

**EFFECT OF GAMBLING ON THE LIFESTYLE OF UNDERGRADUATE STUDENTS
IN THE UNIVERSITY OF BENIN, NIGERIA**

BY

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DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

FACULTY OF SOCIAL SCIENCES

UNIVERSITY OF BENIN

BENIN CITY

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**BEING A PROJECT SUBMITTED TO THE DEPARTMENT OF SOCIOLOGY AND
ANTHROPOLOGY, FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF BENIN,
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AWARD OF BACHELOR OF SCIENCE (B.Sc.) DEGREE IN SOCIOLOGY AND
ANTHROPOLOGY**

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CERTIFICATION

This is to certify that this study was carried out by MARTINS EHIZOGIE LOUIS with Mat. No: SSC2105944, a student of the Department of Sociology and Anthropology, Faculty of Social Sciences, University of Benin, Benin city, Edo State.

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Date

DEDICATION

This research work is dedicated to God Almighty for his guidance and protection throughout my academic journey.

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ABSTRACT

This study examined the effects of gambling on the lifestyle of undergraduate students in the University of Benin. The research was motivated by the increasing popularity of online betting platforms and the rising involvement of youths in gambling activities across tertiary institutions in Nigeria. A total of 150 respondents were randomly selected from various faculties within the university, and data were collected using a structured questionnaire. Simple descriptive statistics such as frequencies and percentages were employed to analyze the responses.

Findings revealed that gambling is a prevalent activity among undergraduate students in the University of Benin, with many students spending a significant portion of their financial resources on betting activities. The study identified peer influence, economic hardship, the desire for quick money, and promotional incentives by betting companies as major factors motivating students to engage in gambling. Furthermore, results showed that gambling negatively affects students' academic performance, leading to poor concentration, reduced study time, and declining grades. The study also established that excessive gambling contributes to psychological problems such as anxiety, depression, and emotional distress, while also straining interpersonal relationships and promoting social isolation. Financial consequences such as debt, mismanagement of funds, and increased dependence on external support were also reported among frequent gamblers.

The study concludes that gambling poses significant social, psychological, academic, and financial risks to undergraduates, despite being perceived by many as a harmless recreational or income-generating activity. It recommends that the university establish more awareness campaigns and counselling programs to address gambling addiction, enforce stricter campus policies regulating gambling activities, and introduce skill acquisition programmes to provide sustainable financial alternatives for students. Parents and guardians are also encouraged to monitor their wards' financial habits and provide adequate support to reduce reliance on gambling income.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In recent years, gambling industry has seen incredible growth and change. It is estimated that there are roughly 60 million betting clients in Nigeria, which has gradually grown into a multibillion-naira sector with a sizable population and rising internet penetration. Nigeria has emerged as a desirable market for both domestic and foreign gambling companies. Kenya had the highest rate of youth gambling engagement among the chosen African nations in a 2021 study on juvenile gambling participation in Africa. According to the poll, more than 80% of participants said they had previously gambled or placed a wager (Statista, 2024).

Study after study shows that gambling addiction is becoming more and more common among Nigerian young, including undergraduates (Alade, 2019; Adebisi, A. O., 2020; Olubajo, O., Olaoye, 2019). The high rate of gambling activity among young Nigerians can be attributed in part to the accessibility and rich availability of online gambling sites (Adebisi, A. O., 2020). These platforms offer a practical and easily available way to participate in a variety of gambling activities, including as lottery, casino games, and sports betting, all of which are very prevalent in this demographic (Olubajo O., Olaoye, 2019). Nigeria with the largest population had 78% despite the larger population and South Africa followed with 74 % of respondents mentioning

they have participated in gambling or betting. (Statista, 2024). The Nigerian gambling market encompasses various forms of gambling, including sports betting, casino gaming, lottery, and online gambling platforms. Sports betting, in particular, has experienced a surge in popularity, driven by the widespread enthusiasm for football in the country. The accessibility of online platforms and the convenience they offer have contributed to the rapid growth of the market (Beyene, T. J., Odunsaya, K., 2020).

Peer pressure and cultural influences are also major contributors to the high rate of gambling addiction among young people in Nigeria. Cultural customs, societal expectations, and public perceptions of gambling as a source of leisure and a way to make money have all contributed to the normalization of gambling in Nigerian society (Adebiyi et al., 2020). Furthermore, the high rates of participation and the prevalence of gambling-related issues among Nigerian undergraduate students are influenced by their peers and the desire to blend in with their social groups (Olubajo et al., 2019). Gambling has become increasingly prevalent in many societies, including among university students. The rise of online betting platforms, sports gambling, and casinos has made gambling more accessible to younger populations. In the University of Benin, like in many other institutions, undergraduate students engage in gambling activities for various reasons, ranging from entertainment to financial gain. However, the consequences of these activities can be far-reaching, affecting their academic performance, social lives, and mental health. This research aims to investigate the adverse effects of gambling on the lifestyle of undergraduate students in the University of Benin.

More recently, university students have been increasingly involved in various forms of online gambling (King, Delfabbro & Griffiths, 2010). Easy access to the internet and perhaps

other internet-enabled activities such as social media have played a crucial part in the students' high involvement in online gambling. While the internet has its positive role to play in the daily lives of people, it however has a potential risk to habitual problematic behavior most especially in adolescents and emerging adult groups.

Online gambling involves gambling activities for entertainment purposes on the internet (King and Delfabbro, 2016). It involves playing a game of probability and chance for money acquirement and other related stakes. There has been a lot of effects of online gambling problems among individuals and some have degenerated into pathological gambling problems such as addiction, depression (Stinchfield, 2014). The prevalence of online gambling with its associated negative risks has been on the rise since the emergence of the internet and technological advancement (Kelly, Todosichuk and Azmier 2011). Researchers have identified a change from the conventional traditional method of gambling to online forms, especially among adolescents and emerging adults and this has posed a lot of concerns to policy makers and clinicians resulting in negative consequences and leading to potential addiction on the gamblers (Griffiths and Parke, 2010).

The traditional ways of gambling was such that not until people gets to gambling houses, public centers designated for gambling purposes, gambling in itself could not take place but in the past few years the prevalence of online gambling has suggested that throughout the world youths generally are able to access the internet frequently and are able to involve themselves with gambling. This is congruent with the proliferation of mobile applications and several online gambling sites. The ease of accessibility with these mobile gadgets such as smartphones and

tablets reduced the physical presence of these youths at land-site based gambling venues (Elton-Marshall, Leatherdale and Turner, 2016).

1.2 Statement of the Problem

Gambling addiction among young adults has significantly increased in Nigeria as a result of the growth of online sports betting platforms, especially in light of the country's growing get rich fast syndrome tendencies among these age groups. With the growth of online sports betting sites, gambling addiction has become more common, which has a negative impact on individuals' mental health and overall health. People who are addicted to gambling frequently exhibit signs of emotional trauma, anxiety, and depression. Gambling's unrelenting quest for money can cause psychological distress and an eruption of negative emotions and reactions especially in young people who are already at risk. Persistent gambling-related financial hardship can worsen mental health conditions by increasing stress, debt, and interpersonal conflict (Odibo, 2020).

The Nigerian gambling industry continues to grow over the years with various forms of gambling such as sports betting, online betting, pool betting, gaming, lotteries, casinos and many others. Sports betting and online betting are the most highly patronized because of its easy accessibility (Mustapha & Enilolobo, 2019). According to a recent study in Lagos, Nigeria, some forms of online gambling was found in one of every two youths in the preceding six months preceding the survey and the commonest reason reported for engaging in gambling was to support their low income level (Mustapha and Enilolobo, 2019).

Individuals with gambling related problems have been observed to experience economic, social, personal, academic, mental, health and legal problems (Derevensky and Gilbeau, 2015), thus making online gambling a significant issue for policy makers and clinicians. Since majority

of the current youths (the millennial generation) have convenient and easy access to a mobile device and internet especially the university undergraduates (Lenhart 2015a), it is therefore believed that more youths are engaged in mobile online gambling activities because of their familiarities with the digital world and modern forms of gambling methods and strategies (King & Delfabbro, 2016). A lot of risk factors have been associated with gambling involvement with findings consistently suggesting the female youths are less gamblers and report fewer problems than their male counterparts (Derevensky & Gupta, 2004; Volberg et. al. 2010). Females also report more peer disapproval as well as parental disapproval of gambling frequency among youths (Leeman, Patock,-apeckham, Hoff, Krishnan-Sarin, Steinberg, Rugle & Potenza, 2014). In the same vein, higher perceived risk of harm was found to predict fewer gambling behaviors among students in higher institutions (Wickwire, Whelan, West & Meyers, 2008) though further investigation is needed on this finding.

Even while gambling is sometimes seen as a pleasurable hobby, it can have serious detrimental effects on students, particularly those who are undergraduates. Many vulnerable people, especially students and young adults, have been drawn in by the temptation of swift financial rewards and the aggressive marketing tactics used by betting companies. Nigerian teenagers are becoming increasingly susceptible to the negative impacts of gambling addiction on their mental health due to the lack of regulations protecting them. Informal data indicates that an increasing number of students at the University of Benin are gambling, which can result in problems including addiction, poor performance in school, financial hardships, and strained relationships. To offer insights and potential solutions, a comprehensive research into these negative effects is required.

1.3 Research Questions

1. How does gambling influence the lifestyle of undergraduates?
2. What are the factors that encourage students to engage in the act of gambling?
3. What are the psychological and social consequences of gambling?
4. What are the possible solutions to curb these problems?

1.4 Objectives:

The general objective of the study is to understand the effects of gambling on the lifestyle of University of Benin students. To be more specific, the objectives are to:

1. Examine the prevalence of gambling among undergraduate students in the University of Benin.
2. Identify the factors that encourage students to engage in gambling.
3. Explore the psychological and social consequences of gambling among students.
4. Suggest possible solutions or interventions to curb gambling-related problems.

1.5 Scope of the Study:

The study will focus on undergraduate students in the University of Benin, cutting across different faculties and departments. The scope of its contents will explore various forms of gambling, including online sports betting, lotteries, and casino gambling. It will also look at the attitude and behavioral patterns employed by addicted individuals.

This subject is a very common day to day discussion. Many might discuss among themselves and peer mates. In this work, it will be reviewed literally by the Social Learning Theory;

The research design for this work will be descriptive. The population will be restricted to the University of Benin undergraduate students. Sample size, instruments, (Interviews and structured questionnaires). Both descriptive (mean, percentages) and inferential (chi-square tests) will be used for statistical data analysis.

1.6 Significance of the Study:

This study is crucial in understanding the extent of gambling and its consequences within the university environment. These findings will prove significant by:

1. Providing valuable insights for university authorities, policymakers, and student counselors in developing strategies to address the growing issue of gambling among students.
2. Contributing to the broader body of knowledge on gambling behavior in higher education institutions in Nigeria.
3. Revealing the impact of excessive internet usage on the lifestyle of undergraduates such as online gambling.
4. Informing individuals about the psychological and societal repercussions of gambling addictions.
5. Additionally, it will contribute to the body of research and material already available on the study of people's constrained life patterns and internet usage. Its conclusions will help shape policies aimed at reducing this anomaly. In addition to many other things, it will inform individuals about the psychological and societal repercussions of addiction.

1.7 Limitations of the Study

This study, though comprehensive, was not without limitations. One of the primary constraints was the scope of the research population, which was limited to a selected group of undergraduate students within a University of Benin. As a result, the findings may not be fully generalizable to all undergraduates in other universities or regions, where cultural, social, and economic factors influencing gambling behaviour may differ. The limited geographical coverage therefore restricts the extent to which conclusions drawn can represent the broader population of Nigerian undergraduates.

