

**EXPLORING STUDENTS' RISK-TAKING BEHAVIOUR ON SURVIVAL
STRATEGIES IN EKOSODIN COMMUNITY, EDO STATE.**

BY

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**DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY
FACULTY OF SOCIAL SCIENCES
UNIVERSITY OF BENIN.**

SEPTEMBER, 2025.

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**A PROJECT SUBMITTED TO
THE DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY,
FACULTY OF SOCIAL SCIENCE, IN PARTIAL FULFILMENT OF THE
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CERTIFICATION

This is to certify that this study was carried out by IGBINOSA BLESSING AKERE with matriculation number SSC105931 in partial fulfilment of the requirement for the award of Bachelor of Science Degree (B.Sc) in the Department of Sociology and Anthropology, University of Benin, Benin City.

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DEDICATION

I dedicate this project to Almighty GOD who saw me through the very foundation and all the way to this very point of conclusion and to my earthly parent for their support.

ACKNOWLEDGEMENT

My sincere appreciation and gratitude go to God for His sufficient grace all through out the work. I want to also thank my parents for their all-round support, they have been a huge blessing to me. My gratitude also to my siblings, most especially my twin sister, Mercy.

A big appreciation to my project supervisor, Mr. Alenkhe for his support and contributions in making this work a success, thank you sir and may God bless you richly. And to Mr. Longe, thank you for knowledge and practicable life lessons taught, and also to all the lecturers in the department, who imparted knowledge in me, thank you and God bless you.

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ABSTRACT

Students in university communities often face economic, academic, and social challenges that compel them to adopt alternative survival strategies. This study therefore explored students' risk-taking behaviour (RTB) as survival strategies in Ekosodin community, focusing on the dominant forms, underlying factors, and institutional responses to such behaviours. The study was anchored on strain theory and rational choice theory, which together explains how financial pressure and peer pressures influences a students' engagement in Risk-Taking Behaviour .

A descriptive survey design was adopted, and a semi-structured questionnaire was administered to a total of 140 students, (but only 120 were recovered) residing in Ekosodin community. Data was analysed using the frequency tables, percentages and charts.

The findings revealed that gambling, exam malpractice , unsafe sex and substance abuse were the common RTBs. Although, adaptive forms of RTB, such as part-time jobs and night class, were reported more frequently than maladaptive ones. Peer influence and economic strain emerged as the main drivers of RTB. Institutional support was widely reported as not existing or very weak.

The study concludes that the risks students engage in daily can both serve as positive and negative coping mechanisms. It recommends that the University strengthen support and welfare policies and also redesign awareness programmes to be more interactive and student friendly.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Globally, the transition from childhood to adulthood is accompanied by a sense of newfound independence and responsibility. It is during this phase that individuals begin to discover who they are and what they want to be known for. The Campus life itself presents a unique set of opportunities and its corresponding challenges. As they navigate the system's rigorous demands and processes, they tend to engage in various risk-taking behaviours as a means of coping and survival. Risk itself is an integral part of life. "Risk-taking behaviour is any consciously or unconsciously controlled behaviour with a perceived uncertainty about its outcome, possible benefits or costs for the physical, economic or psycho-social wellbeing of oneself or others." (Trimpop, 1992)

Irwin (2006) defined Risk taking behaviours as volitional behaviours that increases the likelihood of harm or injury to oneself or others; it could be in eating behaviours, substance use, sexual activity, delinquency and every other form of behaviour that involves potential negative consequences. In line with previous research, the adolescents' brain is not fully developed till about age 25 thereby suggesting that that adolescents' judgement and decision making are also limited i.e. they lack the means of making and fulfilling sound decisions and therefore make several mistakes which may affect them for a lifetime. (Xu, 2023). These decisions are what we refer to as Risk-taking behaviour.

Survival strategy, on the other hand, refers to actions or behaviours employed by individuals to deal with certain challenging situations and to meet their basic needs and improve their status. (Garmezy, 1991). Survival strategies may refer to any behaviour, technique or plan

adopted by an individual or group to cope with situations, adversities or hardships. Survival strategies in this sense could refer to “coping mechanisms” or “adaptive behaviours” employed by individual or groups. (Garmezy, 1991).

The dynamic environment of campus life offers students both amazing opportunities and difficult obstacles. Risk-taking behaviour in this setting can take many different forms, such as financial decisions, social experimentation, academic wagers, or even involvement in potentially harmful activities. However, risk taking has also been shown to be an integral aspect of transitioning into adulthood, particularly if it is goal oriented and motivated (Jessor, 1991); risk taking is not merely for passion driving, but it sometimes has goals on a personal level (Shapiro, Siegel, Scovill, & Hays, 1998) or relational level (Engels & ter Bogt, 2001). A modest degree of risk-taking in the youthful age seems to be tied to norms and associated with some positive cognitive characteristics (Shedler & Block, 1990). Students simultaneously learn coping mechanisms to deal with social, economic, and personal demands. Students may take part in unconventional academic pursuits, business endeavors, or even political activism in an effort to express who they are and take advantage of scarce opportunities, promoting their self-interests. Such measures are frequently deliberate responses to challenging situations. (Balogun, 2017).

These behaviours could vary in types or forms, such as academic risk-taking, health risk-taking, social risk-taking and so on. (Kuther, 1995). Take for example, a student with a low self-esteem but has defense or presentation to make, and in order to make a good impression and to pass such course, he turns to drugs to boost his morale not regarding the damage it could cause to his body system. Reviewing all these, it is therefore necessary to seek and understand the various forms of risk-taking behaviour and its relationship to student’s survival on campus.

1.2 Statement of the Problem

According to the World Health Organization (WHO), risky behaviour is a major cause of morbidity and mortality among young adults (WHO, 2018). In Nigeria, the prevalence of risk-taking behaviour among campus student is on the rising. The National Bureau of Statistis (NBS) estimates that about 30% of Nigerian youth engage in substance abuse, while 25% engage in unprotected sex (NBS, 2019) leaving less than 50% actually clean. Though the statistics are on the increase when compared globally. For example, the WHO reports that 16% of the young people worldwide engage in hazardous drinking, while 36% reports to having unprotected sex. (WHO, 2018).

Risk-taking behaviours as earlier mentioned has the tendency to invoke harm or danger to an individual, these behaviours such as smoking, reckless driving, cheating in examination, unprotected sex, promiscuity, keeping unhealthy dietary habits and so on could pose a huge threat to their physical, mental, academic, financial and possibly spiritual wellbeing. K.Michael & H. Ben-Zur, (2007). Several literatures have shown that these strategies employed by students are backed up by demographic, psychological, socio-economic and environmental factors. Young adults are defined by the World Health Organization (WHO) as individuals aged 18 to 24. University students make up a quarter of the world's population in this category, and nearly 90% of them live in low-income and countries with middle incomes.

For example, Students who come from poor economic background are more likely to engage in risk-taking activities like shoplifting, smoking, joining of cult groups etc. which will lead to an increase in criminal activities, increase in rates of students drop out, increased hooliganism and other nefarious activities. (Siqueira, DiClemente & Hansen, 2016). Other factors such as stress, anxiety, peer pressure etc. can contribute to risk-taking behaviour or

establishment of coping mechanisms. Stress level and anxiety has a direct impact on students' overall performance. To handle the increase in stress and anxiety levels related to their needs, students from financially sound families often rely on coping strategies (Suldo et al., 2008). Beyond these factors, the sad truth is that risk-taking behaviour among university students is often a coping mechanism for deeper issues. Many students struggle with poverty, grappling financial struggles and ill health, leading them to seek solace in risk-taking behaviours.

Despite growing literatures on student's behaviour, there remains a wide gap in understanding and assimilating the relationship between risky behaviours and survival strategies as most of these risk-taking actions or behaviours can mar or possibly destroy a person's future. It's important to address the growing relationship between risk-taking and survival strategies in order to get a holistic understanding of how student balance risk and resilience in a changing and complex environment, as it might help professionals to develop programs focused on improving student's living or lifestyle on campus.

