SOCIO-CULTURAL AND ENVIRONMENTAL DETERMINANTS OF YOUTH GAMBLING: EVIDENCE FROM GHANA

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ABSTRACT: *The gambling behaviour of the youth is among the least explored research areas in Ghana. Most previous study focused on youth and employment, youth and development, youth and politics, youth empowerment, youth and education, youth and HIV/AIDS and more recently youth and agriculture. The big question is how much do we know about youth and problem gambling as Ghanaians? This study deployed social learning theory and social conflict theory by Albert Bandura and Karl Max respectively as the underpinning philosophies to assess youth gambling attitude in Ghana in order to fill this knowledge gap. A cross sectional descriptive survey approach was adopted for this study. Stratified sampling technique was used to select 200 youth from all the nine sub metro within Kumasi metropolis. Structured questionnaire was the main instrument used in gathering primary data. Data were analyzed with Predictive Analytic Software (PASW) for windows. The results were presented using regression, correlation, ANOVA and percentages. The study revealed that all the factors outlined to predict youth gambling behaviour were significant ($R^2 = 0.822$, ANOVA < 0.05). Furtherance, 1% change in familial factors will bring 70.7% (0.841^2) in youth attitude towards gambling. Moreover, 1% change in social factors will bring 22.9% (0.479^2) change in youth attitude towards gambling. Also, a unit change in cultural and demographic factors will bring 4.7% (0.219^2) change in youth attitude towards gambling. Finally, a unite change in environmental factor will bring 2% (0.142^2) change in youth attitude towards gambling. It is recommended that future studies should consider factors such as cognitive and economic factors to determine youth gambling behaviour.*

KEYWORDS: Gambling, Attitude, Youth, Social, Cultural and Environmental factors, Ghana

INTRODUCTION

The generation of today and this age is exposed to an environment filled with ubiquitous knowledge on how, where, when and what to gamble and concerning "what" gambling means, it has been projected in a more affable way as part of social life than the past generation. This is typified by the myriad of advertisement blogs on the internet, social media, newspapers, magazines, bill boards, sporting columns, email pop-ups and a host of others. Predictably, the incessant noise created through advertisement by gambling houses and sites has a directional effect in shaping the perception, thinking patterns and behaviour of the current generation which demands rapt regulative instruments to reverse the situation (Volberg *et al.,* 2010).

The term gambling is considered a recreational activity which is often undertaken by people of different creeds, cultures, races, socioeconomic and demographics. However, problem gambling is hitherto difficult to define due to its diversified acceptance and participation by different people. The term "gambling" lacks common grounds on its definition (McMillen, 1996a; Reith, 1999; Messerlian & Derevensky, 2005; Griffiths, 1995). In Australia an attempt has been made to define gambling by the Australian Psychological Society (APS). According to APS gambling is any recreational undertakings that involve money or valuable to compensate for the results of an unpredictable game of chance (Australian Psychological Society, 1995-1997). Gambling has been perpetually grouped into two fraternities; plays or games of skills and play of chance. Plays of skills stipulates that the level of the players skills has the propensity to influence outcome whereas that of game of chance elude strictly to the invisible laws of chance and include lottery, and outcome determined by machine (Reith, 1999).

In a more fragmented and specific nature, gambling has been captured under four main headings; one which involves the exchange of money or a valuable item (e.g. poker machine play), betting on future event (e.g. football match), lotteries that cling to the natural law of chances and lastly, speculations that encompass investments, insurance and stock market dealings. Gambling as a social engagement has drawn the attention of researcher, scholars and analysts who have found that young people gamble for multiple reasons and among them are; they enjoy gambling and feel more excited when doing it, gamble to earn money or valuable item while others gamble because their friends are doing same (Dowling, 2010; Purdie 2011).

Some writers were of the view that people engage in gambling just to avoid boredomness, as a relaxing mechanism, to shy away from problems and others to satisfy their persistency to win (Purdie 2011; Purdie 2011; Delfabbro, 2003). A pool of research findings has confirmed that a family there is incidence of acceptance and practice or engagement in gambling among parents and elders has a significant effect on children and the young people (Kalé 2011; King 2010; Valentine 2008; Delfabbro 2003). This paper presents a related case from Ghana.