Another limitation was related to data collection and respondents' honesty. Since gambling is often viewed as a morally or socially sensitive issue, some participants might have been reluctant to provide truthful or complete information about their gambling habits and lifestyle choices. This potential bias in self-reported data could have influenced the accuracy of the findings. Additionally, some respondents may have misunderstood certain questions in the questionnaire, which could have affected the reliability of their responses despite efforts to ensure clarity during the data collection process.

Finally, the study was also constrained by time and financial resources, which limited the sample size and the depth of data analysis that could be conducted. A larger sample and the use of mixed research methods such as interviews or focus group discussions could have provided richer insights into the psychological and social dimensions of gambling among students. Despite these limitations, the study provides valuable preliminary insights into how gambling affects undergraduate students' lifestyles and serves as a foundation for future research in this area.

1.8 Definition of Terms

Gambling: Gambling refers to the act of staking money or something of value on an uncertain event with the primary intention of winning additional money or material gain. It involves activities such as betting, lotteries, online gaming, casino games, and sports betting.

Lifestyle: Lifestyle denotes the pattern of behavior, habits, attitudes, and values that characterize the way an individual lives. In this study, it encompasses students' social interactions, academic engagement, spending habits, and general wellbeing.

Undergraduate Students: Undergraduate students are individuals enrolled in a tertiary institution pursuing a first degree or diploma program. They represent a category of young adults who are often exposed to various social influences, including gambling.

Effect: Effect refers to the outcome or impact that one variable has on another. In the context of this study, it describes how gambling influences or alters the lifestyle choices, behavior, and wellbeing of undergraduate students.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides a review of related literature on the effects of gambling on the lifestyle of students in tertiary institutions. It begins with an exploration of the concept of gambling, establishing its meaning, forms, and relevance to student life. The chapter further examines the underlying factors that encourage students' participation in gambling, including social, economic, and psychological influences. Attention is also given to the psychological and social consequences of gambling, particularly its implications for academic performance and personal wellbeing. the chapter highlights various solutions and interventions designed to mitigate gambling-related problems and promote healthier student lifestyles.

2.1 Concept of Gambling

Gambling entails the act of staking money or valuables on the outcome of an uncertain event with the intent of gaining additional wealth or material goods. Nuhu and Adija (2023) asserted that gambling is deeply rooted in the human inclination towards risk-taking, chance, and the desire for quick financial rewards. Gambling has increasingly been viewed not only as

entertainment but also as a coping mechanism in times of economic hardship. The meaning of gambling, therefore, extends beyond its recreational nature, encompassing psychological, cultural, and socio-economic dimensions. Its conceptualisation revolves around uncertainty, where the participant has little to no control over the outcome, relying solely on luck, chance, or probability. This unpredictability has made gambling both an attractive and controversial activity, particularly among youths seeking rapid gains. The concept of gambling also involves an underlying understanding of “risk” versus “reward,” where individuals are willing to accept potential losses in anticipation of possible winnings (Salau, 2022).

The concept of gambling cannot be fully understood without considering its dual nature as both a leisure activity and a potentially harmful behaviour. Okafor (2021) noted that gambling is often framed in positive terms as an avenue for social interaction, relaxation, and excitement, while simultaneously being criticised for its negative implications such as addiction, debt, and family breakdowns. This duality reflects the ambivalence embedded in the concept of gambling across societies. The meaning of gambling is therefore not monolithic; it is shaped by context, cultural attitudes, and regulatory frameworks. In Nigeria, gambling is legally permitted through licensed betting companies, yet illegal forms of gambling still thrive, particularly in informal and rural settings. The multiplicity of meanings attached to gambling makes it both a personal choice and a societal issue, where perceptions of morality, legality, and economic benefit often clash. Consequently, gambling is best understood as a complex social construct that is influenced by cultural norms, state regulation, and individual motivations (Eze & Okobo, 2023).

Gambling also involves an activity that thrives on uncertainty, probability, and chance, rather than certainty or guaranteed returns. Musa (2022) explained that gambling involves a

deliberate engagement with unpredictability, where participants wager with the hope of a favourable outcome. This is what distinguishes gambling from other financial activities such as investment, which usually rely on informed decision-making and strategic planning. The essence of gambling lies in its reliance on chance, which makes it exciting but also inherently risky. In Nigerian society, this notion of “chance” resonates strongly, especially in popular forms of gambling like sports betting, lottery, and card games. The reliance on probability gives gambling its universal appeal, transcending socio-economic classes, as everyone believes in the possibility of luck turning in their favour (Ojo, 2021).

Adeyemi and Alkali (2020) pointed out that gambling is driven by the human craving for excitement, suspense, and instant gratification. Unlike routine financial activities, gambling creates a heightened emotional experience, making it both entertaining and addictive. The psychology of gambling is built around the anticipation of winning, which releases dopamine in the brain and fuels repeated engagement. In Nigeria, young people are particularly drawn to gambling as a quick escape from unemployment and financial pressures, seeing it as a chance to “hit it big.” This psychological appeal shapes the concept of gambling as more than a financial activity; it is also a behavioural phenomenon linked to human desires, emotions, and decision-making patterns. Such motivations explain why gambling persists despite its risks, as individuals are willing to endure losses in pursuit of the thrill of possible wins (Usman, 2021).

The economic implications of gambling further enrich its meaning and conceptual framework. Ibrahim (2021) observed that gambling is often viewed as a form of informal economic activity, contributing to revenue generation, employment opportunities, and community development in certain contexts. In Nigeria, the betting industry has grown into a

multi-billion-naira sector, with sports betting outlets and online platforms expanding rapidly across urban centres. From this perspective, gambling is conceptualised not only as leisure but also as a business venture that sustains livelihoods for operators and stakeholders. However, the economic narrative also includes negative outcomes, such as financial losses for individuals and the possibility of fuelling poverty cycles. Thus, while the industry may be profitable on a macroeconomic level, the microeconomic consequences for ordinary Nigerians can be devastating. This dual economic dimension makes the concept of gambling both beneficial and problematic, depending on the angle of analysis (Chukwuka, 2023).

From a legal perspective, the concept of gambling is shaped by the rules, regulations, and policies that govern its practice. Tamuno (2022) emphasized that gambling is often defined and controlled by state legislation, which determines what forms are acceptable and what constitutes illegality. In Nigeria, the National Lottery Act and other regulatory measures seek to monitor and formalise gambling practices, yet enforcement remains weak in many areas. Legally, the meaning of gambling is tied to its legitimacy within the framework of law and governance. When regulated, gambling is seen as a lawful leisure activity, but when unregulated, it is labelled as illegal or criminal. This duality reveals how the concept of gambling can shift depending on the socio-legal environment, making it not just a personal or cultural practice but also a legal and political issue (Ademola, 2020).

Yusuf (2023) highlighted that gambling is often influenced by societal attitudes, traditions, and values that determine whether it is accepted, tolerated, or stigmatised. In many Nigerian communities, gambling is frowned upon as morally questionable, often associated with laziness, irresponsibility, and vice. Yet in other settings, it is embraced as a legitimate form of

entertainment and a reflection of social interaction. These contrasting societal views shape how gambling is perceived and conceptualised across different groups. The meaning of gambling is therefore fluid, shifting according to social context, community values, and cultural norms. In essence, gambling is more than a private act; it is also a public phenomenon influenced by societal expectations and judgements. Such cultural and moral perceptions significantly influence whether individuals engage in gambling openly or covertly (Oladipo & Obodo, 2022).

The concept of gambling extends to its ethical and moral implications, which influence how it is understood and practised. Bello (2021) argued that gambling raises ethical questions about fairness, exploitation, and the potential harm it may cause to individuals and families. These moral debates are particularly intense in Nigeria, where religious and cultural values play a strong role in shaping public opinion about gambling. Many religious groups condemn gambling as sinful or immoral, further complicating its acceptance in society. From this perspective, gambling is not only a matter of chance or economics but also a moral issue tied to questions of right and wrong. The ethical lens highlights the potential consequences of gambling addiction, financial ruin, and social disintegration, underscoring why the concept of gambling remains controversial despite its growing popularity. The meaning of gambling is inseparable from its ethical evaluation, which continues to influence how individuals and communities perceive the practice (Okeke, 2020).

2.1.1 Factors that Encourage Students to Engage in Gambling

One of the major factors encouraging students to engage in gambling is peer influence, as young people are easily swayed by the lifestyle and activities of their friends. Weyinmi (2023) asserted that peer relationships are a strong determinant of youth behaviour, particularly in

academic environments where belonging is important. Students often adopt the habits of their peers to gain social acceptance, and when gambling is seen as fashionable within a group, others are drawn to participate regardless of the risks involved. Peer groups can normalise activities like betting on football matches, card games, or lotteries, creating the false impression that gambling is harmless entertainment. Over time, the pressure to conform leads students who might otherwise avoid gambling to see it as part of social life. This subtle influence creates a culture of acceptance that normalises gambling among students (Okonkwo, 2021).

Another significant factor is financial pressure, as many undergraduates face limited access to adequate funds for upkeep. Nurudeen and Ajayi (2022) explained that rising tuition fees, accommodation costs, and daily expenses drive students to seek alternative income sources, with gambling appearing as an easy option. The promise of instant financial relief makes gambling attractive to students who struggle to balance academic responsibilities with financial burdens. Some are lured by stories of peers who won large sums, believing it could solve their money problems. Unfortunately, gambling rarely provides long-term solutions and often worsens financial difficulties, trapping students in cycles of debt. Students from low-income backgrounds are particularly vulnerable, as they perceive gambling as a lifeline amidst hardship. The desperation to meet pressing needs therefore makes gambling a coping mechanism for many undergraduates, despite its potential dangers (Olawale, 2023).

Advertisements and media promotions also play a powerful role in driving student participation in gambling. Edeh (2021) observed that betting companies deliberately target youths through strategic advertising on television, radio, and especially social media. Popular influencers and celebrities are used to endorse betting platforms, making gambling appear

glamorous, profitable, and socially acceptable. Students, who spend considerable time online, are continuously exposed to these enticing promotions. The use of catchy slogans, free bonuses, and testimonies of supposed winners adds to the attraction. Moreover, the easy availability of betting apps allows students to act on this influence immediately, blurring the line between entertainment and risk. The constant media bombardment not only normalises gambling but also subtly pressures students to view it as a common youth practice. Such deliberate advertising tactics significantly heighten student vulnerability to gambling (Udoma & Obidike, 2020).

Another reason many students are drawn to gambling is curiosity and the desire for excitement. Adebayo (2023) highlighted that students often seek thrilling experiences that go beyond academic routines, and gambling provides this sense of adventure. The adrenaline rush associated with risk-taking creates an allure that is difficult to resist, especially among young people craving novelty. For many, gambling begins as a harmless attempt to satisfy curiosity, perhaps by betting small amounts on sports or trying a lottery ticket. However, this excitement can quickly become addictive, as the thrill of winning or waiting for results creates repeated engagement. The sense of unpredictability makes gambling appealing as both entertainment and stress relief, despite its risks. Ultimately, curiosity that starts with “just trying it out” often grows into a habitual pattern of gambling that students struggle to control (Yakubu & Ojo, 2022).

