

Social Impact of Gambling in Nigeria

Background

Gambling is becoming increasingly popular among young people driven by the introduction of new gaming products and technology integration (Uzobo *et al.* 2023; Adebisi *et al.* 2020). However, individuals grappling with gambling problems face heightened exposure to violence and abuse (Chukwu, 2023). Gambling, broadly defined as the act of wagering money or valuable items on an uncertain outcome in the pursuit of additional financial gains and/ or material possessions (Jole *et al.* 2022; Ayandele *et al.* 2019; Williams *et al.* 2017), has experienced rapid industry expansion.

While this growth brings about advantages such as job creation and revenue generation for individuals and the government respectively, there are growing apprehensions regarding the substantial risks associated with addiction, financial strain and social consequences (Uzobo *et al.* 2023; Olaore *et al.* 2020). Gambling products are now advertised and hosted on e-platforms that are synchronized with bank accounts (Owonikoko, 2020). The Nigerian betting industry is relatively large as it is worth over \$2 billion in revenue as of 2020, with over 60 million Nigerians between 18 and 40 spending \$5.5 million daily on different products (Joel *et al.* 2023).

The Nigerian betting industry has captured the attention of both domestic and international investors. This game of chance encompasses approximately twenty-four distinct types of lotto games and is actively played throughout the year across Nigeria. In one of the most popular games, participants are prompted to predict five numbers that will be drawn on a predetermined date. Once the prediction is finalized, bettors make a payment and stand to receive winnings and bonuses if their selected numbers match the drawn ones. Another widely embraced product is the sports betting category.

Nigeria stands as the second-largest online gambling market on the African continent, trailing only behind South Africa (Okechukwu, 2022). A considerable number of Nigerian youths

exhibit fervent interest in major global sports leagues (Chukwu, 2023; Akanle and Fageyinbo, 2016), providing substantial insight into the widespread engagement in sports betting among this group. Notably, sports betting is among the legalized games subject to regulation by the National Lottery Commission in Nigeria. The sports betting governance is outlined by the National Lottery Act (2005) and the National Lottery Regulation (2007 as amended) (Akpasung and Oko, 2021).

In this variant, participants predict various outcomes such as the overall winner, winning margin, the first team to receive a yellow card, the team to make the first throw-in, and the final result of the match by halftime among others. Notably, sports betting extends beyond soccer, now incorporating predictions for basketball, boxing, table tennis, lawn tennis matches, and, more recently, even national elections. The diversity of offerings within the sports betting sphere showcases the evolving landscape of this industry in Nigeria. Sports betting firms have increased publicity in social media, and advertisements during the broadcasting of football matches, thus gaining more acceptance in recent years (Uzobo *et al.* 2023).

The growth of the betting industry in Nigeria has been one of the fastest across Africa and in developing countries (Adieme and Subramanian, 2020). Gambling has been linked to certain undesirable socioeconomic outcomes in the literature. For example, excessive gambling may subject family or personal income to severe instability resulting in distress situations, strained family relationships, trust gaps, health challenges and increased crime rates (Tade *et al.* 2021; Owonikoko, 2020; Mustapha and Enilolobo, 2019).

Specifically, gambling has been linked to a reduction in quality of life, poor mental state and lower satisfaction with life, once gamblers have lost money. However, while several studies had explained that gambling could have positive externalities including entrepreneurial mindset and risk taking, and improving the livelihoods of the poor, the activity is risky and addictive (Williams *et al.* 2011). Numerous researchers have attempted to classify gamblers into two distinct categories, namely responsible and excessive gamblers, thereby framing the

discussion of gambling within the framework of net social impact (Adieme and Subramanian, 2020).

Responsible gamblers, constituting individuals aged 18 and above, engage in gambling without jeopardizing their income or resorting to criminal activities to fund their gambling pursuits. In contrast, excessive gamblers exist along a continuum wherein they consistently mobilize their own resources and, at times, those of others, be it through legal or illegal means, to engage in frequent gambling activities even when they are losing their resources. This differentiation offers a nuanced understanding of the varied behaviors within the spectrum of gambling, acknowledging the diverse motivations and consequences associated with different levels of engagement.

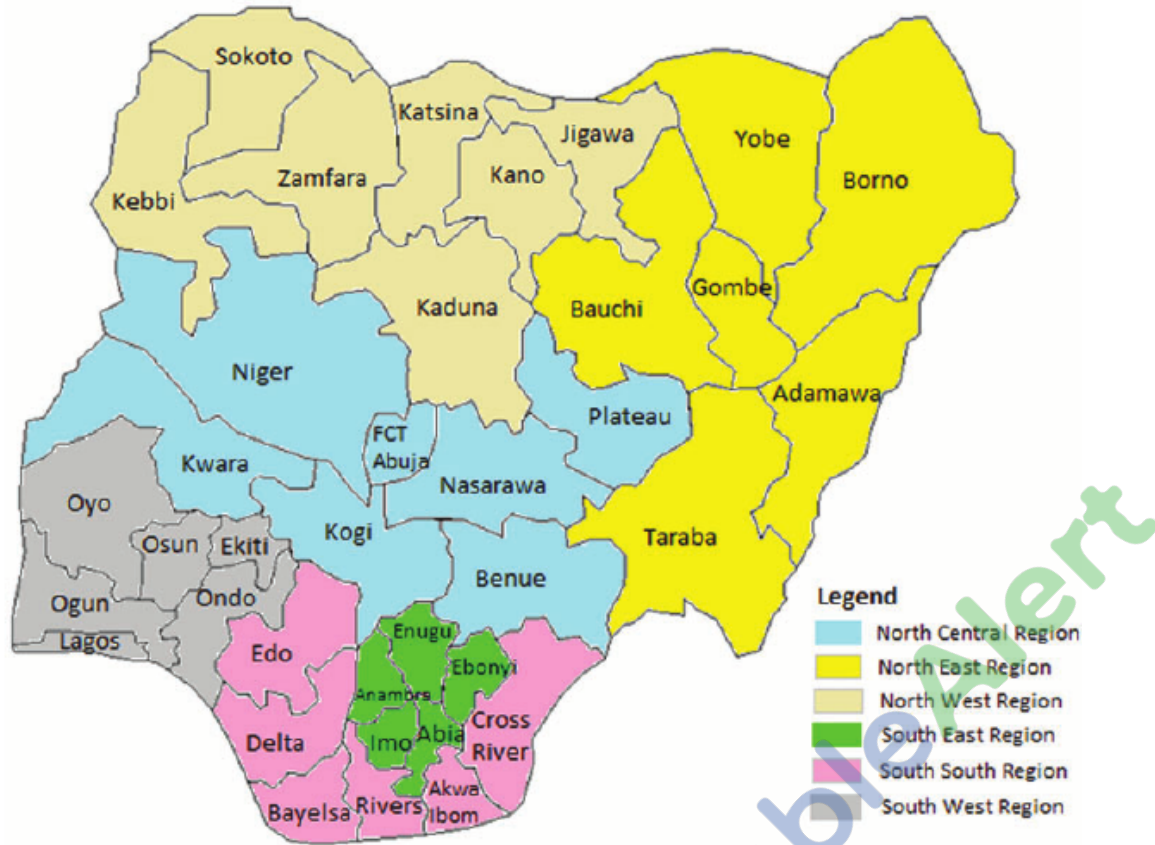
Objectives of the study

The broad objective of this study is to assess the prevalence of gambling, gambling harm and its severity in Nigeria. The specific objectives of this study are to:

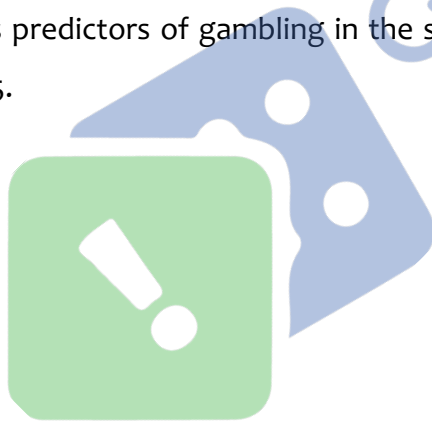
- Profile the respondents based on their socioeconomic characteristics and gambling participation
- Analyze exposure to gambling harm and its severity in the study area
- Proffer recommendations based on key findings from the study

Methodology

Source and type of data: Primary data was collected from individuals who are above eighteen years of age in 34 states across the six geopolitical zones in Nigeria (see figure 1). The data included information on the socioeconomic characteristics of respondents, participation in betting activities, gambling harm and the awareness of treatment services among others.