Problem Statement
The incidence of gambling is high Ghana. Gambling development is getting popular and receiving all the media attention in the country. Gambling has no geographical limitation courtesy Information and Communication Technology (ICT). The emergence of the ICT had rendered most gambling by-laws inactive. This paper is aimed to consider the Ghana situation of gambling focusing on the socio-cultural and environmental determinants of youth gambling. The gambling behaviour of the youth is among the least explored research areas in Ghana. Most previous study focused on youth and employment, youth and development, youth and politics, youth empowerment, youth and education, youth and HIV/AIDS and more recently youth and agriculture which is an initiative aiming to attract the unemployed graduate into agriculture. The big question is how much do we know about youth and problem gambling? This presents study is aimed to fill the gap in literature by determine which combination of factors affect the behaviour of the youth leading to their gambling tendencies.

Objectives of the Study

✓ To examine the extent to which familial factors affects gambling attitude
✓ To examine the extent to which social affects gambling attitude
✓ To examine the extent to which cultural factors affects gambling attitude
✓ To examine the extent to which environmental factors affects gambling attitude

Statement of Hypotheses

✓ H1 there is a significant relationship between familial factors and gambling attitude
✓ H2 there is a significant relationship between social factors and gambling attitude
✓ H3 there is a significant relationship between cultural factors and gambling attitude
✓ H4 there is a significant relationship between environmental factors and gambling attitude

THEORETICAL REVIEW OF THE STUDY

This section of the study presents the theoretical theories and philosophies deployed to achieve the objective of the study. Although theories on motivation and behavioral abound this study made use of only two of them. These are social learning theory and social conflict theory as promoted by Albert Bandura and Karl Max respectively. The former is used to explain how individual's behaviour influences (internal factor) their gambling behaviour. Whiles the later theory illustrates how the strong rich in the capitalist system seize opportunity to exploit the weak poor (external factor).

Social learning theory

As indicated by Appiah (2016) the social learning theory was pioneered by Albert Bandura. The theory describes a cognitive process of learning which do occur under social context and can occur through observation or punishment (re-enforcement). This situation is called the vicarious cycle (Batane, 2010; Singhal, Cody, Rogers, & Sabido, 2004). This theory relates to the present study. As it explains whiles the youth will hitherto be attracted to gamble despite all efforts to discourage them. This is because there is reward for such behaviour which includes but not limited to recognition, approval, acceptance and ultimately respect from peers. (Allen et al., 2008). Hardoon & Derevensky, (2001) cited in Appiah (2016) also argue that the mostly adolescents perceived gambling as a rite of passage into adulthood similar to the way and manner in which smoking and drinking are understood by the youth. Moreover, Delfabbro & Thrupp (2003) cited in Allen et al. (2008) which is adopted from Appiah (2016) have claimed that:

> In male social groups in particular, gambling is likely to be viewed as a display of courage, or a willingness to take risks and those who gamble are admired by their peers because they have successfully forayed into activities that adult society has deemed inappropriate for adolescents (p. 326).

The theory of social learning had been well explained and linked to the present study to better understand the factors that influence youth into problem gambling. It had been established that

the theory can be applied in most social behaviour contexts such as drugs, drinking as well as gambling.

Social conflict theory

The author behind the social conflict theory is Karl Max. Accordingly to Max society is in perpetual competition due to the limited resources. Each and every individual is struggling to possess much of these resources. Because of such behaviour social order cannot be maintained by consensus and conformity except by power and dominance. A furtive glace at our society today revealed such happening. Max maintained that such behaviours (capitalism) do not promote social cooperation and integration. As a result the strong rich take advantage over the weak poor to exploit them. Relating this theory to the present, it can be said that most of these gambling companies are owned by the rich mostly from the occident. Agencies and network branches are operated in the developing countries such as Ghana, Nigeria and Uganda. Medium such as social media and mass communication are also employed by these companies to attract the mostly the unemployed youth, they end up exploiting the very penny in the pocket of these unemployed youth who are so desperate to better off their life. From the above, it has been elucidated on how the social conflict theory is applicable in this study.