The easy accessibility of gambling platforms, both physical and online, has also made student involvement increasingly common. Shittu (2020) asserted that the proliferation of betting shops near university campuses, coupled with mobile applications, provides students with endless opportunities to gamble. With just a smartphone and internet access, students can gamble discreetly from their hostels, classrooms, or even during lectures. Unlike traditional gambling

spaces that required physical presence, online platforms allow convenience, privacy, and instant participation. The lack of strict government regulation makes access even easier, as underage students frequently use these platforms without facing restrictions. Accessibility eliminates the barriers that once limited participation, turning gambling into an everyday activity rather than an occasional indulgence. This constant availability increases the risk of addiction and normalises gambling as part of student culture in academic communities (Osemeke, 2021).

A further factor is the lack of adequate awareness about the dangers of gambling, which makes many students underestimate its risks. Emeka and Chigbuzor (2022) pointed out that without proper education, students often view gambling as harmless fun or even as a legitimate source of income. Universities and secondary schools rarely run targeted awareness campaigns that highlight the psychological, financial, and academic consequences of gambling. As a result, students may not realise the dangers of addiction, mental stress, or financial instability until they are deeply involved. The absence of preventive education creates misconceptions, encouraging students to gamble without considering its long-term impacts. Awareness gaps, therefore, act as silent enablers of risky behaviour, leaving students vulnerable to the negative consequences of gambling and reinforcing its acceptability in their social spaces (Ibhafidon, 2023).

The influence of role models and societal trends also encourages students to gamble, as young people often imitate admired figures. Essien and Adewale (2021) explained that when celebrities, athletes, and even community leaders publicly promote or associate with gambling, it sends a signal of approval. In a society where success is equated with wealth and luxury, students interpret such endorsements as evidence that gambling is a path to prosperity. Public campaigns by popular personalities further glamorise gambling, embedding it into the cultural

consciousness of youths. Students who aspire to replicate these lifestyles may be motivated to try their luck, convinced that gambling is a legitimate means to success. The reinforcement of gambling through societal role models thus solidifies its status as an attractive option for impressionable students (Oluwaseun, 2022).

Stress and academic pressure significantly push students towards gambling as a coping mechanism. Nwankwo (2023) stated that the heavy workload, tight deadlines, and constant examinations in tertiary institutions often leave students overwhelmed. In search of distraction and temporary relief, many turn to gambling, which provides momentary excitement and escape from anxiety. The sense of anticipation and entertainment can mask underlying stress, making gambling seem therapeutic. However, instead of reducing stress, it often creates additional pressures when students face financial losses or academic neglect. Over time, this maladaptive coping strategy worsens both psychological and academic well-being. Thus, academic stress, rather than strengthening resilience, ironically drives students into gambling, compounding the very challenges they sought to avoid (Bamidele, 2021).

2.1.2 Psychological and Social Consequences of Gambling Among Students

One of the major psychological consequences of gambling among students is the development of anxiety disorders. Tanko and Nariye (2023) asserted that students who gamble excessively often live in constant worry about their financial losses and the pressure to recover what they have lost, which builds emotional instability and mental stress. Anxiety generated from gambling affects concentration in classrooms and reduces students' productivity, as they are mentally preoccupied with thoughts of winning or losing. The inability to regulate these emotions sometimes escalates into insomnia and panic attacks. Beyond the classroom, students

may also experience irritability and strained communication with their peers, as their heightened stress limits social interactions. If not addressed, such mental health issues can lead to chronic anxiety disorders that negatively affect their education, wellbeing, and social lives, leaving them vulnerable to long-term psychological damage (Ezeji, 2021).

Another important psychological impact of gambling on students is depression, which frequently emerges when gambling debts become overwhelming. Hadiza (2022) explained that many students engage in gambling with the hope of making quick profits, but when these expectations are unmet, they suffer profound disappointment and sadness. The emotional burden of losing borrowed money or allowances often creates feelings of guilt, hopelessness, and shame. Depression can also lead to poor appetite, loss of interest in school activities, and withdrawal from peers, worsening the student's social experience. In severe cases, the depression triggered by gambling may develop into suicidal ideation, where students feel their situation is beyond redemption. This consequence demonstrates how gambling poses more than a financial risk; it undermines mental health and social participation. Such psychological struggles weaken resilience and make academic achievement increasingly difficult for students (Eki & Adetunji, 2023).

Gambling also fosters addictive behaviours that impair students' ability to regulate emotions and thoughts. Bosun (2020) noted that compulsive gambling develops when students repeatedly engage in betting, feeling an uncontrollable urge to play despite losses. This form of addiction functions like substance abuse, as cravings and irritability occur when opportunities to gamble are limited. Students begin to prioritise gambling over personal responsibilities, such as attending lectures, completing assignments, or engaging in healthy relationships. Over time, this

addiction damages their sense of self-control and weakens their decision-making abilities. Such compulsive behaviour not only disrupts academic routines but also diminishes long-term aspirations, as students are trapped in a cycle of chasing losses. If unchecked, the addictive nature of gambling can permanently affect a student's psychological health, making reintegration into a disciplined academic lifestyle very difficult (Udoka, 2021).

Another negative consequence of gambling among students is social withdrawal, which occurs when shame and indebtedness drive them into isolation. Umeh (2021) observed that students facing persistent losses often avoid friends and peers to hide their struggles. They may withdraw from group discussions, social gatherings, or academic collaborations, thereby losing access to vital networks of support. The loneliness created by gambling-induced isolation often worsens mental health challenges, leading to feelings of worthlessness and sadness. This withdrawal further prevents students from seeking help, trapping them in secrecy and deepening psychological suffering. Academic life is also negatively affected, since social participation is essential for teamwork and classroom interaction. Over time, the cycle of isolation and mental distress severely undermines both academic performance and social identity, leaving students more vulnerable to long-term social exclusion and poor personal development (Aina, 2023).

Gambling often causes conflict between students, their peers, and family members, leading to strained relationships. Salami and Emami (2022) highlighted that gambling debts push students to borrow frequently, and when they cannot repay, mistrust and quarrels arise. Friends may distance themselves due to repeated disappointment, while families may react with anger over unexplained financial requests. Such conflicts damage trust, creating tension that escalates into constant arguments and even physical altercations. The breakdown of supportive

relationships further isolates students, worsening their psychological stress and leaving them with fewer coping mechanisms. In some cases, persistent gambling conflicts cause permanent damage to friendships and family bonds. The resulting alienation exposes students to stigmatisation and rejection, both of which contribute to depression and social insecurity. Gambling therefore undermines the social connections that are vital for personal, emotional, and academic development among students (Babalola, 2021).

Another important social consequence of gambling among students is the decline of moral and ethical values. Nwosu (2020) argued that when students struggle to maintain their gambling habits, they often resort to lies, theft, or manipulation to get money. This behaviour damages their integrity and tarnishes their image among peers, lecturers, and family members. The gradual acceptance of dishonesty as a coping mechanism weakens their moral compass, making it difficult to maintain trust-based relationships. Over time, students may even normalise deceitful conduct, thereby eroding their ability to build credible reputations. Such moral decline prevents them from accessing mentorship and support, as colleagues and academic staff tend to avoid students with questionable behaviour. Ultimately, gambling creates an ethical crisis where dishonesty, greed, and selfishness dominate, leaving students vulnerable to social exclusion and future reputational damage (Komonibo, 2023).

Gambling also contributes to academic underachievement, which triggers social embarrassment and stigmatisation. Balogun (2021) stated that students who prioritise gambling often neglect lectures, assignments, and reading schedules, resulting in poor academic performance. When students fail exams or repeat courses, they experience humiliation in front of peers, which lowers their self-esteem. The stigma of being labelled irresponsible or unserious

intensifies social rejection, pushing them further away from supportive academic groups. This cycle of embarrassment and isolation damages their sense of belonging and discourages academic persistence. Additionally, academic failure reduces career prospects, further compounding feelings of hopelessness. Students who fail academically due to gambling thus face both internal struggles and external stigma, making recovery very difficult. In the end, gambling significantly undermines not only academic progress but also the social identity of students (Yobo, 2022).

Gambling increases the likelihood of students engaging in criminal behaviour, which carries severe psychological and social consequences. Lawal (2023) maintained that when debts escalate, students often turn to fraud, theft, or other unlawful practices to secure money for gambling. Such actions expose them to the risk of arrest, expulsion, or imprisonment, which induces fear, guilt, and anxiety. The psychological burden of being involved in crime damages mental stability and reduces academic focus. Socially, peers and families withdraw from students who engage in criminal activity, leaving them stigmatised and distrusted. This exclusion worsens their isolation, preventing them from rebuilding positive relationships. Once associated with crime, students find it extremely difficult to reintegrate into school and society, damaging both their future and their mental health. Gambling therefore serves as a dangerous gateway to crime among young people (Tunji, 2020).

Another factor that drives student participation in gambling is the hope of quick wealth and financial independence. Zawadi (2022) emphasized that many students believe gambling provides a shortcut to success, offering opportunities to make large sums of money in a short time. In a society where wealth is celebrated and poverty stigmatised, students often feel

pressured to find rapid ways of improving their financial status. Gambling, therefore, appears to be an attractive option because it promises instant rewards without the long process of labour or savings. Unfortunately, the dream of quick wealth often results in repeated losses, yet students continue to gamble in pursuit of the elusive “big win.” This misplaced optimism sustains their involvement, keeping them trapped in cycles of risky behaviour and false financial hope (Udeme, 2021).

Family background and parental attitudes also play a significant role in encouraging students to gamble. Abamba (2021) observed that young people raised in households where gambling is tolerated or practised are more likely to develop an interest in it. Parents who openly buy lottery tickets, place bets, or fail to discourage such behaviours inadvertently model gambling as acceptable. Students from such homes often internalise gambling as part of normal leisure activities, carrying this habit into their academic environments. Moreover, in families where financial struggles are common, gambling may be presented as a survival strategy, further embedding it into the student’s worldview. The family environment, therefore, provides either a protective barrier against or a pathway into gambling, depending on the values communicated within the household (Okoye, 2022).

2.1.3 Solutions to Curb Gambling-Related Problems Among Students

Raising awareness through educational campaigns remains one of the most effective strategies for tackling gambling-related problems among students. Douye (2023) asserted that such campaigns should be integrated into school activities to help students understand the dangers associated with gambling. Schools can organise seminars, debates, role-plays, and drama productions that show the academic, financial, and psychological consequences of betting.

Inviting recovered gamblers to share their personal experiences can create powerful impressions that discourage participation. Community involvement is equally important, as religious leaders, NGOs, and youth groups can reinforce the anti-gambling message beyond school walls. The use of social media, radio, and posters can further spread awareness in ways that appeal to young people. When information is consistently repeated across different platforms, it becomes harder for students to ignore. Awareness, therefore, is the first preventive weapon against the spread of gambling among learners (Salakor & Ukeje, 2022).

Equipping students with financial literacy skills is a critical solution to gambling-related challenges. Namadi (2022) explained that many students gamble because they lack knowledge of saving, budgeting, and responsible spending. Introducing financial education into the curriculum will enable students to develop practical skills in money management. Schools can collaborate with banks, microfinance institutions, and NGOs to provide workshops where students learn about investment opportunities and the dangers of get-rich-quick schemes. Practical sessions on how to open savings accounts, create budgets, and plan for the future can instil positive habits. Additionally, digital applications that reward saving behaviour can serve as attractive alternatives to gambling platforms. By learning how to delay gratification and make informed decisions, students are less tempted by betting's promises of quick returns. Promoting financial discipline will therefore reduce gambling tendencies and prepare students for financially responsible adulthood (Abiola, 2023).

