic gambling.



Yale School of Medicine (2024) examined gambling disorder among college students. The study found that 2-7% of youths develop a gambling disorder, compared with about 1% of adults, and many gambling disorders begin in adolescence. College students also gamble at higher rates than the general population.

Patterns of Gambling Behavior among Undergraduates

Jude Onebunne et al (2023) examined the prevalence of sport gambling behaviour pattern and its consequences among secondary school students in Dunukofia Local Government Area of Anambra State. The researchers, in order to collect useful data from 1508 respondents used structured questionnaire method. The data was analyzed using the frequency table and weighted mean category. The study found out that the pattern of sports gambling behavior that is prevalent among secondary school students in Dunukofia Local Government Area of Anambra State are (in their order of magnitude): Bet Naija (3.6), Whot with money (3.5), Bet king (3.3), Try your luck (3.3), Naira bet (3.2), Ludo with money (3.2), Play card with money (3.0), Draft with money (3.0), Super bet (2.9), Bet way (2.7), Scrabble with money (2.6) and Raffle draw (2.5). They disagree that 10 bet (2.4), Ncho with money (2.4) and pinnacle sports (2.3) is not pattern prevalent in the area.

Morgan B. Zolkwer et al (2022) examined Gambling Problems among Students Attending University in the United Kingdom. Sample of 402 students were used for the online survey. They found that 50% met Problem Gambling Severity Index (PGSI) criteria for non-problem gambling. However, 44% met criteria for at-risk gambling, and 6% had PGSI scores indicative of problem gambling. Morgan et al, (2017) explained that the elevated estimated rate of problem gambling found in their sample is in line with the current understanding that students are at greater risk of gambling harm than the general population.

Sut Mei kam et al (2017) examined the Gambling behavior among Macau College and university students. A convenience sample of 999 students (370 men, 629 women) filled a self-administered questionnaire consisted of the Problem Gambling Severity Index (PGSI). The

study results indicate that 32.3% ($n = 323$) of the survey participants wagered on mahjong (61.8%), soccer matches (40.2%), Mark Six lottery (37.2%), card games (28.1%), land-based casino gambling (13.1%), slot machines (7.5%) and online casino games (2.0%). Furthermore, using the Problem Gambling Severity Index (PGSI), about 3.6% and 5.3% of the students of Macau College surveyed could be identified as moderate-risk and problem gamblers respectively. Men were significantly more vulnerable to gambling problems ($X^2(1) = 35.00, p < 0.01$) than women. Most of the problematic gamblers (76%) made their first bet before 14 years. The PGSI scores are significantly correlated with the BSSS-8 scores ($r = 0.23, p < 0.01$) but not with the overall ABS scores ($r = -0.06, p > 0.05$).

Effects of Pathological Gambling on Family Ties, Self worth and Suicide Ideation

Oyebisi, Alao & Popoola, (2012) in Lungu (2020) observed that gambling has also been linked to risky personality, risky decision-making and pro-risk behaviour. This explains why most people who engage in gambling are easily addicted; hence gambling is strongly discouraged especially among youths and students.



Frank and colleagues (1991) have suggested that dysfunctional family relationships are associated with pathological gamblers tendency toward self-harm. The study further found that as gambling progresses toward a pathological state, there is frequently a corresponding increase in depression, shame, and guilt. Research suggests that as many as 20% of persons in treatment for or diagnosed with pathological gambling may attempt suicide. The survey of 500 Gamblers Anonymous members, those assessed as being at highest risk for suicide were more likely to be separated or divorced (24%) and to have relatives who gambled or were alcoholic (60%). Furthermore, about 17% of gamblers who considered suicide, and 13% of those who had attempted it, had children with some type of addiction. On their part, Bland and colleagues (2013) estimated that 23 percent of the spouses and 17 percent of the children of pathological gamblers were physically and verbally abused.