METHODOLOGY

Study Aim: The general objective of this study is to assess factors associated with youth problem gambling. Research design: the study adopted a cross sectional descriptive survey for this study. This implies that field data were gathered ones in the life time of the study. Although longitudinal studies would have been more effective resource could not permit that. Population: the population of the study was mainly the youth centric ranging from 18 – 45 years. The respondents demographic data included in the study included Age, Gender, Religion, Education and income level and sources. Sample size and Sampling technique: A stratified sampling technique was deployed since the study covered the entire Kumasi metropolis which is made up nine sub- metros. Total sample of 200 were considered Sources of data: primary and secondary data were both used in this study. Primary data were obtained from the field. Secondary data were gathered from academic journals and search engines such as Google scholar. Data collection instrument: structured questionnaires were the main instrument used to gather the field data. Data analysis technique: data field data were analyzed with the aid of predictive analytic software. The results were presented using regression, correlations ANOVA, frequencies as well as percentages. Ethical issues: The respondents were duly informed about the purposive of the study. Participation was purely voluntary. Reliability and validity were also given prominence in this paper. The regression model specifications were given as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$
$$Y = \beta_0 + \beta_1 FF + \beta_2 SF + \beta_3 CDF + \beta_4 EF + \varepsilon$$

Where!
Y = Gambling attitude
FF = Familial Factor

15

SF = Social Factor
CDF= Cultural & Demographic Factor
EF= Environmental Factor
i □□are the slope coefficients, for n i ,....., 3, 2 , 1…., is the intercept and is the random error

RESULTS AND FINDINGS

Demographics
The survey revealed the age of respondents as follows; majority (n=49, 24.5%) were aged between 19-24, also 24% were under 18 years of age with 23% of the respondents falling between the age group 30-34, 21.5% were within the age group 25-29 and lastly 7% of the respondents had ages above 40 years. The survey further revealed that 83% of the respondents, representing the majority were males while 17% were females. Apropos the religion of respondents, the greater proportions (n=157, 78.5%) were Christians whereas 21.5% were Muslims.

The educational backgrounds of respondents were evaluated as follows; majority (33%) of the respondents had SHS certificates, another 28.5% had completed their undergraduate programs, 16% had their diploma certificates with 14% who reportedly had no formal education and finally 8.5% of the respondents were having their post graduate honors. Income levels of respondents were also assessed and the results show that, majority (n=90, 45%) of respondents' remuneration were less than GH¢500, 32% of respondents earn between GH¢600-1999 and 23% earn about GH¢20,000. The employment statuses of respondents were inquired and the outcome shows that 41% of the respondents were students, 33% were unemployed and 26% of the respondents were employed.

The survey explored the current abode of respondents and it was discovered that majority (17%) of the respondents still shared living with their biological parents, 16% live with their Mum And Partners or Step-Mothers, and yet another 14.5% perched with their Friends, 14% were with their Mum and Dad together, more so respondents staying with Mom only and Dad and Partner recorded 8.5% each, with 7.5% of respondents living with their Dad only and lastly respondents staying with Partners and Strangers also recorded 7% Each.

Table 1: Correlations

		GP	FF	SF	C& DF	EF
Gambling	Pearson Correlation					
	Sig. (2-tailed)					
	N	200				
Familial Factors	Pearson Correlation	.841[**]				
	Sig. (2-tailed)	.000				
	N	200	200			
Social Factors – Peers	Pearson Correlation	.479[**]	.225[**]			
	Sig. (2-tailed)	.000	.001			
	N	200	200	200		
Cultural & Demographic Factors	Pearson Correlation	.219[**]	.360[**]	.253[**]		
	Sig. (2-tailed)	.002	.000	.000		
	N	200	200	200	200	
Environmental Factors	Pearson Correlation	.142[*]	.101	-.057	-.159[*]	
	Sig. (2-tailed)	.045	.155	.419	.025	
	N	200	200	200	200	200

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Filed Statistics, 2015

The Karl Pearson correlations illustrate that all the variables were significant at 95% or 0.05 confidence interval. In specifics there is a significant and strong positive correlation between familial factors and youth attitude towards gambling (r=0.841, p-value = 0.000 <0.05). The correlations results further illustrate that there is significant and positive correlation between social factors such as peer pressure and youth attitude towards gambling (r=0.479, p-value = 0.000 <0.05). Moreover, the correlation reveals that there is significant and a weak positive correlation between cultural and demographic factors such as gender, age, history regarding gambling and youth attitude towards gambling (r=0.219, p-value = 0.002 <0.05). Finally, there is a significant and positive correlation between environmental factors and youth attitude towards gambling (r=0.142, p-value = 0.045 <0.05). This implies that 1% change in familial factor will bring 70.7% (0.841^2) in youth attitude towards gambling. Moreover, 1% change in social factors will bring 22.9% (0.479^2) change in youth attitude towards gambling. Also, a unit change in cultural and demographic factors will bring 4.7% (0.219^2) change in youth attitude towards gambling. Finally, a unite change in environmental factor will bring 2% (0.142^2) change in youth attitude towards gambling.