Analytical tools: Relevant data were analyzed using descriptive statistical tools including frequency distribution tables and charts. Multivariable binary logistic regression model was used to assess predictors of gambling in the study area. The level of statistical significance was set at 0.05.



Results and discussions

Table 1: Distribution of the respondents by age group and betting status

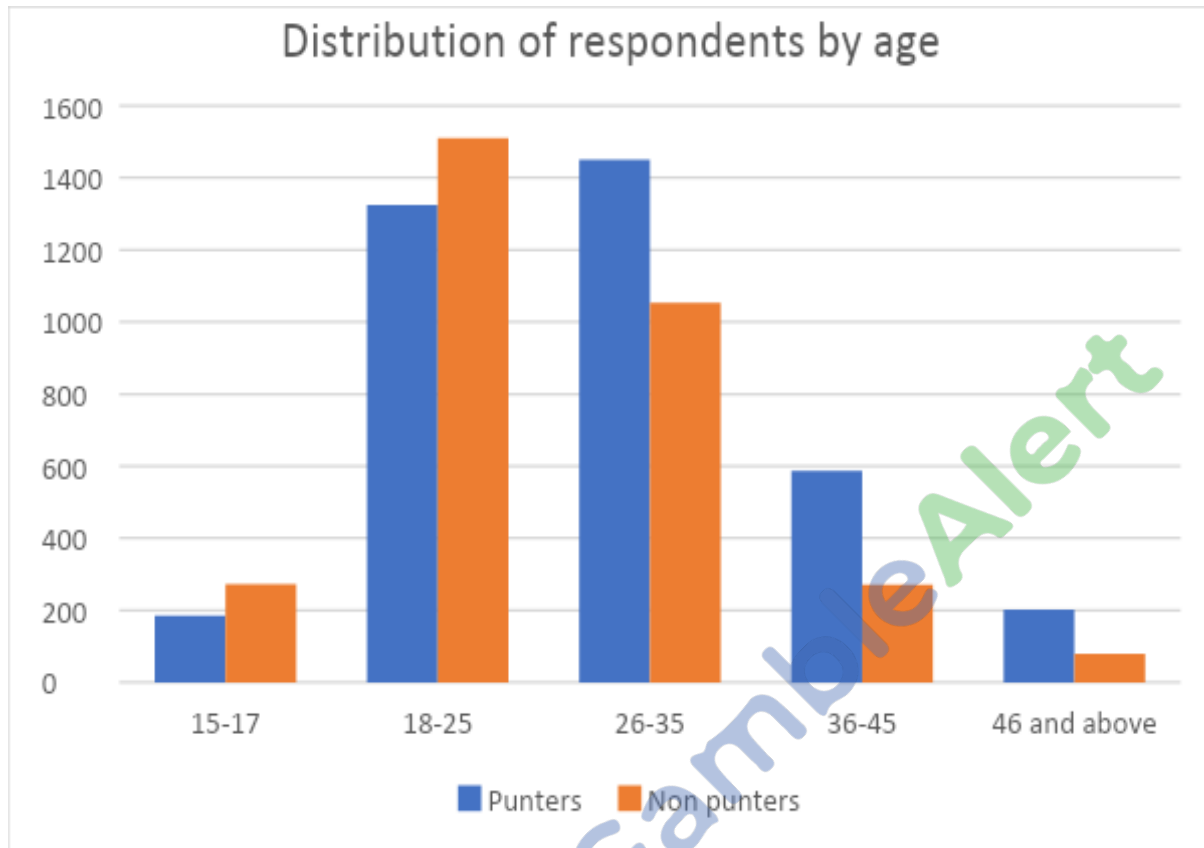


Table 1 reveals that respondents between 26-35 years old gamble the most, they are closely followed by those within the 18-25 years old bracket. An early initiation to gambling is observed in the 15-17 years old age group, as a significant number of the respondents are involved in gambling. The data shows a rise, plateau and decline pattern across the age groups, with ages 18-35 having the largest number of punters. This is consistent with the findings of Okechukwu (2022), who reported that sports betting was more popular among young Nigerians that are between 18 and 35 years of age.

Table 2: Distribution of the respondents by sex and betting status

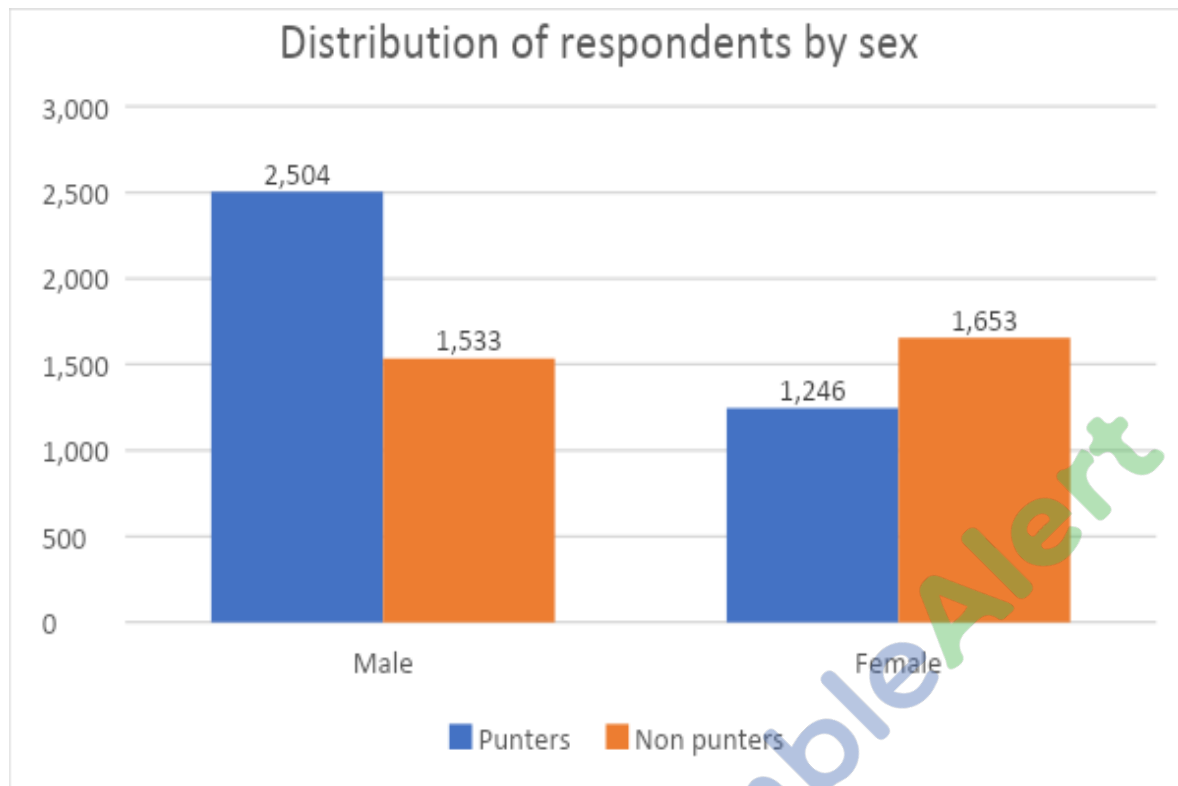


Figure 2 shows that more males are involved in gambling than females, as male punters are almost twice the number of female punters. For every female punter, there are 2 male punters. Also, 2 out of every 3 male respondents are involved in gambling, compared to 1 out of every 2 female respondents. This is consistent with the findings of Akpansung and Oko (2021) who reported that men are more likely than women to be involved in sport wagering.

