

Pattern, Motivation, and Prevalence: An Assessment of Gambling Among Women in Lagos State Nigeria

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Abstract: *The study investigated the pattern, motivation, and prevalence of gambling among women in Lagos state, Nigeria. Specifically, it described the socio-economic characteristics of the respondents and determined their level of participation in gambling. A purposive random sampling technique was used to select 100 respondents across 4 local government areas in Lagos state. Data was collected through the use of a detailed questionnaire and semi-structured interviews, and analyzed using descriptive statistics and themed narrative analysis. Results revealed that most of the women gamblers are in their active age (18-40), married, SSCE holders, entrepreneurs, and they have between 3-6 dependents to cater for. The majority of these women were influenced into gambling by others winning, prefers Lotto type of betting, and they have actively been gambling for 1-3years on a daily basis, enjoys betting and spends up to 50,000 monthly on betting despite making less than that amount monthly. The reason for gambling among most women is for income sustenance and they've been able to do some important things with their winnings, majority of the women does not encourage other women to gamble and they have never tried to stop, while most of those that stopped briefly did so because of long period of loss. The study concluded among others, that gambling is primarily driven by economic pressures and the influence of social networks, and its persistence despite high loss rates suggests that many women remain caught in a cycle of economic struggle and gambling dependency.*

Keywords: gambling, pattern, motivation, prevalence, women, Nigeria.

INTRODUCTION

Gambling has become a growing activity across the globe, including in Nigeria, where it is increasingly becoming popular among women, particularly in urban areas like Lagos State

(Ayandele et al. 2021). While gambling has often been associated with male participants, there has been a significant rise in female involvement in this activity. This emerging trend among women in Lagos State highlights a complex pattern of participation, shaped by various motivations, socioeconomic factors, and broader cultural influences. As a growing phenomenon, understanding the pattern, motivation, and prevalence of gambling among women in Lagos State is crucial to assessing its social and economic implications.

Historically, gambling has always been viewed as a predominantly male activity, but recent trends have shown a shift in this dynamic, with more women engaging in various forms of gambling, including betting on sports, casino games, and lottery systems. The rise in female gamblers is not only a reflection of changing gender roles but also a response to socioeconomic pressures. In Lagos State, where there is a high level of economic inequality and social instability, many women turn to gambling as a potential source of financial relief and a means of coping with daily challenges. According to Olabisi (2022), the increasing participation of women in gambling is linked to both economic hardship and the pursuit of financial independence. Women, particularly those in the lower socioeconomic strata, often use gambling as a strategy to supplement household income, address financial pressures, and secure resources for their families.

The socioeconomic characteristics of women who engage in gambling in Lagos state reflect a diverse range of experiences. Studies show that the majority of these women are aged between 18 and 40, with a significant number of them being married or separated. Many women involved in gambling are entrepreneurs, often running small-scale businesses or participating in the informal economy (Oginni et al., 2019), they are often in need of additional income to support their households, which may include paying school fees, settling rent, or expanding their businesses. As Adebayo (2020) points out, the use of gambling winnings for household needs, including food and education, is common among women who participate in gambling activities. This practice reflects a pragmatic approach to managing household finances, albeit one that carries inherent risks.

Motivations for gambling among women in Lagos state are complex, while some are drawn to gambling by the hope of winning large sums of money, others engage in gambling to escape from socio-economic hardships or stress related to family responsibilities. Ajayi & Ogunlana (2021) suggests that gambling can act as a form of emotional relief, providing women with a temporary escape from the pressures of their daily lives. The lure of winning a jackpot, coupled with the societal acceptability of gambling as a recreational activity, further motivates women to participate in gambling, despite the associated risks.

The prevalence of gambling among women in Lagos state is significant, but it is also indicative of broader socio-cultural trends that highlight the intersection of gender, socio-economic status, and access to gambling opportunities. In a state like Lagos, where the informal economy is substantial and the cost of living continues to rise, gambling may appear as an appealing option for financial mobility, however, this activity also comes with various risks, including financial instability, addiction, and social stigma. As noted by Ighodaro & Ekpenyong (2020), gambling addiction can lead to severe economic consequences for women, particularly when gambling is relied upon as a primary income source.

