

CAUSES AND EFFECT OF GAMBLING ATTITUDE AMONG PRIVATE UNIVERSITY STUDENTS: A STUDY OF CRAWFORD UNIVERSITY IGBESA OGUN STATE

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Abstract

Gambling is a form of behavior that has been identified to have serious consequences on gamblers health, study-habits, academic performance, and has been reported to be related to some criminal related behaviors. This study examines the causes and effect of gambling among private university students using Crawford University as a case study. In executing this research, social learning theory of gambling was adopted, which postulate that gambling as a form of behavior is highly subjected to reinforcement and reward, the method of analysis adopted in this study is the frequency and percentages under the analysis. The sample for the study consists of undergraduates of Crawford university students, the study found that 67.5% of the students of Crawford University engage in gambling activities, out of which 82.7% are male and 14.3% are female. Majority of the respondent who ever gambled reported that they engage in such activities because they needed money. Despite the fact that some of these students come from a rich home and well educated parents, they still needed more money than their regular allowances. The study thereby suggests that the University through its entrepreneur center should empower students, vocational training with the aim of profit making and then organize on orientation on peer influence

Keywords: Gambling, attitude, behaviour, study habit, academic performance.

Introduction

Gambling is a form of behavior that has been identified to have serious consequences on gamblers health, study-habit, academic performance, and has been reported to be related to some criminal related behavior (Oyebisi, Alao, & Popoola, 2012). Also, Gambling has been generally defined as betting or wagering money or something of value on an event that has an uncertain outcome with the possibility of winning money or materials (Korn& Shaffer, 1999; Potenza, Fiellin, Heninger, Rounsaville, & Mazure, 2002). Gambling traditionally includes activities such as wagering at casinos, on lotteries, animal racing, card games, sporting events, video lottery, and Internet card and casino games (Potenza et al., 2002). Young people including university students are a high risk group for gambling problems (Moore et al., 2013). A high prevalence of gambling participation and problem gambling has been found in different university student populations, mainly in studies in high income countries (Etel, Tabchi, Bou Khalil, Hlais&Richa, 2013; McComb& Hanson, 2009; Mubaraka&Blanksbya, 2013; Tozzi, Akre, Fleury-Schubert & Suris, 2013). University students engage in a wide range of gambling behaviours, including playing the lottery, poker/cards for money, casino games (i.e., slots/poker machines), horse racing, betting on sports and internet

gambling (Burger, Dahlgren, & MacDonald, 2006; Engwall et al., 2004; McComb & Hanson, 2009; Moore et al., 2013). Also, the prevalence of adult gambling in the United States has been estimated at 86% (Potenza et al., 2002). In the US, the prevalence of adult “lifetime” problem gamblers has been estimated at 3.8%, and “past year” problem gamblers estimated at 2.8% (Potenza et al., 2002). However, gambling may include everyday activities that might not normally be associated with connotations of the word gambling such as raffles sponsored by communities or organizations, bingo, or childhood board games. Gambling can also be understood as the established practice of staking money or other valuables on games or events of an uncertain outcome (Binde, 2005, p.3). Public perceptions of gambling are often misleading. On the one hand, people are usually aware that gambling poses serious risks to those who are predisposed to gamble excessively. However, on the other hand, it is also acknowledged that gambling can have positive consequences for communities (e.g. via providing a source of revenue for sporting clubs or humanitarian causes) and can be an enjoyable pastime for individuals (Abbott & Cramer, 1993; Vong, 2009). There is ample evidence showing that people’s attitudes toward gambling are good predictors of how much people gamble and how likely they are to experience gambling related problems. A common finding is that those who hold more positive attitudes toward gambling are more likely to gamble and to experience gambling-related problems (Chiu & Storm, 2010; Delfabbro, Lambos, King, & Pugliese, 2009; Delfabbro & Thrupp, 2003; Orford, Griffiths, Wardle, Sproston, & Erens, 2009; Wardle et al., 2011; Williams, Connolly, Wood, & Nowatzki, 2006; Wood & Griffiths, 2004). 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). The impact of the extensive availability, advertising, and sanctioning of legalized gambling is of concern in the fields of public health and addictions. Among adults, the prevalence of disordered gambling has increased significantly from 1977 to 1993 (Shaffer, Hall, & VanderBilt, 1997).