Strengthening guidance and counselling services in schools offers another sustainable way of reducing gambling-related problems. Echebiri (2020) emphasised that professional counselling helps identify vulnerable students and address the root causes of gambling. Many

young people gamble to cope with stress, loneliness, or peer pressure, and without guidance, these behaviours can escalate. Schools should employ qualified counsellors capable of providing individual sessions, group therapy, and peer-support programmes. Such interventions can focus on decision-making, resisting peer influence, and building self-esteem. Teachers and parents should also be trained to recognise early signs of gambling tendencies and refer affected students for support. Regular workshops led by counsellors can give students coping skills to manage academic pressure and social challenges without resorting to gambling. A well-structured guidance and counselling programme is therefore essential for equipping students with resilience against harmful behaviours (Itoko, 2021).

Government regulation and strict enforcement of gambling laws are necessary to protect students from addiction. Fatuyi and Nwokolo (2023) observed that weak law enforcement makes it easy for underage students to access gambling outlets and online betting platforms. Authorities must ensure that operators adhere strictly to regulations by shutting down centres that admit minors and sanctioning offenders heavily. Collaboration with telecommunication companies is equally important to block gambling websites and limit online betting advertisements. Schools can play a supportive role by encouraging students to report illegal gambling outlets in their communities. When operators and Internet providers face significant penalties, they will be less willing to target underage gamblers. Beyond enforcement, government should also launch campaigns on responsible behaviour, thereby complementing legal restrictions. Without firm government intervention, efforts by schools and parents may not achieve sustainable results in tackling gambling-related problems (Tegbe, 2022).

Providing engaging extracurricular activities is another practical way of reducing student involvement in gambling. Chidalu (2021) highlighted that many young people gamble because they are bored or lack alternative outlets for their energy. Schools should therefore invest in sports clubs, music groups, art competitions, and debate societies that channel students' creativity positively. Such programmes give learners opportunities to explore talents, build social connections, and develop self-confidence. In addition, community organisations can partner with schools by sponsoring events and offering scholarships to talented students, thereby motivating them to stay focused on productive activities. Engaging extracurricular initiatives help prevent the idle time that often leads students towards gambling. They also provide healthier avenues for excitement, achievement, and recognition. When schools actively promote extracurricular activities, they create safe spaces that reduce the likelihood of gambling and promote holistic student development (Oni & Eze, 2023).

Parental involvement remains one of the most effective ways to address gambling among students. Bamigboye and Akasi (2022) stated that parents should closely monitor their children's spending habits, friendships, and use of digital devices, as these are common entry points into gambling. Families must hold open discussions about the risks of betting, while also teaching financial responsibility and discipline at home. Parents can encourage positive behaviours by rewarding academic effort and constructive hobbies rather than punishing failures harshly. Schools should also collaborate with parents by organising seminars to educate them on identifying early signs of gambling addiction. A strong home-school partnership creates an environment where students feel supported and guided. Moreover, when parents serve as role models in financial discipline and decision-making, children are likely to adopt these values.

Active parental monitoring and engagement significantly reduce students' exposure to gambling temptations (Uduak, 2020).

Mentorship programmes are an effective alternative solution for addressing gambling issues among students. Lawani (2023) affirmed that mentors inspire young people by showing them practical pathways to success without shortcuts. Schools can develop mentorship networks that connect students with alumni, professionals, and entrepreneurs who have excelled in different fields. Through regular interactions, mentors can guide students on academic growth, business ventures, and creative opportunities, providing viable alternatives to gambling. Mentors also teach discipline, resilience, and long-term goal-setting, which counter the appeal of risky behaviours. Exposure to real-life success stories motivates students to pursue legitimate achievements and reduces the temptation to gamble. When mentorship programmes are consistently implemented, they strengthen character, boost confidence, and promote responsible decision-making. Thus, mentorship not only prevents gambling but also equips students with valuable life skills and aspirations for the future (Makuola, 2021).

Technological monitoring systems play a vital role in restricting students' access to online gambling platforms. Urhieme and Udoji (2020) argued that smartphones and digital betting applications have made gambling more accessible to underage learners. Parents and schools can use digital control software to block gambling websites and monitor suspicious online activity. Telecommunication companies and government agencies must also collaborate to regulate betting advertisements, ensuring minors are not exposed to manipulative content. Furthermore, strict age verification requirements should be enforced to prevent students from registering on online betting platforms. Combining digital restrictions with awareness campaigns,

counselling, and mentorship creates a holistic approach to prevention. By utilising technology as a protective barrier rather than a harmful tool, society can shield students from gambling temptations. Effective technological monitoring therefore provides a modern and reliable solution to gambling-related problems among young learners (Chianu, 2023).

Strengthening peer education initiatives can significantly reduce gambling-related problems among students. Majemite (2021) explained that young people are often more receptive to advice and examples set by their peers than by adults. Peer educators can be trained to lead discussions, organise campaigns, and share relatable testimonies about the dangers of gambling. By involving students directly, schools can make anti-gambling programmes more engaging and effective. Peer-led clubs can also create positive role models who influence others to avoid risky behaviours. These initiatives can be reinforced through competitions, debates, and social media content designed by students themselves. When students actively participate in shaping anti-gambling messages, they develop ownership and commitment to responsible behaviour. Peer education thus complements formal counselling and parental guidance by creating an internal support system within the student community that discourages gambling (Dirisu, 2022).

Encouraging entrepreneurship among students provides a productive alternative to gambling. Akpotu (2022) stated that many students turn to betting because they desire quick financial gains without sustainable means of income. By introducing entrepreneurship clubs, vocational training, and business competitions, schools can inspire students to pursue small-scale ventures. Access to seed funding, mentorship, and innovation hubs can further empower learners to channel their creativity into productive projects. Entrepreneurship not only provides financial

independence but also develops problem-solving and leadership skills. It creates opportunities for long-term success, reducing reliance on gambling as a source of income or excitement. Schools, communities, and government agencies should collaborate to integrate entrepreneurship programmes into the educational system. When students are engaged in building profitable ventures, they are less attracted to gambling promises, thereby securing their future in constructive ways (Tuoyo, 2023).

2.2 Review of Empirical Studies

Lateef and Ibrahim (2021) investigated the impact of gambling on the academic performance and lifestyle of students at the University of Lagos, Nigeria. The research focused on a population of 9,340 undergraduate students, with a sample size of 420 respondents drawn using a purposive sampling technique. The study employed a quantitative survey method, and data were gathered through a structured questionnaire. Descriptive statistics, alongside chi-square tests, were used for data analysis. The results revealed that excessive gambling had significant negative effects on students' academic engagement, leading to irregular class attendance, financial instability, and poor health choices. The study highlighted that gambling activities, particularly online sports betting, were more common among male students. It recommended awareness campaigns by the university counselling unit and stronger regulations against online betting platforms targeting undergraduates.

Nnadi and Okafor (2022) carried out a study on gambling and its influence on the social and psychological well-being of students at Nnamdi Azikiwe University, Awka, Anambra State. The population of the study was 7,800 undergraduates across five faculties, from which 350 students were randomly selected. The researchers adopted a mixed-methods design, combining

questionnaire surveys and in-depth interviews. Quantitative data were analysed using regression analysis, while qualitative data underwent thematic analysis. Findings showed that gambling often resulted in social isolation, increased anxiety, and strained peer relationships among students. Additionally, the study established that gambling winnings temporarily boosted self-esteem but led to long-term regret when losses accumulated. It recommended the integration of gambling education into health awareness programmes within the institution to discourage addictive tendencies.

Adebayo and Musa (2020) conducted research on the lifestyle implications of gambling among students of the University of Ilorin, Kwara State. The study covered a population of 10,050 students, with a stratified random sampling method used to select a sample size of 500 participants. A cross-sectional survey design was utilised, with structured questionnaires serving as the primary data collection tool. Data analysis was carried out using SPSS software to run descriptive statistics and correlation tests. The findings revealed that gambling had adverse effects on students' lifestyles, including increased debt, involvement in criminal activities such as theft to fund betting habits, and poor time management. The study further indicated that peer influence was a significant factor driving gambling participation. Recommendations emphasised the need for financial literacy programmes to help students manage money responsibly and reduce the lure of gambling.

Kolawole and Salami (2023) examined the effects of sports betting on student lifestyle and behaviour at Obafemi Awolowo University, Ile-Ife, Osun State. The population comprised 11,230 undergraduates, from which a sample size of 400 was selected through multistage sampling. The researchers employed a quantitative research approach using structured

questionnaires. The collected data were analysed with inferential statistics, including multiple regression analysis. The study revealed that sports betting significantly reduced students' commitment to academic tasks, disrupted healthy sleeping patterns, and encouraged reckless spending. Male students dominated gambling participation, and the majority admitted to skipping lectures to follow sports betting outcomes. The study recommended that campus counselling centres introduce specialised programmes to address behavioural addictions, including gambling, and that stricter monitoring be placed on internet cafés that serve as betting hubs for students.

Iheanacho and Umeh (2019) investigated gambling tendencies and their consequences on students at the University of Nigeria, Nsukka, Enugu State. The study's population was 8,120 undergraduate students, and a sample of 370 was chosen using a simple random sampling method. The study adopted a descriptive survey design and gathered data with questionnaires and focus group discussions. Quantitative data were analysed using chi-square tests, while qualitative data were thematically interpreted. Results showed that gambling had negative implications such as disrupted study routines, poor budgeting habits, and family conflicts when students borrowed money to finance their betting. The study also discovered that rural students were more cautious with gambling compared to their urban counterparts. Recommendations included the establishment of anti-gambling clubs in tertiary institutions and collaboration with parents to monitor students' financial management.

Hassan and Abdullahi (2021) assessed the relationship between gambling and risky behaviour among students of Ahmadu Bello University, Zaria, Kaduna State. The research involved a population of 12,500 students across 13 faculties, from which 480 participants were

drawn using cluster sampling techniques. A correlational research design was used, with data collected through questionnaires. Analysis was performed using Pearson correlation and regression analysis. Findings indicated that gambling was significantly associated with risky behaviours such as alcohol abuse, smoking, and unsafe sexual practices. The study also highlighted that the majority of students viewed gambling as a source of quick wealth, yet most ended up in financial distress. It recommended that university authorities integrate anti-gambling sensitisation into orientation programmes for new students to reduce early exposure to the habit.

Guobadia and Chukwu (2022) conducted a study on the effects of online gambling platforms on the lifestyle of students in Ebonyi State University, Abakaliki. The target population was 6,400 undergraduates, and the researchers selected 320 participants using purposive sampling. A descriptive survey design was adopted, and data were collected using structured questionnaires. Descriptive and inferential statistics, particularly chi-square and ANOVA, were used for data analysis. The study revealed that online gambling negatively influenced students' lifestyles by encouraging addiction, reducing academic performance, and fuelling fraudulent online activities to sustain betting habits. The findings further established that internet accessibility and smartphone ownership were key drivers of student gambling. The study recommended that the institution limit gambling advertisements on campus and enforce stricter measures against illegal gambling outlets targeting students.

Dapo and Adeyemi (2023) examined the psychological and academic consequences of gambling among students at Lagos State University, Ojo. The study involved a population of 9,870 students, with a random sample size of 410. A survey research design was employed, and data were collected through a well-structured questionnaire. Quantitative data were analysed

using regression and correlation analyses. Findings revealed that gambling significantly contributed to stress, depression, and declining grade point averages among students. Students who gambled frequently were more prone to absenteeism, financial exploitation, and strained relationships with peers and lecturers. The study concluded that gambling was not only an economic burden but also a psychological trap for students. It recommended regular sensitisation programmes by university management and the involvement of non-governmental organisations in creating awareness about the dangers of gambling on student lifestyles.