LITERATURE REVIEW

Research suggests that women engage in gambling in distinct ways compared to men. According to Olabisi (2022), women in Lagos state tend to participate in less visible forms of gambling such as online lotteries, community-based games, and small-scale sports betting. Their gambling behavior is often intertwined with their domestic responsibilities, as winnings are frequently used to support household needs. In a study conducted by Ajayi and Ogunlana (2021), 46% of female gamblers in Lagos reported using their winnings for daily expenses, including food, rent, and children's school fees. This pattern highlights the pragmatic orientation of women's gambling practices, which are often shaped by economic necessity.

The motivations driving women to gamble are multifaceted, where economic need is a primary factor, especially for women responsible for family upkeep. Adebayo (2020) found that 60% of women who gamble in Lagos state do so to supplement their income. Additionally, gambling serves as a form of escape from economic stress and social isolation (Ighodaro & Ekpenyong, 2020), that is, the thrill of gambling offers temporary relief from financial pressures to some women. Moreover, social networks play a significant role in encouraging gambling behavior, particularly in communal settings where participation is normalized (Adesina & Salawu, 2020). Studies such as Akinola (2021) which estimates that approximately 30% of women in urban Lagos engage in regular gambling activities, indicate a rising prevalence of gambling among women in Lagos state. This increase is attributed to the accessibility of gambling platforms and the normalization of gambling within social circles. Furthermore, technological advancements, such as mobile betting applications, have made gambling more accessible to women across different socioeconomic backgrounds (Okonkwo, 2020). The prevalence of gambling raises concerns about potential financial risks and the psychological impact on women and their families.

METHODOLOGY

The study was carried out in Lagos State, located in the southwestern region of Nigeria. The state serves as the economic hub of the nation and is one of the most densely populated cities in Africa. With a population exceeding 20 million people (National Bureau of Statistics, 2022), Lagos state is a melting pot of cultures, economic activities, and social experiences. The state's urban and peri-urban landscapes create a unique social environment where individuals, especially women, navigate complex socio-economic challenges. (Ajayi & Ogunlana, 2021) revealed that Lagos' rapid urbanization, rising living costs, and the prevalence of informal employment, caused many young women to find themselves exploring alternative means of financial support, including gambling. This dynamic setting makes Lagos an ideal location for studying the patterns and motivations behind women's participation in gambling activities.

To capture a comprehensive understanding of women's engagement with gambling, the study employed purposive random sampling techniques to select 100 young women (aged 18 to 50 years) from different socio-economic backgrounds across Lagos state, in order to reflect a demographic that is both economically active and socially mobile. The selected age range is particularly significant because research suggests that younger populations are more likely to engage in gambling as a form of economic coping or social recreation (Adebayo, 2020). These factors make the state a compelling case for examining the social and economic dimensions of gambling among women.

Also, purposive sampling allows for the intentional selection of respondents who have direct experience with the phenomenon under investigation (Etikan, 2016). The study draws respondents from four local government; Oshodi-Isolo, Ikorodu, Lagos Island and Ikeja. These local government were chosen due to their socio-economic diversity and the visible presence of gambling outlets ranging from betting shops to informal lottery systems. By selecting participants from these regions, the study captures a nuanced view of how gambling practices vary across different social and economic contexts within Lagos. Data was collected through detailed questionnaire and semi-structured interviews. This qualitative approach allows respondents to share their narratives in their own words, offering deeper insights into their motivations and the outcomes of their gambling activities (Creswell & Poth, 2018).

The data was analyzed using descriptive statistics and themed narrative analysis. Descriptive statistics were used to identify general patterns such as the frequency of gambling and the socio-economic characteristics of the participants, while the themed narrative analysis allowed the study to identify and interpret recurring themes in the participants' stories, including their motivations for gambling, the financial impacts, and their perceptions of the social consequences (Braun &

Clarke, 2006). This dual approach ensures a comprehensive understanding of both the quantitative trends and the qualitative experiences of the participants.