Statement of the Problem

Gambling have been associated with risky personality, risky decision-making, and pro-risk attitudes. Such personality traits as sensation-seeking, impulsivity, and low self-control have been associated with risky behavior in various domains (reviewed in Zuckerman, 2007). Sensation-seeking describes a preference for varied, stimulating experiences and a willingness to engage in risk-taking in order to obtain such experiences (Zuckerman, 1994). Impulsivity refers to a tendency to prefer short-term rewards, without planning or forethought, with the potential for in mediate or future costs (Eysenck, Pearson, Easting, & 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). While gambling has, at times, been considered a socially deviant or immoral behaviour in some cultures and throughout history, the American Psychiatric Association only first defined it to be a medically diagnosable health problem in 1980 in the 3rd version of the Diagnostic and Statistical Manual (3rd ed.; DSM-III; American Psychiatric Association, 1980; Korn & Shaffer, 1999). When gambling behaviour results in behavioral, emotional, relationship, or financial problems, it may develop into a diagnosable condition known as problem or pathological gambling. The Diagnostic and Statistical Manual for Mental Disorders (4th ed., text rev.; DSM-IV-TR) classifies problem and pathological gambling as an impulse control disorder (4th ed., text rev.; DSM-IV-TR; American Psychiatric Association, 2000). Pathological gambling is defined as the most serious

stage of problem gambling. However, with the May 2013 release of new diagnostic criteria in the fifth version of the DSM (DSM-V), pathological gambling has been identified as a behavior that can lead to addiction. The impetus for classifying gambling as an addiction came from health providers and researchers who identified similarities between problem gambling and substance abuse (O'Brien, 2010). Various forms of risky behavior, including substance use, dangerous driving, promiscuous sex, and antisocial behavior co-occur within individuals (reviewed in Mishra & Lalumière, 2008, 2009, 2011; Mishra, Lalumière, Morgan, & Williams, 2011). Gambling may be part of this general pattern of risk- acceptance. Gambling has been associated with various forms of risky behavior (e.g., Martins, Tavares, daSilva Lobo, Galetti, & Gentil, 2004; Powell, Hardoon, Derevensky, & Gupta, 1999; reviewed in VanBrunschot, 2009), and shares correlates associated with general risky behavior (reviewed in Stinchfield, 2004). 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 generalization 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 prevalence and determinants of gambling behaviors among Crawford university students.

Research questions

Thus, the study will answer the following research questions:

- i. What is the pattern of gambling behavior among undergraduate students of Crawford University?
- ii. What are the risks factors predisposing the undergraduate students of Crawford University into gambling behaviour?
- iii. What are the consequences of gambling behaviour among undergraduates of Crawford University?
- iv. What are possible solutions to prevent gambling practice among the Crawford University's undergraduate students?

Objectives of the study

The broad objective of this study is to examine the prevalence and determinants of gambling behavior among undergraduate students of Crawford university. The specific objectives of the study are to

- i. Examine the patterns of gambling behaviour among undergraduate students of Crawford University.
- ii. Determine the risks factors predisposing the undergraduate students of Crawford University into gambling behaviour.
- iii. Examine the consequences of gambling behaviour among undergraduates of Crawford University.
- iv. Explore possible solutions to prevent gambling practice among the Crawford University's undergraduate students.

Scope of the study

The Scope of this research work will only be on Gambling by students of higher institution within the Lusada/Igbesa axis, using Crawford as a study

Literature Review

The Concept of Gambling

Gambling has emerged as a significant problem among college students. The prevalence of problem gambling among college students may be nearly three times higher than among adults (Shaffer & Korn, 2002). It is estimated that 2.6 million college students may be classified as problem gamblers, often experiencing negative consequences of their gambling habit (Lostutter, Lewis, Cronce, Neighbors, & Larimer, 2012).

