PATTERNS AND PREVALENCE OF GAMBLING BEHAVIOUR AMONG YOUTHS IN SOUTH-WEST NIGERIA: A CASE STUDY OF YOUTHS IN OYO AND EKITI STATE

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ABSTRACT: Gambling has become an activity that most Nigerian youths and adolescents engaged in, with accessibility due to available internet. This study, therefore, aimed to investigate the patterns and prevalence of gambling behaviour among youths in the South-West Nigeria. 320 participants were involved in the study. Four hypotheses were tested and result shows that there is a significant difference in the gambling behaviour of youth in Oyo and Ekiti State, Nigeria based on age (F(2,294) = 2.793, P(.009)<.05).also the research showed that there is a significant relationship between financial strain and gambling behaviour (r(297) = .561p<.05). Also, there is a significant relationship between personality and gambling (r(297) = .275 p<.05). Furthermore, it was revealed that there is a relationship between depression and gambling behaviour. (r(297) = .321 p<.05). Findings were discussed in line with extant literature and recommendations were made.

KEYWORDS: Gambling, Patterns, behaviour, youths, Ekiti state, Nigeria

INTRODUCTION

In recent times, the economic hardship in Nigeria is becoming unbearable, most people are finding it difficult to meet their basic needs. Unemployment and underemployment rate is on the increase, business is collapsing and depression rate is increasing daily which all result to people involving in different risky behaviour to survive. One of the risky behaviour is gambling which has been reported to be related to some criminal related behaviour (Oyebisi, Alao, &Popoola, 2012). Gambling has become an activity that most Nigerian youths and adolescents engaged in, sites for legal gambling have been established and the internet has made gambling accessible to almost everyone which also have high impacts on them. There is also increase in media coverage of sporting events which has also contributed to a significant increase in sports betting in Nigeria.

Many adolescents, youth, young adult, educated and non-educated Nigerians are involve in one form of gambling or the other. Gambling has become part of mainstream culture through the entertainment, leisure, sport, and tourism industries and it is a significant source of revenue to governments and private enterprise. It also comes in different forms `ranging from sport betting
and prediction, lottery, Baba Ijebu, pool, casino betting and virtual games. Gambling also encompasses a source of harm and concern to some Nigerians due to its negative impact on individuals, families and communities through problem gambling. While most people handle recreational gambling in a controlled way, many get addicted. It is therefore essential that gambling and problem gambling are well understood, and that the regulation of gambling at individual, community, industry and government levels is well informed.

Gambling is the act of playing a game or taking a risky action for money or a desired outcome (e.g., a prize). It is defined as staking of money on the outcome of games or events involving chance or skill” (Slade and McConville, 2003). It is the exchange of property (usually money but sometimes other property including slaves, ears and fingers) on the outcome of an event largely, if not solely, determined by chance (Allcock, 2000). It is also defined as wagering money or other belongings on chance activities or events with random or uncertain outcomes (National Research Council, 1999). It is the betting or wagering of valuables on events of uncertain outcome” (Devereux, 1979). Gambling is of various pattern which are wagering and betting which involve placing a bet or wager on the outcome of an event such as a sporting event or race; gaming which involve placing bets on games that are constrained by mathematically predetermined rules and theoretical returns of players (gaming machines and casino table games) and lottery style games such as Cross-Lotto, Powerball, Pools, scratch tickets and keno, all of which award prizes based on the selection of winning symbol or number combinations.

The prevalence rate of gambling is higher in some countries than others, and it may be explained by cultural, economic, political, and legal factors. Population surveys show that around 70-80% of the Australian adult population gambles at least once per year (Productivity Commission, 2009). Approximately 60 per cent of adults gamble on lotteries, a third on scratch tickets, 30 per cent on gaming machines, 20 per cent on racing, and 10 per cent or less on other forms including casino table games and sports betting (Delfabbro & Le Couteur, 2009). Gambling participation rates vary significantly according to age and gender. Men are typically more likely than women to gamble on sports, racing, casino card games and racing, whereas few sex differences in participation tend to be observed in relation to gaming machines and lotteries (Productivity Commission, 2009) Research has highlighted that around three quarters of the population in the United Kingdom (72%) have gambled (National Centre for Social Research, 2000). Also a high prevalence of gambling participation and problem gambling has been found among youths in different university student populations, mainly in studies in high income countries (Etel, Tabchi, Bou Khalil, Hlais and Richa, 2013; McComb and Hanson, 2009; Mubaraka and Blanksbya, 2013; Tozzi, Akre, Fleury-Schubert and Suris, 2013).