RESULTS AND DISCUSSION

Socioeconomic characteristics of the women involved in gambling in Lagos State, Nigeria Results in Table 1 shows that 35% of the respondents are between 18-30 years age group, 30% fall between the 31-40 years' age group, while 31% are between 41-50 years age group, and only 4% are over 50 years of age. This implies that younger women (18-40) represent a significant proportion of gamblers, this age group is typically active in child-rearing and income-generating roles, their participation in gambling may reflect their attempt to supplement income due to unstable employment or insufficient wages, and they may face financial vulnerability due to inconsistent income from gambling. Adebayo (2020) revealed that women in this age range engaging in gambling are at greater risk of developing financial insecurity and accumulating debt. The marital distribution showed 20% are single, 49% are married, 25% are separated from their partner and caring for their children themselves while 3% are divorced and 3% are widowed. Married women are the largest group of gamblers, which suggests they may be using gambling winnings to support family obligations. Separated and divorced women may turn to gambling due to economic hardship from the absence of a spouse's financial support (Okafor & Fadiran, 2021). Financial hardship, often exacerbated by economic abuse during relationships, can lead women to view gambling as a potential means to regain financial control or independence (Hing et al., 2022).

The educational level of the interviewed women showed 8% had no formal education 24% had the first leaving school certificate (primary school) which is 6 years of formal education, 46% finished the senior secondary school, while 13% had post-secondary school education (OND/NCE) while 9% had a Bachelors degree. This result shows that most women involved in gambling have secondary education (SSCE – 46%). Lower education levels limit access to high-paying jobs, pushing women toward alternative income sources like gambling (Adeyemo, 2019). Women with lower educational qualifications may lack the financial literacy to manage gambling winnings effectively. Studies by Ighodaro & Ekpenyong (2020) revealed that limited education increases susceptibility to financial mismanagement and gambling addiction.

The occupation of the respondents ranges from entrepreneurship (88%), to artisanship (10%), a civil servant (1%), and 1% of the respondents are dependents on their parent or guardian. The implication of this result signifies a large number of women gamblers are entrepreneurs (88%), reflecting the informal economy's dominance in Lagos State. Gambling may serve as a financial cushion for small business owners dealing with market instability, however, entrepreneurs who gamble face risks of diverting essential capital into gambling, posing threats to business

sustainability. According to Akinola (2021), women entrepreneurs in Lagos state are more prone to financial instability due to unpredictable business environments and gambling reliance.

The belief system shows Christianity (51%) of the respondents, Islamic religion came second with (47%), Traditional religion has 2%, the distribution reflects Lagos' religious diversity. Despite religious teachings against gambling, economic hardship may compel women to engage in it (Adesina & Salawu, 2020). Religious conflict between belief systems and gambling practices can cause social stigma and mental distress. Studies show that women navigating these tensions may suffer from emotional and financial insecurity (Olabisi, 2022).

The family size and the number of dependants on the women showed 49% of the respondents has dependants ranging from 1-3, while 37% has dependent between 4-6, while 14% has more than 6 dependents. This implies that a high number of dependents increases economic pressure. Women with many dependents may view gambling as a way to supplement household income (Ajayi & Ogunlana, 2021), same way women with more dependents are more vulnerable to the financial losses gambling can produce, exacerbating poverty. Empirical evidence suggests that these women face a greater likelihood of chronic debt (Okonkwo, 2020).