Gambling is a common behavior among college students; most frequently gambling at casinos or online. There are multiple risk factors and co-morbidities for college students that increase their likelihood of problem gambling such as: male gender; tobacco, drug and alcohol use; certain behavioral disorders; lower socioeconomic status; membership in the college Greek system; and participation in athletics (Atkinson, Sharp, Schmitz, & Yaroslavsky, 2012; Barnes, Welte, Hoffman, & Tidwell, 2010; Goudriaan, Slutske, Krull, & Sher, 2009; Huang, Jacobs, & Derevensky, 2011; Petry & Weinstock, 2007; Quilty, Watson, Robinson, Toneatto, & Bagby, 2011; Rockey, Beason, & Gilbert, 2002; Shead, Derevensky, Fong, & Gupta, 2012; Slutske, Moffit, Poulton, & Caspi, 2012; Winters, Bengston, Dorr, & Stinchfield, 1998).

Gambling is an important activity that is very common among the youth and serves as leisure activities which are common throughout the world. The gambling process involves putting some of small value in an exchange from the greater one in future time. The outcome of gambling is usually by chance and is not certain (Dikersonet, al, 1996). Gambling is a risky business which is very common among the world of young adult and the rate at which people are engaging in the activities every day is increasing. Gambling activities include and not limited to 1960 bets, online gaming, lotteries, and speculation. Generally, gambling behaviour is not illegal activities, this has increased the prevalence of the activities in the societies and almost all part of the world allows one form of gambling or the other. Lack of sanction the part of gamblers has pave the way for the introduction of new forms of gambling activities such as the emergency of 1960 bet in Nigeria.

Today among Nigerian youth 1960 bet is a very popular gambling activity where people have to predict the out of matches. The higher the number of matches individual predict the higher the expected outcome if the prediction is right at the end of the match. Due to technological development, the emergency of new forms of gambling such as online gambling like 1960 bet, this increase the prevalent of this behaviour in the society as people just need to sit in their room and apply online for match prediction, this in turn has increases various implication of gambling among this population (Oyebisi, Alao, & Popoola, 2012). Gambling behaviour is a big problem among Nigerian youth today, high level of involvement in gambling may result into problem gambling which is other refers to gambling addiction, this problem has been reported to predispose youth to various health related problem such as depression and even to the abuse of psychoactive substances.

Attitudes toward Gambling Among Youths

Public perceptions of gambling are often equivocal. On the one hand, people are usually aware that gambling poses serious risks to those who are predisposed to gamble excessively. However, on the other hand, it is also acknowledged that gambling can have positive consequences for communities (e.g. via providing a source of revenue for sporting clubs or humanitarian causes) and can be an enjoyable pastime for individuals (Abbott & Cramer, 1993; Vong, 2009). The balance of such negative and positive views very likely affects the attitudes that individuals hold toward gambling and ultimately influences their decisions to engage in gambling (Gainsbury, Wood, Russell, Hing, & Blaszczynski, 2012).

There is ample evidence showing that people's attitudes toward gambling are good predictors of how much people gamble and how likely they are to experience gambling related problems. A common finding is that those who hold more positive attitudes toward gambling are more likely to gamble and to experience gambling-related problems (Chiu & Storm, 2010; Delfabbro, Lambos, King, & Pugliese, 2009; Delfabbro & Thrupp, 2003; Orford, Griffiths, Wardle, Sproston, & Erens, 2009; Wardle et al., 2011; Williams, Connolly, Wood, & Nowatzki, 2006; Wood & Griffiths, 2004). These findings provide support for theories of behaviour and decision-making that assign attitudes an important role in determining people's intentions to act and, indirectly, their actual behaviour; an example is the theory of planned behaviour (Ajzen, 1991; Fishbein, 2000). Authors who have applied this theoretical framework to gambling behaviour (Cummings & Corney, 1987) as well as more general, health risk-taking behaviours (Fishbein & Cappella, 2006) suggest that attitudes are affected by broader demographic, personality and other individual-level factors. However, in connection with attitudes toward gambling, little is known about the relative importance of the different background influences. As the prevalence rates for problem gambling are higher for adolescents than for adults (Gupta et al., 2013; Nowak & Aloe, 2013), focusing on factors related to attitudes toward gambling for the former group is particularly important, both in terms of prevention and treatment.