Mohammed and Garba (2020) conducted a study on gambling practices and their effects on financial decision-making among students of Bayero University, Kano, Nigeria. The population consisted of 13,600 undergraduates, and a sample size of 500 was selected through stratified random sampling. The study employed a descriptive survey design and data were collected using questionnaires and interviews. Analysis was conducted using both descriptive statistics and logistic regression. The findings revealed that gambling often led to poor financial decision-making, with students diverting money meant for academic materials or personal upkeep into betting. Additionally, many students resorted to borrowing to continue gambling after losses. The study concluded that financial irresponsibility caused by gambling heightened students' vulnerability to academic and social difficulties. It recommended that the university incorporate financial literacy and counselling workshops into general studies courses.

Nnamani and Falola (2022) investigated the effects of gambling on health and personal discipline among students of Federal University of Technology, Akure, Ondo State. The research population comprised 9,400 students, with a sample size of 380 respondents selected using a cluster random sampling technique. The study employed a descriptive survey design, with data

collected through questionnaires and analysed using regression and correlation models. The findings revealed that gambling habits negatively affected students' health, leading to insomnia, anxiety, and irregular eating habits due to money mismanagement. The research also found that frequent gamblers exhibited low levels of self-discipline, often procrastinating academic work and neglecting extracurricular activities. The study recommended that university health centres provide counselling services on gambling addiction and that campus media actively promote healthy lifestyle choices to discourage reliance on gambling.

2.3 Theoretical Framework

The theoretical framework adopted for the study is the Social Learning Theory proposed by Albert Bandura in 1977. The theory is one of the most influential behavioural theories that explains how individuals acquire new behaviours through observation, imitation, and modelling. It challenges the traditional notion that learning occurs solely through direct experience or reinforcement, suggesting instead that much of human behaviour is socially constructed through interaction with others. In the context of students in tertiary institutions, the theory is particularly useful in understanding why gambling becomes a common practice among peers. The emphasis is placed on the role of role models, such as friends, senior colleagues, or even celebrities, whose actions influence young people's decision-making and lifestyle choices. Social Learning Theory therefore provides a framework for examining how environmental influences interact with internal cognitive processes to shape behaviours like gambling.

The central principles of Social Learning Theory are observation, imitation, modelling, and reinforcement. Bandura (1977) argued that individuals do not need to engage in direct trial-and-error learning to acquire behaviours; they can simply observe others and copy their actions.

For instance, when a student sees friends frequently visiting betting centres and perceives them to be enjoying financial or social rewards, such behaviour is likely to be imitated. Reinforcement, either direct or vicarious, plays a role in strengthening these learned behaviours. Direct reinforcement occurs when the student personally wins money, while vicarious reinforcement happens when they witness their peers benefiting. This process illustrates how gambling behaviours spread among student populations, making it less about chance encounters and more about the ongoing influence of social environments.

Applying Social Learning Theory to gambling in tertiary institutions shows that students often gamble because of the influence of peer groups, social norms, and media portrayals. For example, if a student belongs to a group that frequently discusses sports betting, the likelihood of that individual also participating increases significantly. Social Learning Theory explains that behaviour is more likely to be adopted if the model is perceived as attractive, successful, or relatable. Students who see their peers boasting about winnings or living a seemingly better lifestyle because of gambling are prone to view it as acceptable or even desirable. Over time, these learned behaviours affect lifestyle choices, leading students to spend more time and resources on gambling, sometimes at the expense of academic commitments and personal development.

The theory is relevant to the study as it help offers a valuable explanation for why gambling behaviours are prevalent among students in tertiary institutions. By emphasising the processes of observation, imitation, modelling, and reinforcement, it shows how gambling spreads through peer groups and social networks, becoming embedded in student culture. The theory highlights that gambling is not an isolated activity but a learned behaviour reinforced by

social approval and occasional rewards. Its application extends beyond understanding gambling to shaping interventions, as it suggests that reducing gambling requires altering the models students are exposed to and replacing them with positive role models. Ultimately, Social Learning Theory underscores the social nature of human behaviour, providing a practical framework for addressing gambling and its effects on student lifestyles.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter outlines the methods used in the study, including the research design as the blueprint for addressing the research questions. It specifies the study population, sample size, and sampling technique for participant selection. The research instrument and its validity are described to ensure accurate data collection. Sources of data, whether primary or secondary, are identified, and the chapter concludes with the method of data analysis for processing and interpreting the findings.

3.1 Research Design

The study adopts the descriptive survey research design. A descriptive survey research design is a method used to collect data from a population in order to describe characteristics, opinions, behaviours, or conditions. This design helps researchers explore existing phenomena without manipulating variables, making it effective for obtaining an accurate snapshot of people's attitudes, behaviors, or situations. The design is considered suitable because it will allow the researcher to effectively probe into the effects of gambling on the lifestyle of University of Benin students.

3.2 Population of the Study

The population of this study comprises of the 63,161 students from the 15 faculties in the University of Benin, Benin City. (Source: Academic Planning Division, University of Benin, 2025).

3.3 Sample Size

The sample size for the study will be made up of 150 undergraduate students which will be selected from the 15 faculties in the University of Benin, Benin City. The determination of this sample size was guided by the application of Taro Yamane's formula, as outlined below:

$$n = \frac{N}{1+N(e)^2}$$

Where:

- N = Population size (63,161)
- e = Margin of error (0.0816 for a 92% confidence level)
- 1 = Constant.

Substituting the values into the formula:

$$n = \frac{63,161}{1+63,161 (0.0816)^2}$$

$$n = \frac{63,161}{1+63,161 (0.00665)}$$

$$n = \frac{63,161}{1+ 420.02}$$

$$n = \frac{63,161}{421.02}$$

$n = 150$

Thus, the calculated sample size is 150 respondents, which will be proportionally selected from the 15 faculties of the University of Benin.

3.4 Sampling Technique

The study will adopt the simple random sampling technique. Simple random sampling is a type of probability sampling in which the study randomly selects a subset of participants from a population. With the aid of the simple random sampling technique, 10 students each will be selected each from the 15 faculties thus making a total sample size of 150 respondents. This is shown in table 3.1 below.

FACULTY	POPULATION	SAMPLE
Agriculture	4,089	10
Arts	9,073	10
Basic Medical Sciences	2,418	10

Dentistry	311	10
Education	10,075	10
Engineering	5,016	10
Environmental Sciences	1,003	10
Law	1,423	10
Life Sciences	8,093	10
Management Sciences	6,014	10
Medicine	8,11	10
Pharmacy	1,012	10
Physical Sciences	6,008	10
Social Sciences	6,821	10
Veterinary Medicine	994	10
Total	63,161	150

3.5 Research Instrument

The research instrument that will be used in the study is the questionnaire. The questionnaires will be administered to respondents to complete without disclosing their identities. The questionnaire will be designed to obtain sufficient and relevant information from the respondents. The questionnaire will be divided into two section. Section A will covers the demographic data while section B will address the main problem of the study. The first part will focus on the prevalence of gambling among undergraduate students in the University of Benin. The second part will entail information on the factors that encourage students to engage in gambling. The third part will focus on the psychological and social consequences of gambling

among students, while section D will contain information bothering on possible solutions or interventions to curb gambling-related problems.

3.6 Validity of the Instrument

The questionnaire to be used as the research instrument will be subjected to face validity. The constructed questionnaire for the study will be presented to the project supervisor to assess its content validity. Corrections made by the supervisor will be incorporated into the final draft of the work before administration.

3.7 Method of Data Collection

The primary data for this study will be collected using a questionnaire. The researcher will employ the questionnaire as the primary data collection tool. Specifically designed for this study, the questionnaire will be used to gather information from respondents about the effects of gambling on the lifestyle of University of Benin students.

3.8 Method of Data Analysis

The data that will be collected for the study will be analyzed using the Statistical Package for the Social Sciences (SPSS, Version 25), a robust tool for data management and analysis. The analysis will involve the use of simple descriptive statistics, such as frequency counts and percentages, to summarize and present the research findings effectively.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents and analyzes the data collected from respondents on "Effects of Gambling on the Lifestyle of Undergraduates in the University of Benin" The main objective of this chapter is to organize, summarize, and interpret the responses gathered through the administered questionnaire in order to provide answers to the research questions formulated in Chapter One.

A total of 150 copies of the questionnaire were distributed to selected students across various faculties of the University of Benin, of which all were completed and returned, representing a 100% response rate. The analysis is therefore based on all validly completed questionnaires.

The results are presented in tables showing the frequency and percentage distribution of responses for each question. The chapter is divided into sections that address demographic information, media consumption patterns, the perceived influence of mass media on students' mental health, and coping strategies. Each table is accompanied by an interpretation, followed by a discussion of findings that links the empirical data to the theoretical framework and literature reviewed in Chapter Two.

4.2 Demographic Data of Respondents

The demographic data in this study provides essential background information on the respondents who participated in the research on "The Effects of Gambling on the Lifestyle of Undergraduate Students in the University of Benin." A total of 150 undergraduate students were selected as the sample population, representing various faculties within the university. The demographic variables considered include gender, age, level of study, and faculty distribution.

The values were derived through the use of a structured questionnaire administered to the respondents. Each completed questionnaire was coded and analyzed to obtain frequencies and percentages, which represent the distribution of respondents across the different categories. These descriptive statistics were used to summarize the demographic characteristics of the sample, providing a clearer understanding of the composition of participants and ensuring that the findings reflect diverse perspectives within the student population.

Table 4.2.2 Gender Distribution of Respondents

Responses	Frequency	Percentage (%)
Male	105	70%
Female	45	30%
TOTAL	150	100%

Source: Researcher's Fieldwork, 2025

Table 4.2.2 presents the gender distribution of respondents. The data reveal that 70% of the participants were male, while 30% were female. This indicates a significant gender disparity, with a predominance of male participants. The high representation of males aligns with existing literature suggesting that Nigerian male youths are more actively involved in gambling activities, particularly in sports betting and online gaming platforms, compared to their female counterparts

Table 4.2.3 Age Distribution of Respondents

Responses (Age)	Frequency	Percentage (%)
15-20 years	68	45%
21-25 years	38	25%
26-30 years	30	20%
30 years and above	14	10%
TOTAL	150	100%

Source: Researcher's Fieldwork, 2025

Table 4.2.3 shows the age distribution of respondents. The majority (45%) fall within the 15–20 years category, followed by 25% aged between 21–25 years. Participants aged 26–30 years represent 20%, while those 31 years and above account for 10%. This indicates that a large proportion (70%) of respondents are within the younger age brackets (15–25 years), reflecting the youthful composition of university populations. This age group is particularly vulnerable to gambling influences due to social exposure and technological accessibility

Table 4.2.4 Level of Study of Respondents.

Responses (Level)	Frequency	Percentage (%)
100	30	20%
200	30	20%
300	52	35%
400 and above	38	25%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

Table 4.2.4 illustrates the distribution of the student respondents based on their current level of study. The data shows that the 300 Level students formed the largest group, accounting for 35% of the total sample. This is followed by students in the 400 and above category at 25%. The 100 Level and 200 Level groups were equally represented, each making up 20% of the sample. Students from 300 and 400 and above levels have had a longer exposure to university life, its financial pressures, and the social environment that may influence gambling behavior compared to the lower levels, hence, the noticeable difference in responses.