However, in Nigeria, Gambling is regulated by National Lottery Regulatory Commission (NLRC) which is empowered by the National Lottery Act, 2005 to regulate betting lottery. According to the survey report released by NOIPolls (2017), gambling and betting are becoming very popular in Nigeria, particularly amongst the country’s bulging youth population and sports fans. A significant proportion of Nigerians polled (77 percent) attested to the high prevalence of betting and gambling in their locality; particularly amongst respondents in the South-West (92 percent)
and South-South (91 percent) geo-political zones which recorded the highest prevalence. Also, the
top four betting platforms identified by Nigerians are: Bet9ja (64 percent), Nairabet (34 percent),
Pool (22 percent) and Lotto (20 percent). Similarly, betting has become a growing trend amongst
young Nigerians aged between 18 – 35 years, who accounted for the highest proportion of
Nigerians who engage in the practice. Nigeria youth especially undergraduates are engaging
themselves in gambling as a means of surviving; this is an intricate issue of special concern as this
behaviour may predispose them to pathological/compulsive gambling (Oyebisi, Alao, &Popoola,
2012).
Evidence suggests that problem and non-problem gamblers have similar motivations to gamble
but the motivational strength differs for problem gamblers. In particular, winning money (chasing
losses) and relieving tension, stress and emotional distress are implicated in promoting continued
gambling (Clarke, Tse, Abbott, Townsend, Kingi, & Manaia, 2007; Platz & Millar, 2001).
However, there are many reasons why people gamble. These may be broadly classified under two
non-mutually exclusive types of motivation: the desire for positively reinforcing subjective
excitement and arousal; and the desire for the negatively reinforcing relief or escape from stress
or negative emotional states. Both social and monetary reward expectancies facilitate gambling
and capacity to enhance or regulate positive affect (Shead & Hodgins, 2009). By its very nature,
gambling represents an opportunity to win money, and subject to the potential size of the prize, to
change one’s lifestyle. The prospect of winning large prizes (expectancies of reward) generates
excitement by allowing participants to dream and fantasise about the impact that such a windfall
would have on their work, finances, leisure, and capacity to support immediate family members.
Smaller wins are also exciting since these provide a gain to the player and enable further gambling
in pursuit of larger wins.

Importantly, the form of gambling and the environment in which it is conducted is conducive to
social interaction and this adds substantially to its inherent enjoyment. Hotel, club, casino and on-
course venues are recreational locations that offer a range of entertainment options (food, beverage
and shows). Within these contexts, gamblers can readily meet, interact socially, and test their luck
and skill in pleasant and safe surroundings leading to enhanced social integration and stimulation,
self-esteem, and a positive sense of recreation/leisure. Gambling is also a means of overcoming
boredom. The capacity for gambling to narrow one’s focus of attention (Anderson & Brown, 1984)
and produce dissociative states (Jacobs, 1986) accounts for the reason why many individuals use
gambling as a maladaptive coping strategy to deal with problems, emotional distress and
stress/tension. Gamblers often report that gambling represents a means, albeit temporary, of
isolation and distraction from worry, demands and responsibilities, and confronting problems. This
is one of the more powerful motivators underpinning persistent gambling in samples of problem
gamblers (Petry, 2005).

Affect plays a central role in the etiology of gambling and problem gambling. Theory and research
(Milosevic & Legerwood, 2010; Stewart, Zack, Collins, Klein, & Fragopoulos 2008) suggests a
subset of problem gamblers have heightened negative affect, and are motivated to gamble as a
means of relieving that negative affect. Other gamblers are predominantly approach-oriented and
gamble to heighten their positive emotions and arousal. Though some gamblers are motivated for
non-affective reasons, such individuals tend to have fewer gambling problems overall (Stewart &
Despite excellent work on subtyping the personality of problem gamblers, few scholars have explored the link between personality and gambling motives (c.f., MacLaren, Ellery, and Knoll, 2015). A meta-analysis of 44 studies (N = 7455), found that pathological gamblers were lower in conscientiousness and agreeableness, higher on neuroticism, and had roughly the same levels of extraversion compared to healthy controls (MacLaren, Fugelsang, Harrigan, and Dixon, 2011a). Some studies have also found that females are more likely to gamble in response to intrapsychic factors such as loneliness, depression, and to gain control over their lives and emotional issues. Males respond to external factors such as peer groups, financial pressures and employment related conflicts (Petry, 2005). Others have found no significant gender differences for either commencing or continuing gambling (e.g., Clarke, Tse, Abbott, Townsend, Kingi, & Manaia, 2007). Age differences in gambling motivation are not well understood.

