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SOCIO-ECONOMIC IMPLICATIONS OF GAMBLING BEHAVIOUR AMONG YOUTH IN ILORIN METROPOLIS

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Abstract
Gambling has become an endemic phenomenon particularly among adolescents and young adults in many societies in recent times. Gambling has unprecedentedly become youth's subculture in contemporary Nigerian society. This is clearly evident from their increasing participation in gambling activities especially sports betting. It has eaten deep into the fabrics of many societies in Nigeria. Youth who are suppose to be the future leaders of tomorrow are now wallowing in gambling activities and this has socio-economic implications. Therefore this study investigated the socio-economic implications of gambling behaviour among youth in Nigeria. The study adopted survey research design using qualitative data for analysis. The study also made use of In-depth interview (IDI) and Key informants Interview (KII) for data collection. Purposive sampling technique was also adopted to select the study population. The study found out that poverty, unemployment and bad economic climate are the major reasons behind youth engagement in gambling particularly sport betting. It also revealed that sport betting has various implications such as truancy, aggressive and risk taking behaviour, poor psychological adjustment, borrowing, stealing and other serious criminal behaviours among younger population of ages 14-25 years. The study recommends that government should provide employment opportunities for the youth; government should also put effective measures in place that will regulate the betting activities of the youth and also make effective policies and programmes that will alleviate poverty in the society.

Keywords: Gambling, gambling behaviour, Youth, sports, economy.

Introduction
Gambling practices has become an endemic phenomenon particularly among adolescents and young adults in many societies (Korn & Shaffer, 1999; Potenza, Fiellin, Heninger, Rounsaville, & Mazure, 2002). According to Volberg (2010), the legalisation of different forms of gambling in various countries has contributed to the rising and high prevalence of gambling practices among adolescents and youths in various countries. Though many of the gambling practices engaged by adolescents and youths remain illegal, their engagement in the act is still

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considered by scholars as higher than that of adults (Molinaro et al, 2014; Gupta & Derevensky, 2000; Volberg et al, 2010). Even though gambling research have not been carried out in some countries, research indicates that between 0.2 to 12.3% of adolescents and youth across continents of the world are likely to be having gambling related problems. This is an indication that gambling has eaten deep into the lives of our youths and will subsequently become a common practice among our future leaders.

Gambling has been generally defined as betting or wagering money or something of value on an event that has an uncertain outcome with the possibility of winning money or materials (Korn& Shaffer, 1999; Potenza, Fiellin, Heninger, Rounsaville, & Mazure, 2002). The prevalence of gambling among adolescents and young adults in United States of America was put at 2.8% with 68% of the identified adolescents' haven engaged in gambling in the previous year (Melte, Barnes, Tidwel, & Hoffman, 2007). Furthermore, research on gambling among adolescents and young adults in Brazil indicates a prevalence rate of 6.9%, Hong Kong, 46.5%; New Zealand, 65.4%; While in Europe, Denmark has high prevalence rate of 90% with Finland 52%; Germany, 39.9%; Iceland, 56%; Italy, 35.7%; Switzerland, 37.5%; whilst Great Britain with the lowest of 21% in that continent (Christiansen & Jensen, 2014; Ilkas&Aho, 2006; Hurrelmann et al.,2003; Olason et al., 2011; Bastiani et al.,2011; Suris et al., 2011; Forest and McHale, 2014).

There is dearth of literature on the prevalence of gambling among young adults in sub-Saharan Africa. In spite of this, a recent survey of gambling practices among youths by Geopoll in 2017 cited in Ssewanyana and Bitanihirwe (2018) in Sub-Saharan Africa particularly in Kenya, Uganda, South Africa, Ghana, Nigeria and Tanzania found that Kenya has the highest prevalence (76%) level of youth engagement in gambling and betting practices. Closely followed in the findings is Uganda with 54% while Ghana has the lowest with 42% in West Africa sub-region). Before this study, Nowak and Aloe (2014) reported 14.2% prevalence rate among higher institution students in Nigeria. In spite of the fact that the prevalence of gambling is low compared to other countries in sub-Saharan Africa youth, the situation still calls for concern. Furthermore, News Agency of Nigeria (NAN) 2011, revealed that roughly 60 million Nigerian future leaders are involved in active gambling especially sports betting with almost N2 billion being spent on sports betting daily which translates to nearly N730 billion in a year. This translates to a prevalence rate of 21%.