1.3 Research Question

- i. What types of risk-taking behaviour are prevalent among students?
- ii. What are the factors influencing risk-taking behaviour among students?
- iii. How do students perceive these risk-taking behaviours as means of survival?
- iv. What are the dimensions of risk-taking behaviour among students?
- v. What roles do universities play in promoting or reducing risk-taking behaviour among students?

1.4 Objectives of the Study

The General objective of this study is to explore risk-taking behaviours as survival strategies among students residing in Ekosodin community. Other specific objectives include:

- i. To determine dominant risk-taking behaviours among students.
- ii. To investigate the motivating and underlying factors that propel risk-taking behaviours.
- iii. To analyze the role of risk-taking behaviours as survival strategies.
- iv. To identify the dimensions of risk-taking behaviour among students.
- v. To identify the roles played by the university in promoting or reducing Risk-taking behaviour among students.

1.5 Significance of the Study

Irrespective of abundant and available literatures on risk behaviour and campus life, very few portrays the relationship between risk-behaviours and survival strategies in the campus environment, to which this study aims to cover thereby providing valuable insights to educational bodies, counselors, and policymakers by presenting risk-taking as both a potentially adaptive response to the demands of campus life .and as a form of deviance. By doing this, it offers a fresh viewpoint that could help create campus policies and support networks that are effective at lowering needless risks and promoting resilience.

Understanding the motivating factors of risky behaviours like substance abuse, unhealthy eating habits, more unprotected sex and others could also provide insights and possibly a breakthrough to educators, counselors and policy makers who seek to provide a conducive environment for living and learning. It highlights these underlying factors to be peer pressure, stress, and economic struggles amongst others.

Above all, this study seeks to contribute to the creation of a safer and more supportive living conditions and environment, where students are empowered to become better versions of themselves, thrive academically and succeed in goal attainment without constituting as nuisance in the society.

1.6 Scope of the Study

This study aims at investigating the risk-taking activities common among Campus students living in Ekosodin community.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 CONCEPTUAL FRAMEWORK

2.1.1 Risk Taking Behaviour

Risk-taking behaviour refers to actions or decisions that expose individuals to the possibility of adverse outcomes such as physical harm, psychological distress, academic failure, or legal consequences usually undertaken in pursuit of a perceived benefit or necessity (Steinberg, 2017).

At its core, it involves engaging in actions or making choices that carry a significant probability of adverse outcomes whether physical, emotional, academic, legal, or financial. For example, university students may engage in risk-taking behaviour such as substance use or unsafe sexual practices not merely out of recklessness but as a way to cope with stress, assert independence, or improve their social standing (Arnett, 2016). Furthermore, in contexts where legitimate opportunities are scarce such as limited financial resources or inadequate institutional support risk-taking may become a calculated survival strategy. Students might participate in activities like informal trading, transactional sex, or cyber fraud to meet their basic needs (Ige & Solanke, 2020; Oyeoku et al., 2022).

2.1.2 Survival Strategies.

Survival strategies encompass the range of adaptive behaviours, coping mechanisms, and resource-seeking actions individuals employ in response to adverse conditions that threaten their basic physical, emotional, or psychological well-being (Lawrence & Ike 2015). Financial challenges remain a major concern for university students, particularly in developing countries such as those in Africa. Limited access to adequate funding sources often compels students to

devise various financial survival strategies to support their academic pursuits and daily living expenses.

Oftentimes, students in their effort to balance their academic responsibilities with personal and financial struggles tend to engage in unconventional and, most often, risky means in achieving such goals. Adekoya & Ojo, (2020) also stated that these strategies range from legitimate financial management approaches to more informal and sometimes risky behaviours aimed at bridging the gap between their financial needs and resources. One common strategy is reliance on scholarships, bursaries, and financial aid provided by universities, government agencies, or private organizations. According to Nyarko and Osei (2021), students who secure scholarships experience reduced financial stress, which positively impacts their academic performance. However, competition for such financial support is often high, and many students remain ineligible or unable to access these funds. Many students participate in informal economic activities such as vending, tutoring, or digital entrepreneurship (Okafor, Okechukwu, & Chukwu, 2019). Digital entrepreneurship such as freelance graphic design, content creation, or social media influencing has recently gained prominence, providing flexible income opportunities compatible with academic schedules (Okoro & Okolie, 2022). Unfortunately, some financial survival strategies among students may involve risk-taking behaviours such as engaging in transactional sex, gambling, or academic dishonesty to obtain money (Ige & Solanke, 2020). These actions carry potential negative consequences including health risks, legal issues, and academic sanctions.

Various authors have stated different types of survival strategies in relation to the various challenges faced by students. These strategies are generally categorized into economic, academic, social, and psychological/behavioural domains.

Economic Survival Strategies: Economic survival strategies refer to the range of adaptive behaviours and informal activities students undertake to navigate financial hardship while pursuing higher education. Students employ these strategies to generate income to meet their basic needs such as food, rent, transportation, academic materials and school supplies. A major economic survival strategy involves participating in the informal economy. Students engage in petty trading, hairdressing, tailoring, running phone recharge card businesses, and selling food or snacks on campus. These ventures offer flexible hours and immediate income, making them suitable for students managing academic responsibilities. Nyewe (2022) investigates the survival strategies of students from low-income families in a rural-based South African university, providing insights applicable to the Nigerian context. He noted that students adopt various coping mechanisms to navigate financial challenges. Students from low-income families encounter significant obstacles, including financial constraints, lack of essential academic resources (such as laptops and textbooks), and exposure to unsafe environments. Hence, students adopt various survival mechanisms like accessing university financial aid schemes, taking up part-time employment to supplement income and meet basic needs. Ige and Solanke (2020) reported that a significant number of female university students in Nigeria are involved in transactional sex to cope with financial hardship, pointing to broader issues of poverty, gender inequality, and inadequate institutional support. Though ethically and psychologically concerning, this strategy is often driven by economic desperation. Furthermore, a study conducted by Oni *et al.* (2025) highlights that economic challenges in Nigeria have prompted many undergraduate students to engage in social media entrepreneurship for financial sustainability. The study found a significant positive relationship between undergraduate motivation and engagement in social media entrepreneurship, as well as a positive association

with academic performance. Survival strategies manifest as various coping mechanisms to handle academic, social, and financial pressures. These strategies can be constructive, such as seeking academic support, or maladaptive, like engaging in academic dishonesty. The choice of strategy often depends on the individual's environment, available resources, and personal values.

Academic Survival Strategies: Academic survival strategies refer to the deliberate or improvised actions students take to manage academic pressures, maintain academic performance, and ensure graduation. These are coping mechanisms students employ to navigate educational challenges, especially in situations where institutional support is lacking, resources are scarce, or personal difficulties arise. These strategies can be constructive or unethical, depending on the student's environment and values. (Freire et al., 2020; Johnson, 2019). According to Azemi *et al* (2019), one of the most commonly adopted academic survival strategies is group work and peer tutoring. Students form informal study groups to share materials, discuss difficult topics, and jointly solve academic tasks. This approach not only enhances understanding but also builds confidence and fosters a sense of academic community among students and mutual support. It is particularly beneficial in institutions where academic counseling and mentoring are weak or non-existent. With the proliferation of internet-based resources, many students now turn to online tools such as open-access journals, educational platforms like Coursera, YouTube academic channels, and shared digital libraries. These tools enhance self-directed learning and bridge gaps in institutional support. (Okolie & Ogbondah, 2021). According to Omonijo *et al.*, (2017), some students turn to unethical survival strategies such as plagiarism, impersonation during exams, and paying others to complete assignments when faced with overwhelming academic pressure. In some cases, students engage the services of so-called academic contractors i.e. individuals who prepare assignments, sell exam materials, or offer “insider help” for a fee. Though highly

discouraged and unethical, this practice has gained traction due to institutional loopholes and weak enforcement mechanisms as highlighted by (Okafor & Eze, 2019).