Table 1: Socio-economic characteristics of women involved in gambling in Lagos State, Nigeria

Variables	Frequency	Percentage (%)
Age		
18 – 30	35	35.0
31 – 40	30	30.0
41 – 50	31	31.0
Over 50 years	4	4.0
Marital Status		
Single	20	20.0
Married	49	49.0
Separated	25	25.0
Divorced	3	3.0
Widowed	3	3.0
Educational Level		
No formal education	8	8.0
FLSC (6 years)	24	24.0
SSCE (12 years)	46	46.0

OND/NCE (15 years)	13	13.0
Bachelors (16 years)	9	9.0
Occupation		
Entrepreneur	88	88.0
Artisan	10	10.0
Civil servant	1	1.0
Dependant	1	1.0
Religion		
Christianity	51	51.0
Islamic	47	47.0
Traditional	2	2.0
Number of dependants		
1 – 3	49	49.0
4 – 6	37	37.0
More than 6	14	14.0

Source: Field survey, 2025

Patterns of gambling among the women gamblers in Lagos State

The data in table 2 provides valuable insights into the gambling patterns of women in Lagos State, Nigeria. Key variables such as gambling frequency, duration, and preferred forms of gambling shed light on how and why women engage in gambling activities. This discussion will analyze each variable and link them to existing research on women's gambling behavior, motivations, and associated risks.

Gambling Frequency

- Daily (69%)
- Weekly (7%)
- Monthly (5%)
- Under Pressure (19%)

The data shows that a significant majority (69%) of the women gamble daily, while smaller proportions gamble weekly (7%) or monthly (5%). Additionally, 19% only gamble when under financial or emotional pressure. The high percentage of daily gambling suggests that for many

women, gambling has become an ingrained part of their routine, possibly due to financial desperation or the hope of achieving financial gains (Adebayo, 2020).

Studies indicate that daily gambling is often associated with higher levels of gambling addiction and financial dependence. For instance, Ighodaro & Ekpenyong (2020) found that individuals who gamble daily are more likely to suffer from financial losses and emotional stress, particularly when gambling is driven by external pressures. The 19% who gamble under pressure may do so as a coping mechanism in response to financial hardship or family obligations, aligning with findings by Ajayi & Ogunlana (2021) that women in urban Nigeria often engage in risk-taking behaviors like gambling to manage socio-economic pressures.

Gambling Duration

- 1-3 years (45%)
- 3-5 years (21%)
- 5-7 years (11%)
- More than 7 years (23%)

The data reveals that 45% of women have been gambling for 1-3 years, while a combined 32% have been involved in gambling for over three years. Notably, 23% have sustained gambling activities for more than seven years, indicating long-term engagement. Long-term gambling may reflect either continued hope of financial success or gambling becoming a habitual part of daily life (Adesina & Salawu, 2020).

Research by Cotte & Latour (2009) suggests that the longer individuals engage in gambling, the more likely they are to view it as both a leisure activity and an economic survival tool. For many women in Lagos, long-term gambling may represent a dual pursuit: attempting to alleviate immediate financial strain while maintaining hope for a substantial financial breakthrough (Atanda et al., 2020). However, prolonged gambling exposure can lead to increased vulnerability to gambling-related harm, such as debt accumulation and emotional distress (Oginni et al., 2019).

Preferred Form of Gambling

- Lotto (89%)
- Football Betting (1%)
- Virtual Games (10%)

A striking 89% of women prefer lotto, making it the dominant gambling form. Lotto's popularity among women may be attributed to its accessibility, low-cost participation, and the perception that it provides a fair chance at life-changing financial rewards (Ighodaro & Ekpenyong, 2020). Lotto is often promoted as a quick path to financial relief, which resonates with women in low-income brackets seeking solutions to economic challenges (Adebayo, 2020).

Only 1% engage in football betting, reflecting its stronger association with male gamblers (Adesina & Salawu, 2020). Meanwhile, 10% participate in virtual games, which may attract younger women familiar with digital platforms. Virtual gambling, although less popular, is rapidly growing due to increased access to mobile technology and online betting platforms (Atanda et al., 2020).

Table 2: Pattern of gambling among the women gamblers in Lagos state

Variables	Frequency	Percentage (%)
Gambling Frequency		
Daily	69	69.0
Weekly	7	7.0
Monthly	5	5.0
Under Pressure	19	19.0
Gambling duration (How long)		
1-3	45	45.0
3-5	21	21.0
5-7	11	11.0
More than 7years	23	23.0
Preferred Gambling Type		
Lotto	89	89.0
Football	1	1.0
Virtual Game	10	10.0

Source: Field survey, 2025

Motivational factors for women's participation in gambling

Table 3 shows key motivational factors driving women's participation in gambling in Lagos State, Nigeria. These variables reveal the social, economic, and psychological influences that shape gambling behavior among women. This discussion explores each variable, connecting it to existing

research to better understand the motivations behind women's gambling and the potential risks it poses.