Other Consequences of Gambling Behavior on Students

Oftentimes, gambling can lead to serious issues in different aspects of life, such as economic, social effects, health, and physical effects on individuals who partake in them, This might happen when a person starts experiencing dependency, termed addiction problems (a player is not capable of controlling his/her gambling behavior) (Smit VGh, 2011).

Economic Consequences Odionyenfe (2016) has noted that undergraduates of tertiary institutions often encounter social and economic problems after gambling. On his part, Ozoemela, (2012) asserted that many undergraduates have gone bankrupt as they invested funds meant to drive their education which has led to many quitting their educational career without their families knowing.

The financial consequences of living with a pathological gambler can range from bad credit and legal difficulties to complete bankruptcy. Gambling losses often lead to the depletion of financial and social resources. According to Isaac Koomson et al, (2022) victims of such losses are more likely to become financially fragile and find it difficult to raise emergency funds to smooth consumption in times of need. Nevada Council on Problem Gambling (2022) has argued that when gambling becomes uncontrollable, the problem gambler will spend even more money, attempting and usually failing, to win back their losses.

Social Consequences From the social angle, the negative effects of gambling on undergraduates ranges from involvement in series of social crimes such as robbery and kidnapping to psychological problems that have social implications such as depression, suicide and suicidal thoughts, uncontrollable anger and stress (Ray, 2012). This shows that there is a correlation between undergraduate involvement in crime and gambling.

Onebunne et al (2023) examined the prevalence of sport gambling behaviour pattern and its consequences among secondary school students in Dunukofia Local Government Area of Anambra State. The researchers in order to collect useful data from 1508 respondents used structured questionnaire method. The data was analysed using the frequency table and weighted mean category. The study found out that the respondents agreed that the consequences of sports gambling behaviour of secondary school students in Dunukofia Local Government Area of Anambra State are (in their order of magnitude): poor academic performance (3.5), lack of cash at hand: spending carelessly to gambling (3.4), keep thinking about giving in to gambling (3.4), distancing from good friends (3.2), chasing loses (3.2), depression (3.2), borrowing money (3.1), financial challenge (3.1), insomnia (3.0), frustration (3.0), engaging in criminal activities like selling drugs, tasting drugs and stealing (3.0), anxiety when not gambling (3.0), guilt and



pain (2.9), suicide thoughts; that is feeling like dying or killing oneself (2.8), compulsive thought and behaviour relating to gambling (2.8) and drugs and alcohol addiction (2.7). They disagree that experience of hand shaking tremor or increasing in headache when not gambling (2.4).

Measures to Prevent or Control Gambling Practice/ Anti Gambling Interventions

According to Mishra, Beshai, Wuth and Refaie (2018), understanding the underlying motivations and psychological vulnerabilities that support gambling can inform targeted interventions to address problem gambling behaviors. These include potential protective factors such as social support systems, resilience, and coping strategies as means to mitigate the risk of developing problematic gambling behaviors among undergraduates in Nigeria. However, Aguocha and George (2020) argued that such interventions are lacking in numerous universities in Nigeria, hence there is increase in gambling orientations among undergraduates. Students' engagement in income yielding activities to support their education and upkeep have been a welcomed idea and encouraged provided it does not take their focus away from their studies. This is evident in policies of some countries where students are allowed to engage in part-time employment with the number of hours regulated by government policies. Holiday jobs have been talked about and encouraged in different areas with the aim of aiding students in their upkeep. On the notion of making income for students' upkeep, Lungu (2020) suggested that universities through its entrepreneurial centers should empower students on vocational training with the aim of profit making.

As a result of the devastating effects of gambling in the lives of students, Wayne Parry (2023) observed that some states of the U.S.A. like Virginia are moving towards gambling education in public schools with the aim of teaching teens about the risks. Also, Lungu (2020) in his studies on 'Gambling Among Nigerian Youths; Implications for Counseling' recommended among other things that universities, through its entrepreneurial centre should empower students on vocational training, with the aim of profit making and educational institutions should also organize an orientation program to educate the students on the effect of peer influence on the or academics and social behaviour. Some of these interventions and recommendations have been implemented in some areas and in some universities.