Social Survival Strategies: Social survival strategies refer to the methods and behaviours students adopt to navigate the interpersonal, cultural, and communal challenges of campus life. Students engage in social survival tactics to manage peer relationships, integrate into campus communities, and cope with the psychosocial demands of university life (Ravhuhali et al., 2022). For many students, **building and maintaining peer networks** is central to social survival. These networks act as channels for information and resource sharing, offer emotional support, and create a feeling of community. Students from similar backgrounds often form cliques or affinity groups as a buffer against alienation and marginalization. Participation in student associations and organizations, such as academic clubs, religious organizations, and ethnic unions, is another crucial tactic. These organizations often function as safe spaces where students can express themselves, find guidance, and develop a shared sense of identity. Participation has also been linked to improved self-esteem, leadership skills, and academic motivation (Ravhuhali et al., 2022). In the digital era, social media platforms have emerged as new arenas for social survival. Students use platforms like WhatsApp, Instagram, and X (formerly twitter) to build communities, express concerns, and seek both emotional and academic support. These platforms help students maintain existing relationships and establish new ones across different campuses and regions, especially when in-person interaction is limited (Okoro & Okolie, 2022). Moreover, religious affiliation serves as a vital form of social support. In many African universities, religious fellowships and societies provide spiritual guidance and community bonding that help students cope with stress and maintain discipline. Religious engagement has also been shown to reduce the likelihood of engaging in high-risk behaviours (Akinbobola & Olayemi, 2020). Social

survival strategies help students navigate the complex social terrain of university life. They play a crucial role in students' overall well-being and success, particularly in environments where formal support structures are inadequate.

Psychological/Behavioural Survival Strategies: Psychological or behavioural survival strategies refer to the internal coping mechanisms and behavioural adaptations that students employ to manage stress, emotional distress, academic pressure, and socio-economic hardship during their time in university. These strategies are often subtle, deeply personal, and can have both positive and negative implications for students' well-being. Where students often grapple with financial instability, overcrowded learning environments, and limited access to mental health services these psychological strategies become essential for maintaining emotional balance and functionality (Ravhuhali et al., 2022). Some students cope with stress by withdrawing socially to avoid confrontations or peer pressure. While this can protect them from harmful influences, prolonged isolation may also lead to loneliness and mental health decline. Many students adopt cognitive reframing the practice of interpreting challenges as opportunities for growth. According to Nweze and Okonkwo (2020), students who consciously engage in positive thinking and self-motivation tend to display higher academic perseverance despite harsh conditions. A maladaptive psychological strategy includes the use of alcohol, drugs, or excessive entertainment (e.g., gambling, binge-watching, gaming) to escape real-life stressors. While these behaviours offer short-term relief, they are linked to negative academic and health outcomes. In many African societies, religion and spirituality play a central role in coping with psychological stress. Students often turn to prayer, religious gatherings, or spiritual mentorship as a source of hope, inner peace, and strength. This form of emotional grounding has been shown to reduce feelings of helplessness and promote adaptive behaviour (Akinbobola & Olayemi, 2020).

Psychological and behavioural survival strategies are vital for sustaining students' mental health and academic performance in the face of adversity. The effectiveness of these strategies often depends on the individual's social background, access to support systems, and personal coping style. Recognizing and strengthening positive psychological strategies while addressing the risks of maladaptive behaviours is key to promoting student well-being in campus communities.

2.1.3 Campus Community

The campus community refers to the collective body of individuals and institutions that constitute the university environment students, faculty, administrative staff, as well as the policies, traditions, and social dynamics that shape campus life. It is a semi-structured space where students experience relative autonomy but also face various pressures to conform, perform, and survive. Cheng, D. X. (2004). In African universities, this space is often marked by a mismatch between expectations and resources. Students are expected to perform academically while simultaneously navigating food insecurity, inadequate housing, rising tuition costs, and limited psychological support. The campus becomes not just a place of learning, but also a battleground for survival, where social status, economic disparities, and institutional inefficiencies intersect.

2.2 Prevalence of Risk-Taking Behaviour among University Students

Risk-taking behaviour is notably prevalent among university students globally, but it manifests uniquely in different contexts based on socio-economic, cultural, and institutional factors. Among African university students, the prevalence of risk-taking behaviours has gained increasing attention due to its significant impact on student health, academic performance, and overall campus safety. Studies indicate that financial hardship, peer pressure, and limited institutional support significantly influence these behaviours, which include substance abuse,

unsafe sexual practices, academic dishonesty, and involvement in campus cultism (Ige & Solanke, 2020). Olumide et al. (2016) found that nearly 60% of Nigerian university students surveyed reported engaging in at least one risky behaviour.

2.2.1 Common Risk-Taking Behaviour among University Students

University students are a population vulnerable to engaging in various risk-taking behaviours due to transitional life stages, peer influence, economic pressures, and the search for identity and autonomy. In African universities, these behaviours are particularly influenced by socio-economic challenges, institutional dynamics, and cultural factors.

Substance Abuse

Substance abuse, including alcohol consumption, tobacco smoking, and illicit drug use, remains one of the most widespread risk behaviours among university students. The social environment and peer pressure often encourage experimentation with substances, which can lead to addiction and adverse health outcomes. Asagba, *et al* (2021) found that approximately 45% of Nigerian university students reported regular alcohol use, with a notable percentage engaging in binge drinking.

Unsafe Sexual Practices

Risky sexual behaviours, such as unprotected sex, multiple sexual partners, and transactional sex, are prevalent among students, posing significant risks of sexually transmitted infections (STIs), including HIV/AIDS, and unwanted pregnancies. Financial hardship is a strong motivator for transactional sex, especially among female students, as revealed in Ige and Solanke's (2020) study where 35% of female students in Nigerian universities engaged in such practices as a survival strategy.

Academic Dishonesty

Academic risk-taking includes cheating, plagiarism, and the use of “academic middlemen” to complete assignments or examinations. Due to high academic pressure and limited institutional support, many students resort to dishonest practices to meet graduation requirements. Omonijo *et al.*, (2017) report that over half of surveyed students admitted to engaging in academic dishonesty at some point during their studies.

Involvement in Campus Cultism and Violence

Despite institutional bans, student cultism remains a serious issue on many African campuses, often linked to violence, intimidation, and criminal activities. Ekpoh *et al* (2020) estimate that up to 20% of students in some Nigerian universities are involved in cult-related groups, contributing to unsafe campus environments.

Internet Fraud and Cybercrime

With the rise of digital technology, some students engage in internet fraud (commonly known as “Yahoo Yahoo” in Nigeria) and other cybercrimes as alternative income sources. This form of risk-taking not only poses legal risks but also undermines moral and social values (Okafor *et al.*, 2019).

Gambling

Gambling activities, including sports betting and lottery participation, have grown in popularity among students seeking quick financial gains. While sometimes seen as recreational, gambling can lead to financial loss and addiction (Koomsoon *et al.*, 2017).

2.3 Factors Influencing Risk-Taking Behaviour

Risk-taking behaviour among university students is shaped by a complex interplay of personal, social, economic, and institutional factors. These factors not only determine the likelihood of such behaviours but also influence the forms they take and the consequences that follow. Several distinctive influences are at play due to socio-economic conditions, institutional limitations, and cultural norms.