This prevalence is a wake-up for government and other stakeholders in terms of addressing the problem of gambling among young people. According to (Burger, Dahlgren, & MacDonald, 2006; Engwallet al., 2004; McComb & Hanson, 2009; Moore et al., 2013), adolescents and young adults engage in a wide range of gambling behaviours, including playing the lottery, poker/cards for money, casino games (i.e., slots/poker machines), horseracing, internet gambling and sports betting. Nonetheless, the most common forms of gambling among adolescents and young adults in Nigeria remains sports gambling and football betting. The

development of gambling and betting culture among Nigeria youths may be attributed to availability of satellite TV such as DSTV, Eurosport, and other sports channels on the platform of cable since 1990s (Ifeduba, 2011; UEFA Guiding Principles, 2009) coupled with the growing fan based of many European teams (Arsenal, Chelsea, Man City, Man united, Real Madrid, Barcelona etc) in Nigeria. Aside this, a large number of youths in Nigeria see gambling and betting as a steady source of income due to growing unemployment rate in the country.

Research has revealed an alarming incidence of gambling related problems among people of 15 years of age and above, with prevalence rate of two to four times that of the adult population (Delfabbro & Winefield, 1996; Hayatabakhsh et al., 2006; Productivity Commission, 1999; Shaffer, Hall & Vanderbilt 1997; Sullivan, 2005; Williams & Connolly, 2006). Scholars have however expressed concerns about the trend of gambling and betting among young adults. For instance, (Burge, Pietrzak, Petru 2006; Kessler et al., 2008; Gupta & Derevensky, 1999; Jacobs, 1989; Westphal, Rush, Stevens & Johnson 1998; Barnes, Welte, Hoffman & Dintcheff, 2005; Vitaro, Brendgan, Ladouceur, Tremblay 2001; Winters & Anderson, 2000) identified three (3) major concerns of gambling and betting among young people; (i) many of the adolescent gamblers start at an early age (ii) gambling among adolescents is a gateway to drug abuse and unsafe sexual behaviour (iii) and it is a predisposing factors to mental health issues among young people. In essence, this misdemeanor has future social, economic and health consequences on the lives of young people not only in Nigeria but beyond. Given this fact, many of the youths may result to other forms of criminality just to make sure that they get money.

Whilst the majority of young people that gamble, do so in fairly developmental, transient, and innocuous ways; others gamble in a more sustained, intense and sometimes destructive fashion (McClellan et al., 2006). Studies indicated that the development and maintenance of gambling behaviours in young people are influenced by multidimensional factors incorporating bio-psycho-social determinants such as familial, social, cultural, environmental, emotional, personality, and cognitive factors (Blaszcynski, 2000; Gupta, Derevensky&Marget, 2004; Hardoon&Derevensky, 2002). Sports gambling and football betting are largely expressive economic and social activities in Nigeria and this has become the center stage for the youth. Youth engages in a wide range of gambling behaviours, including playing the lottery, poker/cards for money, casino games (i.e., slots/poker machines), horseracing, internet gambling and sports betting (Burger, Dahlgren, & MacDonald, 2006; Engwallet al., 2004; McComb& Hanson, 2009; Moore et al., 2013).

Various studies have been carried out in Sub-Saharan Africa and Nigeria on problem of gambling among youth in various contexts (Ssewanyana & Bitanihirwe, 2018; Akanle & Fatoyinbo, 2016; Oyebisi, Alao & Popoola 2012) but not many of these studies on gambling among youths in Nigeria especially in this

context (Ilorin) have focused at the socio-economic implication of gambling. As a result, the aim of this study is to look at the socio-economic implications of gambling and betting practices among youth in Ilorin metropolis.

Theoretical Anchorages

The theoretical anchorage of this study is social learning theory

Social learning theory

The development of social learning theory is emanated from the work of Burgess and Akers (1966). According to Bandura (1977), social learning is a cognitive process that takes place in a social context and can occur purely through observation or direct instruction, even in the absence of motor reproduction or direct reinforcement. Bandura (1963) also observed that, in addition to the observation of behaviour, learning also occurs through the observation of rewards and punishments, a process known as *vicarious reinforcement*. When a particular behaviour is rewarded regularly, it will most likely persist. Conversely, if a particular behaviour is constantly punished, it will most likely stop (Illeris, 2018).As indicated by Appiah (2016), the theory describes a cognitive process of learning which do occur under social context and can occur through observation or punishment (re-enforcement). This theory relates to the present study as it explains why the youth will hitherto be attracted to sport betting despite all efforts to discourage them. This is because there is reward for such behaviour which includes among others recognition, approval, and acceptance and ultimately respect from peers (Allen et al., 2008).