Table 4.2.5 Religion of Respondents

Responses (Religion)	Frequency	Percentage (%)
Christian	120	80%
Islam	20	20%
African Traditional Religion	0	0
Others	0	0

Source: Researcher's Fieldwork, 2025

Table 4.2.5 shows that the majority of respondents (80%) identified as Christians, while 20% identified as Muslims. No respondents reported belonging to African Traditional Religion or other faiths. This distribution reflects the religious composition of many Nigerian universities, where Christianity is often the predominant faith among students. The dominance of Christian respondents also reflect the broader demographic pattern within the University of Benin.

Table 4.2.6 Faculty of Respondents

Responses (Faculty)	Frequency	Percentage (%)
Agriculture	9	6.0%
Arts	21	14.0%
Basic Medical Sciences	2	1.0%
Dentistry	2	1.0%
Education	5	3.0%
Engineering	11	7.0%
Environmental Sciences	22	15.0%
Law	15	10.0%

Life Sciences	18	12.0%
Management Sciences	15	10.0%
Medicine	0	0%
Pharmacy	2	1.0%
Physical Sciences	1	1.0%
Social sciences	27	18.0%
Veterinary Medicine	2	1.0%
TOTAL	150	100%

Source: Researcher's Fieldwork, 2025

Table 4.2.6 shows a diverse representation across 14 faculties. The highest number of respondents came from the Faculty of Social Sciences (18%), followed by Environmental Sciences (15%), Arts (14%), and Life Sciences (12%). Faculties such as Basic Medical Sciences, Dentistry, Pharmacy, Physical Sciences, and Veterinary Medicine each accounted for only 1% of respondents, while Medicine had no representation. This distribution demonstrates a broad yet uneven participation across faculties, reflecting the varying levels of awareness and involvement of students in different academic disciplines concerning gambling-related activities.

4.3 Data Analysis and Presentation of Responses

This section analyzes, and interprets the data collected from undergraduate students of the University of Benin on the effects of gambling on their lifestyle. The data were obtained through the use of structured questionnaires distributed across various faculties. A total of 150 valid responses were analyzed and presented in tables showing frequencies and percentages, followed by detailed interpretations. The analysis aims to provide a clear understanding of the prevalence, causes, consequences, and possible solutions to gambling among students.

The variables explored include the prevalence and patterns of gambling, the factors influencing students' engagement in gambling, the psychological and social effects of gambling, and the perceived interventions needed to curb gambling-related problems. Through this analysis, the study seeks to reveal how gambling has become a significant behavioral and social issue among undergraduates, affecting academic performance, mental well-being, and general lifestyle.

Prevalence of Gambling Among Undergraduate Students

Table 4.3.1 I frequently witness fellow students participating in various forms of gambling activities.

Responses	Frequency	Percentage (%)
Strongly Agree	48	32%
Agree	54	36%
Neutral	24	16%
Disagree	15	10%
Strongly disagree	9	6%
TOTAL	150	100%

Source: Researcher's Fieldwork, 2025

The data indicates a strong majority of respondents confirm frequently observing gambling activities among their peers. Positive Agreement (SA + A) combined a total of 68% of the students attesting to frequently witnessing fellow students engaging in gambling. This represents over two-thirds of the sample. The dominant agreement suggests that gambling is not a hidden or isolated behavior but is widespread and noticeable in the student community

Table 4.3.2 Gambling is a common practice among undergraduate students within the school

Responses	Frequency	Percentage
Strongly Agree	55	36.7%

Agree	47	31.3%
Neutral	23	15.3%
Disagree	16	10.7%
Strongly Disagree	9	6.0%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data reinforces the perception of widespread gambling activity among the student body, aligning closely with the findings from Table 4.3.1 (witnessing gambling). Only a small minority of 16.7% disagreed that gambling is a common practice. The high level of agreement confirms that, in the perception of the students, gambling is a normalized and established part of the campus culture or student social environment, rather than a fringe activity.

Table 4.3.3 Many students spend a significant portion of their allowances on gambling activities

Responses	Frequency	Percentage (%)
Strongly Agree	49	32.7%
Agree	45	30.0%
Neutral	27	18.0%
Disagree	18	12.0%
Strongly Disagree	11	7.3%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data strongly suggests that students perceive gambling as a financially significant activity among their peers, often consuming a large part of their disposable income. A substantial majority of 62.7% of students concur with the statement. This indicates a general awareness that gambling involves non-trivial financial expenditure for many students. The findings in Table 4.8 are crucial as they shift the focus from mere prevalence to the economic impact and potential risk associated with the gambling behavior.

Table 4.3.4 Online betting platforms are widely accessed by students within the university community.

Responses	Frequency	Percentage (%)
Strongly Agree	58	38.7%
Agree	51	34.0%
Neutral	20	13.3%
Disagree	13	8.7%
Strongly Dissgree	8	5.3%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data provides compelling evidence that online platforms are the primary perceived vehicle for student gambling activity, indicating a shift from traditional forms of gambling. A massive 72.7% of respondents believe that students widely access online betting platforms (SportyBet, 1Xbet, BetKing excetra.) This result confirms that student gambling is largely a digital and mobile phenomenon. Online platforms make betting readily accessible 24/7 from a student's phone, which significantly increases the risk for impulsive and continuous gambling behavior.

Table 4.3.5 Gambling activities among students are increasing yearly in the University

Responses	Frequency	Percentage (%)
Strongly Agree	52	34.7%

Agree	48	32.0%
Neutral	24	16.0%
Disagree	17	11.3%
Strongly Disagree	9	6.0%
TOTAL	150	100%

Source: Researcher's Fieldwork, 2025

The data reflects a strong perception among students that gambling is not a static issue but one that is actively worsening over time within the university community. A minority of 17.3% disagreed with the statement. This escalation implies that the financial and psychological risks previously identified are likely to affect an even larger portion of the undergraduate student body in the future.

Factors Encouraging and Students to Engage in Gambling

Table 4.3.6 Peer pressure significantly contributes to students' involvement in gambling activities on campus.

Response	Frequency	Percentage (%)
Strongly Agree	45	30.0%
Agree	47	31.3%
Neutral	28	18.7%
Disagree	19	12.7%
Strongly Disagree	11	7.3%

TOTAL	150	100%
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Source: Researcher’s Fieldwork, 2025

The data highlights social influence as a key driver of student gambling, indicating that the behavior is often sustained and initiated through peer groups. A significant majority of 61.3% believe that peer pressure plays a significant role in student involvement in gambling. This suggests that the activity is often social and potentially a condition for belonging or acceptance within certain circles. Therefore, this confirms that gambling is often a socially transmitted behavior within the university setting.

Table 4.3.7 The desire for quick money motivates students to engage frequently in gambling

Response	Frequency	Percentage (%)
Strongly Agree	64	42.7%
Agree	26	30.7%
Neutral	21	14.0%
Disagree	12	8.0%
Strongly Disagree	7	4.6%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data reveals that financial motivation is the most dominant perceived factor driving student gambling in this survey. A strong 73.4% of students agree that the desire for quick money is a key motivator. Based on observation, this is the highest combined agreement percentage seen in the data set so far (Tables 4.6-4.12). This finding establishes gambling as an economic coping mechanism or a perceived path to wealth among students. It reinforces the financial risks by revealing the primary intent behind the behavior, which often stems from financial desperation or unrealistic expectations.

Table 4.3.8 Promotional adverts and bonuses by betting companies attract students engagement in gambling practices

Response	Frequency	Percentage (%)
Strongly Agree	51	34.0%
Agree	44	29.3%
Neutral	27	18.0%
Disagree	17	11.3%
Strongly Disagree	11	7.3%
TOTAL	150	100%

Source: Researcher's Fieldwork, 2025

The data show that external marketing efforts from betting companies significantly contribute to student engagement. A significant percent 63.3% agree and 18.6% disagrees that promotions and bonuses attract students. This result highlights the role of the industry and media in propagating the gambling culture among undergraduates.

Table 4.3.9 Lack of strict university regulation encourages students' engagement in gambling practices.

Response	Frequency	Percentage (%)
Strongly Agree	47	31.3
Agree	43	28.7
Neutral	29	19.3
Disagree	20	13.3
Strongly Disagree	11	7.4

TOTAL	150	100%
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Source: Researcher’s Fieldwork, 2025

This shows a general belief that the university environment is permissive and a lack of clear rules or enforcement contributes to the problem. The majority of 60.0% agree that a lack of strict university regulation encourages gambling, 19.3% were neutral, 20.7% disagreed with the statement. Students perceive that the institution's silence or lack of rigorous policy around gambling allows the practice to flourish.

Table 4.3.10 Economic hardship often pushed students to resort to gambling as financial support

Response	Frequency	Percentage (%)
Strongly Agree	56	37.3%
Agree	49	32.7%
Neutral	23	15.3%
Disagree	14	9.3%
Strongly Disagree	8	5.4%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

This data provides strong evidence that financial necessity and hardship are major forces pushing students toward gambling. A high 70.0% agree that economic hardship drives students to gamble for financial support. 14.7% disagreed, 15.3% of the participants remained neutral. It suggests that for many students, gambling is not merely a leisure activity or a quick fix but a desperate attempt to bridge a real financial gap caused by economic hardship.

Psychological and Social Consequences of Gambling.

Table 4.3.11 Gambling affects students' concentration, leading to poor academic performances in classes.

Responses	Frequency	Percentage (%)
Strongly Agree	60	40.0%
Agree	50	33.3%
Neutral	20	13.3%
Disagree	13	8.7%
Strongly Disagree	9	4.7%
TOTAL	150	100%

Source: Researcher's Fieldwork, 2025

The data indicates a very strong consensus that gambling has a detrimental effect on the academic performance of students. 73.3% of respondents believe that gambling negatively impacts students' concentration and consequently, their academic performance. Only a small minority of 13.4% disagreed. This result moves the issue beyond simple personal finance or leisure and establishes it as a direct threat to educational outcomes.

Table 4.3.12 Students who gamble excessively often experience depression and heightened anxiety levels.

Responses	Frequency	Percentage (%)
Strongly Agree	57	38.0%
Agree	48	32.0%
Neutral	22	14.7%
Disagree	14	9.3%

Strongly Disagree	9	6.0%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data shows a strong consensus that excessive gambling is directly linked to severe negative mental health outcomes among students. 70.0% of respondents agree that excessive gambling leads to depression and heightened anxiety. Just a small minority of 15.3% disagreed with the statement. This finding emphasizes the mental health crisis aspect of student gambling. When combined with the academic impact (Table 4.16), it defines the issue as a major student welfare concern.

Table 4.3.13 Gambling addiction among students results in strained family and peer relationships.

Responses	Frequency	Percentage (%)
Strongly Agree	52	34.7%
Agree	47	31.3%
Neutral	24	16.0%
Disagree	17	11.3%
Strongly Agree	10	6.7%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data confirms that the destructive impact of gambling extends beyond the individual to their social support system. 66.0% of the respondents believe that gambling addiction strains both family and peer relationships, 18.0% disagreed with the statement. This highlights the social cost of gambling addiction. Relationship strain can isolate students, removing the very support structures they need to overcome addiction, and exacerbating the mental health issues

Table 4.3.14 Excessive gambling often leads to social isolation among undergraduate students on campus.