Economic Hardship

One of the most significant and enduring factors that influences university students' willingness to take risks is financial hardship, particularly in situations where students lack sufficient institutional or familial financial support. Financial instability is not only common at many African universities, but it is also exacerbated by high tuition costs, a lack of scholarships, and a poorly funded educational system. Students are forced to look into alternative, sometimes risky ways to survive because of their precarious financial situation. Ige & Solanke (2020) found that economic stress is a major driver of transactional sexual relationships among university students in Nigeria where students engage in sexual relationships in exchange for money, school fees, housing, or other forms of material support. This practice is often not framed as prostitution but rather as a necessary coping mechanism. Students may also turn to informal entrepreneurship or take risky financial decisions (e.g., gambling, risky investments or even “Yahoo Yahoo”) in a bid to support themselves through school (Ndubuisi-Okolo & Nwagbala, 2023). However, in a more constructive light, many students engage in informal entrepreneurship, including digital freelancing, campus-based sales, and online trading. According to Okoro and Okolie (2022), Nigerian university students are increasingly turning to digital entrepreneurship as a survival strategy, though the digital economy itself carries inherent risks due to volatility, scams, and inconsistent income.

Peer influence

One of the most influential social forces on student decision-making is peer influence, especially in university settings where identity development, autonomy, and social belonging are all on the line. Students are highly receptive to their peers' norms, behaviors, and expectations during this time. Taking risks frequently becomes a group activity with shared benefits that outweigh any potential drawbacks. Xu (2023) explains that peer influence strongly amplifies adolescent and young adult risk-taking. When peer groups view certain behaviours as a means of gaining social approval or managing stress, individuals are more likely to conform even against their better judgment. As Irwin et al. (2009) also noted, the need for peer validation can override individual risk perception, especially in environments where emotional independence is still under development. For many students, the desire to “fit in” outweighs rational decision-making.

Developmental and Psychological Factors in Risk-Taking Behaviour

University students mostly adolescents and young adults aged between 16 and 25 occupy a life stage marked by significant psychological, emotional, and neurological changes. These developmental processes critically influence their capacity to assess and respond to risk (Arnett, 2000; Steinberg, 2008; Irwin et al., 2009). As Irwin et al. (2009) note, this developmental phase is associated with greater impulsivity, a heightened need for peer approval, and increased sensitivity to rewards, all of which fuel risky decisions. It has also been revealed that the prefrontal cortex, responsible for decision-making and impulse control, continues developing into the mid-20s. As a result, many students underestimate long-term consequences and overvalue immediate gratification. This makes them more susceptible to behaviours like

unprotected sex, binge drinking, and academic dishonesty particularly when these behaviours offer short-term relief or peer validation. In many African university environments, students face chronic stress related to finances, housing, security, and academic pressure. Stress impairs rational thinking and often pushes students toward maladaptive coping strategies, including substance abuse, internet fraud, or transactional sex. Irwin et al. (2009) emphasizes that stress, combined with an immature reward system, intensifies risky choices, especially in emotionally charged or uncertain contexts. For example, Ige and Solanke (2020) found that students in Nigerian universities under economic pressure were significantly more likely to engage in transactional sexual relationships a survival-based risk often framed as necessity rather than delinquency. Depression, Anxiety and Trauma can also contribute to Risk-taking behaviour.

Institutional Factors

Weak institutional support, such as poor academic advising, lack of mental health resources, and ineffective student welfare systems, can make students feel neglected or unsupported, leading them to fend for themselves often through high-risk behaviours. The absence of a strong student support network may push students toward self-devised survival mechanisms, such as substance use or academic dishonesty. Kansara & Makvana (2020) observed that environmental factors, including school or institutional support systems, play a role in students' tendencies to take risks.

Cultural and Societal Norms:

Cultural expectations, gender roles, and social stigmas can exert significant pressure on university students, pushing them toward various risk-taking behaviours. For example, in some African contexts, masculinity is culturally associated with assertiveness and dominance, often linked to risky practices such as aggressive competition, substance use, or multiple sexual

partnerships. On the other hand, female students may be pressured to conform to beauty ideals or become economically dependent, leading some to engage in transactional sex or unsafe social practices. Airhihenbuwa and Obregon (2000) emphasize that health-related behaviours, including risk-taking, are deeply embedded in sociocultural contexts. Their work underscores how societal norms and cultural models shape individual decision-making, particularly in African settings, where communal values and identity are strongly tied to social behaviour. This cultural embeddedness influences how risk is perceived and whether certain behaviours are normalized or stigmatized within a given group.

Family Structure and Lack of Support

Family dynamics play a crucial role in students' propensity to engage in risk-taking behaviours. Research indicates that students from single-parent or polygamous families, or those lacking adequate parental support, are more likely to engage in transactional sex. A study published in BMC Public Health found that lack of family support and the death of a parent increased the likelihood of students engaging in transactional sex.

2.4 Risk-Taking Behaviour as Survival Strategies among Students.

Risk-taking behaviour among university students is not merely a function of youthful impulsivity or deviance; rather, it is often a rational and adaptive response to challenging socio-economic and institutional environments. When students are faced with financial hardship, lack of support systems, inadequate accommodation, and limited access to academic resources, many adopt behaviours that may be perceived as risky in order to survive or succeed.

Economic stress is a major driver of transactional sexual relationships among university students in Nigeria, often framed as necessary for survival rather than mere deviance. (Ige & Solanke, 2020) This aligns with broader findings that financial instability compels students to adopt high-

risk coping strategies, especially in under-resourced educational environments (Ndubuisi-Okolo & Nwagbala, 2023). Due to limited scholarships, high tuition fees, and poor government funding, students may resort to high-risk informal economic activities such as cyber fraud, illegal betting, and unsafe jobs. In their study, Okafor, Okechukwu, and Chukwu (2019) found that over 40% of Nigerian students rely on informal economic activities to survive financially highlighting a clear link between economic precarity and risk-taking. Examples of risks that can serve as survival strategies include:

- **Transactional Sex for Basic Needs:** Transactional sex, where students engage in sexual relationships in exchange for financial support or material goods, is a prevalent survival strategy among university students facing economic hardship. Studies have shown that financial instability, lack of family support, and the need to afford tuition, accommodation, or daily necessities drive students, particularly females, into such arrangements. This behavior is often rationalized as a means to an end rather than a moral failing. (Ige & Solanke, 2020)
- **Cyber Fraud ("Yahoo Yahoo") as a Quick Financial Fix:** The phenomenon of "Yahoo Yahoo," involving internet fraud schemes, has become an attractive avenue for some Nigerian university students seeking financial gain. These scams range from phishing and identity theft to more sophisticated operations involving romance scams and cryptocurrency fraud. The allure lies in the potential for substantial financial rewards with relatively low immediate risk, especially in a context of high youth unemployment. (The Conversation, 2016).
- **Drug Use to Manage Academic Pressure or Social Anxiety:** Some students have turned to drug use as a means of coping with the pressures of academic performance

in addition to personal and social difficulties. It is common practice to use substances like marijuana, alcohol, and stimulants to reduce stress, improve concentration, or escape psychological distress. However, this frequently perpetuates a cycle of dependency, decreased academic achievement, and mental health issues. Hanafi (2025)

- **Self-Medication and Use of Un-prescribed Drugs:** In the absence of affordable or accessible healthcare, students may resort to self-medicating with over the counter or prescription drugs obtained without proper medical advice. This behaviour, though risky, is often perceived as a survival strategy to manage illness while avoiding the costs or bureaucracy of formal healthcare. Osemene & Lamikanra (2012). Students may also turn to traditional or herbal medicines due to cultural beliefs or cost-saving motives. However, unregulated herbal treatments can pose health risks due to incorrect dosages or harmful interactions.
- **Engagement in Unregulated or Illegal Part-Time Jobs:** In the absence of sufficient financial support, students may take up part-time jobs that are unregulated or illegal, such as working as unlicensed ride-hailing drivers or security personnel. While these jobs provide immediate income, they often lack legal protections and expose students to various risks, including exploitation, legal repercussions, and physical harm.

