

Personality Traits and Financial Strain as Determinants of Gambling Behaviour among Youth in Nigeria: A Case Study of Youths in Oyo State and Ekiti State

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Abstract

This study aims to assess personality characteristics and financial strain as a determinant of gambling behaviour among youth in Nigeria. Three instruments were used in the study which include Gambling behaviour scale developed by Jeffery (2010) used in measuring prevalence and pattern of gambling behaviour, Big five personality scale developed by Goldberg (1993) used in assessing personality domain of an individual and Financial strain scale developed by Aldana & Liljenquist (1998) used in measuring the rate of financial strain experienced by people. Three hundred and twenty participants (320) were used in this study but two hundred and ninety seven participants (297) responses were retrieved for analysis. Hypotheses were tested using regression analysis and independent t-test and the result were discussed according to literatures. It was concluded from the study that personality characteristics and financial strain predicts gambling behaviour and also there is sex differences in gambling behaviour. As a result of this, it was however recommended that youths are to be trained on how to improve their behavioural attitudes and should be well guided so as to avoid gambling because it has serious effects on their psychological health and overall well-being.

Keywords: Gambling, Behaviour, Personality characteristics, Financial Strain.

1. Introduction

Gambling has been a part of human existence for ages. It is a social phenomenon that has witnessed an unprecedented rise and sophistication since the last two decades (Omanchi and Okpamen 2017). In recent times, the culture of gambling has been presented as legal, accessible and widely supported; hence the new wave of participation in gambling cuts across all age groups and gender. These patterns of growth are evident in many parts of Sub-Saharan Africa including Nigeria (Ssewanyana, Derrick and Bitanihirwe 2018). Gambling is a cross-cultural and global activity which typically involves the wagering of money or an item of monetary value on an outcome that is governed by chance. According to Binde (2005), gambling is an established practice of staking money or other valuables on games or events of an uncertain outcome. It is often presented as providing social and economic

benefits and the growing access to gambling has increased youth's awareness of gambling opportunities (Monaghan and Derevensky 2008).

In Nigeria, the issue of gambling among youth has been heightened by the upsurge in unemployment, underemployment and economic hardship. Also, the introduction of online lottery, sport betting, casino slots and diverse virtual games has changed the level of involvement considerably. Although some may intend to gamble at a safe level, they often lose control and fall victim of becoming addicted to gambling (Dickerson, Haw and Shepherd 2003). Several studies have reported that involvement in gambling behaviour may be a springboard for increase in criminal and delinquent behaviours (Omanchi et al. 2017; Oyebisi, Alao, and Popoola, 2012). Some other studies have reported more severe negative consequences resulting from gambling, for instance, Tade (2014), reported that many gamblers commit suicide after losing their high stakes while some ruin their marriages and important social capital to gambling. Also, innumerable proportion of young gamblers develop compulsive gambling problems which may manifest in both psychiatric (such as anxiety, depression, and sleep deprivation) as well as long-term physical conditions e.g. cardiovascular disease, peptic ulcer disease, and hypertension (Abdi, Ruitter, Adal, 2015; Langa, 2010; Fong, 2005). Ironically, in spite of these negative consequences, many youths still engage in one form of gambling or the other.

Globally, the prevalence rate of gambling differs from country to country. Jennifer and Richard (2012) reported that 39% to 92% of youth have gambled at least once in their lives. 52% gamble once a week or more and 4% gamble daily. In Australia, Delfabro and Thrump, (2003) reported that 47% of youths have gambled before the age of 12 and over 60% of those aged between 15 and 17 years' gamble annually. Similarly in Oregon (USA), Volberg, Hedberg, and Moore (2008) revealed that 63% youths and young adults had gambled at some time in their lives, 46% had gambled in the last year, and 3% gambled at least once a week. Furthermore, Derevensky, Sklar, Gupta, and Messerlian (2010) found that in about 1,417 Canadian Secondary school youths; a quarter had gambling for money before reaching adolescence and only 23% reported never gambling. In Scotland, Moodie and Finnigan (2006) found that out of 2,043 11 to 16 year olds, only 20% reported that they had never gambled.