In Nigeria today, as a result of technological development and availability of internet facilities, the level of youth engagement in gambling behaviour such as 1960 bet is increasing. This is a big problem among this population. Present indication shows that more and more people are involve themselves in this activity; some have even perceived it as a source of income and abandon other activities that can provide themselves with better future. Recent data shows that Nigerians spend about 1.8 billion naira daily on online sport betting. While some people benefit from this activity, majority tends to lose their money in this activity.

Consequences of Gambling

For the frequent gamblers, those behaviors may provide an innocuous opportunity for excitement, socialization, or boredom relief. Gambling explored through the public health perspective looks at the effect of gambling on individual wellbeing and health, familial health, community health, health care system and public policy. Korn and Shaffer (1999) identified eight negative health and social consequences of gambling: gambling disorders, family dysfunction and domestic violence, youth and underage gambling, alcohol and other drug problems, psychiatric conditions, suicide and suicide ideation, significant financial problems, and criminal behavior.

Negative financial outcomes are among the most tangible consequences of gambling. University students are at a higher risk for financial problems than older adults due to other financial obligations from college expenses and tuition, as well as potential debt from the increased credit card availability to young adults (Norvilitis & Maria, 2002; Robb, 2011). A study conducted at two Mississippi universities found that older college students are more likely to have problematic financial behaviors (Worthy, Jonkman, & Blinn-Pike, 2010). According to Worthy and colleagues (2010) these problematic financial behaviors were associated with sensation-seeking and risk-taking activities like gambling. College students often use resources such as credit cards, debit cards, or borrowed money to gamble; this is common for adult gamblers as well, but these habits may have greater negative financial consequences in a younger population. Atkinson and colleagues (2012) found that the mean amount of money spent on gambling a month was just under \$200 by college students. Further, the authors found that 48% of college aged gamblers said they had spent more money on gambling than they wanted to and 32% said they lost more than they could afford.

Another negative consequence of heavy gambling is poorer academic standing. Potenza and colleagues (2011) found an association between poor academic performance and pathological gambling in young adults (ages 14-18). Heavy Internet gambling was associated with grade averages of D or lower (Potenza et al., 2011).

In the late 1990s, in Chapter 22, section 236 of the Criminal Code Act, the Nigerian government legalised certain forms of gambling in an attempt to generate tax revenues. This has made gambling more acceptable to the public, especially to the under-aged. The most popular forms of gambling in present-day Nigeria are online sports betting (e.g. football league promotions and the pools), the lottery and slot machines. Many Nigerians view gambling as a harmless leisure activity: a recent study of the Nigerian general population found that 36% of adult respondents had gambled and 53% of these people were daily gamblers. However, some argue that problem of gambling in Nigeria, in the near future, will be a greater public health problem than substance misuse. Illegal gambling, especially betting on football, is extremely popular in Nigeria, although its precise scale is unknown. It is surprising that, despite the nature and scale of this problem, gambling and its related harms have not been adequately researched in Nigeria.

Theoretical Conceptualization

(i) The Social Learning Theory of Gambling

The social learning model of gambling proposes that gambling as a form of behaviour that is highly subjected to reinforcement and reward. 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. the theory propose that as individual engage in gambling and such gambling brings high return in term of money, such

individual is motivated and reinforced to participate more in the is behaviour. This reinforcement tends to strengthen the relationship between gambling and outcome of such gambling (reward). The theory posits that this reinforcement create a sense of physiological arousal which serves as motivation or enforcement for an individual to engage in gambling in other to gain more profit. In other words, as level for return from gambling is encouraging, such individual are engage more in gambling and may eventually experience gambling addiction at the end. The theory suggests a strong association between reward and gambling predisposes individual in more gambling related activities.