2.5 Dimensions of Risk-Taking Behaviours among Students

Risk-taking behaviour (RTB) among students can be broadly categorized into two spectrums: adaptive and maladaptive. This distinction is important because not all risk-taking is inherently negative some risks promote growth and resilience, while others cause harm and setbacks.

2.5.1 Adaptive Risk-Taking

Adaptive risk-taking involves deliberate, often strategic behaviour where students take chances that may carry some risk but are aimed at achieving constructive outcomes especially in resource-scarce or stressful environments. Among students, these risks are typically shaped by the need to survive, succeed academically, and grow personally. It could occur in various ways;

Entrepreneurial Engagement and Economic Innovation

One of the most common manifestations of adaptive risk-taking is student entrepreneurship. In the face of financial hardship, many students take calculated risks by starting small businesses or engaging in digital income-generating activities. These actions, although uncertain, are driven by the desire to be self-reliant and reduce economic vulnerability. Shittu, Amao-Taiwo, and Ekpe-Iko (2022) highlight that participation in entrepreneurship education fosters entrepreneurial skills, confidence, and resilience among university students, positioning them to make informed economic decisions.

Academic Resilience and Exploratory Learning

Students also display adaptive risk-taking in their academic lives by enrolling in challenging courses, participating in research projects, or seeking leadership positions in student bodies. These choices may involve high workloads or the possibility of failure, but they also promote skill acquisition, resilience, and long-term benefits. According to Jackson and Wilton (2017), taking academic risks, such as choosing interdisciplinary programs or studying abroad, fosters intellectual growth and improves student employability.

Social Exploration and Relationship Building

Navigating new social environments, joining unfamiliar networks, or stepping into culturally diverse peer groups are also forms of adaptive risk. These actions may initially provoke anxiety or uncertainty, but they expand students' social capital, communication skills, and emotional

resilience. Tinto (1993) argues that student retention and success are often tied to social integration, which requires students to actively explore and engage with their campus community.

Technological and Digital Experimentation

In an increasingly digital world, some students take adaptive risks by experimenting with digital platforms such as launching YouTube channels, blogging, or offering freelance services online. While such activities may require learning new skills or facing online criticism, they serve as productive survival strategies. These efforts help students earn income, build portfolios, and increase digital fluency. Okoro and Okolie (2022) found that digital entrepreneurship has become a significant survival mechanism for many Nigerian university students, enhancing their autonomy and economic resilience.

2.5.2. Maladaptive Risk-Taking

Maladaptive risk-taking refers to behaviours that are counterproductive, dangerous, or harmful to an individual's long-term well-being. While such behaviours may serve as immediate responses to socio-economic pressures, emotional distress, or institutional failures, they often result in adverse physical, psychological, academic, or legal consequences. Among university students, these behaviours frequently emerge as coping mechanisms when adaptive strategies are unavailable, inaccessible, or perceived as ineffective.

Health Risks

One of the most alarming dimensions of maladaptive risk-taking is its impact on health. Students under pressure may resort to:

- Substance abuse (alcohol, marijuana, prescription stimulants) to manage stress or anxiety, especially during examinations or periods of academic uncertainty.

- Unsafe sexual practices, often in the context of transactional sex or spontaneous encounters influenced by peer norms or economic need, increase vulnerability to sexually transmitted infections (STIs), unintended pregnancies, and emotional trauma.

Research by Ige and Solanke (2020) demonstrated that many Nigerian university students engage in transactional sexual relationships to cover basic needs like food, rent, or tuition. Despite knowing the risks, students often prioritize survival over health due to systemic deprivation.

Legal and Ethical Risks

In the absence of legitimate means of survival, students may engage in illegal or unethical practices:

- Cybercrime ("Yahoo Yahoo"), which includes online scams, identity theft, or romance fraud, is often seen as a fast-track escape from poverty.
- Cultism and gang involvement, which may offer perceived protection, social status, or financial incentives, expose students to violence, exploitation, and criminal records.
- Cheating in exams and academic dishonesty may be used to meet performance expectations under immense academic pressure.

Psychological Harm

The cumulative stress of academic competition, social isolation, and financial hardship can drive students toward maladaptive behaviours that directly harm their psychological well-being:

- Self-harm and suicidal ideation have been increasingly reported among students unable to cope with overwhelming stressors.
- Chronic anxiety and depression, often worsened by substance use or a risky lifestyle, lead to impaired academic performance and strained social relationships.

- Students may experience emotional disconnection, guilt, or trauma after engaging in high-risk survival strategies like sex work or scams.

2.6 University Role in Promotion and Reduction of Risk-Taking Behaviour

Universities serve not only as centers of learning but also as complex social ecosystems where students undergo significant developmental transitions. Within this space, students are exposed to newfound freedoms, responsibilities, and pressures that shape their identity, social orientation, and coping mechanisms. The university setting thus becomes a critical environment in which risk-taking behaviours can either flourish or be curtailed, depending on the institutional context. When universities fail to provide adequate mental health support, career guidance, or financial assistance, students are more likely to adopt maladaptive survival strategies. Conversely, campuses that invest in holistic student welfare such as mentorship programs, peer counselling, and skills development tend to foster resilience and responsible behaviour. As observed by Ravhuhali *et al.*, (2022), the presence or absence of enabling support systems significantly determines whether students engage in constructive or risky behavioural patterns.

Promotive Factors from Institutional Gaps

In many African universities, systemic gaps in student welfare, counselling services, and financial aid may unintentionally foster an environment conducive to risk-taking behaviours. A lack of psychosocial support, inadequate academic advising, and insufficient campus security may leave students vulnerable to negative peer influence, substance abuse, transactional sex, and other maladaptive coping mechanisms (Ndubuisi-Okolo & Nwagbala 2023). These institutional deficiencies create an environment where students may struggle to navigate academic and social

challenges effectively, increasing the likelihood of engaging in risky behaviours. For instance, without adequate counselling services, students facing emotional or psychological stress may resort to substance use as a coping strategy. Similarly, the absence of robust academic advising can lead to academic underperformance, prompting some students to consider unethical means to achieve academic success. Furthermore, insufficient campus security can expose students to unsafe situations, making them more susceptible to exploitative relationships or activities. Addressing these institutional gaps is crucial in mitigating risk-taking behaviours and promoting a safer, more supportive university environment.

Regulatory and Disciplinary Measures

Universities also play a regulatory role through codes of conduct, enforcement of academic integrity, and disciplinary panels. While punitive approaches may have deterrent value, they must be balanced with rehabilitative efforts. Simply punishing misconduct without addressing underlying causes may push students further into isolation or more covert behaviours (Omonijo et al., 2017).

Educational and Awareness Campaigns

Educational campaigns on drug abuse, sexual health, cybercrime, and mental wellness have shown positive outcomes in reducing high-risk behaviours. The inclusion of life skills and ethics courses in university curricula has been recommended to prepare students for real-world challenges without resorting to maladaptive solutions (Ige & Solanke, 2020).

2.7. Theoretical framework

2.7.1 Strain Theory

Strain Theory was originally proposed by **Robert K. Merton** in **1938** in his seminal work "*Social Structure and Anomie.*" Merton sought to explain why individuals especially those from disadvantaged backgrounds engage in deviant behaviour despite living in a society that values success. Strain Theory posits that individuals engage in deviant or risk-laden behaviour when they experience disconnect or a strain between societal goals and the legitimate means to achieve them. That is, when people are pressured by their circumstances and cannot achieve success through the legitimate means, they tend to result in alternative strategies, some of which may be risky or deviant.

Merton's Central Argument lays on the idea that, modern society promotes universal cultural goals (e.g., financial success, status, academic achievement), but access to legitimate means of achieving those goals (like education, stable employment, or support systems) is unequally distributed. When people cannot achieve goals through socially accepted means, they experience strain, leading some to adopt non-conventional or risky behaviours to succeed.