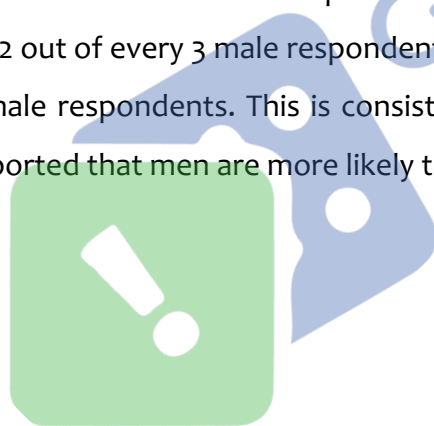


Figure 3: Distribution of the respondents by occupation and betting status

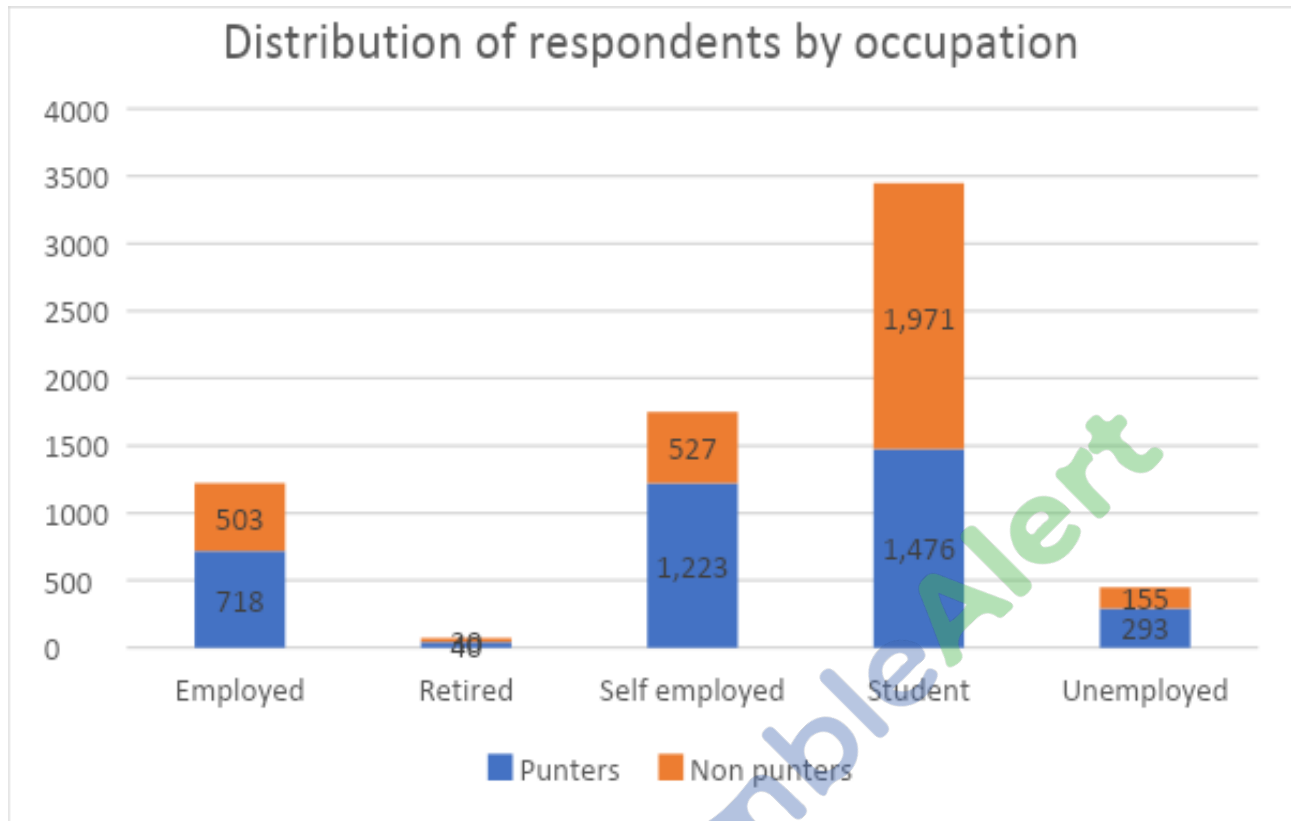


Figure 3 shows that a larger proportion of respondents across the occupation categories are involved in gambling except students. This is an indicator that a larger proportion of the total respondents are involved in gambling. The result also indicates that the punters are mostly students and self-employed individuals implying that they are not necessarily unemployed. This finding is consistent with the reports of Olaore *et al.*, (2021) and Uzobo *et al.* 2023.



Table 4: Distribution of the respondents by geopolitical zones and betting status

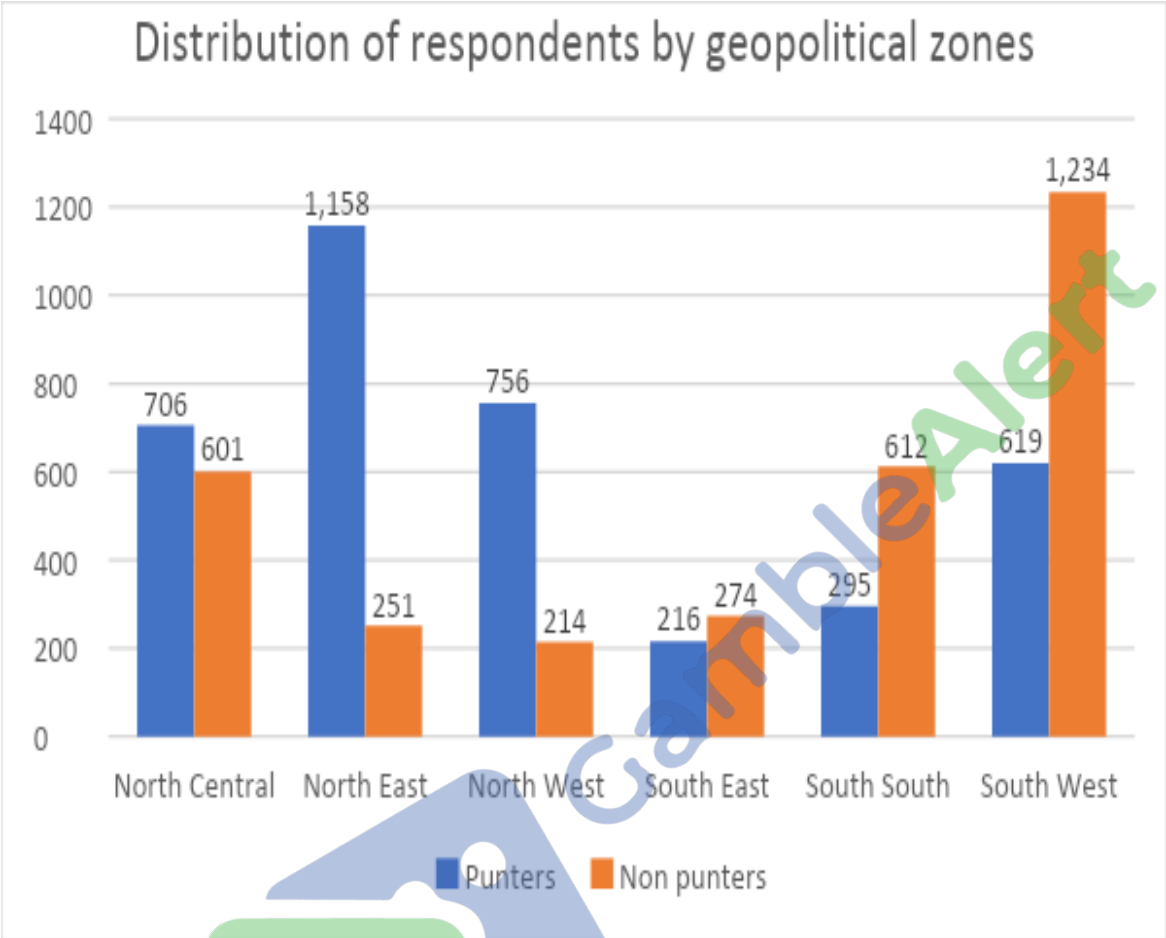


Figure 4 reveals that punters are pre-dominated in the North with the North East zone having the highest proportion of punters. The South West zone has the highest proportion of punters in the South, with the South East zone having the lowest proportion.