Eboh Vivian C. examined the prevalence and determinants of gambling behavior among undergraduates in the federal university of Oyo-Ekiti. The study made use of questionnaire with 120 respondents. The study shows the percentage distribution of respondents by Government should sensitize the populace. The result indicates that the greater proportion of respondents said NO with 57.9% while YES with 42.1%.

Conclusions

Our review of various studies has shown that gambling behavior among students is a product of multiple forces. Key social determinants that influence undergraduates' involvement in gambling cut across peer influence, family background, socio-economic status, cultural norms, accessibility to gambling facilities, and psychological factors such as stress, coping mechanisms, and personality traits, among others. Any intervention plans must take adequate cognizance of these motivations or drivers of gambling in society. The multiple level of consequences of gambling across academic, social, economic, health and other frontiers were also noted for holistic attention.



Recommendations

The following measures are recommended to curtail gambling dispositions of undergraduates in Nigeria

- a. Need for adequate parenting and exemplary conduct by parents in order to ward off attractions to gambling on the part of youths.
- b. Intensive public enlightenment and awake up call to students, communities, universities, non-governmental organizations and National Orientation Agency to team up to find solutions to the menace of gambling among undergraduates
- c. Religious bodies, mass media, clubs and security agencies should be partners in progress in addressing matters of gambling.
- d. Legislation banning operations of gambling outfits around schools should be promulgated

REFERENCES

- Aguocha, C. M., & George, S. (2020). An overview of gambling in Nigeria. *BJPsych International*, 18(2), 30–32. <https://doi.org/10.1192/bji.2020.28>
- Ahn, J. N., Hu, D., & Vega, M. (2020). “Do as I do, not as I say”: Using social learning theory to unpack the impact of role models on students’ outcomes in education. *Social and Personality Psychology Compass*, 14(2), e12517.
- Auger, N., Lo, E., Cantinotti, M. & O’Loughlin, J. (2010). Impulsivity and socio-economic status interact to increase the risk of gambling onset among youth. *Addiction* (Abingdon, England). 105. 2176-83. [10.1111/j.1360-0443.2010.03100.x](https://doi.org/10.1111/j.1360-0443.2010.03100.x).
- Bandura, A. (1977). *Social learning theory*. Englewood Cliffs, NJ: Prentice Hall.
- Carter, M. J., & Fuller, C. (2015). Symbolic interactionism. *Sociopedia. isa*, 1(1), 1-17.
- Fryling, M. J., Johnston, C., & Hayes, L. J. (2011). Understanding observational learning: An interbehavioral approach. *The Analysis of verbal behavior*, 27, 191-203.
- Farhat, L. C., Wampler, J., Steinberg, M. A., Krishnan-Sarin, S., Hoff, R. A., & Potenza, M. N. (2020). Excitement-Seeking Gambling in Adolescents: Health Correlates and Gambling-Related Attitudes and Behaviors. *Journal of Gambling Studies*, 11(9), 12-27. <https://doi.org/10.1007/s10899-020-09960-3>
- Frank, M.L., D. Lester, and A. Wexler 1991. Suicidal behavior among members of Gamblers Anonymous. *Journal of Gambling Studies* 7:249-254.
- Hirschi, T. (1969). *Causes of delinquency*. Berkeley: University of California Press.
- Isaac Koomson, Sefa Awaworyi Churchhill and Musharavati 2022. Gambling and financial stress. *Social indicators research* 163:473–50
- McLeod, S. (2024, February 1). Albert Bandura’s Social Learning Theory. In *Psychology Learning Theories*. Retrieved from <https://www.simplypsychology.org/bandura.html>.
- Mishra, S., Beshai, S., Wuth, A. & Refaie, N. (2018). Risk and protective factors in problem gambling: an examination of psychological resilience. *International Gambling Studies*. 9(17), 22-35. [10.1080/14459795.2018.1545242](https://doi.org/10.1080/14459795.2018.1545242).
- Nickerson, C. (2023). Symbolic Interactionism Theory & Examples. *Psychology » Social Science*. Retrieved from <https://www.simplypsychology.org/symbolic-interaction-theory.html>
- Oksanen, A., Savolainen, I., & Sirola, A. (2018). Problem gambling and psychological distress: a cross-national perspective on the mediating effect of consumer debt and debt problems among emerging adults. *Harm Reduct J* 15(45), 1-15. <https://doi.org/10.1186/s12954-018-0251-9>