Table 2: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.906[a]	.822	.818	.20961	1.801

a. Predictors: (Constant), Environmental Factors, Social Factors – Peers , Familial Factors, Cultural & Demographic Factors

b. Dependent Variable: Gambling

Source: Filed Statistics, 2015

The model table presents the summary of the overall regression results. From the table the overall correlation was very high between the variable (R=906). The R^2 was obtained as 0.822. Moreover, the Adjusted R^2 recorded 0.818; Std. Error of the Estimate was 0.209 and finally Durbin Watson test recorded 1.801. The R^2 explains the total variations in youth attitude towards gambling due to the independents variables (Environmental Factors, Social Factors, Familial Factors, and Cultural & Demographic Factors). From the results shown above, R^2 exerts 82.2% influence on youth attitude towards gambling due to the independents variables. The Durbin Watson value was recorded to estimate the kind of correlation that existed among the study variables e.g positive or negative. From the study Durbin Watson value was 1.801 which is an indication that the correlation among the variables is positive.

Table 3: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.433	4	9.858	224.378	.000[b]
	Residual	8.567	195	.044		
	Total	48.000	199			

a. Dependent Variable: Gambling

b. Predictors: (Constant), Environmental Factors, Social Factors – Peers , Familial Factors, Cultural & Demographic Factors

Source: Filed Statistics, 2015

The analysis of variance illustrates that the overall model is significant (p-value < 0.05) this implies that the model is acceptable and shows the level of influence that the independents variables (Environmental Factors, Social Factors – Peers , Familial Factors and Cultural & Demographic Factors) exert on the dependent variable (attitude towards gambling).

Table 4: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.023	.211		-4.851	.000		
	Familial Factors	.798	.033	.814	24.438	.000	.825	1.212
	Social Factors	.353	.033	.338	10.665	.000	.914	1.095
	Cultural & Demographic Factors	-.149	.033	-.150	-4.458	.000	.806	1.240
	Environmental Factors	.037	.021	.055	1.764	.079	.944	1.059

 a. Dependent Variable: Gambling
Source: Filed Statistics, 2015

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$
$$Y = -1.023 + 0.798\ X_1 + 0.353\ X_2 + 0.149\ X_3 + 0.037\ X_4$$

The β shows the effects of the independents variables (Environmental Factors, Social Factors – Peers, Familial Factors and Cultural & Demographic Factors) on the dependent variable (attitude towards gambling). From the regression equation above it is established that taking all independent factors (Environmental Factors, Social Factors – Peers, Familial Factors and Cultural & Demographic Factors) constant at zero; youth attitude towards gambling will be -1.023. Again, the beta shows taking all the other variables constant at zero; a unit change in familial factors will bring 0.798 (79.8%), unit change in social factors will result in 0.353 (35.3%), a unit change in cultural and demographic factors will bring 0.149 (14.9%) and finally, all other factors remaining constant at zero a unit change in environmental factors will bring 0.037 (3.7%).

All the estimates were significant at 0.05 (95%) confidence interval. The environmental factor was significant at 0.10 (90%) confidence interval. Collinearity statistics were also estimated the result shows that tolerance levels of the explanatory variables were all high ranging from 0.825 (minimum tolerance value) to 0.944 (maximum tolerance value). In the study Variance Inflatory Factor (VIF) was estimated the result reveals range from 1.059 to 1.240. Hence multicollinearity was not a problem at all in this study (VIP Scores < 3). From the beta coefficients all the factors were statistically significant and thus predict youth attitude towards gambling in the metropolis. All the study hypotheses are supported by the study. H1 familial factor has significant influence on youth gambling behaviour. H2 social factor has significant influence on youth gambling

behaviour. H3 cultural and demographic factor has significant influence on youth gambling behaviour and finally H4 environmental factor has significant influence on youth gambling behaviour.

DISCUSSIONS AND CONCLUSIONS

The results of the study are discussed under this section. The discussions focused on the objectives of the study. These objectives were to determine the extent to which factors such as familial, social, cultural and environmental affects the behaviour of the youth in relation to gambling.

Familial factors
The study had revealed that among all the factors presented to predict the youth attitude gambling behaviour familial factors emerged the most influencing. The regression results tell us that a unit change in familial factors will bring 0.798 (79.8%). Hence the H1 familial factor has significant influence on youth gambling behaviour is strongly supported. This implies also that the action and behaviour of the youth first point of socialization (family) members such mother, father or siblings do sharp the attitude of the child into adopting gambling behaviour. These include how the child is treated in the home, the sorts of issues discussed and the philosophical general orientation of the family.