Figure 5: Distribution of the respondents by marital status and betting status

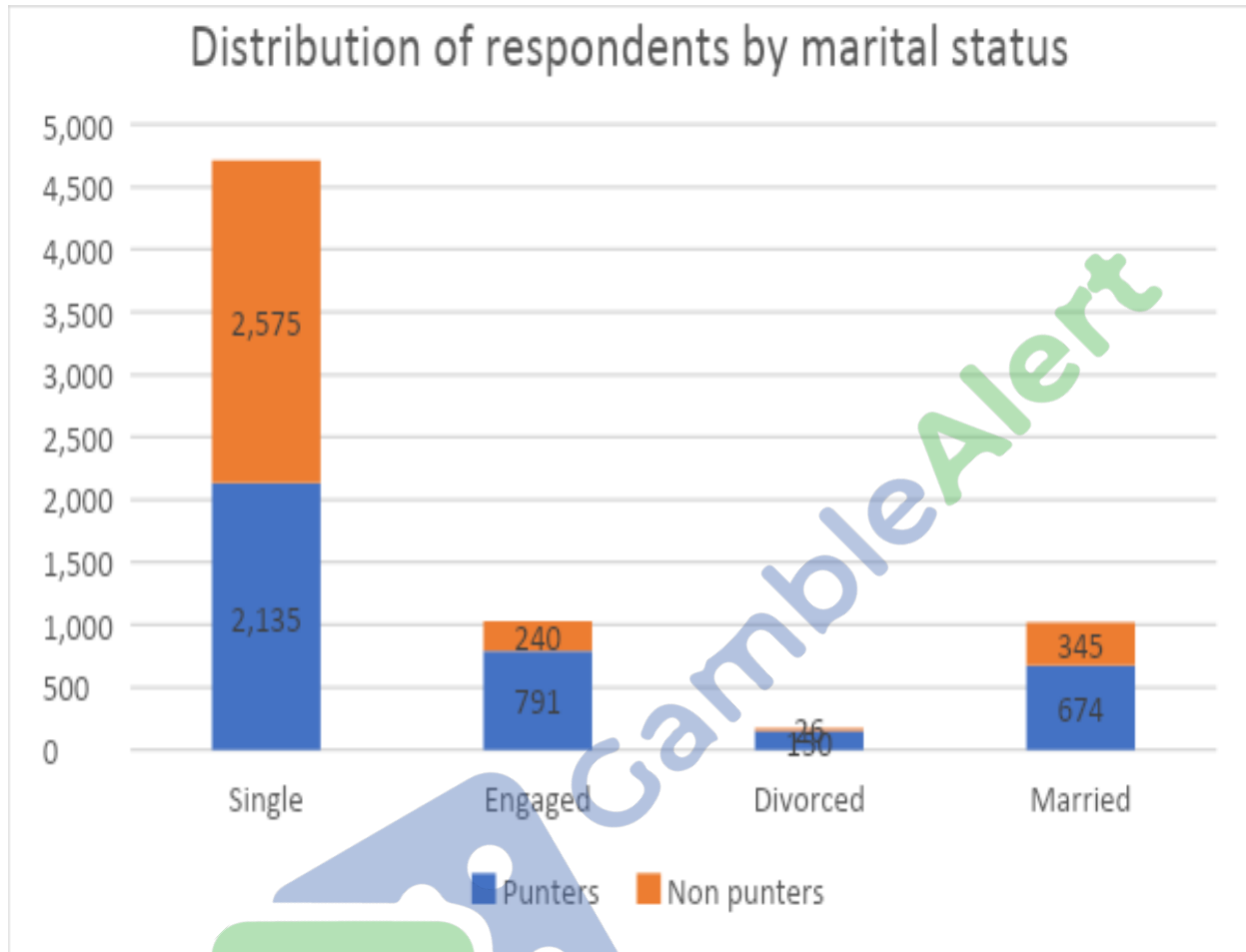
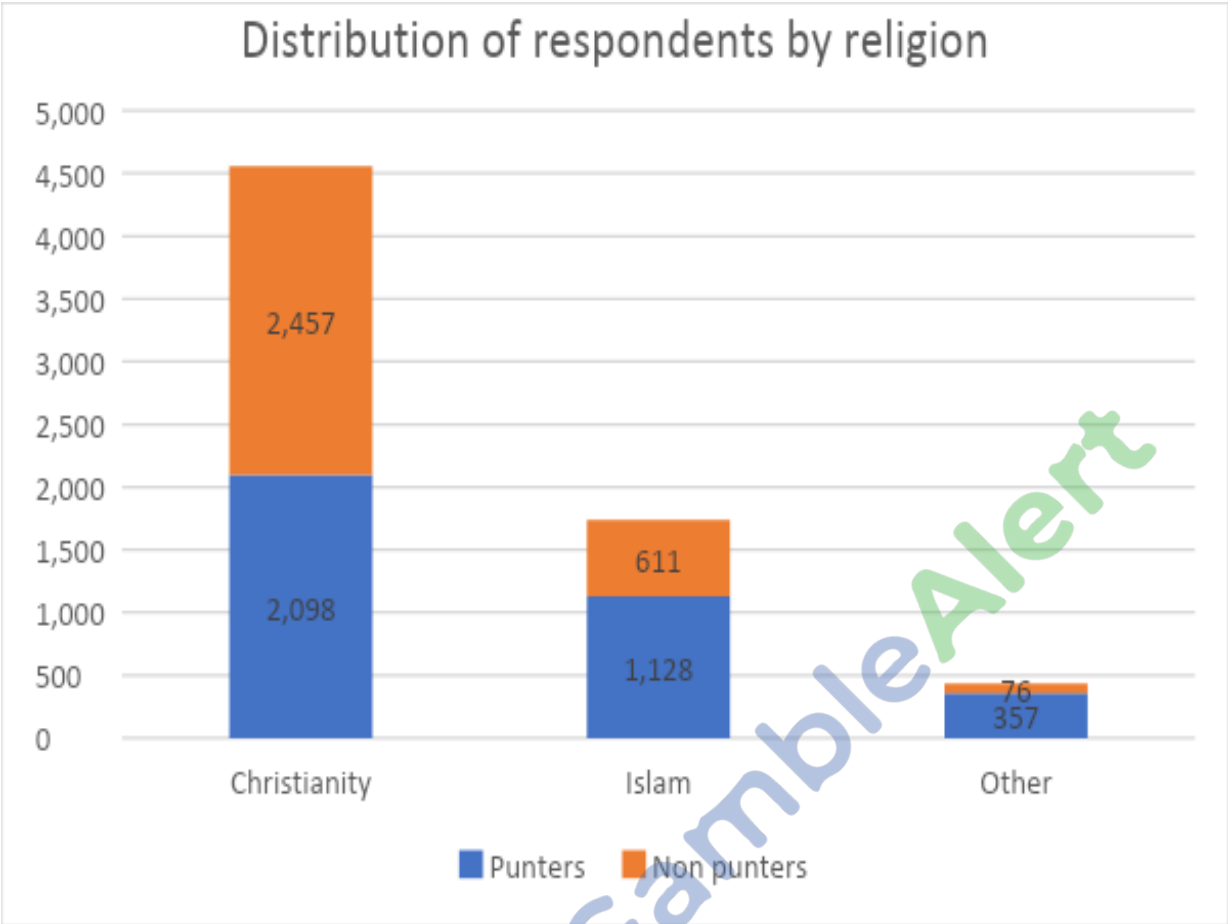


Figure 5 shows that the largest proportion of punters are single, this could be a result of having lesser responsibility and availability of extra financial resources to spend on gambling. This finding is consistent with the reports of Gainsbury *et al.*, (2013).

Figure 6: Distribution of the respondents by religion and betting status



The data shows that a larger number of punters practice Christianity relative to those practicing Islam. This could be attributed to differing religious beliefs. This finding on religion corroborates previous studies, which indicated that the majority of the punters in Nigeria are Christians (Akpansung and Oko, 2021).