Social learning theory explains gambling in terms of operant conditioning: gambling behaviour is reinforced and this increases the likelihood that the behaviour will be repeated. Griffiths (2009) argues that some types of gambling, such as slot machines, football betting, may become addictive because, as well as financial rewards, there are physiological rewards (the adrenaline and dopamine "buzz" of winning), psychological rewards (excitement) and social rewards (praise from peers). Many gamblers talk about having a large win or winning streak early in their gambling career and Asvad (2013) found that they continue to gamble in order to repeat these early experiences. Gambling is reinforced on a partial schedule (not every time), which makes it resistant to extinction. Gambling machines pay out a variable reinforcement schedule, which is a type of partial reinforcement where only a proportion of responses are reinforced and there is no fixed pattern, this lack of predictability keeps people gambling.

During the course of carrying out this study, majority of youths become addicted to betting because of the money attached to it, even when they lose a huge amount of money on betting, majority still have the urge to bet again. Hardoon & Derevensky, (2001) cited in Appiah (2016) also argue that the mostly adolescents perceived gambling as a rite of passage into adulthood similar to the

way and manner in which smoking and drinking are understood by the youth. Moreover, Delfabbro & Thrupp (2003) cited in Allen et al. (2008) which is adopted from Appiah (2016:326) have claimed that:

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

The theory of social learning has been explained and linked to the present study to better understand the factors that influence youths into problem gambling.

Methodology

Research design and study area

The research designs were both exploratory and descriptive. The study was carried out in some selected areas within Ilorin, Kwara State. These areas were selected due to large concentration of bettors and betting companies in these areas. The area includes Taiwo road, Agbooba, Olohunsogo, Baboko and Tanke area of the state. Other reason for choosing this study area was the high rate of betting practices among youths in this area.

Study population

The study population comprises of mostly the youth who were known to have participated in sport betting (bettors) and falls within the ages of 15-40. The main reason for setting the age range at 15-40 years is because people within these age range are believed to be better informed. Other respondents includes the owners of most football viewing centers located in all the areas selected and the football betting companies situated at the study locations. Respondents for IDIs were selected from the bettors found mostly at the football viewing centers and betting shops as at the time of carrying out this research. Respondents, for KIIs were purposively selected, this included Six Top owners and managers of football viewing center and managers and coordinators of most of the betting companies in Ilorin metropolis.

Data collection

Two qualitative methods of data collection, namely in-depth interviews (IDIs) and key informant interviews (KIIs) were utilized in this study. These methods were triangulated to obtain adequate and valid data. Twenty five (25) IDIs, Five (5) per each of the selected area were carried out. Bettors particularly the youth found around football viewing centers and other strategic locations in the area were interviewed. Fifteen (15) KIIs were carried out, three for each of the selected areas in the state.Two each for betting companies and one each for manager of football

viewing center. All interview for illiterate participants were conducted in Yoruba language, while those for literate participants were conducted in English language. The interviews were audio recorded with the aid of a tape recorder with the consent of the participants. The recordings were transcribed and compared with the notes taken by the note takers and the interviewers to enhance the reliability of the data collected. The interviews were focused on eliciting information about the socio-economic implication of gambling among youths.

Data analysis

The recorded interviews and discussions were transcribed. The recordings done in Yoruba were translated into English language, and transcribed for subsequent analysis. All this were subjected to content and descriptive analysis.

Ethical consideration

Participants were selected based on principle of confidentiality of data, beneficence to participant, Non-Maleficence to participants and Voluntariness.

Results

For the sake of clarity, the results will be presented in the following headings.