Most of the researched statistical report on prevalence and patterns of gambling are foreign based leaving a gap in the knowledge about patterns and prevalence of gambling in Nigeria especially among the youth. There are gaps also in the knowledge about gender, age, personality type, depression and financial strain in respect to gambling motivations due to lack of consistency in research report and the fact that none has been carried out among youths from South West Nigeria. However the above mention gaps will be filled with this research work.

Statement of the Problem

Gambling has become widely viewed as a socially acceptable form of recreation (Stucki and Rihs-Middel, 2007). For many individuals, gambling is an enjoyable and harmless activity but for other individuals it can become both addictive and problematic with severe negative consequences (Meyer, Hayer and Griffiths, 2009). These consequences include bankruptcy, loss of job, broken home, substance use and abuse, depression and addiction.

The impact of the extensive availability, advertising, and legalizing of gambling has been identified as an important public health and addiction concern. (Shaffer and Korn,2002; Williams, Volberg and Stevens, 2012). Among youths and adults, the prevalence of disordered gambling has increased significantly (Shaffer, Hall and Vander Blit, 1997).

Gambling and problem gambling have been associated with risky personality, risky decision-making, and pro-risk behaviour. Personality traits like sensation-seeking, impulsivity and low self-control have been associated with gambling behaviour. People with sensation-seeking traits express preference for varied, stimulating experiences and a willingness to engage in risk-taking in order to obtain such experiences (Zuckerman, 1994). People with Impulsivity traits have tendency to prefer short-term rewards, without planning or forethought, with the potential for immediate or future costs (Eysenck, Pearson, Easting and Allsop, 1985). Low self-control, like impulsivity, is associated with a tendency to focus on temptations of the moment, ignoring long-term consequences (Marcus, 2003).

Gambling behaviour often results in behavioural, emotional, relationship, or financial Problems which may develop into a diagnosable condition known as problem or pathological gambling if not properly handled. The Diagnostic and Statistical Manual for Mental Disorders (4th ed., text

Also Few researchers such as Oyebisi, Alao and Popoola (2012), Gupta and Derevensky(2000) and Wiber and Potenza, (2006) have all carried out empirical research on the concept of gambling. However findings of some of this work lack generalisation to the population other than which sampling was selected. For instance, the study of Wiber and Potenza, (2006) was able to established significant effect of gender and peer group on gambling behaviour, they further claim that the findings of their study should be interpreted with caution as they suggest more research should be carried out to established the reliability of their findings.

Therefore, this study will examine the pattern, prevalence and associated risk factors of gambling behaviour among youths in South West Nigeria.

**Purpose of the Study**

The broad purpose of this study is to determine the prevalence and patterns of gambling behaviour among youths in Southwest Nigeria. The specific purposes of the study are to

i. To determine whether age will influence gambling behaviour

ii. To evaluate whether financial strain will predicts gambling behaviour

iii. To examine gender differences in gambling behaviour

iv. Investigate the relationship that exist among independent variables (personality traits, financial strain and depression)

**Scope of the Study**

This study will examine the patterns and prevalence of gambling behaviour among youths in South-West Nigeria. The population for this study will include both in-school and out-school youths in Ekiti State and Oyo State.

**Significance of the Study**

The findings of this study will provide an updated empirical statistics of widespread of gambling behaviour among youths in Nigeria which can be of great benefit to the government, psychologists and other helping professions, stakeholders, youths, researchers and body of knowledge at large. The findings of this study can be used in decision making process concerning the prevalence and pattern of gambling behaviour among youths in Nigeria.

It will help the government to be aware of the pattern of gambling behaviour exhibited by her youths. It will help the government in proper regulation of gambling act. It will also be useful in formulation of appropriate policy that can curb the menace of gambling behaviour among youths in Nigeria.

**METHODS**
Research Design
This study adopts the descriptive research design of correlational type. Such an approach does not involve the manipulation of variables in the study. It neither adds to nor subtracts from the existing fact. However, it carefully observes and record information as it naturally occurred at the time the study was conducted.