Meanwhile Skinner (1953) justifies the claim above when he claimed that the level of individual participation in gambling related activities is a function of reinforcement history. The reinforcement history can be explained base on the fact that whether such individual has been making profit from gambling or not. In other word the level of success in the previous gambling go along way on predicting whether such individual will engage more in gambling at future time. Further, Custer (1982) also explained that early big reward or win from gambling predisposes individual to gambling in future tome. Win serves as motivation which improve individual attitude toward gambling. However, in the case of problem gambling where people still engage in gambling without despite the fact that they are losing, the explanation for this is based on the fact that the first reward from gambling create a great and very strong reinforcement which last long till the person get addicted to gambling.

From the social learning theory explanation, Brown (1987) suggest that there are six major mechanism which predisposes people to gambling addiction; they are

- (i) Feeling of anxiety or depression
- (ii) Cognitive distortion concerning gambling behavior
- (iii) Reinforcement schedule
- (iv) Opportunity and availability of gambling spot
- (v) Attitude of socio-cultural context toward gambling
- (vi) Internal relationship

Furthermore, Brown (1987) reiterated that an individual is predisposes to gambling if he/she is residing in a culture which permit gambling and the attitude of the people toward gambling is positive. In other word, an individual living in an environment where people are engaging in gambling, such individual is also expected to join the group and participate in such act. Brown (1987) also suggests that physiological arousal also motivate an individual to engage in gambling, Brown claim that internal reinforcement improve the vulnerability of individual to gambling. The internal urge to gamble according to Brown predisposes individual to engage in gambling. Gambling availability in Nigeria according to this theory is one of the reasons while some people may experience gambling and eventually develop a gambling addiction.

(ii) The Theory of Reasoned Action (TRA)

Fishbein (1967) suggests that behavior is influenced by one's intention to perform that behavior and that one's intention is influenced by attitudes and perceived subjective norms regarding that behavior. More recently, an adaptation of the TRA, the theory of planned behavior (TPB; Ajzen&Fishbein, 1980) added the construct of perceived behavioral control to account for an individual's perception of control over behaviors that they might be able to

control completely (Ajzen, 1991). The central factor in the TPB is the individual's intention to perform a given behavior, which indicates how hard people are willing to try and how much effort they will exert to perform a behavior that is under their volitional control (Ajzen, 1991). The theory postulates three independent determinants of intention: attitude toward the behavior, subjective norm, and perceived behavioral control. According to the theory, as the attitude, subjective norm, and perceived behavioral control regarding a behavior become more favorable, so does the individual's intention to perform that behavior. Further, according to the TPB, behavioral intentions positively correlate with participation in the behavior of interest (Ajzen, 1991).

Researchers have examined some components of this process among college student gamblers (e.g., Larimer & Neighbors, 2003; Moore & Ohtsuka, 1997, 1999; Neighbors et al., 2007). For example, Moore and Ohtsuka (1997) found that intention to gamble correlated strongly and positively with both gambling frequency and problem gambling. Furthermore, this study also showed that intention to gamble was significantly associated with both attitudes and subjective norms. In addition, Neighbors et al. (2007) found that favorable attitudes toward gambling correlated with problematic gambling (i.e., gambling frequency, expenditure, and negative consequences).

Methodology

Description of the Study Area

Crawford University is a private Christian university located in Ogun State south western Nigeria. The university is owned by the Apostolic Faith Mission and was established in 2005. Crawford University offers bachelor's degree in courses cutting across sciences, Arts, management and social sciences. The university is culturally diverse but not religiously diverse as its students are predominantly Christians. The Motto of the University is *KNOWLEDGE WITH GODLINESS*. The strategic vision of the University is to become an academic giant, the pace-setter among universities through Christ, in the level of its believe, the level of its teaching, and the robustness of its community service. Currently, the University has about 1600 students.

Population

The category of people considered as eligible participants in the study were undergraduate students of the University. The study participants (undergraduate students) were chosen due to the proximity to the researcher in order to examine the prevalence and determinant of gambling behavior exhibited by the students.

Sample Design and Sample Size

The sample of the study is expected to consist of one-hundred and thirty undergraduate of Crawford University students. One hundred and thirty (130) respondents were selected in order to have a quantifiable representation of the students i.e. 5% of the total population. In this study, non-random convenient sampling was used to select respondents in this study. The sample will consist both male and female. Therefore, the degree of representativeness of it is not known and caution should be used before generalizing the results to all student populations.