Figure 7: Distribution of the respondents introduced to betting by close associate

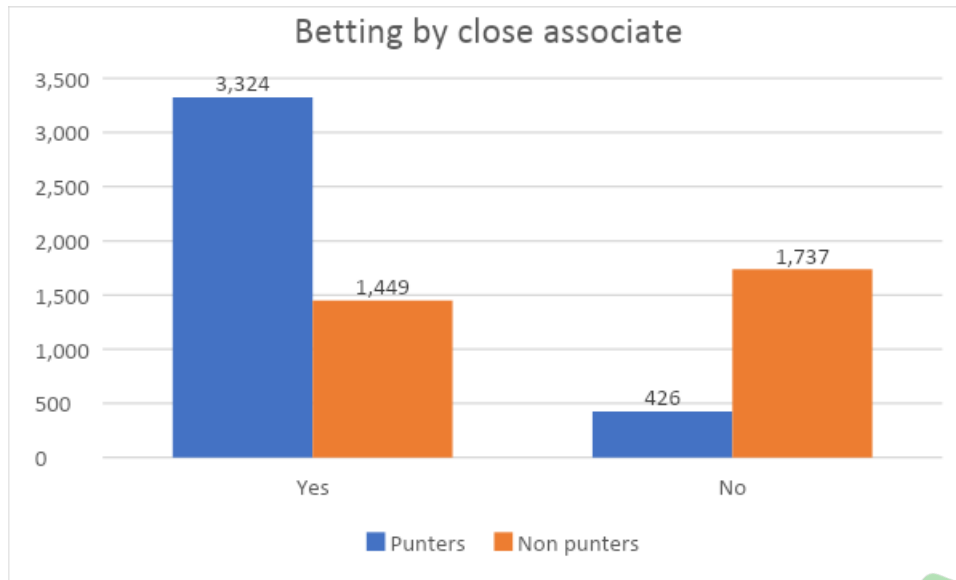


Figure 7 above reveals that a larger number of punters were introduced to gambling by their close associates. This implies that the punters could be involved in peer-based gambling as a result of influence and persuasion. This conforms with the earlier reports of Ayandele et al. (2019) and Joel et al. (2022) who reported a positive relationship between sports betting and peer influence in youths from Ilorin, Kwara State, Nigeria.

Figure 8a

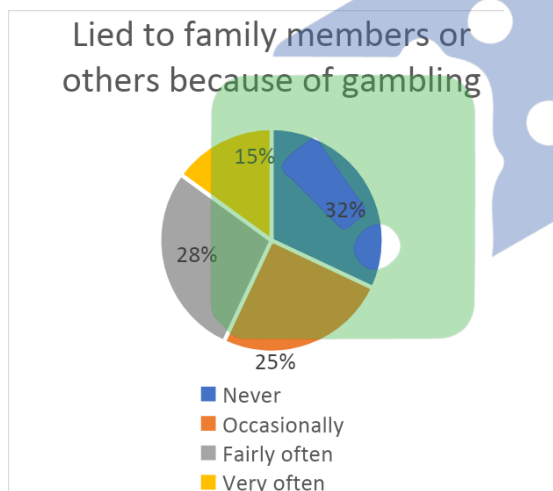
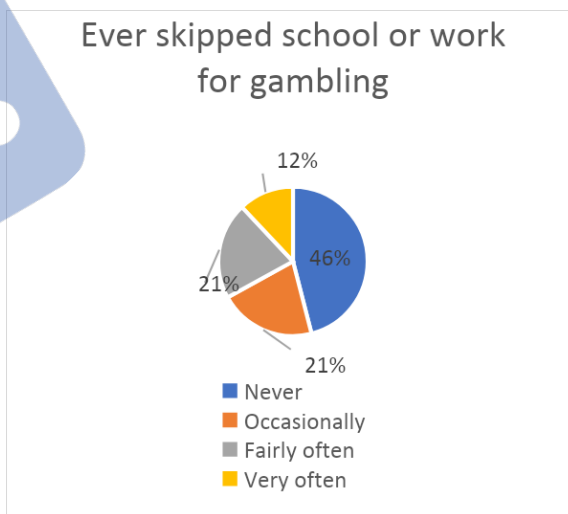
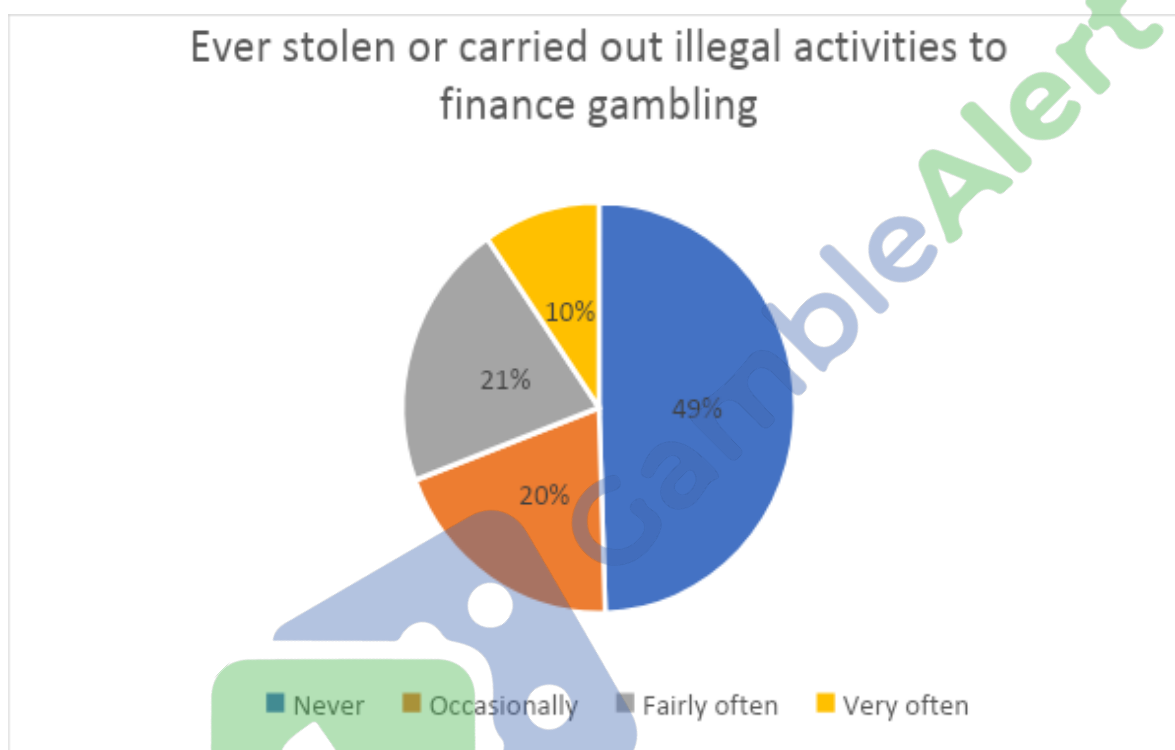


Figure 8b



Some vices are committed as a result of harmful gambling, such as lying to family, skipping school or work, stealing or committing illegal acts to finance gambling. This is reflected in figures 1a, 1b and 1c. This survey reveals that more than one-quarter of the respondents who gamble, fairly often lie to their family members or other people because of gambling. Fifty-three percent of respondents who gamble have skipped school or work, at least once because of gambling. More than half of the respondents had stolen or carried out illegal activities to finance gambling at least once.

Figure 8c



The results presented in figure 9a indicates that 59 percent of the punters had previously asked others to provide money or gotten into a desperate situation because of gambling. Similarly, figure 9b revealed that 70 percent of the punters previously reduced their spending in order to accommodate gambling in their expenses. In addition, 26 percent of the respondents indicated that they had lost something of significance to gambling. Majority of

the punters had sold properties or raised loans to finance their gambling activities. This situation indicates addiction to gambling and the welfare losses attached to the addiction.