- Onebunne J.I, Nnaemeka, Ifeoma. J., Chike Nwogbo, Beluonwu Ifeoma M., Godson Chukwudi Anyaorah (2023). Prevalent of sport gambling behaviour pattern and its consequences among the secondary students in dunukofia local government area of anambra state.
- Peguro, A., Popp, A., Latimore, T. Shekarkhar, Z. & Koo, D. (2011). Social Control Theory and School Misbehavior: Examining the Role of Race and Ethnicity. *Youth Violence and Juvenile Justice*. 9. 259-275. [10.1177/1541204010389197](https://doi.org/10.1177/1541204010389197).
- Riley, B.J., Oster, C., Rahamathulla, M., & Lawn, S. (2021). Attitudes, Risk Factors, and Behaviours of Gambling among Adolescents and Young People: A Literature Review and Gap Analysis. *Int. J. Environ. Res. Public Health*, 18, 984. <https://doi.org/10.3390/ijerph18030984>
- Russell, A., Langham, E. & Hing, N. (2018). Social influences normalize gambling-related harm among higher risk gamblers. *Journal of Behavioral Addictions*. 7. 1100-1111. [10.1556/2006.7.2018.139](https://doi.org/10.1556/2006.7.2018.139).
- Savolainen, L., Sirola, A., Kaakinen, M. & Oksanen, A. (2019). Peer Group Identification as Determinant of Youth Behavior and the Role of Perceived Social Support in Problem Gambling. *Journal of Gambling Studies*. 35. [10.1007/s10899-018-9813-8](https://doi.org/10.1007/s10899-018-9813-8).
- Sidath, K., Bonsu, L., Chatterjee, A., Fudolig, M., & Sharma, M. (2023). Examining the Gambling Behavior of University Students: A Cross-Sectional Survey Applying the Multi-Theory Model (MTM) of Health Behavior Change in a Single Institution. *Healthcare*, 11(15), 2151–2151. <https://doi.org/10.3390/healthcare11152151>
- Sut Mei Kam, Irene Lai Kuen Wong, Ernest Moon Tong So, David Kin Cheong Un & Chris Hon Wa Chan (2017). Gambling behavior among Chinese students studying in Macau colleges and universities. *Asian Journal of Gambling Issues and Public Health* volume 7, Article number: 2 (2017)
- Wang, C., Cunningham-Erdogdu, P., Steers, M.-L. N., Weinstein, A. P., & Neighbors, C. (2020). Stressful life events and gambling: The roles of coping and impulsivity among college students. *Addictive Behaviors*, 107(7), 106386. <https://doi.org/10.1016/j.addbeh.2020.106386>
- Wang, X., Won, D., & Jeon, H. S. (2021). Predictors of Sports Gambling among College Students: The Role of the Theory of Planned Behavior and Problem Gambling Severity. *International Journal of Environmental Research and Public Health*, 18(4), 1803. <https://doi.org/10.3390/ijerph18041803>
- Zuckerman, M. (2003). Sensation seeking: a comparative approach to a human trait. *Behavioural and Brain Sciences*, 7, 413–471.
- Zolkwer, M.B., Dighton, G., Singer, B.F., Dymond, S. (2022). Gambling Problems among Students Attending University in the United Kingdom: Associations with Gender, Financial Hardship and Year of Study. *Journal of Gambling Issues*, 52, 59- 79. Editor-in-Chief