Method of Data Collection

The data collection technique to be used in gathering information on the determinant and prevalence of gambling behaviour among undergraduate students was the questionnaire. Questionnaire was the primary source of data. It's important to note that questionnaires translate the research objectives into specific questions, and in most cases, it gives a level of accuracy in the collection of information

The method of analysis adopted for this study was the frequency and percentages under the univariate level of analysis, and chi-square analysis under the bivariate level of analysis to analyzing the quantitative data that were obtain from the field. The Statistical Package for Social Scientist (SPSS) was used in the running and analyzing of data.

Analysis, Presentation and Interpretation

Socio-demographic and economic variables of Respondents by Age

Age group	Frequency	Percentage
15-19	30	25
20-24	75	62.5
25+	15	12.5
Total	120	100

Source: *Researcher's Field work*

The table 1.1 above shows the percentage distribution of respondents by age. The result indicates that the greater proportion of respondents falls within the age group of 20-24 with (62.5%) followed by 15-19 age group with (25%).

Table 1.2 Percentage Distribution of Respondents by Sex

Sex	Frequency	Percent
Male	87	72.5
Females	33	27.5
Total	120	100

Source: *Researcher's Field work*

The table 1.2 above shows the percentage distribution of respondent sex. The result indicates that the greater proportion of respondents is male with (72.5%) while 27.5% are female.

Table 1.3 Percentage Distribution of Respondents by Department
Departments Frequency Percent

Department	Frequency	Percentage
Geology	8	6.7
Economics	5	4.2
Mass com	15	12.5
Sociology	8	6.7
Business administration	28	23.3
Accounting	5	4.2
Computer science	4	3.3
Microbiology	6	5.0
Marketing	17	14.2
Chemistry	11	9.2
Physics	4	3.3
Political science	9	7.5
Total	120	100

Source: *Researcher's Field work*

The table 1.3 above shows the percentage distribution of respondents department. The result indicates that the greater proportions of respondents are psychology student with (23.3%) followed by the mathematics students with (14.2%) while the least departments are computer science department and physics department with (3.3%).

Table 4.1.4 Percentage Distribution of Respondents by Level

Level	Frequency	Percent
100	20	16.7
200	38	31.7
300	49	40.8
400	13	10.8
Total	120	100

Source: *Researcher's Fieldwork*

The table 1.4 above shows the percentage distribution of respondents by level. The result indicates that the greater proportion of respondents are 300 level student with (40.8%) followed by the 200 level student with 31.7% while the least is 400 level with 10.8%.

Table 1.6 Percentage Distribution of Respondents by Parent’s Wealth Status

Wealth status	Frequency	Percent
Poor	14	11.7
Below average	25	20.8
Above average	68	56.7
Rich	13	10.8
Total	120	100

Source: *Researcher’s Field work*

The table 1.6 above shows the percentage distribution of respondents by parent’s wealth status. The result indicates that the greater proportion of respondents parents are above average with (56.7%), followed by below average parents with (20.8%) and the least is rich parent with (10.8%).

Table 1.7 Percentage Distribution of Respondents by Parent’s Education

Level of Education	Frequency	Percent
No formal education	12	10.0
Primary education	18	15.0
Secondary education	30	25.0
Higher education	60	50.0
Total	120	100

Source: *Researcher’s Field work*

The table 1.7 above shows the percentage distribution of respondents by parent’s Education. The result indicates that the greater proportion of respondent’s parents obtain higher education with (50.0%) followed by secondary education with (25.0%) while the least is no formal education with (10.0%)|.

Table 1.8 Percentage Distribution of Respondents by mode of gambling

Mode of gambling	Frequency	Percent
None	39	32.5
Played lottery	25	20.8
Bet on a sporting event	45	37.5
Played cards	5	4.2
Played video games	2	1.7
Betting on some event	4	3.3
Total	120	100

Source: *Field work, 2022*

The table 1.8 above shows the percentage distribution of respondents by mode of Gambling. The result indicates that the greater proportion of respondent’s bet on sport event with 37.5% followed by none with 32.5 while the least is those that bet with video games with 1.7%.