Figure 9a

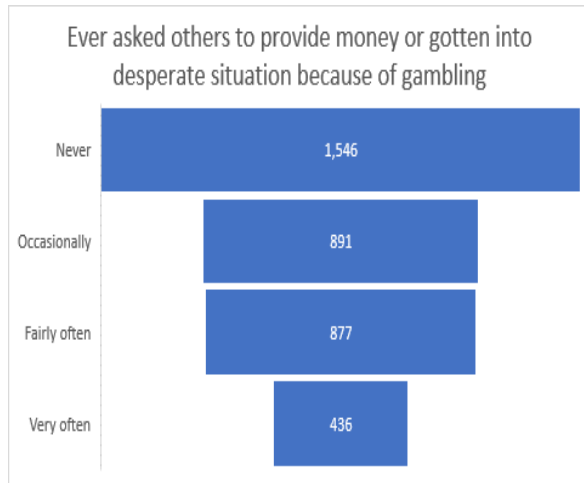


Figure 9b



Figure 9c

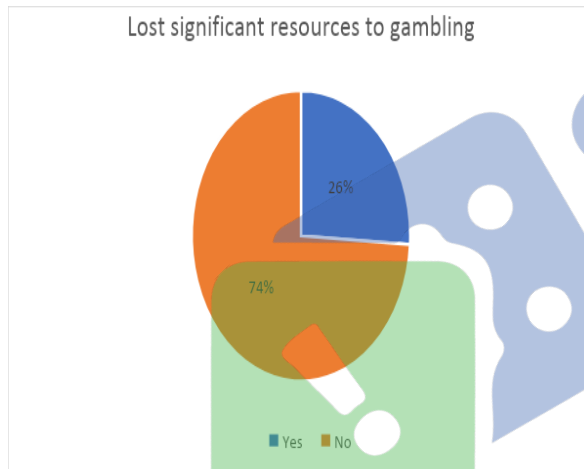
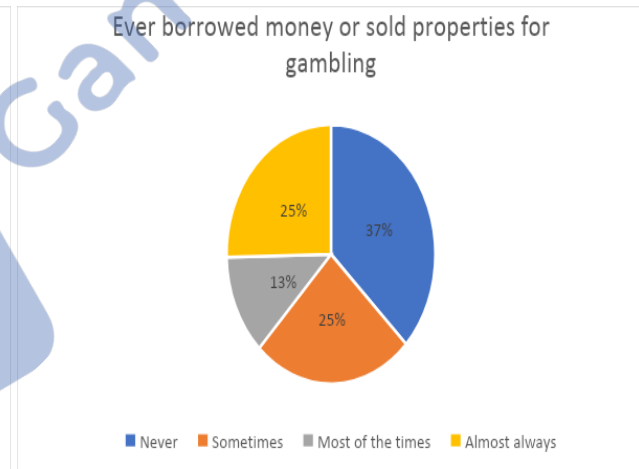


Figure 9d



According figures 10a, 10b and 10c, 69 percent of the punters felt guilty for gambling, 57 percent felt isolated because of gambling while only 35 percent of the punters sought help for themselves or others. This implies that while a significant proportion of the respondents were facing mental health issues due to excessive gambling only a few were able to seek help.

Figure 10a

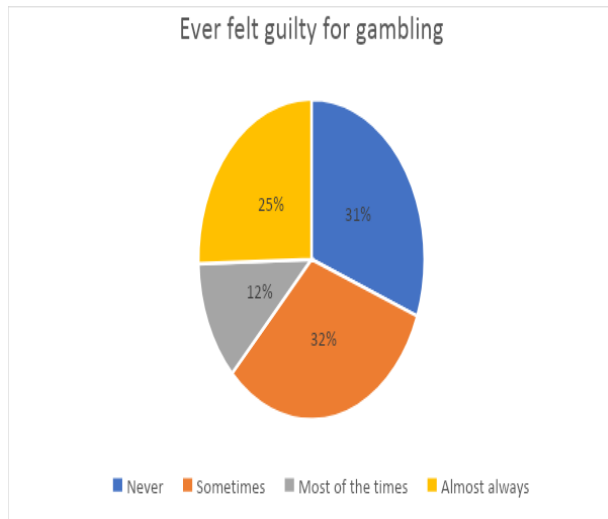


Figure 10b

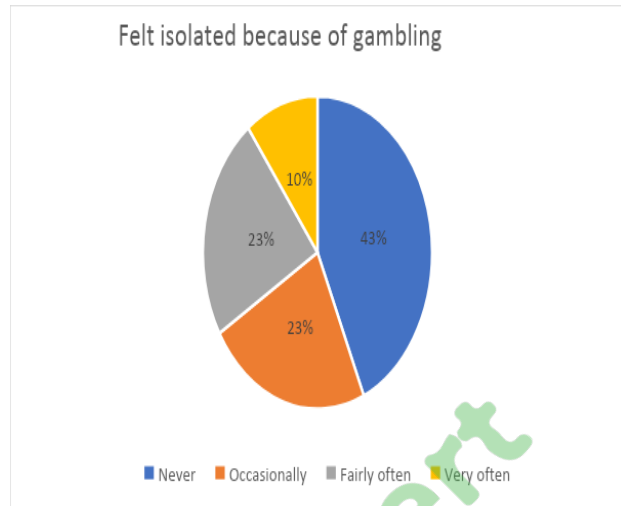


Figure 10c

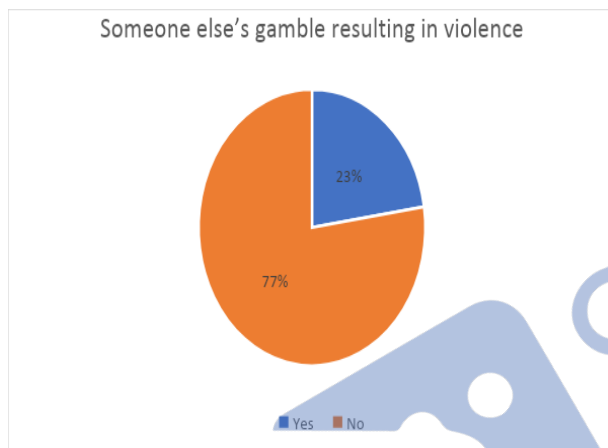
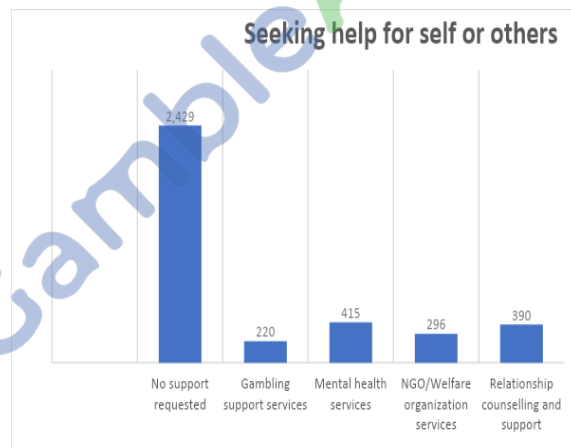


Figure 10 d



The results presented in figures 11a, 11b, 11c and 11d indicate that 31 percent of the punters were willing to pay to access clinical services while only 19 percent ever paid to access support services. This highlights the difference between the willingness to pay and ability to pay for support services. The study found about 30 percent of the respondents were aware of the activities of Gamble Alert while 68 percent of the punters did not believe that self-exclusion was effective. Therefore, the reason only 34 percent of the punters were willing to pay for

self-exclusion is not far-fetched. This implies that more awareness needs to be created among the punters to ensure they adopt the self-exclusion tool for improved outcomes.