Gambling Influence

The most significant influences on women's gambling behavior are other people's wins (32%) and financial pressure (26%), which suggests that many women are motivated by observing others' success stories, which reinforces the belief that gambling offers a realistic path to financial relief. Adebayo (2020) shows that publicized wins in local communities and media can foster a "hopeful gambler" mentality, where individuals gamble to replicate others' success. Financial pressure is also a powerful motivator, reflecting the socio-economic realities faced by many women. According to Ajayi & Ogunlana (2021), women in low-income settings often turn to gambling as a survival strategy, especially when formal employment opportunities are limited. Social networks, such as female friends (25%) and male friends (9%), further amplify gambling behaviors through peer encouragement (Ighodaro & Ekpenyong, 2020). Betting company advertisements (8%), while less influential, still play a role in normalizing gambling through persuasive marketing strategies (Atanda et al., 2020).

Enjoyment of Gambling

A significant majority (71%) of women reportedly enjoy gambling, indicating that beyond financial motives, gambling also serves as a form of entertainment or emotional escape. This finding aligns with research by Cotte & Latour (2009), which suggests that many women engage in gambling for its psychological rewards, such as excitement and the temporary relief it provides from daily stress. However, the enjoyment of gambling can also lead to habitual participation, increasing the risk of addiction (Adesina & Salawu, 2020).

Monthly Income

Nearly half (47%) of women gamblers earn less than ₦50,000 per month, reflecting a low-income demographic. This financial vulnerability may drive these women to view gambling as an accessible avenue to supplement their income. Research by Oginni et al. (2019) emphasizes that financial insecurity is a primary driver of gambling among women, particularly those operating within the informal economy. Women with higher earnings (28% earning ₦100,000–₦200,000) may also engage in gambling as a risk-taking behavior or for entertainment.

Monthly Spending on Gambling

The majority of women (66%) spend less than ₦50,000 monthly on gambling, which suggests that many maintain a cautious financial commitment. However, the 11% who spend over ₦100,000

indicate a concerning pattern where gambling may represent a significant portion of their financial resources. According to Ighodaro & Ekpenyong (2020), individuals who invest substantial amounts in gambling are at greater risk of financial distress if they do not achieve anticipated wins.

Average Gambling Spend and Wins in the Past Year

A significant proportion (34%) of women spent between ₦101,000 and ₦500,000 on gambling in the past year, with 29% spent over ₦500,000. This suggests a considerable financial commitment despite the unpredictable nature of gambling outcomes. Interestingly, only 18% reported winning over ₦500,000, while 10% never won, reflecting the inherent financial risks. Studies by Atanda et al. (2020) show that the illusion of a “big win” drives continued gambling, even when actual returns do not justify the expenditure.

Property Exchange for Gambling

Only 1% of respondents reported exchanging property to gamble, which suggests that most women maintain financial boundaries. However, the presence of property exchange, though minimal, signals extreme gambling-related financial distress (Adebayo, 2020). This behavior reflects a pattern observed in other studies, where chronic gamblers may eventually liquidate assets to continue their participation (Ajayi & Ogunlana, 2021).

Reasons for Gambling

The primary motivation for women’s gambling is income sustenance (76%), underscoring the economic pressures faced by many. This finding aligns with research by Adebayo (2020), which describes how women in urban Nigeria use gambling to fill financial gaps. Recreation (13%) suggests that a minority view gambling as leisure, while coping mechanisms (11%) reflect emotional motivations, such as using gambling to alleviate stress or escape from life’s challenges (Cotte & Latour, 2009).