Table 1.9 Percentage Distribution of Respondents by Spending on gambling

How much do you spend on gambling	Frequency	Percent
0	40	34.8
<5000	71	61.7
5000-9,999	2	1.7
10,000-14,999	1	0.9
15,000-20,000	1	0.9
Total	120	100

Source: Author’s field work

The table 1.9 above shows the percentage distribution of respondents by Spending on gambling. The result indicates that the greater proportion of respondent’s spend less than 5000 naira on gambling with 61.7% while the least spend above 10000naira with 0.9%

4.3 Perception towards gambling

Table 2.0 Percentage Distribution of Respondents by prohibiting gambling in Nigeria

Gambling should be prohibited in Nigeria	Frequency	Percent
Yes	30	25.0
No	90	75.0
Total	120	100

Source: Author’s field work

The table 2.0 above shows the percentage distribution of respondents by prohibiting gambling in Nigeria. The result indicates that the greater proportion of respondents said NO with 75.0% while YES with 25.0%

Risks factors predisposing among undergraduate students

Table 2.1 Percentage Distribution of Respondents feeling happy when gambling

I feel happy when I gamble	Frequency	Percent
Yes	48	40.0
No	36	30.0
Don't know	36	30.0
Total	120	100

Source: Author's field work

The table 2.1 above shows the percentage distribution of respondents by feeling happy when I gamble. The result indicates that the greater proportion of respondents said NO with 40.0% while YES with 30.0% and don't know with 30.0%

2.2 Possible solution to prevent gambling practice among students

Table 2.2.1 Percentage Distribution of Respondents by government should sensitize the populace about the consequences in order to prevent gambling among student

Government should sensitize the populace	Frequency	Percent
Yes	48	42.1
No	66	57.9
Total	114	100.0

Source: Author's field work

The table 2.2.1 above shows the percentage distribution of respondents by Government should sensitize the populace. The result indicates that the greater proportion of respondents said NO with 57.9% while YES with 42.1%

BIVARITE ANALYSIS

2.2.2 Percentage distribution of respondents by ever gambled and sex

Ever gambled		
Variables	Yes	No
Sex		
Male	67(82.7%)	20(51.3%)
Female	14(14.3%)	19(48.7%)
Total	81(100.0%)	39(100.0%)

Source: Author's field work

From the above table, 67 (82.7%) of students who engage in gambling activities are male, while 14(14.3%) of those who engage in gambling are female. 20(51.3%) of students who do not engage in gambling activities are male, while 19(48.7%) of students who do not engage in gambling activities are female.

2.2.3 Percentage distribution of respondents by ever gambled and Level

Level	Yes	No
100	15(18.6%)	5(12.8%)
200	24(29.6%)	14(35.9%)
300	33(40.7%)	16(41.0%)
400	9(11.1%)	4(10.3%)
Total	81(100.0%)	39(100.0%)

Source: Author’s field work

The table above shows that 15(18.6%) of students who ever gambled are 100 level students, 24(29.6%) of them are in 200 level, 33(40.7%) of students who ever gambled are 300 level students and 9(11.1%) of students who ever gambled are in 400 level.

Discussion of the findings

Several studies conducted on gambling behaviour among students have found out that age, family wealth status, peer influence, religion, educational status are significant predictor to gambling. People who come from poor homes are reputed to gamble more than those from rich family, Furthermore, when it also comes to problem associated with gambling behaviour, Dickerson et, al also suggest that male exhibit significant higher level of gambling addiction than their counterparts that are female.

The findings from this study shows that 67.5% of the students of Crawford University engage in gambling, out of which 82.7% are male and 14.3% are female. This indicates that males were more involved in gambling than females in the study. Importantly, the research revealed that there were larger percentage of students in Crawford University who engage in gambling, either the legalized form of gambling like the casino and the online sport bet, or the illegal forms of gambling which includes playing of cards. The study also revealed that a large Percentage of the students who gamble are Christians (58.8%). Also, 21.0% of the students who ever gambled are in Business Administration department, and they constitute the majority of students who engage in gambling. The study also confirmed that the age groups 20-24 have the majority of students who gamble (65.4%). Also, 40.7% of the students who gamble are in 300 levels, making them have the majority of gambling students.