In the context of university students in African campus communities, Strain Theory is particularly relevant. Many students face financial hardship, limited institutional support, and scarce legitimate opportunities to meet their basic needs or aspirations. As a means of surviving, some people are forced to engage in novel, sometimes risky behaviors (Agnew, 2006; Merton, 1938). For example, when formal avenues to funding education and livelihood are inadequate, students may resort to transactional sex, cyber fraud, or informal entrepreneurial ventures to cope with economic and social pressures (Ige & Solanke, 2020).

According to Agnew (2006), Strain Theory explains risk-taking as an adaptive response to structural inequality and blocked opportunities rather than simply as deviance. It helps frame

these behaviours within the broader socio-economic and institutional contexts of African universities, where survival often requires navigating an environment of scarcity and uncertainty. Robert K. Merton's Strain Theory identifies five types of deviant adaptations individuals may adopt in response to the disjunction between culturally approved goals and the legitimate means to achieve them. Each type reflects a different way of coping with strain or anomie.

- 1. Conformity:** Individuals accept both the culturally approved goals and the legitimate means of achieving them. For example, a student who works hard, studies diligently, and relies on scholarships or part-time jobs to finance their education. Merton (1938) described this as the most common adaptation where people strive to achieve societal goals through accepted methods.
- 2. Innovation:** Individuals accept the goals but reject or find alternative (often illegitimate) means to achieve them. For example, A student who desires financial stability but resorts to transactional sex or cyber fraud ("Yahoo Yahoo") to pay tuition fees or meet daily needs. Merton (1938) pointed out that this form often leads to criminal or deviant behaviour when legitimate means are blocked.
- 3. Ritualism:** Individuals abandon or scale down the cultural goals but rigidly adhere to socially approved means. For example, a student who gives up on the goal of graduating with honors but continues to attend classes and follow institutional rules without ambition for high achievement. Merton (1938) noted this type often appears when individuals become resigned or cynical about success but still conform to norms.
- 4. Retreatism:** Individuals reject both cultural goals and the legitimate means, essentially withdrawing from societal expectations. For, example: A student who drops out of school, possibly turning to substance abuse or homelessness, withdrawing from societal pressures.

Merton (1938) described retreatism as withdrawal or "dropping out" from societal competition.

- 5. Rebellion:** Individuals reject existing societal goals and means and attempt to replace them with new goals and means. Students who engage in activism or protests aimed at transforming the educational system or social order, sometimes adopting alternative lifestyles. Merton (1938) characterized rebels as those seeking to change or overthrow existing social structures.

Understanding these modes of adaptation allows stakeholders university administrators, policymakers, and counselors to recognize that risk-taking behaviours among students often stem from structural strains rather than mere personal failings. Interventions can then be designed to reduce strain by improving access to legitimate means (e.g., scholarships, counseling, supportive academic environments) and by providing alternative coping mechanisms that do not compromise student welfare.

2.7.2 Rational Choice Theory

Rational Choice Theory has its roots in economics and sociology, tracing back to classical economists such as Adam Smith and philosophers like Jeremy Bentham and John Stuart Mill, who posited that individuals make decisions by weighing costs and benefits to maximize their utility or satisfaction (Cornish & Clarke, 1986). In criminology and social sciences, Rational Choice Theory was formally developed in the late 20th century as a response to more deterministic theories that downplayed individual agency. It was popularized by scholars such as Derek Cornish and Ronald Clarke (1986) who applied it to explain criminal behaviour by emphasizing deliberate decision-making processes. The theory assumes that individuals are rational actors who make goal-oriented choices aimed at maximizing benefits and minimizing

costs or risks. Before engaging in any behavior, individuals weigh potential rewards against possible negative consequences, making decisions within the limits of available information and environmental constraints. Behaviors are voluntary, meaning individuals have control over their actions and can choose among alternatives.

RCT includes concepts such as opportunity structures, where the availability of opportunities influences the likelihood of engaging in certain behaviors. Risk perception also plays a crucial role; individuals who underestimate risks are more likely to engage in risky acts (Cornish & Clarke, 2017). Extensions of RCT, like Routine Activity Theory, suggest that risk behaviors occur when motivated individuals encounter suitable targets without adequate guardianship. In the context of university students, especially those facing financial hardship or social pressures, risk-taking behaviors can be understood as rational survival strategies. Students may decide to engage in transactional sex, informal jobs, academic dishonesty, or online scams after assessing that the potential benefits outweigh the risks involved. For example, some students might view transactional sex as a necessary economic decision to pay for school fees or daily needs, while others may engage in plagiarism believing the risk of detection is low (Ige & Solanke, 2020; Okoro & Okolie, 2022).

However, the theory has been critiqued for placing excessive emphasis on individual choice while downplaying structural inequalities and emotional or psychological factors. In the student context, decisions may be influenced not just by rational calculation but also by peer pressure, fear of failure, or emotional distress. Still, RCT remains an effective lens for understanding how students, especially in resource-constrained settings, navigate survival challenges through seemingly deviant but rational decisions.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter aims to describe various steps taken to elicit needed responses from participants in attaining research objectives. The steps were research design, description of the study area, sample size and sampling techniques, instrumentation, validity and reliability of instrument, sources of data collection and data analysis.

3.1 Research Design

The research design for this study is an exploratory research design. This design is appropriate for the study as it aims to gain a deeper understanding into the phenomenon of risk-taking behaviour as survival strategies. However, the method adopted for this study is a mixed method as it collects both qualitative and quantitative data enabling for a wholesome understanding of the study.

3.2 Study Area

The study will be conducted in Ekosodin Community under Ovia Northeast Local Government Area of Edo State. Ekosodin community is positioned to the east of Isihor within the Ovia North-East Local Government Area (LGA) of Edo State, Ovia North-East is located in the northern part of the state within longitude 5°14'20." E, latitude 5°50'34.80" E and longitude 5°54'42.10.8"N, latitude 6°46'58.80"N. It is located in the rain forest zone of South–South Nigeria, particularly in Edo South. The average annual rainfall in the study area is 2500mm, the mean annual minimum and maximum temperature is about 25°C in the rainy season and 28°C in the dry season and the relative humidity is about 83% Akinbo and Okaka, (2010). As of the 2006 census conducted by the National Population Commission, Ekosodin community was estimated to have a population of 7,000 people.

3.3 Sample Size

The sample size for this study comprised one-hundred and forty (140) who were student's respondents residing in the community of Ekosodin.

3.4 Sampling Method

The random sampling and convenience sampling techniques were used to select respondents from the large population. These methods were adopted to ensure that there was an equal chance of selection and convenience and availability on the part of the respondents.

3.5 Instruments of Data Collection

The instrument used for this study is a questionnaire. The type of questionnaire used is a semi-structure questionnaire, as it is open to both open and close ended. It consists of three sections A, B and C. Section A will comprise the demographic data of the respondents, section B will cover the prevalence of risk-taking behaviour and section C finally will deal with risk-taking behaviours as survival strategies

3.6 Method of Data Collection

The study adopted the quantitative method of data collection. A semi-structured questionnaire will be administered to a hundred and forty respondents. Each section will address specific issues relating to the subject matter of the study.

3.7 Data Analysis and Compilation

The study adopted both primary and secondary method of data collection. Primary method included questionnaire and in-depth interview, while secondary method included book journal and article.

Data collected from this study were analyzed using simple percentage and frequency distribution table.

CHAPTER FOUR

DATA ANALYSIS AND COMPILATION

4.1 Introduction

This chapter presents and analyzes the responses obtained from the administered questionnaire. Analyses are aligned with the study's objectives and focus on quantitative summaries supported by visuals. The sum of 140 questionnaires were distributed, but only 120 were retrieved and recorded with valuable insights into the analysis of risk-taking behaviours as survival strategies among students in ekosodin. The dataset contains 120 valid responses.