This finding is supported by Allen et al. (2008) who posit that the familial factors have significant influence on the child behaviour including his gambling behaviour. Other notable researchers whose work supports the present study include (Jacobs, 2000; Wood & Griffiths, 1998; Govini, Rupcich, Frisch, 1996). According to Gupta and Derevensky (2000) as cited in Allen et al. (2008) pointed that the lack of education among most parent makes it very difficult to see the negative aspect of their wards contributing to such behaviours. The authors again believe that observational theory and social learning theory makes it very clear how the family influences the child behaviour.

Social factors
From the survey it has been identified that social factor is the second most influential factor of that affect the gambling behaviour of the youth. The regression results indicated that a unit change in social factors will result in 0.353 (35.3%). Hence H2 is supported social factor has significant influence on youth gambling behaviour. This results implies that social factors such as friends and peers who through social interactions learn a lot from each other has the capacity to influence the youth gambling behaviour. This finding again is supported by Allen et al. (2008). Moreover, other others pervious authors have concluded are similar manner. (See for example Dowling, Clarke, Memery & Corney, 2005; Griffiths, 1990; Hira & Monson, 2000; Derevensky & Gupta, 2001)

Cultural and demographic factors

The study revealed that cultural and demographic factors are significant predictors of youth gambling behaviour. Cultural and demographic factors emerged the third most influential factors after familial and social factors. Beta results further show that unit change in cultural and demographic factors will bring 0.149 (14.9%). Hence H3 is supported cultural and demographic factor has significant influence on youth gambling behaviour. This implies that cultural and demographic factors such as gender, age, education, marital status, parity, religion, rules and regulations among others have significant affect on the gambling behaviour of the youth. As indicated by Allen et. al (2008) and supported by others (Derevensky & Gupta, 2000a, 2000b; Jacobs, 2000; (Delfabbro et al., 2005 Delfabbro et al., 2005; Moore & Ohtsuka, 1997)

Environmental Factor

The study had revealed that environmental factors also have a significant effect on youth gambling behaviour. The beta results show that a unit change in environmental factors will bring 0.037 (3.7%). Hence H4 is supported environmental factor has significant influence on youth gambling behaviour. However unlike the other factors environmental factor was significant at 90% (p-value= $0.07 > 0.05 < 0.10$) confidence interval. Like other determinants of youth gambling behaviour environmental factors such as promotion, adverting, social media networking sites among others contribute to this behaviour. This finding is supported by Allen et al. (2008) many previous (see for example Secomb, 2004 Derevensky & Gupta, 2001; Secomb, 2004) workers have also contributed in this area whose findings also support the present study.

In conclusion, this study was set to determine factors that influence the youth attitude towards gambling. The study had revealed that all the factors outlined to predict youth gambling behaviour were significant. Of great concern is the fact that that 1% change in familial factor will bring 70.7% (0.841^2) in youth attitude towards gambling. Moreover, 1% change in social factors will bring 22.9% (0.479^2) change in youth attitude towards gambling.

Also, a unit change in cultural and demographic factors will bring 4.7% (0.219^2) change in youth attitude towards gambling. Finally, a unite change in environmental factor will bring 2% (0.142^2) change in youth attitude towards gambling. It is therefore recommended that the study focus on the future study should focus on incorporating other factors such as cognitive, economic. Moreover the current study focused on Kumasi metropolis only. It is therefore recommended that subsequent studies be directed to other part of the country in other to better explain the variance.

CONCLUSIONS AND RECOMMENDATIONS

The study focused on socio-cultural and environmental determinants of youth gambling in Ghana. In conclusion it has been revealed that all the factors (social, family, economic, environment, demographics) outlined to predict youth gambling behaviour were significant (R^2 = 0.822, ANOVA < 0.05). Furtherance, 1% change in familial factors will bring 70.7% (0.841^2) in youth attitude towards gambling. Moreover, 1% change in social factors will bring 22.9% (0.479^2) change in youth attitude towards gambling. Also, a unit change in cultural and demographic factors will bring 4.7% (0.219^2) change in youth attitude towards gambling. Finally, a unite change in environmental factor will bring 2% (0.142^2) change in youth attitude

towards gambling. It is recommended that future studies should consider factors such as cognitive and economic factors to determine youth gambling behaviour.

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