Figure 11a

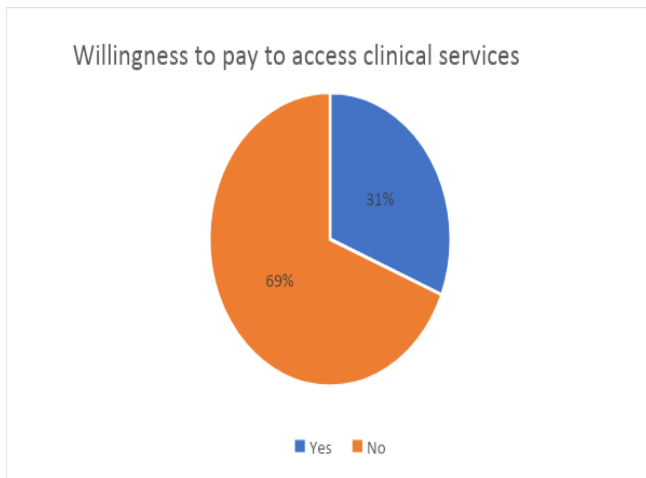


Figure 11b

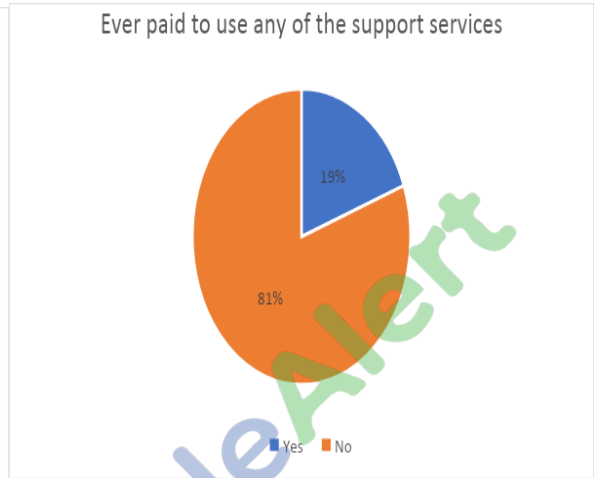


Figure 11c

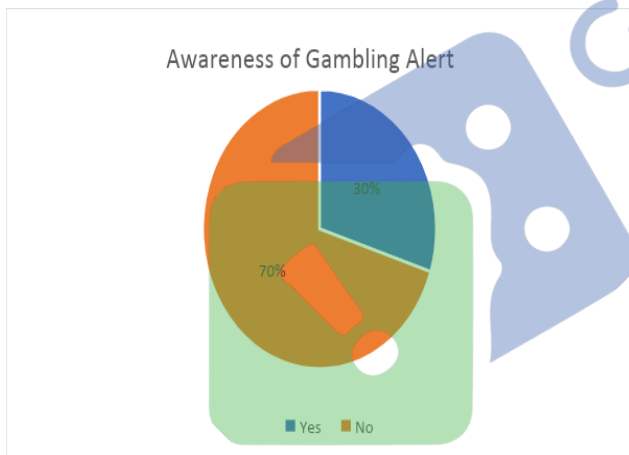


Figure 11d

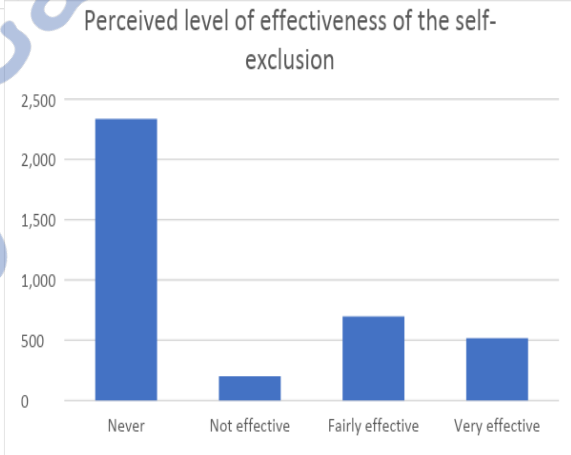
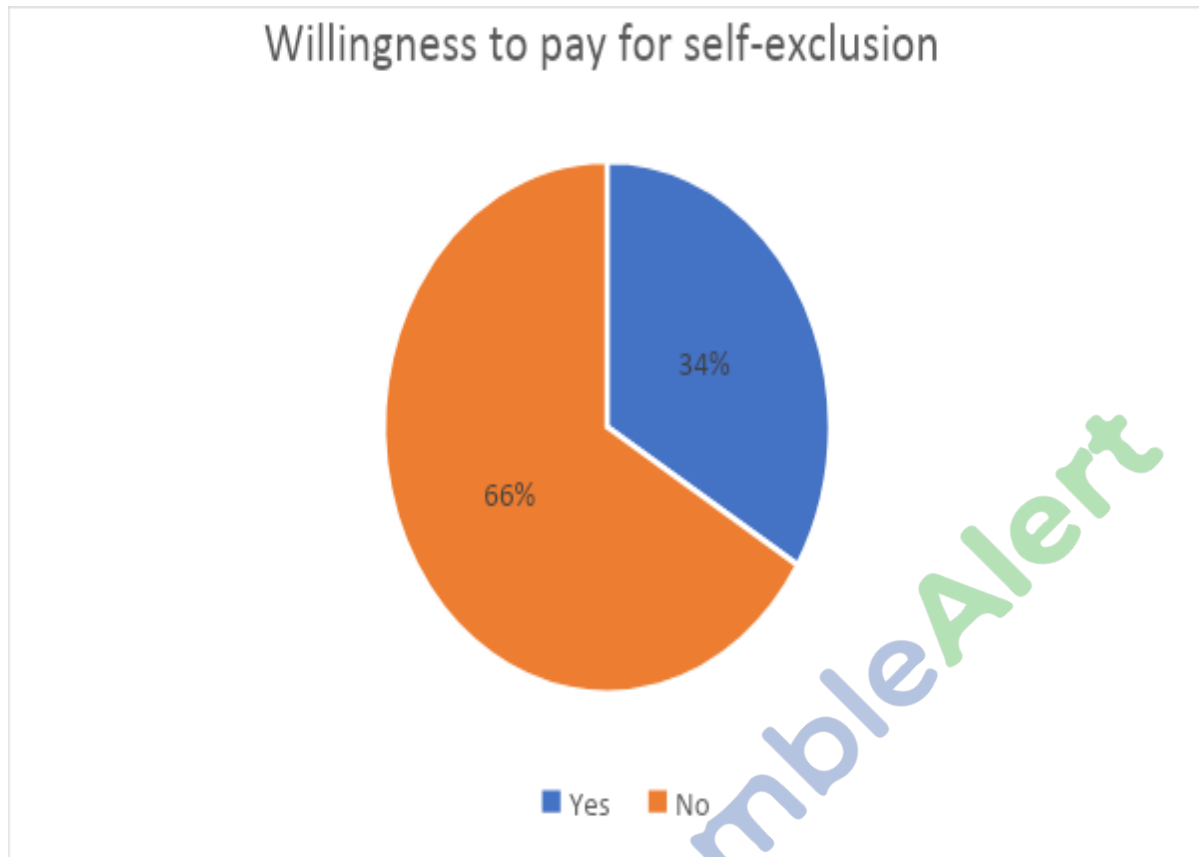


Figure 11e



Degree of harmful betting or problem gambling

The results presented in Table 1 revealed the level of problem gambling among the punters based on their responses to selected harmful betting questions. Punters who answered yes to four out of the fourteen harmful betting questions were classified into a low category, medium category comprises of those who answered yes to between 5 and 10 questions, while those who indicated yes to at least 11 questions were taken as high. Based on this classification, 48 percent of the punters were in the medium level, 33 percent were classified as low while 19 percent were categorized as high on the problem gambling scale. This implies that a significant portion of the punters need help to ensure a reversal of their addiction to gambling.

Table 1: Distribution of punters based on the harmful betting scale

Category	Frequency	Percentage
Low	1,204	33
Medium	1,736	48
High	691	19

Determinants of participation in gambling

The correlates of participation in gambling were modelled using bivariate logistic regression model. The results presented in Table 2 indicates that individuals who are aged between 18 and 25 years (OR 1.30, 95% CI 1.10, 1.67; $p=0.042$), those between 26 and 35 (OR 1.33, 95% CI 1.03, 1.73; $p=0.004$), individuals between 36 and 45 years (OR 1.62, 95% CI 1.17, 2.20; $p=0.004$) and those above 46 years of age (OR 2.03, 95% CI 1.27, 3.24; $p=0.003$) has higher odds of gambling compared to those between 15 and 17 years of age.

Similarly, males have higher odds (OR 2.50, 95% CI 2.20, 2.84; $p<0.001$) of gambling compared to the females. In terms of occupation, individuals who are self-employed (OR 1.60, 95% CI 1.35, 1.90; $p<0.001$) are more likely going to be involved in gambling relative to students. This implies that gambling is more pronounced among artisans and business owners. Individuals living in North East (OR 7.02, 95% CI 5.56, 8.88; $p<0.001$), North West (OR 4.16, 95% CI 3.24, 5.33; $p<0.001$), and North Central (OR 1.92, 95% CI 1.55, 2.38; $p<0.001$) are likely going to be involved in gambling compared to those living in South South, Nigeria.

This confirms the earlier results indicating that the highest number of punters live in North East, Nigeria. Individuals that are engaged (OR 1.55, 95% CI 1.29, 1.92; $p<0.001$) and divorced (OR 2.40, 95% CI 1.38, 4.18; $p=0.002$) have higher odds of gambling compared to those who are single. Finally, individuals who have at least one close associate who is involved in

gambling (OR 8.64, 95% CI 7.50, 9.96; $p < 0.001$) have higher odds of gambling compared to those who do not. This implies that gambling can be traced to peer pressure, hence targeting close associates with advocacy campaigns may help reduce gambling.