Origin of sport betting

Majority of the respondents believed that there is a great connection between sport betting and the prior existence of Lotto (lottery) which has probably prepared the minds of the residents of Ilorin metropolis for the more sophisticated sport betting. Lotto was a prior immediate post-colonial gaming system in Nigeria. Lotto experienced dwindling fortune due to socioeconomic and demographic changes in the country. Football betting assumed instant appeal driven by the popularity of the European League. A lot of consistencies were found in the gathered data. Majority of the respondents maintained that the first major betting system in Ilorin was Lotto. Responses from the IDIs and KIIs expatiate on most of the bettors and operators' perceptions about the origin of sport betting as presented in the responses below

> I got to know about betting for a very long time when I was an undergraduate in Lagos state polytechnic and it was about lotto that time but now we can see other types of betting. Lotto has been in Nigeria for a very long time, it led to the development of all other betting companies that we now see around everywhere. (IDI/M/SAWMILL AREA/2018)

Similarly another participant opined that:

> I got to know about it when I was a driver in Lagos around 2008. And I think it all started with lotto. Lotto was very popular then, when it was introduced, almost everyone patronized lotto then, even the elderly ones but I think it stopped because of the

introduction of more sophisticated betting companies. (IDI/M/TAIWO AREA/2018)

Response from KII with an operator of sport betting further supported the above position and made reference to the existence of lotto since the post- colonial era:

I got to know about sport betting back then when I was in school, O.A.U. but here in Ilorin, lotto was the first betting company inNigeria, then we have "baba ijebu". Lotto has been in existence for a while now; Lotto was a prior immediate post-colonial gaming system in Nigeria. It was built on traditional gaming practicethat had already existed in pre-colonial Nigeria. (KII/M/TANKE AREA/2018)

Another interviewee opined that:

I think it all started with "lotto" here in Ilorin, lotto was the first betting company and it wasn't about sport, then from lotto, we had "baba ijebu", I think from there that's where sport betting companies like bet9ja, Nairabet and all others came in. (KII/M/OLOHUNSHOGO/2018)

From above assertions, it is obvious that majority of the respondents believed that lotto is the first betting company in Ilorin , lotto led to the development of many other sport betting companies that we see around us today.

Reasons why people engage in sport betting

On the reason why people engage in sport betting, majority of the interviewees revealed that, it is for monetary gain due to the high rate of poverty in the country and especially among the residents in Ilorin. Some bettors mainly depend on betting to earn a living and most see it as a means to make quick and easy money. This is the position represented by the view of a bettor during an IDI Session:

Everybody bets majorly because of money except if we're lying to ourselves and I won't hide the fact that bet is because of money and money only. We all know the situation of things in Nigeria; there are times I depend on money from betting to sustain myself from my business alone isn't always sufficient to sustain my family so I depend on betting to get more money for my family. (IDI/M/OKE ODO AREA/2018)

Another interviewee also gave a similar response:

Let me say it is for monetary gain and at the same time to reward my knowledge on sport, but it's all for money. If not for the monetary aspect, majority of the people you are seeing here

> won't be here, but because of the money attached to it, they believe they can easily make thousands of naira with just N100. (IDI/M/OLORUNSHOGO AREA/2018)

Another interviewee emphasizes on the issue of doubling the money used to bet and most importantly betting to him is a way of relaxation. The respondent maintained that:

> There is always a reason you do something, I can't say I am poor but I think the major reason why I place bet is monetarily so that I can double the money or even triple it and also to while away time because I am a retired worker, so anytime I am at the betting shop I am just there to relax. (IDI/M/SAWMILL AREA/2018)

Another interviewee also ascertained that the economic problem in the country is one of the major factors responsible for youth involvement in online betting. He submitted that many youth are struggle hard before they could survive. Many youth from the assertion above resorted to gambling mainly because they want to survive.

> It's actually all of the above but majorly it's for monetarygain and sometimes it is also a sign of commitment.But majorly the main aim is to double or even triple my money because there isn't enough flow of money in the nation and we have to survive through one means for sure and I think my own way is working and playing bets. (IDI/M/BABOKO/2018)

On the reasons why people engage in sport betting, views shared by respondent shows that football betting has transcend beyond an ordinary recreational activity in Ilorin, it has become an economic, social and psychological activity but majorly an economic activity because majority of the respondents made it known that they engage in sport betting for the economic aspect, that is, to gain money.

Organization, process and structure of football betting

Examining the organization, process and structure of football betting, findings show that bettors have knowledge of at least one avenue for sport betting. Findings from the study revealed that betting is structured around avenues referred to platforms available for bettors in Ilorin. Available platforms are: online betting, bet shops and mobile phones applications. Bettors who have access to the internet freely use the internet to bet. For those with little or no access to the internet, they visit bet shops to place their stakes. The last platform, not in order of popularity, is mobile phone applications. These platforms answer the betters' need of access. A respondent is of the opinion that:

The odds assigned to each team depend on their form and previous performances, after selecting the matches you want to place your bet on like Manchester City vs. Sunderland, Chelsea vs. Arsenal, Liverpool vs. Leicester and so on, then you can predict who is going to win. Placing bet starts from 3 games or matches to 30 matches. So if you win, you will come with the ticket code given to you when you paid for placing and if the person fails to appear to claim their win the owners of the shop automatically have the money.