Table 3: Motivational factors for women gamblers' participation in gambling

Variables	Frequency	Percentage (%)
Gambling influence		
Female friends	25	25.0
Other's wins	32	32.0
Financial Pressure	26	26.0
Betting company Ads	8	8.0
Male friends	9	9.0
Do you enjoy gambling?		
Yes	71	71.0
No	29	29.0
Monthly income ₦ (revenue)		
< 50,000	47	47.0
51,000 – 100,000	25	25.0
100,000 – 200,000	28	28.0
Monthly spending on gambling ₦		
≤ 50,000	66	66.0
51,000 – 100,000	23	23.0
≥100,000	11	11.0
Average gamble spent in the last years ₦		
≤100,000	29	29.0
101,000 – 500,000	34	34.0
Over 500,000	29	29.0
Cannot recall	8	8.0
Average won in last year ₦		
≤ 100,000	38	38.0
101,000 – 500,000	34	34.0
Over 500,000	18	18.0

Never won	10	10.0
Ever exchange property to gamble?		
Yes	1	1.0
No	99	99.0
Reason for gambling		
Income sustenance	76	76.0
Recreation	13	13.0
Coping Mechanism	11	11.0

Source: Field Survey, 2025

Important things purchased with the amount (winnings) gotten from betting.

- Household needs
- Bills and payments
- Business needs/Support
- Investment

The respondents were asked on what they spent their gamble wins on, from the various conversations, four themes were identified.

Household needs: This includes expenditures on essentials such as food, consumables, electronics, kitchen items, furniture, clothing, and personal accessories like wigs. The implication of directing funds towards household necessities, women contribute significantly to their family's well-being. A study by Oginni et al. (2019) highlights that women's financial contributions are pivotal in enhancing household welfare, particularly in areas like nutrition and education. Utilizing gambling winnings for household expenses can alleviate financial pressures, granting women greater autonomy in financial decision-making within the family structure.

Bills and dues payments: Winnings are often used to settle obligations such as children's school fees, rent, loan repayments, shop rents, and community dues. Addressing these financial commitments promptly helps maintain household stability and prevents the accumulation of debt. Research by Atanda et al. (2020) indicates that while gambling can provide temporary financial relief, it may also lead to displacement effects on household welfare if not managed responsibly. Meeting community dues and other societal obligations fosters a sense of belonging and upholds social cohesion within the community.

Business needs/support: Some women invest their winnings into business ventures, whether by establishing new enterprises, reviving struggling ones, or expanding existing businesses. Investing in business ventures can lead to increased income streams and economic empowerment. However, as noted by Atanda et al. (2020), reliance on gambling as a primary source of business capital can be precarious, potentially leading to financial instability if losses occur. Successful business expansion can create employment opportunities within the community, contributing to local economic development.

Investment: Winnings are also channeled into purchasing land, real estate development, and bolstering bank savings. This implies investing in assets like land and real estate can provide long-term financial benefits and serve as a hedge against economic volatility, such investments can contribute to wealth accumulation and intergenerational financial stability. However, the unpredictability of gambling winnings makes this a risky strategy for capital accumulation.

Gambling Influence

In Lagos State, Nigeria, women's involvement in gambling is influenced by several socio-economic factors, we have condensed into themes; which includes income sustainability, loans and credit replacement, and the prevention of alms seeking. Understanding these themes provides insight into the challenges faced by women and the broader societal implications.

Income Sustainability: For many women in Lagos, especially those in low-income brackets, gambling is perceived as a potential avenue to supplement earnings and achieve financial stability. The informal economy, where many women operate, often lacks consistent income streams, prompting the search for alternative financial sources. While gambling might offer occasional financial relief, the inherent risks can lead to significant losses, exacerbating financial instability. Financial losses from gambling can strain familial relationships, leading to conflicts and potential neglect of essential household needs.

Loans and Credit Replacement: Limited access to formal financial services compels some women to view gambling as an alternative to traditional loans. The stringent requirements of financial institutions, such as collateral and credit history, often exclude women from accessing necessary funds for entrepreneurship or personal needs. Relying on gambling instead of formal credit systems can perpetuate engagement with informal and often exploitative financial practices. Without access to structured financial products, women's entrepreneurial potential remains underutilized, hindering broader economic development.