Interestingly, consistent with other nations of the world, prevalence rate has been evident in Sub Saharan African. A recent survey in Kenya, Uganda, South Africa, Ghana, Nigeria, and Tanzania of 3,879 youth aged between 17 and 35 found that 54% of youths in these countries have engaged in some form of gambling activities. Kenya was reported as having 76% of youth who had previously participated in gambling or betting, Uganda 57%, Ghana 42% and Nigeria 77% (Ssewanyana et al, 2018). This report showed about 9.5% increase in gambling rate among youths in Nigeria when compared with Eboh (2015) who reported 67.5% gambling rate among university students in Nigeria. However, Griffiths (2009) and Eboh (2015) have attributed this increase in gambling behaviour among youths to the ease of more contemporary patterns of gambling.

In Nigeria, various patterns of gambling has emerged which has sort of accommodated differences in social class. These include but not limited to wagering and betting on the outcome of sporting event or race (football betting, car racing, horse racing, wrestling, basketball, swimming on platforms such as Bet9ja, Naira Bet, Merry Bet, Sure Bet, Sahara Bet, Betpawa Bet, Ebony Bet), virtual games (Bingo, Babynseju, Ajasare), Casino games (kalokalo) and Lottery style games such as Cross-Lotto, Pools (Baba Ijebu), tickets and keno, all of which award prizes based on the selection of winning symbol or number combinations. The aforementioned sporting event and games can be waged and bet on both offline and online. However, the newest and fastest growing is the online form of gambling. According to Enwereuzor Ibeawuchi, Leonard Ugwu and Dorothy Ugwu (2016), the usage of smart phones makes it easier for many youths to accessed online gambling sites. For instance, Stewart (2011) reported that nearly 3,000 internet gambling sites offer wagering on sports, casino games, poker, bingo, lottery and other games. South Africa currently holds the most casinos on the continent with 38 legally operating casinos and their various outlets and other gaming centres in Nigeria (Clark, Averbeck, Payer, Sescousse, Winstanley, and Xue, 2013).

Individual differences in personality are likely to play an important role in explaining the propensity to gamble. One of the potential roadblocks to elucidating the relation between personality and gambling may be inadequately accounting for the diversity of gambling activities. Personality traits represent characteristic ways of thinking, feeling, and behaving, and are robust predictors of health-risk behaviours such as unsafe sex and dangerous driving habits (Krueger 2000), important life outcomes like educational attainment, divorce, and longevity (Roberts et al., 2007), and gambling (Krueger 2000). An extensive literature implicates the role that personality traits play in shaping behaviour, including behavioural disorders such as disordered gambling (Slutske 2005). It is therefore surprising that a consensus has not yet been reached about the personality traits that are related to the propensity to gamble. Understanding the role that personality plays in influencing gambling behaviours has the potential to elucidate the individual-level etiology of disordered gambling and may have implications for treatment; for example, an individual whose gambling is motivated by negative affect may require a different treatment approach than one who is driven by impulsivity. The diversity of gambling activities poses a challenge when trying to understand the

relation between personality and gambling. For example, the term “gambling” is used to describe a widely varying array of activities, ranging from purchasing a lottery ticket at the local convenience store to betting on a horse at the Kentucky Derby. Experts have raised concerns about the common practice of lumping together involvement in different activities in studies of the correlates of gambling (Coventry & Brown, 1993; Dickerson, 1993; Zuckerman, 2005), and have suggested that this practice may be contributing to the contradictory findings that are frequently found in the literature (Griffiths, 2013). Considering the variety of available activities that are considered gambling, the diversity of settings in which they take place, and the differences in rewarding and reinforcing properties between activities, there is likely an equally wide array of individual differences in motivations for choosing particular activities. In this regard, personality may play a strong role in shaping an individual’s gambling activity preferences and behaviours. Therefore, studying all gamblers without considering activity types may obscure true associations between gambling and personality. The Five Factor model of personality and the Revised NEO Personality Inventory (NEO PI-R) to assess these factors have been extensively researched and broadly applied (Costa & McCrae, 1992; McCrae & Costa, 2003). The five personality domains as outlined by Costa and McCrae are: Neuroticism (e.g., anxiety, anger, depression, impulsiveness); Extraversion (e.g., warmth, assertiveness, excitement-seeking, positive emotions); Openness to experience (e.g., feelings, actions, ideas, values); Agreeableness (e.g., trust, altruism, compliance, modesty); and Conscientious (e.g., competence, order, dutifulness, self-discipline). Two studies have used versions of the NEO PI-R to investigate personality characteristics in pathological gamblers. First, Bagby et al. (2007), in a study of pathological gamblers and non-pathological gamblers, discovered that pathological gamblers scored significantly higher on the Neuroticism domain and significantly lower on the Conscientiousness domain, as measured by the NEO PI-R, relative to non-pathological gambling. Also, study conducted by Myrseth, Pallesen, Molde, Johnsen, and Lorvik (2009) compared pathological gamblers to non-pathological gamblers using the NEO-FFI (a short version of the NEO PI-R) and found that high scores on the Neuroticism domain and low scores on the Openness to experience domain were related to pathological gambling. With only two studies investigating this important personality taxonomy as it relates to problematic gambling, more research is required to clarify the relationship of the Five Factor domains and gambling, and to extend the generalizability of the findings.