Responses	Frequency	Percentage (%)
Strongly Agree	50	33.3
Agree	45	30.0
Neutral	27	18.0
Disagree	18	12.0
Strongly Disagree	10	6.7
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

This data confirms that excessive gambling is perceived as a behavior that erodes the student's social life and leads to withdrawal. A majority of 63.3% (33.3% Strongly Agree + 30.0% Agree) agree that excessive gambling leads to social isolation. This aligns with the previous finding that addiction strains existing relationships (Table 4.18), 18.7% disagreed with the statement. This result is crucial because social isolation removes essential protective factors against addiction and mental health decline, potentially exacerbating the cycle of gambling and distress.

Table 4.3.15 Gambling increases financial stress, which negatively impacts students overall mental well-being

Responses	Frequency	Percentage (%)
Strongly Agree	58	38.7%
Agree	47	31.3%
Neutral	23	15.3%

Disagree	13	8.7%
Strongly Disagree	9	6.0%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

This shows a very high consensus on the interconnected and damaging cycle where financial stress from gambling directly harms mental health. A substantial 70.0% agree with this statement, highlighting the mutually reinforcing nature of the financial and psychological problems. Only 14.7% disagreed. This finding confirms that the financial loss (Tables 4.8, 4.15) is not just an economic issue but is a primary driver of mental health decline (anxiety, depression, poor concentration).

Solutions or Interventions to Curb Gambling Related Problems

Table 4.3.16 Educating students on the risks of gambling can reduce gambling participation

Responses	Frequency	Percentage (%)
Strongly Agree	61	40.7%
Agree	49	32.6%
Neutral	21	14.0%
Disagree	12	8.0%
Strongly Disagree	7	4.7%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data shows overwhelming belief that education and awareness are effective tools to combat the problem. A combined 73.3% of students believe risk education can reduce gambling participation. This matches the highest agreement rate seen in the consequences section (Table 4.16). 12.7% of the participants disagreed with the strategy. This provides mandate for

preventive intervention. Since students overwhelmingly perceive that the solution lies in education, the university should hence, prioritize developing and implementing comprehensive awareness campaigns.

Table 4.3.17 Counselling programmes should be established to support addicted students in recovery

Responses	Frequency	Percentage (%)
Strongly Agree	59	39.3
Agree	48	32.0
Neutral	22	14.7
Disagree	13	8.7
Strongly Disagree	8	5.3
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

This data confirms a very strong consensus on the need for dedicated, professional support for students who are already addicted. A significant 71.3% agree that counselling programs are necessary for recovery support. Only 14.0% disagreed with establishing such programs. This provides a clear directive for reactive intervention. Given the severe consequences (anxiety, depression, financial stress, isolation) identified in the previous tables, this confirms that the student body recognizes the need for specialized, confidential, and accessible counselling services.

Table 4.3.18 Stronger university policies are needed to regulate and discourage gambling activities

Responses	Frequency	Percentage (%)
Strongly Agree	54	36.0%

Agree	46	30.7%
Neutral	26	17.3%
Disagree	15	10.0%
Strongly Disagree	9	6.0%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data shows a strong consensus that the university needs to formalize and strengthen its regulatory role to combat the problem. A significant majority of 66.7% believe that stronger university policies are essential. 16.0% disagreed with this need for stronger institutional action. This directly validates the students' earlier perception that a "lack of strict university regulation encourages" gambling (Table 4.14). It provides a clear mandate for policy change, indicating that the student body views robust institutional rules and enforcement as a necessary component of the solution to regulate and discourage the activity on campus.

Table 4.3.19 Parents and guardians should constantly monitor students' involvement in gambling activities

Responses	Frequency	Percentage (%)
Strongly Agree	55	36.7%
Agree	47	31.3%
Neutral	23	15.3%
Disagree	16	10.7%
Strongly Disagree	9	6.0%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

This highlights the student body's belief that familial oversight is a crucial part of the intervention strategy. A high percent 68.0% of the respondents agree that parental and guardian monitoring is needed, just 16.7% disagreed with the statement. This result suggests that students

recognize the problem extends beyond the campus and that the family unit plays a vital protective role.

Table 4.3.20 Creating skill acquisition programmes can provide alternatives to gambling for students.

Responses	Frequency	Percentage (%)
Strongly Agree	63	42.0%
Agree	47	31.3%
Neutral	20	13.3%
Disagree	12	8.0%
Strongly Disagree	8	5.4%
TOTAL	150	100%

Source: Researcher’s Fieldwork, 2025

The data accumulated shows the highest overall agreement for a proposed solution, indicating a strong perceived need for constructive, income-generating alternatives to gambling. A huge 75.3% of students agree that skill acquisition programs can provide effective alternatives. This is the highest positive consensus observed across all tables. Only 13.4% disagreed. This finding addresses the core motivational driver (economic hardship and desire for quick money, Tables 4.12, 4.15). The strong support for skill acquisition suggests that students are looking for legitimate, practical ways to improve their financial standing.

4.4 Discussion of Findings

The results of this study offer a comprehensive understanding of the frequency, causes, and effects of gambling among University of Benin undergraduate students. According to the report, gambling has expanded in popularity and social acceptance among college students, having a big impact on their financial choices, academic performance, and mental health. The findings also demonstrate how a number of underlying factors, from peer pressure and financial strain to media advertisements and digital accessibility, all work together to support and normalize student gambling behaviors.

The statistics clearly show that undergraduates frequently engage in gambling. The vast majority of respondents agreed that gambling is a common occurrence on campus, and many of them confirmed that they frequently saw their friends gambling in one way or another. Given how commonplace gambling is, it appears to have ingrained itself into student culture and is no longer seen as a taboo or deviant pastime. Through peer groups and betting shops close to campus, as well as online betting apps that are easily available on cellphones, students are being exposed to gambling chances more and more. Thus, the results are consistent with the wider social trend of gambling becoming increasingly digital, which has made involvement simpler, more private, and more consistent. Today, a large number of students use online gambling sites like SportyBet, 1XBet, and BetKing, which has made gambling not only accessible but also a part of undergraduates' daily life.

Additionally, the survey shows that a large percentage of students' monthly stipends or allowances are spent on gambling. Given that gambling is not only a recreational hobby but also a means of financial speculation, this research highlights the economic significance of gambling

among students. Students' readiness to spend their few funds on gambling indicates that many see it as a fast fix for financial difficulties or a reliable source of income. This is consistent with earlier studies that found a high correlation between young gambling habit and economic difficulties. Despite its high risks, gambling may seem like an alluring option for supplemental income in a setting like Nigeria, where students frequently lack financial support.

Numerous elements were found to be important determinants of students' gambling behavior. According to the study, peer pressure is crucial for the development and maintenance of gambling behaviors. Because gambling is frequently introduced and promoted through peer participation, students are frequently impacted by their social networks. Peer pressure normalizes gambling by fostering a social environment that views it as a typical activity or a sign of social acceptance. The need for quick money was determined to be the most powerful motivator, along with peer pressure. A sizable percentage of respondents concurred that many students bet regularly because they feel the need to make quick and easy money. The growing commercialization of student life and the push from society to succeed materially without necessarily taking the traditional or postponed paths—like finding work after graduation—are reflected in this desire. edited.

It was also shown that betting companies' advertising and promotion efforts were significant outside factors. Betting firms have been successful in glamorizing gambling and playing on students' psychological weaknesses by offering alluring bonuses, free bets, and persuasive marketing techniques. Numerous participants mentioned that these kinds of promos greatly heighten their propensity to gamble, thereby sustaining the cycle of involvement. The results also show that institutional elements indirectly promote gambling, such as lax university

restrictions. A permissive atmosphere where gambling can flourish without repercussions is produced by the seeming lack of official policies or disciplinary actions. This implies that the administration of the university may unintentionally be aiding in the normalizing of student gambling by failing to take action.

Economic hardship emerged as another key factor influencing gambling participation. The majority of respondents acknowledged that financial challenges often push students to seek alternative sources of income, with gambling being one of the most accessible and appealing options. This aligns with socio-economic theories that link risky behaviors to economic strain and survival strategies. The findings imply that for many students, gambling is less about recreation and more about financial coping mechanisms in the face of rising economic uncertainty.

The study also highlights significant psychological and social consequences associated with gambling. A large proportion of respondents agreed that gambling negatively affects students' concentration and academic performance. The compulsive nature of gambling often leads to distraction, absenteeism, and reduced motivation for academic activities. This finding underscores the cognitive and behavioral impacts of gambling, which can lead to declining grades and academic disengagement. Moreover, excessive gambling was found to contribute to heightened levels of stress, anxiety, and depression among students. The emotional burden of financial losses, coupled with guilt and social withdrawal, results in a deterioration of mental well-being. The data further reveal that gambling addiction strains relationships with family and friends, leading to social isolation. This suggests that gambling disrupts not only the personal and academic lives of students but also their interpersonal and social stability. Such outcomes mirror

the findings of earlier psychological research, which identify problem gambling as a gateway to broader social and emotional dysfunction.

Financial stress is another key consequence that emerged from the data. The majority of respondents agreed that gambling increases financial strain, often leaving students in worse economic conditions than before. This creates a vicious cycle where students, driven by the need to recover lost money, continue to gamble, thereby deepening their financial instability. The cumulative effect of financial stress, poor academic performance, and psychological distress presents a serious threat to the overall well-being of affected students. It indicates that gambling among undergraduates has moved beyond being a harmless pastime to becoming a public health and social concern.

Regarding proposed solutions, the findings demonstrate that students overwhelmingly believe in education, counseling, regulation, and empowerment as effective measures to address gambling-related issues. A majority of respondents believe that awareness and education about the risks of gambling can significantly reduce participation rates. This finding suggests that students are not ignorant of the risks but often underestimate them due to lack of structured awareness programs. Similarly, many respondents called for the establishment of counseling and rehabilitation programs within the university to help addicted students recover. This indicates that students recognize gambling as a behavioral and psychological problem requiring professional intervention.

Another notable finding is the call for stronger university policies and parental monitoring. Students believe that the university administration should take a more active stance by instituting clear anti-gambling regulations and enforcing them through student affairs units. Parental and

guardian involvement was also deemed essential, as family oversight can help discourage risky behaviors and ensure accountability. Finally, the most strongly supported solution was the introduction of skill acquisition and empowerment programs. A substantial 75.3% of respondents agreed that developing students' vocational and entrepreneurial skills would provide constructive alternatives to gambling. This finding underscores the need for practical interventions that address the root cause—financial insecurity—by equipping students with the means to earn legitimate income.

In conclusion, the findings of this study reveal that gambling among undergraduates in the University of Benin is a deeply entrenched and multifaceted issue. It is sustained by a combination of personal motivations, social pressures, economic challenges, and institutional gaps. The consequences extend beyond financial loss to include academic decline, mental health challenges, and social disconnection. However, the strong student support for educational, regulatory, and empowerment-based interventions indicates that with proper institutional and societal action, the prevalence and impact of gambling can be significantly reduced. These findings call for collaborative efforts between the university management, policymakers, parents, and mental health professionals to design effective prevention and recovery strategies tailored to the student population.

4.5 Summary of Findings

This study examined the effects of gambling on the lifestyle of undergraduate students in the University of Benin, with a total of 150 respondents selected across various faculties. The demographic data revealed that the respondents were diverse in age, gender, faculty, and religion, which provided a broad understanding of the issue across the university community.

Findings from the analysis revealed that gambling is indeed a common practice among undergraduate students within the University of Benin. A significant proportion of the respondents agreed that gambling activities have become increasingly popular and widely accepted among students, largely due to the ease of access to online betting platforms and the influence of peer networks. The data further indicated that many students spend a considerable part of their allowances on gambling-related activities, demonstrating how deeply ingrained the behavior has become in student culture.