Population
The population for this study comprises of all male and female in-school and out-school youths from age 18 years to 40 years in Oyo and Ekiti State and cuts across all available ethnic and religious affiliations.

Sample and Sampling Techniques
The study adopted a multi stage random sampling technique. For the purpose of this study, Oyo and Ekiti State were randomly selected out of the six South-Western states. From each state two local government areas were randomly selected using simple random sampling techniques. Ibadan North and Ido local government areas were randomly selected for Oyo State while Ado and Ikere local government areas were randomly selected for Ekiti State. However, 320 participants were selected based on availability from the 4 selected local government areas in Oyo and Ekiti State. Below is a description of participants in the study.

Table 1: Summary of Respondents’ Demographic Profile

<table>
<thead>
<tr>
<th>Demographic Characteristics</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>185</td>
<td>62.3</td>
</tr>
<tr>
<td>Female</td>
<td>112</td>
<td>37.7</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-21 years</td>
<td>73</td>
<td>24.6</td>
</tr>
<tr>
<td>22-25 years</td>
<td>85</td>
<td>28.6</td>
</tr>
<tr>
<td>26-29 years</td>
<td>59</td>
<td>19.9</td>
</tr>
<tr>
<td>30-33 years</td>
<td>39</td>
<td>13.1</td>
</tr>
<tr>
<td>34-37 years</td>
<td>14</td>
<td>4.7</td>
</tr>
<tr>
<td>38-40 years</td>
<td>27</td>
<td>9.1</td>
</tr>
<tr>
<td>Educational qualification</td>
<td></td>
<td></td>
</tr>
<tr>
<td>O Level</td>
<td>108</td>
<td>36.4</td>
</tr>
<tr>
<td>OND</td>
<td>111</td>
<td>37.4</td>
</tr>
<tr>
<td>B.Sc./HND</td>
<td>55</td>
<td>18.5</td>
</tr>
<tr>
<td>M.Sc.</td>
<td>19</td>
<td>6.4</td>
</tr>
<tr>
<td>Ph.D</td>
<td>4</td>
<td>1.3</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>168</td>
<td>56.6</td>
</tr>
<tr>
<td>Married</td>
<td>113</td>
<td>38.0</td>
</tr>
<tr>
<td>Divorced</td>
<td>10</td>
<td>3.4</td>
</tr>
<tr>
<td>Widow</td>
<td>6</td>
<td>2.0</td>
</tr>
</tbody>
</table>
Table 1 shows that 185(62.3%) of the respondents were males and 112(37.7%) were females. 73(24.6%) were aged 18-21 years, 85(28.6%) were aged 22-25 years, 59(19.9%) were aged 26-29 years, 31(10.1%) were aged 30-33 years, 14(4.7%) were aged 34-37 years and 27(9.1%) were aged 38-40 years. 108(36.4%) had Secondary school leaving certificate, 111(37.4%) had OND certificate, 55(18.5%) had B.Sc./HND certificate, 19(6.4%) had M.Sc. certificate and 4(1.3%) had Ph.D certificate. 168(56.6%) were single, 113(38.0%) were married, 10(3.4%) were divorced and 6(2.0%) were widows. 131(44.1%) were students, 39(13.1%) were traders, 30(10.1%) were civil servants, 11(3.7%) were medical personnel, 55(18.5%) were Artisans, 1(0.3%) was a Medical personnel, 9(3.0%) were Accountant, 10(3.4%) were Engineer/Technician and 12(4.1%) were Clergymen/Housewives. 37(12.5%) did not respond, 218(73.4%) had been working in their occupation for 1-5 years, 23(7.7%) had been working in their occupation for 6-10 years, 23(7.7%) had been working in their occupation for 11-15 years and 9(3.0%) had been working in their occupation for 16-21 years. 166(55.9%) were not students, 25(8.4%) were Secondary school students and 106(35.7%) were Tertiary school students.