Financial strain is defined as perceived economic stress and lack of economic support. It is described as inability to meet one’s financial obligation (Adam, Meyers and Beidas 2017). Financial strain is associated with differs risk-taking behaviour and gambling. (Shaw, Agahi and Krause 2011) found financial strain as correlate of Alcohol use and smoking, (Odimeqwu 2017) reported that financial strain influences sexual risk behaviour, (Adam et al 2017) found a positive relationship between financial strain and poor academic performance. Financial strain or stress motivate or pushes youths to gambling (Okon 2015). Ironically financial strain is not just a motivating factor for gambling, it also serve as detrimental consequences (Ahaibwe 2016). Gambling can result in increased debt which can seem unsurmountable. The level of debt can be so high that gamblers may lose cars, job, savings or even the home to gambling (Kimberley, 2005; Turner, Preston, Saunders, McAvoy, and Jain, 2009).

Gender is implicated in gambling behaviour. Participation in risk activities and gambling inclusive tends to be male dominated. While women participate in a variety of risk activities, greater proportions of participants in most risk activities are male (D’Acremont and Van Der Linden, 2006). Grant and Kim (2004) noted that gambling tends to be a male phenomenon and women start gambling later in life than men, but may become verse or addicted at a faster rate than men. Gambling participation rates vary significantly according to gender. There is difference in prevalence and patterns of gambling in male and female university students (Eboh 2015). Men are typically more likely than women to gamble on sports, racing, casino card games and racing, whereas few sex differences in participation tend to be observed in relation to gaming machines and lotteries (Volberg, Gupta, Griffiths, Olason, and Delfabro 2010). Some researchers also found no significant gender differences for commencing gambling (Clarke, Tse, Abbott, Townsend, Kingi and Manaia, 2007).

2. Statement of the Problem

The rate at which youths are engaging in various forms of gambling is increasing daily. Hardly would one find any clusters of youth that are not ruminating or getting involved in gambling activities in this current dispensation and this could be owned to certain personality differences. Coupled with this, time that are supposed to be invested into profitable and precious activities are wasted on argument and speculations on gambling results and related activities as observed by the researcher. Also, financial strain experienced by youths could be a determining factor that precipitates gambling behaviours among youth. This could be as a result of unemployment, bad governance, economy recession and lots other factors. So in order to survive, many youths see gambling as a means to end. Gambling behaviour often results in behavioural, emotional, relationship, or financial problems which may develop into a diagnosable condition known as problem or pathological gambling if not properly handled. Also high availability and easy accessibility of various patterns of gambling render many youths vulnerable to gambling.

Consequently, as a result of onset and continued gambling, many youths experience bankruptcy, loss of job, broken homes, substance use abuse, depression, maladjustment, frustration among others. However, it will be an awesome interest to examining personality characteristics in determining gambling behaviour.

3. Purpose of the Research

This study aim to examine personality characteristics and financial strain as a determinant of gambling behaviour among youths in Nigeria

Other purpose is to explore sex differences in gambling behaviour

4. Significance of the Research

The findings of this study will provide an updated empirical statistics of the widespread incidence of gambling behaviour among youths in Nigeria which can be of great benefit to the government, counselling psychologists and other helping professions, stakeholders, youths, researchers and body of knowledge at large.

The findings of this study can be used in decision making process concerning the prevalence and pattern of gambling behaviour among youths in Nigeria. It will help the government to be aware of the pattern of gambling behaviour exhibited by her youths. This study will also help the government in proper regulation of gambling act and will be useful in formulation of appropriate policy that can curb the menace of gambling behaviour among youths in Nigeria. This study will help counselling psychologist and other helping professions to be cognisant of the determinants of gambling behaviour among youths which will in turn help them in guiding youths in making right decision about gambling. It will also help them to better understand gambling behaviour which is necessary for its modification.