(KII/M/SAWMILL AREA/2018)

An operator of betting shop was of the opinion that:

The odds given are basically based on the information by the clubs, the head to head statistics and the performances of the players in each team. How sport bet is placed is that there is code for each match. You will get the code, observe and pay in our bet shop. You will be registered on internetand a receipt will be issued called code ticket. Then all those team you predict must win or draw or loose as you set it in your code ticket. . When the person loose by one game, he will be given his money back but if he plays less than seven games and loose one, he won't be refunded. The person must come along with the printed ticket code. The ticket code will be typed on our own system. If it hasbeen confirmed that he has won, then we will pay the personhis money. The rules and regulations are such that if the money won on a ticket is over one million naira, the person won't have the opportunity for the second time. And anybody that places bet must come along with the ticket.

(KII/M/OPERATOR/OKE ODO AREA/2018)

Another operator opined that:

It depends on the form of the teams playing, their statistics, and players performances. The big teams are usually given small odd whenever they are playing a small team and the small team will be given big odds. And when bettors come, we register the games they want to bet on and we print out game ticket which contains all the matches they placed their bet on and a code to check after the end of the game to know if they have won, after all the matches on the ticket have been played, they comewith the ticket and we check, once it is confirmed on the terminal, we pay them immediately.

(KII/M/OPERATOR/TAIWO AREA/2018)

Others are of the opinion that:

> That depends on the management involved and it also depends on the team's performance and their status, small odds are usually given to bigger teams when they are playing smaller teams, and the smaller teams will be assigned big odds.
>
> (KII/M/OPERATOR/OLORUNSHOGO AREA/2018)

Another sport betting agent maintained that:

> Before we come up with odds, they look at the teams playing, their head to head statistics, their past matches, performances of players in each team. In a case where a team like Arsenal is playing Watford, we know Arsenal is the bigger team. Arsenal will be given a smaller odd while Watford will be given a bigger odd because there is probability that arsenal will beat Watford and they look at their previous performances against each other and against other teams.
>
> (KII/OPERATOR/OKE ODO AREA/2018)

Judging from our fieldwork data, most football bettors place their bets in the bet shops, as opposed to of those who place their bets online. The preponderance of placing bet in the shops is connected with negative digital division and Information Technology literacy level in Ilorin. Many people in Ilorin are traditional (illiterate/semi-illiterate by formal education) and have weak IT knowledge, so they prefer the shop bet. Even those who have the knowledge of IT still prefer to combine online and shop bet.

Implications of sport betting on youth and the economy

The Implications of sport betting on youth has been expressed by various interviewee, we get to understand that the major implication of sport betting is addiction and this is really a major problem affecting youth population as most youth tends to be very engaged in sport betting and this is really affecting them psychologically. A bettor stated that:

> Yes it is greatly affecting the youths, looking at this environment as an example it is really affecting some youths because of them have already seen sport center as a place of work and not working there, they will resumewhen the operator opens and close when they close, it's just like a waste of time instead of finding work to do they prefer to just sit and waste all their money to bet and when all the money is gone they start to beg from others that are winning.
>
> (IDI/M/OKE ODO AREA/2018)

Addiction to sport betting is also known as compulsive gambling or problem gambling. It is an urge to gamble continuously despite harmful negative consequences or desire to stop. Problem gambling is often defined by whether harm is experienced by the gambler or others, rather by the gambler's behaviour. This is usually experienced by youth bettors. Another respondent was of the opinion that:

> I think it does because I won't lie to you when you bet too much and get used to it, it's hard to stop, it's just like taking alcohol, and you become addicted to it. I have tried to stop several times but it has not been easy at all, but apart from that it doesn't affect me in another way but addiction is indispensable when you are a regular bettor. But also at the same time I can easily make money from betting and use it to support my business.
>
> (IDI/M/OLORUNSOGO AREA/2018)

The Operators also expressed their opinion about the implication that:

> Well, I think on the economy, it's really helping to generate money into the economy, I believe these sport betting companies also pay taxes to the government, so they increase money in circulation, but when they become addicted, it becomes a great problem and they can go to any length just to bet, I think another one is at the point when they are losing, some becomes very aggressive to both their friends and even the operators and even at some point some of them use their allowance and other important money to bet on sport. This is a dangerous problem affecting the youth population because not everyone can manage the effects of addiction and it is a great problem to battle with, it's just like cancer.
>
> (KII/M/TAIWOAREA/2018)

Another Operator opined that:

> Sport betting has gone a long way in enriching the youth population but also, it has affect those who can't control their gambling behavior negatively, whereby they become aggressive when they are losing, they become addicted when they win too much and they resort to any means just to get money to bet even if it means stealing it, we should be very wary of the way we bet and even the state of our mind before we bet, betting should be engaged in with spare money and the winnings must be spent on something tangible and meaningful.
>
> (KII/M/SAWMILL AREA/2018)

From the analysis above, it's evident that most Nigerian youth are addicted to gambling and they can go to any length just to get money for betting. Moore et al., (2013) opined that Young people are high risk group for gambling problems. It is also apparent from the submission above that, bettors are happy when they are winning and unhappy when they are losing. This is one of the motivating factors for youth engagement in sport betting. Betting is also considered as economy booster by generating fund for the economy. It is the belief of most bettors that betting promotes the economy because it enhances the socio-economic life of the people. Most Nigerian youth enrich themselves with betting and this has become like a sub-culture in Nigerian society.

Discussion of findings

Given the above findings, we can easily deduce that the origin of sport betting in Ilorin can be traced to Lotto. Lotto was a prior immediate post-colonial gaming system in Nigeria. It was built on traditional gaming practiced that had already existed in pre-colonial Nigeria. Lotto was successful at immediate introduction, but later experienced dwindling fortune due to socioeconomic and demographic changes in the country. Football betting therefore did not suddenly appear in an unfamiliar area. There have been other forms of betting and gaming before football betting, though not as sophisticated. Unlike other previous types of betting, however, football betting assumed instant appeal driven by the popularity of the European League.

It is also evident that, majority of the bettors engage in sport betting just to make money as a result of the deplorable economic situation in Nigeria. The rate of unemployment is high and it is still growing at a very alarming rate, family bread winners find it so hard to cater for the needs of their immediate family which prompted them to engage in sport betting, where they believe they can easily make quick and easy cash to support the regular income from their job so as to sustain their family. This is in line with the assertion of Shead and Hodgins (2009) who posited that monetary rewards are anticipated after placing a bet. The main reason why youths bet is to win money followed by the need to interact with friends so as to escape boredom. Because most gamblers attach value to their stakes (bets), this may reflect the actual motivation for youth in Ilorin to gamble. This finding is also consistent with the Australian Psychology Society finding that says gambling by its very nature represents an opportunity to win money". Gambling being a risk in itself, these results indicate that Nigerian youth maintain a high propensity to take risks.

Also a survey by Borehametal, (2006) shows that winning of money; escaping boredom and loneliness respectively were important reason for gambling. In Ilorin, some youths are frustrated as result of unemployment and other social pressures; this partly may explain why youth gamble. Also some youth take it as a leisure activity especially those that stay near trading centers and near

entertainment spots. Actually some sports betting companies have proceeded to provide live coverage of especially football matches which attracts large crowds of potential bettors.

As per the social impacts of sport betting on youth, one of the major impacts of sport betting on you is "Addiction". Majority of the bettors agree that failure or inability to control betting activities may prompt bettors to resort to stealing. When they are unable to get money to bet, they may resort to petty stealing within the house, from their parents, friends and other family members so as to get money to bet. This is in line with Grinols et al., (2004) who says that betting is associated with criminal activity like murder, robbery, property damage, economic crime and prostitution. However, Grinols goes ahead to mention that the above is associated with addicted and pathological gamblers.

Regarding the economic impact of gambling, participants indicted that they saved part of the money won from betting while others reported being able to start a business as result of betting. Nigeria being one of the most entrepreneurial countries in the world, youth using the money won from sports betting to start a business is therefore is not a surprise. Some cater for their family with the proceeds of betting while some others also reinvest the money in betting again.