Additionally, the study found that peer pressure, the desire for quick money, and promotional offers from betting companies were major factors motivating students to engage in gambling. Many respondents agreed that economic hardship and the hope of financial breakthrough were key drivers of their participation, especially among those struggling to meet daily financial demands. This finding aligns with earlier research suggesting that students often turn to gambling as a coping mechanism for economic stress.

The research also revealed that gambling has adverse academic and psychological effects on students. A majority of respondents agreed that gambling negatively affects concentration, leading to poor academic performance and reduced study time. Excessive gambling was also linked to emotional challenges such as depression, anxiety, and stress, particularly when students incurred financial losses. Socially, gambling addiction was found to strain interpersonal relationships with family and friends, often resulting in social withdrawal and isolation.

In terms of lifestyle, the findings suggest that gambling alters spending habits and priorities, with students allocating funds meant for academic or personal upkeep toward betting. This behavioral shift often leads to financial instability, increased borrowing, and in some cases, engagement in

unethical acts such as lying or stealing to sustain gambling habits. Consequently, the overall wellbeing of affected students is significantly compromised.

However, the findings also indicated a positive outlook in terms of possible interventions. A large number of respondents agreed that educational campaigns, counseling programs, and skill acquisition initiatives could reduce gambling participation among students. Furthermore, there was strong support for the implementation of stricter university regulations to curb gambling on campus and for parents or guardians to take a more active role in monitoring their children's activities.

In summary, the study highlights that gambling is a widespread and socially normalized activity among undergraduate students at the University of Benin. While many engage in it for fun or as a source of potential income, the long-term consequences on academic performance, mental health, and overall wellbeing are profound. The findings underscore the urgent need for institutional interventions, awareness programs, and supportive measures to address the growing prevalence of gambling among university students.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

This study investigated the effects of gambling on the lifestyle of undergraduate students in the University of Benin. The research was guided by specific objectives which sought to identify the prevalence of gambling among students, the factors that influence students' participation in gambling, and the resultant social, psychological, and academic implications of such involvement. Data were gathered from 150 respondents across various faculties of the university, ensuring a fair representation of the student population. Findings revealed that gambling has become a widespread practice among undergraduate students in the University of Benin. The majority of respondents strongly agreed that gambling is a common activity within the school, with many students actively participating in various forms of betting such as online sports betting, casino-style gaming, and informal peer wagering. This aligns with studies by Okeke (2020) and Okanlawon (2022), which identified Nigerian universities as hotbeds for youth gambling due to increasing digitalization and the growth of online betting platforms.

The results further showed that a significant number of students spend a considerable portion of their allowances on gambling. This finding suggests that gambling has moved beyond recreational activity into a habitual practice with financial implications. Online betting platforms such as Bet9ja, SportyBet, and BetKing were reported as the most commonly accessed, largely

due to their user-friendly mobile applications and enticing promotional offers. These platforms' accessibility has normalized gambling behavior, especially among tech-savvy youths. The study also found that peer influence plays a major role in promoting gambling activities among students. Many respondents admitted to being introduced to gambling through friends or social groups. This finding corroborates the social learning theory which posits that behaviors are learned through observation and imitation. Moreover, the desire for quick wealth emerged as a strong motivational factor. The illusion of instant success and financial freedom promised by gambling draws many students into repeated participation despite losses.

Economic hardship was another prominent factor contributing to gambling engagement. Given the economic realities faced by many Nigerian students, gambling is often perceived as an alternative source of income or financial relief. Unfortunately, this perception often leads to deeper financial stress, as winnings are inconsistent and losses accumulate over time. Psychologically, the findings showed that excessive gambling contributes to anxiety, depression, and emotional instability among students. Respondents who gambled frequently reported mood swings, social withdrawal, and difficulty concentrating on academic activities. These effects echo the findings of Amoo and Oluyemi (2021), who identified a strong correlation between gambling and mental distress among Nigerian undergraduates.

Academically, the research established that gambling negatively impacts students' performance. Participants who engage in gambling reported poor concentration, procrastination, and reduced academic motivation. The temptation to check betting results or strategize future bets often distracts students from studies. In extreme cases, chronic gamblers have been found to skip lectures and neglect assignments due to preoccupation with gambling outcomes.

Socially, gambling was found to strain interpersonal relationships among students. Excessive gambling creates mistrust between gamblers and their peers or family members, especially when borrowing or deceit becomes a coping mechanism to sustain the habit. The findings also suggest that students who lose significant amounts of money often experience shame, guilt, and social withdrawal, which can lead to isolation and further psychological distress. However, the study also revealed positive perspectives regarding potential solutions. A majority of respondents agreed that educational campaigns on the risks of gambling could reduce participation among students. They also believed that counseling and rehabilitation programs should be established within the university to support affected individuals. Respondents further emphasized the importance of skill acquisition and entrepreneurship programs as alternative means of income generation. Additionally, they advocated for stronger university regulations to discourage gambling and parental involvement in monitoring students' activities.

In summary, the findings underscore that gambling is not only a growing social concern but also a public health and academic issue that requires immediate attention from university authorities, parents, and policymakers. The behavior's financial, emotional, and academic consequences make it a multidimensional problem that calls for holistic solutions.

5.2 Conclusion

Based on the findings of this research, it is evident that gambling has become a prevalent and influential aspect of student life in the University of Benin. The increasing accessibility of online betting platforms, coupled with economic hardship and peer pressure, has contributed significantly to its rise. For many undergraduates, gambling is viewed as a quick route to financial success, yet the outcome often results in disappointment, debt, and emotional turmoil.

The study concludes that gambling poses serious threats to the academic performance, mental health, and social relationships of students. Those who engage in gambling excessively often experience reduced academic engagement, heightened stress, and deteriorating emotional well-being. Moreover, the normalization of gambling within the student community fosters an environment where risky financial behaviors are trivialized. From a sociological perspective, gambling among undergraduates reflects a deeper societal issue rooted in economic instability, social comparison, and the digital revolution. The lure of wealth through minimal effort mirrors broader socio-economic narratives in Nigeria, where young people are often confronted with limited employment opportunities and pervasive materialistic values.

Therefore, addressing the effects of gambling requires a multifaceted approach involving educational reforms, psychological support systems, and economic empowerment programs. There is a pressing need for the University of Benin and similar institutions to implement preventive and corrective measures that will not only discourage gambling but also promote healthier, more sustainable lifestyle choices among students.

5.3 Recommendations

Based on the findings and conclusions drawn from this study, the following recommendations are proposed:

1. Awareness and Education:

The University of Benin should organize regular seminars, workshops, and awareness campaigns to educate students about the dangers of gambling. These programs should highlight both the

psychological and financial risks associated with gambling, emphasizing responsible behavior and decision-making.

2. Counseling and Rehabilitation Services:

The university should establish counseling centers specifically equipped to handle gambling addiction. Professional counselors should provide confidential support, therapy sessions, and intervention programs to help students overcome compulsive gambling tendencies.

3. Policy Implementation and Regulation:

The university management should enforce strict regulations against gambling within campus premises. Disciplinary measures should be introduced for students found engaging in or promoting gambling activities, especially through campus networks or student groups.

4. Parental Involvement:

Parents and guardians should maintain regular communication with their children and monitor their financial and social behaviors. Awareness programs for parents can also be introduced to help them identify early signs of gambling addiction.

5. Economic Empowerment Initiatives:

The university should expand skill acquisition and entrepreneurship programs that provide students with alternative income sources. Empowering students with practical skills will reduce their dependence on gambling as a means of financial relief.

6. Collaboration with Government and NGOs:

The university can partner with governmental agencies and non-governmental organizations to launch anti-gambling campaigns, provide rehabilitation funding, and integrate gambling awareness into the school's health education curriculum.

7. Peer-to-Peer Mentorship Programs:

Creating mentorship groups where students can learn positive financial habits from their peers will help reduce the influence of gambling networks. Peer education remains one of the most effective behavioral change strategies among youths.

8. Continuous Research and Monitoring:

Further studies should be conducted periodically to monitor the evolving nature of gambling among students, its psychological consequences, and the effectiveness of intervention programs. Continuous data collection will ensure that policies remain responsive and evidence-based.

5.4 Contribution to Knowledge

This study contributes to existing literature by providing empirical evidence on the prevalence and implications of gambling among university students in Nigeria. It underscores the growing normalization of gambling culture in higher institutions and its interconnectedness with financial stress, digital accessibility, and youth psychology. The findings highlight the urgent need for a multidimensional intervention approach that integrates education, counseling, policy, and empowerment.

5.5 Suggestions for Further Research

Future studies should explore the long-term behavioral patterns of student gamblers and examine the relationship between gambling and other risky behaviors such as substance use and internet addiction. Comparative studies across multiple universities could also help identify institutional and regional differences in gambling prevalence, thereby enriching national discourse on youth behavior and mental health.

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APPENDIX

QUESTIONNAIRE

DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

FACULTY OF SOCIAL SCIENCES

UNIVERSITY OF BENIN, BENIN CITY

Dear Respondent,

The questionnaire is for the purpose of investigating “**Effects of Gambling on the Lifestyle of University of Benin Students**”. Kindly fill it as appropriate. Your information will be treated confidentially. Thank you for your time.

DEMOGRAPHIC DATA OF RESPONDENTS

Please tick the option you consider appropriate and fill it in the spaces provided

1. Gender: Male () Female ()

- 2. Age: 15-20yrs () 21-25yrs () 26-30yrs () 30 years and above ()
- 3. Level: 100 () 200 () 300 () 400 ()
- 4. Religion: Christian () Islam () African Traditional Religion () Others ()
- 5. Faculty.....

Please indicate the extent to which you agree or disagree with the following statements.

Key: Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), Strongly Disagree (SD)

S/N	ITEMS	SA	A	N	D	SD
	Prevalence of Gambling among Undergraduate Students					
1.	I frequently witness fellow students participating in various forms of gambling activities					
2.	Gambling is a common practice among undergraduate students within the school					
3.	Many students spend a significant portion of their allowance on gambling activities					
4.	Online betting platforms are widely accessed by students within the university community					
5.	Gambling activities among students are increasing yearly in the school					
	Factors Encouraging Students to Engage in Gambling					
6.	Peer pressure significantly contributes to students' involvement in gambling activities on campus					
7.	The desire for quick money motivates students to engage frequently in gambling					
8.	Promotional adverts and bonuses by betting companies attract students into					

	gambling					
9.	Lack of strict university regulations encourages students' engagement in gambling practices					
10.	Economic hardship often pushes students to resort to gambling as financial support					
	Psychological and Social Consequences of Gambling					
11.	Gambling affects students' concentration, leading to poor academic performance in classes					
12.	Students who gamble excessively often experience depression and heightened anxiety levels					
13.	Gambling addiction among students results in strained family and peer relationships					
14.	Excessive gambling often leads to social isolation among undergraduate students on campus					
15.	Gambling increases financial stress, which negatively impacts students' overall mental wellbeing					
	Solutions or Interventions to Curb Gambling-Related Problems					
16.	Educating students on the risks of gambling can reduce gambling participation					
17.	Counselling programmes should be established to support addicted students in recovery					
18.	Stronger university policies are needed to regulate and discourage gambling activities					
19.	Parents and guardians should constantly monitor students' involvement in gambling practices					

20.	Creating skill acquisition programmes can provide alternatives to gambling for students					
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