This study can help stakeholders to be aware of determinants of gambling behaviour among youths which will give them room for proper monitoring and guidance. With this study, youths can be able to identify factors that can predispose them to gambling behaviour which may eventually lead to problem gambling if not controlled. It will also guide them in taking right decision about gambling.

This study will also be of immense benefit to researchers who are of interest in conducting similar research in the future by providing empirical statistics, review and research gap.

5. Hypotheses of the Research

- Personality traits will significantly predict gambling behaviour among youths in Nigeria
- There will be a significant sex differences in gambling behaviour among youths in Nigeria
- Financial strain will significantly predict gambling behaviour among youths in Nigeria

Operational Definition of Terms

The following terms are defined according to how they are used in this study:

Gambling Behaviour: this refers to the youth's act of engaging in betting through playing a game or taking a risky action for money or a desired outcome or it is the act of staking money or some other item of value on the outcome of an event determined by chance.

Youths: Male and female individuals between the age of 18 and 40

Financial Strain: This refers to inability on the part of the youths to meet primary financial obligations.

Personality Traits: this is a relatively permanent and enduring behavioural characteristics or attributes of a youth

6. Methods

6.1 Research Design

This study adopts the descriptive research design of correlational type. Such an approach does not involve the manipulation of variables in the study. It neither adds to nor subtracts from the existing fact. However, it carefully observes and record information as it naturally occurred at the time the study was conducted.

6.2 Population

The population for this study comprises of all male and female in-school and out- school youths from age 18 years to 40 years in Oyo and Ekiti State and cuts across all available ethnic and religious affiliations.

6.3 Sample and Sampling Techniques

The study adopted a multi stage random sampling technique. For the purpose of this study, Oyo and Ekiti State were randomly selected out of the six South-Western states. From each state two local government areas were randomly selected using simple random sampling techniques. Ibadan North and Ido local government areas were randomly selected for Oyo State while Ado and Ikere local government areas were randomly selected for Ekiti State. However, 320 participants were selected based on availability from the 4 selected local government areas in Oyo and Ekiti State. Below is a description of participants in the study.

6.4 Research Instruments

Gambling Behaviour Scale (Jeff and Gregory 2010)

Gambling behaviour is a 16 item rating scale developed by Jeff and Gregory (2010). It was adopted to measure patterns and prevalence of gambling behaviour of the respondents. The scale has a 4-point response format ranging from Not at all (A) to Once in a while (D). Example of items in the scale includes; *my betting caused an argument with someone important to me, I felt the need to bet more and more money or valuable*. The author of the scale reported alpha of .95. From the pilot study conducted by this researcher, a reliability index of .86 was observed, which is an indication that the scale is suitable to measure the variable of interest.

Big Five Personality Traits Scale (Goldberg, 1993)

The Personality traits scale is a 44 items scale developed by Goldberg (1993). The version covers all the five dimensions of personality which are Conscientiousness, Neuroticism, Extroversion, Openness and Agreeableness. However the researcher tailored it for use in this study to cover just Agreeableness, Neuroticism and Extraversion. Thereby reducing the scale to be 25 items spread each on the three personality types. The items were scored as follows: Strongly Agree=4, Agree=3, Disagree=2, Strongly Disagree=1. Reliability index of .93 was observed through pilot testing by this researcher.

Financial Strain Scale (Aldana, Stephen & Liljenquist Wendy, 1998)

Financial Strain is an 18 item rating scale developed by Aldana, Stephen & Liljenquist Wendy, 1998. It measures the rate of financial strain experienced by people. The response format of the scale was from Never (1) to Always (5). Examples of the items included in the scale are, *there are disagreements about money in my home, do you ever get headaches from worry over money matters, I find it difficult to pay my bills*. The Author reported alpha of .80. Cronbach alpha of .91 was observed through pilot study by this researcher.

6.5 Procedure of Administration

The instruments were administered to the respondents in their various areas. This was made possible with the support and assistance of research assistants who helped out in the distribution and collection of the questionnaires. The respondents were adequately briefed on the need to cooperate with the researcher. They were made to understand that the study was basically for research. The respondents were assured of confidentiality of their responses. The data collection process was spread over a period of two weeks, during which about 320 questionnaires were administered and 297 were found useful for the purpose of this research. Thereafter, the data was scored and imputed into SPSS for analysis.