Prevention of Alms Seeking: To maintain dignity and avoid the social stigma associated with begging, some women turn to gambling as a means to secure financial resources. This choice reflects a preference for perceived self-reliance over public aid. Some of the women identify gambling as a means of adultery prevention which helps them not to sleep around to provide for their basic household needs. While gambling may be seen as a proactive approach to financial challenges, it can lead to social isolation or judgment, especially if it results in financial ruin. The stress associated with gambling losses and the fear of financial insecurity can contribute to mental health issues, including anxiety and depression.

Societal implications of the use of the gamble wins

- **Changing gender roles:** The increasing involvement of women in gambling and their use of winnings for family and business purposes reflect evolving gender roles in Nigerian society. This shift challenges traditional perceptions and underscores the need for societal support systems that recognize and adapt to these changes.
- **Economic impact:** While the injection of gambling winnings into the economy can have positive short-term effects, there is a need for awareness about the potential for financial instability and the importance of responsible gambling practices.

While the strategic use of gambling winnings by women in Lagos state can offer immediate financial relief and opportunities for economic advancement, it is essential to approach gambling with caution due to its inherent risks. Responsible gambling practices and financial planning are crucial to ensure that the benefits are sustainable and do not lead to adverse consequences for individuals and society.

Prevalence of gambling among women in Lagos state

Table 4 highlights the prevalence of gambling among women in Lagos State, Nigeria, along with their attitudes toward gambling and efforts to quit. These variables provide insight into the social, psychological, and economic factors influencing gambling behavior.

Encouragement of more women to gamble:

The majority (68%) of respondents do not encourage gambling among women, indicating a societal awareness of the risks associated with gambling. This aligns with studies that suggest gambling is still widely perceived as a socially and morally questionable activity, particularly for women (Adebayo, 2020). Cultural and religious beliefs in Nigeria may contribute to this disapproval, as gambling is often associated with financial instability and moral decline (Adesina & Salawu, 2020). However, the 32% who encourage gambling may view it as a means of financial survival, particularly in the face of economic hardship.

Willingness to stop gambling:

The data suggests that a significant portion of women (62%) are open to stopping gambling, possibly due to financial losses or social stigma. Studies by Ighodaro & Ekpenyong (2020) indicate that many individuals view gambling as a temporary coping mechanism rather than a long-term financial strategy. The 38% who are unwilling to stop may be experiencing gambling dependency or believe they can eventually recover losses through continued gambling (Atanda et al., 2020).

Previous Attempts to quit gambling:

Despite the 62% willingness to stop, only 35% have actively attempted to quit, while 65% have never stopped gambling. This gap may be due to addiction, financial desperation, or the perceived entertainment value of gambling (Cotte & Latour, 2009). Research suggests that gambling provides a psychological escape for some women, making it difficult to quit even when financial losses accumulate (Oginni et al., 2019).

Reasons for trying to stop gambling:

The primary reason for quitting gambling is consistent financial losses (20%), reinforcing findings that gambling rarely leads to long-term financial gains (Ighodaro & Ekpenyong, 2020). The 10% who cite social values may face external pressures from family, religious groups, or community expectations that discourage gambling among women. Meanwhile, only 5% stopped due to advice from others, suggesting that personal experiences, rather than external influences, play a stronger role in quitting gambling (Ajayi & Ogunlana, 2021).

Table 4: Prevalence of gambling among women gamblers in Lagos state

Variables	Frequency	Percentage (%)
Would you encourage women to gamble?		
Yes	32	32.0
No	68	68.0
Would you ever stop gambling?		
Yes	62	62.0
No	38	38.0
Have you ever tried to stopped gambling?		

Yes	35	35.0
No	65	65.0
Reason for trying to stop		
Social Value	10	10.0
Advise	5	5.0
Long period of loss	20	20.0
Nil	65	65.0

Source: Field Survey, 2025

Unforgettable experience from betting

The women were asked about any unforgettable experience they have gambling, there are four themes condensed from the interaction.