Conclusion

This study set out to examine the culture of sportbetting and the socio economic factor among youths. During the course of this study, findings show that activities of sport betting is on the increase among youth in Nigeria as sport betting companies are sprouting up on daily basis. Majority of Nigerian youth, especially those situated in Ilorin, Kwara State where this research was carried out see sport betting as an avenue where they easily make quick and easy cash. During the course of this study, majority of the respondents revealed that they engage in sport betting just to earn a living due to the rate of poverty and unemployment in the country. Furthermore, this study shows that uncontrolled or untamed betting activities among youth lead to addiction which in a broader term is known as compulsive gambling or problem gambling.

Addiction to sport betting is also known as compulsive gambling or problem gambling. It is an urge to gamble continuously despite harmful negative consequences or desire to stop. Problem gambling is often defined by whether harm is experienced by the gambler or others, rather by the gambler's behavior. Some of the respondents revealed that at times they find it difficult to control their betting behavior because of the money factor attached to it. The research revealed that majority of bettors in Ilorin see a connection between sport betting and lotto. Lotto was the first betting company in Nigeria. The growth of football fandom in Nigeria gave rise to the establishment of sport betting companies in Nigeria. Research shows that majority of football fans in Nigeria are supporters of major

European teams like Arsenal, Liverpool, Chelsea, Manchester United, and Manchester City. Football betting in Nigeria is consequently organized around major European leagues. These major European Leagues are mostly, in order of popularity among the Nigerian fans.

This research deepens our understanding of sport betting odds and predictions structured, processed and organized. Findings show that football bettors have knowledge of at least one avenue for football betting. These avenues referred to platforms available for football bettors in Ilorin. Bettors who have access to the internet freely use the internet to bet. For those with little or no access to the internet, they visit bet shops to place their stakes. The last platform, not in order of popularity, is mobile phone applications. These platforms answer the bettors' need of access. We found important processes involved in staking football bet. These processes involve determining the number of matches to stake on, writing out codes, online registration of stakes by an attendant (if in the bet shop especially), making payment, and collection of bet slip or receipt. As regards to winnings, one must get all the outcomes of the matches on the betslip correctly, you present the bet slip or ticket at the betting shop where you placed your bet and you get paid. In the aspect of how odds given to each team are developed, KIIs with operators of sport betting companies revealed that, odds given to each is determined by the performance and form of players in each team as these will be considered before assigning a particular odd to a team.

However, despite the number of negative effects presented by uncontrolled sport betting activity, such as truancy, reduced educational performance, aggressive risk-taking behaviors, lying, poorer psychosocial adjustment, higher rates of irritation, frequent borrowing, alcohol consumption, illicit drug use and more serious criminal behaviors, majority of the respondents still shared their view on the need for government to encourage the growth of sport betting companies because they believe the government can also generate more revenue from this sector and the betting sector also helps to increase money in circulation and reduces unemployment. But these set of respondents also advised that at the same time, government should not only encourage sport betting but also put measures in place that will ensure responsible betting among youths and maintain the stated age bracket for eligible bettors.

Recommendations

Based on the findings, the following recommendations were suggested for implementation:

a) This research indicates that policies aimed to reduce problem gambling by focusing on how to control betting activities of bettors. One way to do this may involve putting policies in place that allow operators of sport betting outlets regulate the sport betting behaviour of bettors. This may involve setting limit to the amount of money they can use to bet either daily or weekly

or in a month, the number of times they can bet per day. These policies may also involve maintain stricter rules on the age bracket for bettors. Though, most betting companies provide that bettors must be 18+ before they are eligible to bet, but they hardly follow these rules, there is need for stricter rules.

b) There is also need for a recognized central body that will have its branches in different states of the country so as to bring about better regulation of the activities of betting companies. This recognized body will be solely responsible for maintaining the rules of betting and ensuring that betting companies adhere strictly to the rules of betting.

c) And lastly, the government should also ensure the provision of employment opportunities for youth where they can earn a living to support their family by meeting their basic needs. Majority of youths who engage is sport betting activities are unemployed, they see sport betting as an alternative means to earn a living or to even make a fortune, they can make millions of naira by placing a wager of just #100 on sporting activities especially football matches. Once governments make provision of jobs for the youth, this will greatly reduce the number of youths who engage in sport betting activities because they will have other means to make money.

d) The Government should engage the youth by empowering them in profitable activities which bothers on vocational training, with the aim of profit making. They should also organize an orientation program to educate the youth on the danger of gambling to the gambler and the society at large.

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