7. Results

Table 1: Regression analysis summary table showing personality characteristics as a predictor of gambling behaviour

MODELS	β	t	p	R	R ²	df	F	p
Extraversion	.133	1.508	>.05		5			
Agreeableness	-.116	-1.561	>.05					
Conscientiousness	.232	-3.085	<.05	.297	.088	292	3.246	<.05
Neuroticism	.064	1.685	<.05					
Openness to experience	-.176	-2.354	<.05					

The table above revealed that personality characteristics predicts gambling behaviour among youths in Nigeria (F (292) = 3.246 p<.05)

Table 2: Regression analysis summary table showing financial strain as a predictor of gambling behaviour

Model	R	R ²	df	F	p
Financial Strain	.945	.893	1	24.89	<.01
			295		

Table 2 above revealed that financial strain significantly predicts gambling behaviour among youths in Nigeria (F(1,295) = 24.89 p<.01)

Table 3: Independent t-test showing the difference in the gambling behaviour of male and female youth

Gender	N	Mean	Std. Dev.	Crit-t	Cal-t.	DF	p value
Male	185	56.1946	13.12544				
Female	112	48.1875	10.96722	1.96	5.412	295	.000

Table 3 shows that there was a significant difference in the gambling behaviour of male and female youth in Oyo and Ekiti State, Nigeria (Crit-t = 1.96, Cal.t = 5.412, DF = 295, $p < .05$ level of significance). Hence, male youths ($\bar{x} = 56.1946$) exhibited more gambling behaviour compared to their female counterparts ($\bar{x} = 48.1875$) in the study

8. Discussion

Hypothesis one revealed that personality characteristics will significantly predicts gambling behaviour among youths and it was observed from the table that personality characteristics predict gambling behaviour. This result aligned with Cooper et al., (2015) who found a link between personality traits and gambling behaviour. Their review suggests that neuroticism is positively associated with coping motives, extraversion is positively associated with enhancement motives, and conscientiousness is negatively related to all motives. A few studies have supported this contention. Sztainert, Wohl, McManus, and Stead (2014) found that reward sensitivity (i.e., a personality trait representing a tendency to seek out positive reinforcement) predicted enhancement and social gambling motives. Also Brundorg, Hanss, Mentzomi, Molde and Pallesen (2016) reported a significant relationship between personality traits and gambling.

Furthermore the report of Kalischuk, Nowatzki, Cardwell, Klein and Solowoniuk (2006) did not support this finding. They found that financial strain including indebtedness, loss of property; defaults on loans and harassment by creditors were prevalent among gamblers. Also Falconier and Epstein (2011) argued that couple that are experiencing financial strain exhibit gambling behaviour. This reflects that individual needs to meet physiological needs which are necessary for survival, in order to meet this, some resulted into gambling.

The third research question examined the gender difference in gambling behaviour among youths in Oyo and Ekiti State Nigeria. The result reveals that there is significant difference in gambling behaviour of male and female youth in Oyo and Ekiti State, Nigeria. Male youths exhibited more gambling behaviour compared to their female counterparts. This is in tandem with the findings of Heater and Patton (2006) who reported that male are female differed when it comes to engagement in gambling and vulnerable to gambling addiction. Similarly (Walker, Cournega and Deng 2007) reported that males engage in gambling more frequently than female. This implies that males engage in gambling frequently than female. Naturally, risk activities and gambling inclusive are male dominated. Furthermore Wardle et al (2011) found that gambling has been traditionally related with gender. This sex difference is also evident in youth gambling. Gender has also been reported as an important determinant of gambling behaviour as gender difference really exists on gambling related behaviour (Blinn-Pike, Worth, Jonkman, 2006). Female generally have been reported to participate less in gambling related activities when compare to their male counterparts.

9. Conclusion

This research focused on personality characteristics and financial strain as a determinant of gambling behaviour. It is evident from the result of the study that personality characteristics, financial strain predict gambling behaviour. Also, the result of the experiment showed that there is gender difference in gambling behaviour. As such, it is very crucial to work on these factors so as to be able to manage the high prevalence of gambling among youths. It is therefore concluded that the Parents, Government, Counselling Psychologist, Organizations, and even youths should be aware of the disastrous consequences, and that programs should be put in place to get youths to adopt healthy attitudes toward gambling, such that they recognize it is not a way to make money, nor is it a healthy way to escape from life stressors and for parents to be more involved in the life of their wards in order to tackle the menace of gambling behaviour.

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