**Instrumentation**

The study employed the use of a structured questionnaire as a tool for data collection in order to ensure the reliability of the study outcome. SECTION A of the questionnaire contained the demographic information of the respondents: gender, age and educational qualification of the respondents while section B comprises of six other valid and standardized instruments. They include:

**Gambling Behavior Scale (Jeff and Gregory 2010)**
Gambling behaviour is a 16 item rating scale developed by Jeff and Gregory (2010). It was adopted to measure patterns and prevalence of gambling behaviour of the respondents. The scale has a 4-point response format ranging from Not at all (A) to Once in a while (D). Example of items in the scale includes; my betting caused an argument with someone important to me, I felt the need to bet more and more money or valuable. The author of the scale reported alpha of .95. From the pilot study conducted by this researcher, a reliability index of .86 was observed, which is an indication that the scale is suitable to measure the variable of interest.

**Center for Epidemiologic Studies Depression Scale (CES-D by Radloff 1977)**

Depression scale was developed by Radloff (1977) and it was adopted to measure depression of the respondents. The scale is a 20-item with a 4-point response format from Rarely or none of the time (1) to Most or all of the time (4). Possible range of scores is 0-60 with the higher scores indicating the presence of more symptomatology. Example of items in the scale includes; I was bothered by things that usually don’t bother me, I felt that I could not shake off the blues even with help from my family or friends. The author reported an internal consistency of .73. From the pilot study conducted by this researcher, a reliability index of .90 was observed, which is an indication that the scale is suitable to measure the variable of interest.

**Sensation Seeking Impulsivity Scale (Buss and Plomin, 1975; Hoyle, Stephenson, Palmgreen, Lorch, and Donohew. 2002)**

This is a 13 item scale that measured sensation seeking behaviour of an individual. The scale was developed by Buss and Plomin, 1975; Hoyle, Stephenson, Palmgreen, Lorch, and Donohew. (2002). The response format of the scale was from Strongly Disagree (1) to Strongly Agree (5). Examples of items in the scale include “I generally seek new and exciting experiences and sensation” I sometimes do “crazy” things just to be different. The author reported alpha of 0.89. The trial testing of the scale by this researcher reveals alpha of .91.

**Modified Gambling Motivation Scale (Shinaprayon Thiatapa, Carter Nathan, and Goodie Adam, 2017)**

Gambling motivation is a 28 item scale developed by Shinaprayon Thiatapa, Carter Nathan, and Goodie Adam (2017). The response format of the scale was from Strongly Disagree (1) to Strongly Agree (5). Example of items in the scale includes; I play for money, but sometimes worry if I should continue, it is exciting to play for money. The author reported alpha of .92. From the pilot study conducted by this researcher, alpha of .96 was observed.

**Big Five Personality Traits Scale (Goldberg, 1993)**

The Personality traits scale is a 44 items scale developed by Goldberg (1993). The version covers all the five dimensions of personality which are Conscientiousness, Neuroticism, Extroversion, Openness and Agreeableness. However the researcher tailored it for use in this study to cover just Agreeableness, Neuroticism and Extraversion. Thereby reducing the scale to be 25 items spread each on the three personality types. The items were scored as follows: Strongly Agree=4, Agree=3, Disagree=2, Strongly Disagree=1. Reliability index of .93 was observed through pilot testing by this researcher.
Financial Strain Scale (Aldana, Stephen & Liljenquist Wendy, 1998)

Financial Strain is an 18 item rating scale developed by Aldana, Stephen & Liljenquist Wendy, 1998. It measures the rate of financial strain experienced by people. The response format of the scale was from Never (1) to Always (5). Examples of the items included in the scale are, *there are disagreements about money in my home, do you ever get headaches from worry over money matters, I find it difficult to pay my bills.* The Author reported alpha of .80. Cronbach alpha of .91 was observed through pilot study by this researcher.

Procedure of Administration

The instruments were administered to the respondents in their various areas. This was made possible with the support and assistance of research assistants who helped out in the distribution and collection of the questionnaires. The respondents were adequately briefed on the need to cooperate with the researcher. They were made to understand that the study was basically for research. The respondents were assured of confidentiality of their responses. The data collection process was spread over a period of two weeks, during which about 320 questionnaires were administered and 297 were found useful for the purpose of this research. Thereafter, the data was scored and imputed into SPSS for analysis.

Methods of data analysis

Data generated from the survey was analyzed using frequency count and percentages for the demographic information while Pearson Product Moment Correlation (PPMC), Regression analysis and t-test were used as inferential statistics to answer the research questions. Analysis was performed at 0.05 level of significance.