SECTION A: Socio-Demographic Characteristics of Respondents

Table 4.1: Age Group

Age Group	Frequency	Percentage
15-19	35	29.2
20-24	79	65.8
25-29	6	5.0
Total	120	100

Source: fieldwork, 2025.

Table 4.1 shows the age group of the respondents. The result reveals that 29.2% of the total respondents were within the ages of 15-19, 65.8% of respondents were within ages 20-24, 5.0% of respondents were within ages of 25-29. The results indicate that the majority of the population are growing adults, that makes the population a youthful population.

Table 4.2: Gender

Gender	Frequency	Percentage
Female	75	62.5
Male	45	37.5
Total	120	100

Source: fieldwork, 2025.

The table 4.2 shows the gender of the respondents. The result shows that 62.5% of respondents are females while the remaining 37.5% of respondents are males. That is to indicate that more females than males partook in the research study.

Table 4.3: Level of Study

Level of Study	Frequency	Percentage
100	28	23.3
200	24	20.0
300	26	21.6
400	35	29.2
500	5	4.2
600	2	1.6
Total	120	100

Source: fieldwork, 2025.

The table 4.3 shows the level of respondents. The results shows that the most represented level is 400 level with 29.2% represented, followed by 100 level with 23.3% represented, then 300 level with 21.6% represented, 200 level with 20.0% represented, second to the last being 500 level represented by 4.16% and the least represented level being 600 level with 1.6% represented.

This is to indicate that more than 50% have been in the academic system for more than a year and would be more inclined to the risk taken in the academic environment.

Table 4.4: Religion

Religion	Frequency	Percentage
Christian	115	95.8
Muslim	5	4.2
Total	120	100

Source: fieldwork, 2025.

The table 4.4 shows that 95.8% of the youths belong to the Christian religion and 4.2% of them belong to the Muslim religion.

Table 4.5: Marital Status

Marital Status	Frequency	Percentage
Single	120	100.0
Total	120	100

Source: fieldwork, 2025.

The table 4.5 shows that 100% of the youths are single, it is to indicate that there is no family responsibility tied to their shoulders.

SECTION B: Prevalence of Risk-Taking Behaviour among Students.

This section explores the wide-spread knowledge and indulgence of risk-taking behaviour among students residing in Ekosodin community. However, this section will be analysed using the objectives of the study.

OBJECTIVE 1: Determine the Dominant Risk-Taking Behaviours

Table 4.6: Determining Dominant Risk-Taking Behaviours

Understand What Risk-Taking Behaviour Is?	Responses	Frequency	Percentage
	Yes	90	75
	No	30	25
	Total	120	100
Engaged in Risk-Taking Behaviour?	Responses	Frequency	Percentage
	Yes	81	67.5
	No	39	32.5
	Total	120	100
Various Reported Risk-Taking Behaviour	Responses	Frequency	Percentage
	Robbery	88	73.3
	Ponzy Schemes	113	94.2
	Sport Betting	106	88.3
	Skipping Meals	73	60.8
	Junk Intake	76	63.3
	Drug Abuse	104	86.6
	Unsafe Sex	102	85
	Part- Time Jobs	88	73.3
	Night Class	73	60.8
	Exam Cheating	102	85
	Social Outing	68	56.6

Source: fieldwork, 2025.

From table 4.6 above, it is revealed that only 75% understand what risk-taking behaviour is, however, 67.5% partake in risk-taking behaviours. That is, majority of students understand that these behaviours are risky and could produce negative consequences yet, it doesn't hinder them from engaging in these risky behaviours. From the risk-taking behaviours outlined above, not all respondents agree that they are all risk-taking behaviours. The highest reported risk-taking behaviour was investing in unverified ventures (ponzy schemes) with 94.16%, followed by sport betting reported to be 88.3%, followed by drug abuse reported to be 86.6%, unsafe and cheating in exams come in fourth place with 85%, while robbery and missing classes due to part-time jobs come in fifth with 73.3%, junks intake coming in sixth place with 63.3%, skipping meals and going to night classes fall in seventh place with 60.8% and finally frequent social outing coming in as the least reported risk-taking behaviour with 56.6%.

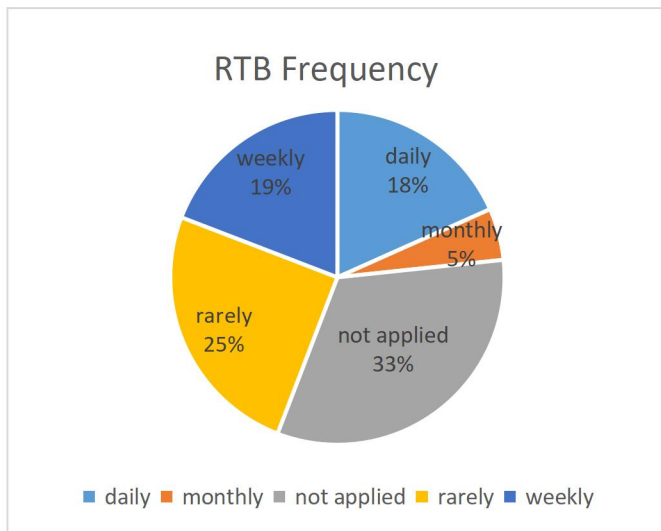


Fig. 1: Risk-Taking Behaviours Frequency

Source: Fieldwork, 2025.

From the pie chart above, it's indicated that 18.3% of students daily engage in risk-taking behaviour, 19.1% engage in risky behaviours weekly, 5% engage in risky behaviours monthly, 25% rarely engage in risky behaviours, and the rest 32.5% don't engage in risky behaviours at all.

OBJECTIVE 2: Investigate the motivating and underlying factors that propel risk-taking behaviours.

Various Reported	Responses	Frequency	Percentage
Factors Influencing Risk-Taking Behaviour	Economic Pressure	91	75.8
	Peer-group Influence	95	79.2
	Poor parental upbringing	52	43.3
Personally Influenced?	Responses	Frequency	Percentage
	Yes	60	50
	No	60	50
	Total	120	100

Table 4.7: Factors motivating Risk-Taking behaviours

Source: Fieldwork, 2025.

From table 4.7 above, it was observed that 91% agree that economic pressure is an influencing factor, while 95% agree that peer-group influence is also an influencing factor, a little more than half of the population agree that poor parental upbringing is an influencing factor. From the data gotten from the sample study, about 13.3% identified that they've been influenced by their peer groups, 32.5% identified that they've been influenced by economic pressure, the remaining 4.16% chose other factors combining to a total of 50% that have been personally influenced. The rest 50% identified that they have not been influenced by any factor whatsoever to engage in risky practices.

OBJECTIVE 3: Analyse the role of risk-taking behaviours as survival strategies.

Table 4.8: Role of Risk-Taking Behaviour as Survival Strategies

Are Risk-taking behaviours essential for survival?	Responses	Frequency	Percentage
	No	63	52.5
	Yes	54	45
	Nil	3	2.5
	Total	120	100
Perception of Risk-Taking Behaviours	Responses	Frequency	Percentage
	Positive	65	54.2
	Negative	42	35.0
	Nil	13	10.8
	Total	120	100

Source: Fieldwork, 2025.

From table 4.8 above, it was observed that 52.5% of the sample population are of the opinion that risk-taking are not in any way essential for survival, 45% however identified that risk-taking is essential to survival. This suggests risk-taking is not universally perceived as essential, but for a significant minority, it plays a vital role in coping with the challenges of university life. Only 2.5% did not respond to the question, if RTB is essential to their survival. Although 45% of students acknowledged RTB as a survival strategy, the majority (54.2%) perceive it negatively, linking it more to harmful consequences than benefits. Only 35% perceive RTB in a positive

light, indicating that some students resort to RTB as a coping mechanism, although they are aware of its risks and adverse outcomes.