More importantly, 53.1% of the students who engage in gambling come from household where their wealth status is above average, judging from this stance, we could conclude that peer influence is a major factor influencing gambling among students of Crawford University. Moreover, students whose parents have higher education engage more in gambling (42.0%), this confirms peer influence as a predictor for gambling.

Summary, Conclusion and Recommendations

Gambling is a form of behavior that has been identified to have serious consequences on gamblers' health, study-habit, academic performance, and has been reported to be related to some criminal related behavior (Oyebisi, Alao, & Popoola, 2012). Also, Gambling has been generally defined as betting or wagering money or something of value on an event that has an uncertain outcome with the possibility of winning money or materials (Korn & Shaffer, 1999; Potenza, Fiellin, Heninger, Rounsaville & Mazure, 2002). Public perceptions of gambling are often misleading. On the one hand, people are usually aware that gambling poses serious risks to those who are predisposed to gamble excessively. However, on the other hand, it is also acknowledged that gambling can have positive consequences for communities (e.g. via providing a source of revenue for sporting clubs or humanitarian causes) and can be an enjoyable pastime for individuals (Abbott & Cramer, 1993; Vong, 2009). For the occasional gambler, these behaviors may provide an innocuous opportunity for excitement, socialization, or boredom relief. When these behaviors increase, however, problem and pathological gambling create negative consequences in an individual's financial, social, and overall health. Gambling explored through the public health perspective looks at the effect of gambling on individual wellbeing and health, familial health, community health, health care system and public policy. Korn and Shaffer (1999) identified eight negative health and social consequences of gambling: gambling disorders, family dysfunction and domestic violence, youth and underage gambling, alcohol and other drug problems, psychiatric conditions, suicide and suicide ideation, significant financial problems, and criminal behavior.

The method of analysis adopted for this study is the frequency and percentages analysis, and to analyzing the quantitative data that were obtained from the field. The sample of the study consists of undergraduate Crawford Students.

Respondents were selected in order to have a quantifiable representation of the students i.e. 5% of the total population. The result indicated that 67.5% of the students of Crawford University engage in gambling, out of which 82.7% are male and 14.3% are female. This indicates that male was more involved in gambling than females in the study. Importantly, the research revealed that there were more single a larger percentage of students of Crawford University engage in gambling, either the legalized form of gambling like the casino and the online sport bet, or the illegal playing of cards. The study also revealed that there is a large percentage of the students who gamble are Christians (58.8%). 21.0 percent of the students who ever gambled are in Business Administration department, and they constitute the majority of students who engage in gambling. The study also confirmed that the age groups 20-24 have the majority of students who gamble (65.4%). Also, 40.7% of the students who gamble are in 300 levels, making them have the majority of gambling students.

More importantly, 53.1% of the students who engage in gambling come from household where their wealth status is above average, judging from this stance, we could conclude that peer influence is a major factor influencing gambling among students of Crawford University.

Moreover, students whose parents have higher education engage more in gambling (42.0%), this confirms peer influence as a predictor for gambling.

Conclusion

Majority of the respondents who ever gambled reported that they engage in such activities because they needed money. Despite the fact that some of these students come from a rich home and well educated parents, they still needed more money than their regular allowances. Most of the time, peer influence account for the reason why most people engage in gambling, these particular set of people will want to live a larger life like their friends and would decide to take on activities that would double or increase their regular income.

Recommendation

Judging from the findings of the study, the followings are recommended:

- (i) The University, through its entrepreneurial center should empower students on vocational training, with the aim of profit making.
- (ii) The University should also organize an orientation program to educate the students on the effect of peer influence on them or academics and social behavior.
- (iii) Gambling should be declared illegal, and gamblers should be arrested and punished
- (iv) There should be proper security prohibiting any form of gambling.
- (v) There should be skill empowerment of the student.
- (vi) Jobs should also be created to discourage the rate at which people gamble.

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