RESULTS

Table 2: One-way ANOVA showing the difference in the gambling behaviour of youths based on age

<table>
<thead>
<tr>
<th>Source variation of Sum of square</th>
<th>DF</th>
<th>Mean square</th>
<th>F</th>
<th>P-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>1563.717</td>
<td>2</td>
<td>781.859</td>
<td>2.793</td>
</tr>
<tr>
<td>Error</td>
<td>47959.178</td>
<td>294</td>
<td>163.126</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>49522.896</td>
<td>296</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2: One-way ANOVA showing the difference in the gambling behaviour of youths based on age.
Table 2 shows that there was a significant difference in the gambling behaviour of youth in Oyo and Ekiti State, Nigeria based on age (F(2,294) = 2.793, P(.009)<.05).

**Table 2.2: Pearson Product Moment Correlation (PPMC) showing the relationship between gambling, gender, age, personality traits, depression and financial strain**

<table>
<thead>
<tr>
<th></th>
<th>Gambling</th>
<th>Gender</th>
<th>Age</th>
<th>Personality</th>
<th>Depression</th>
<th>Financial Strain</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gambling</strong></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td>-.301*</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0.020)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td>.166*</td>
<td>-.044</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0.014)</td>
<td>(0.448)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Personality</strong></td>
<td>.275*</td>
<td>-.099</td>
<td>-.126*</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0.000)</td>
<td>(0.089)</td>
<td>(0.031)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Depression</strong></td>
<td>.321*</td>
<td>.051</td>
<td>.205*</td>
<td>-.190*</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>(0.000)</td>
<td>(0.377)</td>
<td>(0.000)</td>
<td>(0.000)</td>
<td></td>
<td>(0.000)</td>
<td></td>
</tr>
<tr>
<td><strong>Financial Strain</strong></td>
<td>.561*</td>
<td>.080</td>
<td>.371*</td>
<td>-.344*</td>
<td>.339*</td>
<td>1</td>
</tr>
<tr>
<td>(0.002)</td>
<td>(0.169)</td>
<td>(0.000)</td>
<td>(0.000)</td>
<td></td>
<td>(0.000)</td>
<td></td>
</tr>
<tr>
<td><strong>Mean (x̄)</strong></td>
<td>53.1751</td>
<td>1.38</td>
<td>26.8822</td>
<td>70.4411</td>
<td>47.0000</td>
<td>46.1145</td>
</tr>
<tr>
<td><strong>S.D</strong></td>
<td>12.9347</td>
<td>0.49</td>
<td>6.1151</td>
<td>14.4572</td>
<td>11.5029</td>
<td>15.2433</td>
</tr>
</tbody>
</table>

* Sig. at 0.05 level

Table 2.2 above revealed that there is a significant relationship between financial strain and gambling behaviour (r(297) = .561p<.05). Also, it was revealed from the table that there is a significant relationship between personality and gambling (r(297) = .275 p<.05). Furthermore, it was revealed from the table that there is a relationship between depression and gambling behaviour (r(297) = .321 p<.05).
Table 2.3: **Regression summary table showing financial strain as a predictor of gambling behaviour**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>DF</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>16109.215</td>
<td>1</td>
<td>1013.652</td>
<td>8.73</td>
<td>.030</td>
<td>&lt;.05</td>
</tr>
<tr>
<td>Residual</td>
<td>33413.680</td>
<td>294</td>
<td>116.020</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>49522.896</td>
<td>296</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2.3 revealed that financial strain predicts gambling behaviour. (F (1, 294) 8.73 p<.05)

Table 2.4: **Independent t-test showing the difference in the gambling behaviour of male and female youth**

<table>
<thead>
<tr>
<th>Gender</th>
<th>N</th>
<th>Mean</th>
<th>Std. Dev.</th>
<th>t</th>
<th>DF</th>
<th>p value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>185</td>
<td>56.1946</td>
<td>13.12544</td>
<td>2.96</td>
<td>295</td>
<td>.020</td>
</tr>
<tr>
<td>Female</td>
<td>112</td>
<td>48.1875</td>
<td>10.96722</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2.4 above revealed that there is a significant difference of gender in gambling behaviour (t(295) = 2.96 p<.05)

**DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS**

The first hypothesis examined the pattern of gambling behaviour among youths in Oyo and Ekiti State Nigeria. The result reveals that sport betting (football, table tennis, basketball) on Bet Naija, Naira bet, Merry bet, Sure bet etc; among other is the most popular form of gambling, followed by lottery which include baba ijebu, lotto. This finding corroborates the findings of Olayinka and Fageyinbo, (2015) who found that sport betting is the most popular among Nigerians. Also the result of the findings supported Delfabbro and LeCouteur, (2008) who found that Lottery games are part of most played pattern of gambling. In addition, Fröberg, (2006) found that popular forms of gambling include betting on games of skill, particularly cards and sports. This implies that majority of youths are sport conscious. They engage and show interest in sport activities and develop strong attachment to the sport club that they preferred otherwise known as ‘Fanship’. To show their strong believe and support to the sport club, they place bet on the prediction of outcome of the sport activities.
The second hypothesis examined the relationship between the independent variables and the dependent variable. The result reveals that independent variables (age, personality traits, depression and gender) had significant relationship with the dependent variable (gambling) while financial strain had no significant relationship with gambling among youths in South-West Nigeria. This corroborates the study of Volberg et al. (2001) who found that youths are more likely to gamble than adults. Consistent with this Olason et al. (2011) study shows that almost all 16-18-year-old Icelandic youth had gambled at least once during their lifetime and majority of them had gambled at least once in the previous year Furthermore Wardle et al (2011) found that gambling has been traditionally related with gender. This sex difference is also evident in youth gambling. Gender has also been reported as an important determinant of gambling behaviour as gender difference really exists on gambling related behaviour (Blinn-Pike, Worth, Jonkman, 2006). Female generally have been reported to participate less in gambling related activities when compared to their male counterparts.

In tandem with the above Cooper et al., (2015) found a link between personality traits and gambling behaviour. Their review suggests that neuroticism is positively associated with coping motives, extraversion is positively associated with enhancement motives, and conscientiousness is negatively related to all motives. A few studies have supported this contention. Sztainert, Wohl, McManus, and Stead (2014) found that reward sensitivity (i.e., a personality trait representing a tendency to seek out positive reinforcement) predicted enhancement and social gambling motives. Also Brundorg, Hanss, Mentzomi, Molde and Pallesen (2016) reported a significant relationship between personality traits and gambling.

Similarly, Volberg et al. (2008) found that gambling frequency is correlated with depression among their sample of Oregon adolescents. Similarly, Turner, Macdonald, Bartoshuk, and Zangeneh (2008) found that gambling and depression were positively correlated among Canadian school students. Rizeanu Steliana (2013) also found a significant relation between depression and gambling among gamblers in Romania. The third hypothesis supports the report of Kalischuk, Nowatzki, Cardwell, Klein and Solowoniuk (2006). They found that financial strain including indebtedness, loss of property; defaults on loans and harassment by creditors were prevalent among gamblers. Also Falconier and Epstein (2011) argued that couple that are experiencing financial strain exhibit gambling behaviour. However the result of this finding implies that the age, gender, personality and state of mind or mood of youths are related to their gambling behaviour and that financial strain among youths is not related to gambling behaviour.

Consistent with this, Ngale (2009) explored the relationship between financial strain and gambling behaviour. The analysis revealed the following significant relationships. Most gambler come from the lowest socio-economic stratum of society; about two-thirds of the gambler come from homes where 7 persons and above live under the same roof. As a rider to above, Falconier and Epstein (2011) argued that couple that are experiencing financial strain exhibit gambling behaviour. This implies that despite the fact that financial strain is not related to gambling, if it is combine with
other factors like depression or personality traits, it will influence gambling behaviour among youths

The fourth hypothesis aligns with the findings of Dickerson et al (1996) which claim that female tends to be less players when it comes to gambling. The findings of Heater and Patton (2006) also justifies this claim when they reported that male and female are differed when it comes to engagement in gambling behaviour. The findings of Brunborg et al. (2016) also supported this result. They reported that neuroticism is associated with gambling behaviour. Similarly in a sample of undergraduates, MacLaren, Best, Dixon, and Harrigan (2011) found that high level of neuroticism was positively associated with gambling behaviour.

CONCLUSION

This research work investigated the patterns and prevalence of gambling behaviour among youths in Oyo and Ekiti State. Data was collected through a self-report questionnaire, while the result of the data was presented in the previous chapter. The findings of the study showed that the most common pattern of gambling engaged in is sport betting (football, basketball), followed by lotteries (Baba Ijebu); and the prevalence rate is moderate at (64.3%). The findings of this work also showed the major places where youths bet with Kiosk/ betting offices ranked highest followed by Sporting event, Home, Neighbourhood, Internet and the rest.