OBJECTIVE 4: Identify the dimensions of risk-taking behaviour among students.

Table 4.9: Dimensions of Risk-Taking Behaviour

Dimensions of RTB	Frequency	Percentage
Adaptive	63	52.5
Maladaptive	36	30.0
Nil	21	17.5
Total	120	100

Source: Fieldwork, 2025.

From the table above, findings indicate that adaptive RTB (52.5%) is more prevalent than maladaptive RTB (30%). Adaptive behaviours may include strategies like extra hustles, skill-learning, or calculated risks taken to cope with financial and academic pressures. Maladaptive behaviours, while less frequent, are still significant (30%) and include practices such as substance abuse, over-drinking, and gambling.

OBJECTIVE 5: To identify the roles played by the university in promoting or reducing Risk-taking behaviour among students.

Table 4.10: University Roles in promoting or reducing RTB among students

Does UNIBEN provides support policies to reduce risky behaviours?	Responses	Frequency	Percentage
	Yes	29	24.2
	No	91	75.8
	Total	120	100
How Effective are the awareness Programmes by the University in Reducing RTB?	Responses	Frequency	Percentage
	Very effective	7	5.8
	Moderately effective	59	49.2
	Not effective	54	45
	Total	120	100

Source: Fieldwork, 2025.

From table 4.10 above, it is observed that the majority (75.83%) stated that no such support exists (or at least they are unaware of it). Only 24.2% agree that support systems have been put in place to reduce the rate of RTB. This reveals that there is either an absence of institutional frameworks or a serious gap in student awareness of existing policies. While nearly half, 49.2% believe that if there were such awareness programs, they are only moderately effective, 45% feel these awareness programs are not even effective at all. The least, 5.8% rate these programs as very effective. This may suggest that though these programs exist, they lack depth to actually reduce the rate of those who engage in RTB. However, when asked a follow-up question on how the university provides support system to those who indicated that the university indeed provides

support systems. They mentioned that it assists by creating policies and awareness programs on these issues of behaviour.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The study examined Risk-taking behaviours as Survival strategies among students in Ekosodin Community, Benin city. The result was guided by five objectives: identifying dominant risk-taking behaviours, investigating the motivating factors, analyzing risk-taking behaviours as survival strategies, identifying dimensions of risk-taking behaviours, identifying the roles university plays in promoting and reducing risk-taking behaviour. The study revealed that investing in ponzy schemes, sport betting, drug abuse, exam cheating was among the most common risk-taking behaviours.

It was also revealed that peer pressure and economic pressure are the major drivers of these risk-taking behaviours, and the university is not helping matters with its increments of dues and fees, as it keeps pushing students to make ends meet by hook or crook means. The data also revealed that people have distinct opinion on the view that risk-taking behaviour is essential to survival, A larger percentage claims that it is not essential for survival, while only a significant minority claims that it is essential to their survival. It should also be noted that majority of respondents believe that those who take risk, take risk that will benefit them in a positive way, i.e. the dominant dimension of risk-taking behaviour is the adaptive risk-taking behaviour.

A significant majority of respondents reported that UNIBEN does not provide policies or structures to aid in the redundancy of risk-taking behaviours, and even those that do claim that the programmes or policies exist, they do not find these policies effective.

5.2 Conclusion

The study highlights that students who participate in risk-taking behaviour, don't do it out of their own free will, but are driven by external forces like peer pressure, academic strain and poverty. This result is backed up by Merton's strain theory, he claims that when individuals face stress or blocked opportunities in achieving their goals, they may turn to unconventional means to get what they want (Merton, 1938). For example, in this research work, it was discovered that students who gamble, cheat in exams or overwork themselves do so as a result of financial hardship or academic struggle.

Risk-taking behaviours serve as a double-edged survival strategy; the adaptive forms helping students cope with their difficulties and the maladaptive forms temporarily helping and the same time harming the students' academics and health.

5.3 Recommendations

The findings of this study recommend the following policies heralded at the students, and the system policy makers, proposed to reduce risk-taking behaviours and strengthen student welfare:

For the University:

1. Develop strategic welfare programmes aimed at reducing financial strain on students.

2. Institutionalize accessible counselling and mentorship programmes that provides safe and confidential supports to students.
3. Intensify efforts on awareness programmes, making it more interactive, student friendly and sustained over time rather than a one-time event.
4. Encourage campaign that addresses maladaptive behaviours.
5. Address student poverty through policy reforms, grants, and entrepreneurship skills.

For students:

1. Build stronger peer support systems that encourages positive behaviour and resilience.
2. Participate actively in university organized welfare and empowerment programmes.

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APPENDIX
DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY
FACULTY OF SOCIAL SCIENCES
UNIVERSITY OF BENIN

Dear respondent,

I am an undergraduate student of the above named department and institution, and I am embarking on a study which focuses on EXPLORING STUDENT'S RISK-TAKING BEHAVIOUR AS SURVIVAL STRATEGIES IN EKOSODIN COMMUNITY. This study is entirely for academic purpose and your participation in this study will be greatly appreciated, I assure you that all information provided will be treated as confidential and anonymous.

Thank you for your cooperation, time and understanding.

SECTION A: SOCIO-DEMOGRAPHICS CHARACTERISTICS OF RESPONDENTS

1. Age group; 15-19 [] 20-24 [] 25-29 [] 30 and above []
2. Sex; male [] female []
3. Department; _____
4. Level; 100 [] 200 [] 300 [] 400 [] 500 [] 600 []
5. Religion; Christian [] Muslim [] none []
6. Marital status; single [] divorced [] married []

SECTION B: PREVALENCE OF RISK-TAKING BEHAVIOUR.

1. Do you understand what "risk-taking behaviours" (RTB) mean?

Yes []

No []

2. If yes, what is risk- taking behaviour?

3. Have you engaged in risk-taking behaviour or do you know any student who engages in risk-taking behaviours as a survival strategy?

Yes []

No []

4. If yes, how often do you/they engage in such behaviours?

Daily []

Weekly []

Monthly []

Rarely []

5. Can the following be classified as risk-taking behaviours (RTB)?

- Armed robbery, stealing or robbery. Yes [] No []
- Investing in unverified ventures. . Yes [] No []
- Sport betting. Yes [] No []
- Skipping meals. Yes [] No []
- Frequent intake of junks. . Yes [] No []
- Drug use to feel bold or confident. . Yes [] No []
- Engaging in unprotected sex. Yes [] No []
- Missing classes due to part-time jobs. Yes [] No []
- Going to night classes. Yes [] No []
- Cheating during exams. Yes [] No []

- Frequent social outing. Yes [] No []

6. What are those factor that influence risk-taking behaviours? (*Select whichever applies*)

- Economic pressure []
- Peer group influence []
- Poor parental upbringing []
- Desire for quick money []

7. Have you personally been influenced by any of the above factor,

If yes, which? _____ . If

no, please state other factors

_____ .

SECTION C: RISK-TAKING BEHAVIOUR AS SURVIVAL STRATEGIES AMONG STUDENTS

8. Do you think these risk-taking behaviours can be viewed as essential to your survival?

Yes []

No []

Not sure []

I don't know []

9. If yes, how? _____

10. How do you perceive risky survival strategies personally?

Positive []

Negative []

11. Which dimension of risk-taking behaviour is most common?

Adaptive []

Maladaptive []

12. And why? _____

13. Have you ever encountered students facing physical dangers due to their risk-taking behaviours?

Frequently []

Occasionally []

Rarely []

Never []

14. What was the leading cause(s)?

15. Does the university provide support systems to reduce risky behaviours?

Yes []

No []

16. If yes, How? _____

17. Do you feel that the university neglects its role in discouraging risky behaviours?

Yes or No

If Yes, why _____

18. How effective are awareness programs by universities in reducing risk-taking behaviours?

Very effective []

Moderately effective []

Not effective []