- Joy of unexpected win
- Loss and negative effects
- Machine /human /CS error
- Random Number and spiritual number.

These themes offer a comprehensive lens through which to examine these dynamics. Below is a detailed breakdown of each theme, its implications for women and the society.

Joy of unexpected win: The exhilaration of an unforeseen victory in gambling can be profoundly uplifting, providing a temporary escape from daily hardships and a surge of optimism. Such wins can enhance self-esteem and provide a sense of accomplishment. Unexpected winnings can offer immediate financial respite, enabling women to address pressing needs or invest in small ventures. The euphoria associated with unexpected wins may reinforce gambling habits, potentially leading to increased frequency of participation. In the face of economic challenges, many Nigerian women have turned to gambling as a potential source of income. The allure of a sudden windfall can be particularly enticing, offering a glimmer of hope amid financial strain.

Loss and negative effects: While the prospect of winning is enticing, the reality of gambling often involves losses, which can have detrimental effects on individuals and their families. Continuous losses can deplete personal savings, leading to debt and exacerbating economic hardship. Feelings of guilt, anxiety, and depression may arise from persistent losses, affecting mental well-being, also, financial losses can strain familial relationships and social ties, leading to conflicts, isolation, and

eventually impact household welfare and spending negatively. The displacement of essential expenditures due to gambling losses underscores the adverse effects on youth welfare

Machine/human/customer service error: Errors, whether technical malfunctions or human mistakes, can significantly influence gambling outcomes and user experiences. Frequent errors can erode trust in the fairness and reliability of gambling platforms. Errors may lead to disputes over winnings or losses, complicating financial situations. Experiencing errors can cause frustration and stress, deterring continued participation or, conversely, prompting repeated play to rectify perceived injustices.

Random number and spiritual number: The belief in lucky numbers or spiritual influences guiding number selection is prevalent among gamblers, intertwining cultural and personal superstitions with gambling practices. Choosing numbers based on personal or spiritual significance can provide a sense of control over an inherently uncertain activity. Engaging in practices that involve spiritual or lucky numbers reflects cultural beliefs and traditions, reinforcing community identity. Overreliance on perceived lucky numbers may lead to cognitive biases, affecting decision-making and risk assessment. In Lagos, where cultural and spiritual beliefs are deeply ingrained, the use of spiritual numbers in gambling is a testament to the fusion of tradition and modernity. This practice highlights the cultural dimensions of gambling behavior among women in the region.

CONCLUSION

From this study, it is concluded that women's gambling in Lagos State is primarily driven by economic pressures and the winnings of other women or men around them, gambling is more common among married Christian women though a significant number of the Muslim women also participate. While gambling can offer moments of joy and financial relief especially as majority of the women are entrepreneurs (with petty business) that enjoys gambling, it also poses significant financial risks and challenges because of their patterns of spending as much as ₦50,000 monthly on gambling and the limited returns. Women gamblers most preferred betting type, Lotto, may appear as a viable short-term solution for financial challenges faced by women in Lagos but its long-term implication breaks familial relationships, causes gambling addiction, and is likely to cause debt because majority bets daily for the past 3years.

Although some women view gambling as an economic opportunity because they've been able to do tangible things with their winnings, many recognize its risks and are open to quitting,

particularly after experiencing long period of financial loss, however, the persistence of gambling despite high loss rates suggests that many women remain caught in a cycle of economic struggle and gambling dependency.

Recommendations

Based on the findings of this study, the following recommendations were made:

It is essential to develop comprehensive strategies that promote financial inclusion, education, and supportive policies in order to address the root causes driving women's involvement in gambling. Policy to protect women gamblers and ensure psychological support from the gambling companies should be developed.

Interventions like provision of gender specific loan for women; to address the needs of women gamblers such that they won't see gambling as a source of capital should be put in place.

Future interventions should focus on proper monitoring system (e.g. gambler tagging, gamble affordability system matching) by the gambling companies to prevent women addiction.

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