This research work also examined gender and age difference in gambling behaviour among youths in Oyo and Ekiti State, Nigeria. It found that there is significant difference in gender and age of youths in relation to their gambling behaviour. The study also examined the influence of gender, age, personality traits, and financial strain on gambling behaviour as well as the motivation factors among youths in Oyo and Ekiti State, Nigeria. The result showed that age, personality traits, depression, and financial strain can jointly influence gambling behaviour. Also all motivation factors (Intellectual challenges, Excitement, Socialization, Monetary gain, Social recognition and Amotivation) jointly have significant contribution to gambling behaviour. However, depression, neuroticism personality trait, gender and motivation factors; excitement and monetary gain are potent independent factors influencing the gambling behaviours of youths.

As such, it is very crucial to work on these factors so as to be able to manage the high prevalence of gambling among youths. It is therefore concluded that the Parents, Government, Counselling Psychologist, Organizations, and even youths should be aware of the disastrous consequences, and that programs should be put in place to get youths to adopt healthy attitudes toward gambling, such that they recognize it is not a way to make money, nor is it a healthy way to escape from life stressors and for parents to be more involved in the life of their wards in order to tackle the menace of gambling behaviour.

Implications of the Study

The findings of this study have shown that there is a moderate prevalence rate of gambling among youths in Oyo and Ekiti State, Nigeria. It also revealed that the common pattern of gambling the...
youths engage in sport betting and lotto and the associated risk factors are depression, personality trait ‘neuroticism’ and gender. It was also revealed that monetary gain and excitement are the potent motivating factors for gambling among youths. Furthermore the findings have also shown that majority of the youths gambling are already experiencing negative effect of gambling and trending towards problem gambling.

Therefore this study implies that there is need to create awareness on the rate at which gambling activities are increasing and its negative consequences.

Also awareness for sign and symptoms of depression should be created and treatment offer should be given by ‘Mental Health Practitioner’. This will help to reduce and prevent depression among youths.

Furthermore youths should be encouraged to adopt better ways of making money and a healthy way to escape from life stressors rather than gambling

Recreation centre and youthful program that can create sense of livelihood and excitement should be created.

Government should regulate the establishment of betting centres and the medium and rate at which the organization make their unsolicited adverts.

**Recommendations**

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

Youths are to be trained on how to improve their behavioural attitudes and should be well guided so as to avoid gambling because it has serious effects on their psychological health and overall well-being.

The parents or guardians should be enlightened on the significance of continued parenting on youths. This will help in the collaborative efforts to identify possible gambling related behaviour and problems among youths and provide appropriate cautioning and help.

Also gambling related issues should be legislated upon to curb the indiscriminate establishment of gambling centres in the country.

Psychologist should intensify their effort to organize seminars/conferences on the implications of gambling processes on youths’ behaviour and general wellbeing.

Youths should adopt healthy attitudes toward gambling, such that they recognize it is not a way to make money, nor is it a healthy way to escape from life stressors. Youths should adopt other non-risky activities to derive pleasure and excitement.

There should be a national committee that will be set up to streamline the frivolous and appealing massive advertisement undertaking by gambling organization.

Government should also create more employment opportunities for the youths and increase their quality of life.

**Limitations to the Study**

All research projects have limitations and the present one is of no exception, during the course of this work, the researcher finds it very difficult to gain the attention of the youths. Also the attitude of the youths towards supplying correct and adequate information with respect to the items in the questionnaire is also a limiting factor in the course of this research.
Another limitation is that the sample size of this research is not enough for generalization for all Nigerian youths. Also there are other determinants of gambling other than those considered in this research. However, these limitations did not deny the work of its worth and standard, they are just for other person(s) who might want to research in to this area of study in the future to take into cognizance.

Suggestions for Further Research

This study researched into the prevalence, patterns and influence of personality traits, depression, financial strain, gender, age, and motivating factors on gambling among youths in Oyo and Ekiti State, Nigeria. Further research work should be carried out in many states of the federation for proper documentation and awareness. Also, this study could be conducted to last a little longer for better result as the researcher had limited time frame to complete the study.

Further research should be targeted at processes leading to severe pathological gambling. Furthermore, there are many other factors influencing gambling, these factors should be identified and included in further studies.

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