Table 2: Determinants of participation in gambling activities

Variable	Odds ratio	95% CI	P-values
Sex			
Female	Ref		
Male	2.50	2.20, 2.84	<0.001
Age (years)			
15-17	Ref		
18-25	1.30	1.10, 1.67	0.042
26-35	1.33	1.03, 1.73	0.031
36-45	1.62	1.17, 2.20	0.004
Above 46	2.03	1.27, 3.24	0.003
Occupation			
Student	Ref		
Self-employed	1.60	1.35, 1.90	<0.001
Employed	1.05	0.86, 1.28	0.629
Unemployed	1.21	0.92, 1.59	0.166
Retired	0.40	0.4785, 1.4391	0.507
Religion		0.21, 0.78	0.700
Christianity	Ref		
Islam	1.22	1.05, 1.42	0.100
Traditional	2.07	1.36, 3.14	<0.001
Others	2.13	1.55, 2.93	<0.001
Geopolitical zone			
South South	Ref		
North East	7.02	5.56, 8.88	<0.001

North West	4.16	3.24, 5.33	<0.001
North Central	1.92	1.55, 2.38	<0.001
South East	1.24	0.96, 1.61	0.107
South West	0.83	0.68, 1.01	0.063
Marital Status			
Engaged	1.55	1.25, 1.92	<0.001
Married	0.88	0.70, 1.11	0.276
Divorced	2.40	1.38, 4.18	0.002
Gambling by a close associate			
No	Ref		
Yes	8.64	7.50, 9.96	<0.001

Conclusion and recommendations

The study investigated the prevalence of gambling, problem gambling and the determinants of gambling in Nigeria. Descriptive statistical tools and bivariate binary logistic regression model was used to model the determinant of gambling in the study area. The study found most gamblers are males who are between 18 and 35 years of age, students and single living in North East, Nigeria. The study found that many Nigerians are involved in problem gambling while some are willing to seek support but are unable to pay for the services. The results of the regression model indicate that individuals who are males, self-employed, have a close associate involved in gambling, reside in North East, North West and North Central, Nigeria have high odds of gambling. Based on the findings of this study the following are recommended:

- Government and development partners should intensify advocacy campaigns against excessive gambling in Nigeria.
- Development partners should collaborate with organizations such as Gamble Alert to develop, implement and monitor programs that will help reduce problem gambling.

- Nigerians should reduce their gambling activities by allocating idle funds if they must gamble to reduce their vulnerabilities.



Appendix

Table 2: Distribution of the respondents by socioeconomic characteristics

Variable	Frequency	
	Yes	No
Age (Years)		
15-17	185	272
18-25	1,325	1,511
26-35	1,451	1,053
36-45	587	271
46 and above	202	79
Geopolitical zone		
North Central	706	601
North East	1,158	251
North West	756	214
South East	216	274
South South	295	612
South West	619	1,234
Sex		
Male	2,504	1,533
Female	1,246	1,653
Occupation		
Employed	718	503
Retired	40	30
Self employed	1,223	527
Student	1,476	1,971
Unemployed	293	155
Marital Status		
Single	2,135	2,575

Engaged	791	240
Divorced	150	26
Married	674	345
Religion		
Christianity	2,098	2,457
Islam	1,128	611
Other	357	76
Traditional	167	42
Betting by close associate		
Yes	3,324	1,449
No	426	1,737

Table 3: Distribution of respondents disaggregated by perceived effects and level of harmful betting

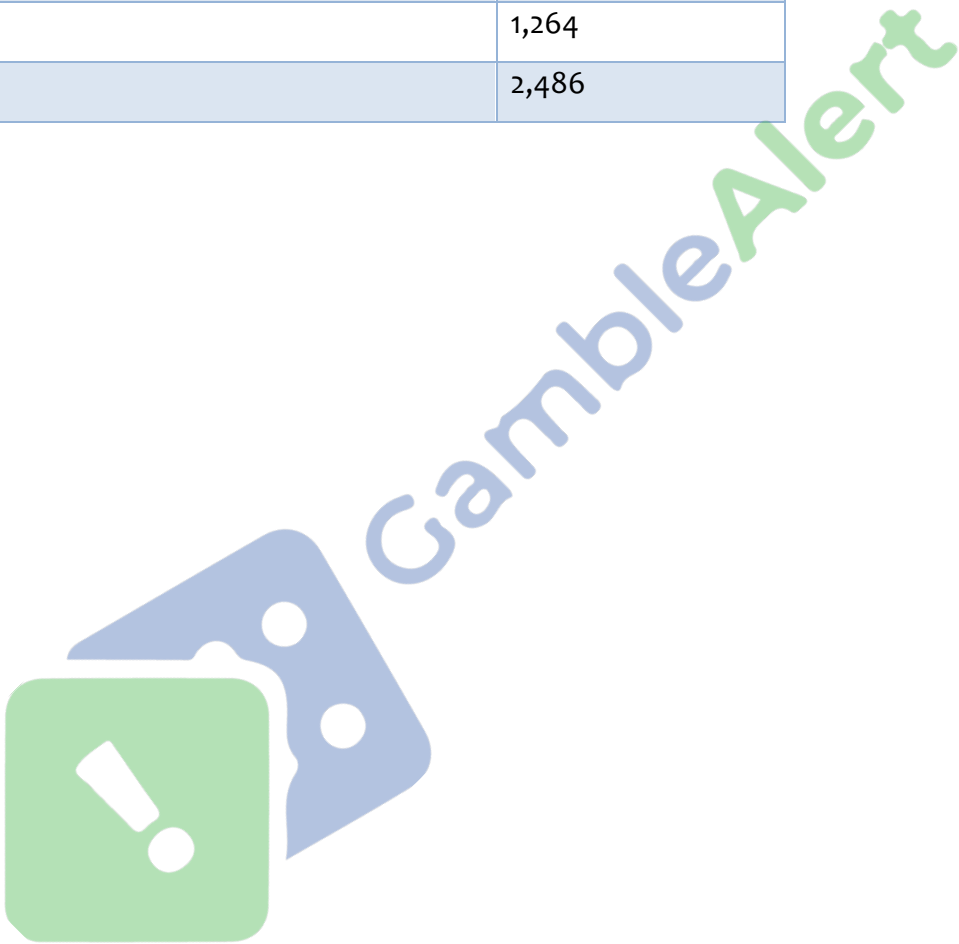
Variables	Frequency
Lied to family or others because of gambling	
Never	1,207
Occasionally	936
Fairly often	1,030
Very often	577
Ever skipped school for gambling	
Never	1,738
Occasionally	778
Fairly often	785
Very often	449
Ever stolen or carried out illegal activities to finance gambling	

Variables	Frequency
Never	1,856
Occasionally	741
Fairly often	792
Very often	361
Ever asked others to provide money or gotten into desperate situation because of gambling	
Never	1,546
Occasionally	891
Fairly often	877
Very often	436
Ever had to cut back spending to gamble	
Not at all	1,319
A little	1,668
A lot	1,319
Lost significant resources to gambling	
Yes	973
No	2,777
Ever borrowed money or sold properties for gambling	
Never	1,395
Sometimes	934
Most of the times	470
Almost always	951
Ever had a broken relationship because of betting	
Yes	989
No	2,640

Variables	Frequency
Ever felt guilty for gambling	
Never	1,154
Sometimes	1,186
Most of the times	456
Almost always	954
Felt isolated because of gambling	
Never	1,627
Occasionally	862
Fairly often	873
Very often	388
Victim of violence and abuse due to gambling	
Yes	924
No	2,826
tab	
Suicide thoughts from gambling	
Yes	930
No	2,820
Thoughts of spiritual influence	
Yes	908
No	2,842
Close person involved in gambling	
No	389
Yes, a friend	1,755
Yes, a family member	1,606
Lying to family members because of gambling	
Never	1,769
Occasionally	907

Variables	Frequency
Fairly often	1,074
Someone else's gamble resulting in stress or anxiety	
Never	1,790
Almost always	863
Sometimes	854
Most of the time	243
Someone else's gamble resulting in violence	
Yes	848
No	2,902
Seeking help for self or others	
No support requested	2,429
Gambling support services	220
Mental health services	415
NGO/Welfare organization services	296
Relationship counselling and support	390
Willingness to pay to access clinical services	
Yes	1,169
No	2,581
Ever paid to use any of the support services	
Yes	727
No	3,023
Awareness of gambling alert	
Yes	1,123
No	2,627
Awareness of self-exclusion Gamban	
Yes	1,135

Variables	Frequency
No	2,615
Level of effectiveness of the self-exclusion	
Never	2,337
Not effective	201
Fairly effective	696
Very effective	516
Willingness to pay for self-exclusion	
Yes	1,264
No	2,486



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