AJSW, Volume 9 Number 2 2019

MEHARI, G. Y. & KOYE, K. G.



African Journal of Social Work Afri. j. soc. work © National Association of Social Workers-Zimbabwe/Author(s) ISSN Print 1563-3934 ISSN Online 2409-5605

Licensed under a Creative Commons Attribution-Non-commercial 4.0 International License

Indexed & Accredited with: African Journals Online(AJOL)|University of Zimbabwe Accredited Journals (UZAJ)|SCOPUS(Elsevier's abstract and citation database)|Directory of Open Access Journals (DOAJ)|Society of African Journal Editors (SAJE)

A PHENOMENOLOGICAL STUDY OF PROBLEM GAMBLING: TYPES, RISK FACTORS AND CONSEQUENCES IN BAHIR DAR CITY, ETHIOPIA

MEHARI Getahun Yitbarek and KOYE Kassa Getahun

ABSTRACT

This study was a qualitative phenomenological study that explored the types of gambling, personal, social and environmental risk factors, and consequences of problematic gambling in selected kebeles of Bahir Dar city, Ethiopia. Six participants were included using snow ball sampling method. Data were analyzed by interpretative and thematic phenomenological analysis. Among the identified types of gambling activities, the most common ones were carambolla followed by playing cards, and pool gambling while playing cards was the most harmful reported gambling activity. The results showed that personal factors (socializing and relieving boredom, to escape, and addictive behaviors), social factors (peer influence, relationship problems, and social acceptance), economic (being unemployed and chasing) and environmental factors such as accessibility of gabling houses were significant correlates of problematic gambling. The study also revealed that problem gambling has an impact on personal (health and emotional wellness), social (family, interpresonal relations, work and crime) and economic (indebtedness, losing savings and assets) aspects. The study concluded that the problem needs critical public awareness, research and initiatives from different stakeholders to work cooperatively and collaboratively in order to raise public awareness, promote informed choice, research and take legal measures.

KEY TERMS: problematic gambling, types, risk factors, consequences, Ethiopia

KEY DATES Received: 06 May 2019 Revised: 22 May 2019 Accepted: 01 August 2019 Published: 20 December 2019

Funding: None Conflict of Interest: None Permission: Not applicable Ethics approval: Not applicable

ARTICLE TYPE: Original research

Author/s details: Mehari Getahun Yitbarek and Department of Psychology and Early Childhood Care and Education (ECCD), College of Social Sciences and Humanities, University of Gondar, Ethiopia, email: meharigetahun2017@gmail.com

Koye Kassa Getahun, Department of Psychology, College of Education and Behavioural Sciences, Bahir Dar University, Ethiopia

INTRODUCTION

Gambling is generally divided into three categories (1) wagering and betting, placing a bet or wager on the outcome of an event such as a sporting event or race; (2) gaming, which involves placing bets on games that are constrained by mathematically pre-determined rules and theoretical returns of players (gaming machines and casino table games); and (3) lottery style games, including cross-lotto, powerball, pools, scratch tickets and keno, all of which award prizes based on the selection of winning symbol or number combinations (Rickwood, Blaszczynski, Delfabbro, and Dowling, 2010).

According to Derevensky (2004), problematic gambling is governed by a complex set of interrelated factors, causes and determinants ranging from biology and family history to social norms and existing statutes encompassing ecological, psycho-physiological, developmental, cognitive, and behavioral components. Among the personal (psychological) risk factors, Tang and Oei (2011) reported that life stress was being associated with erroneous gambling cognition, while Dickson (2008) revealed that trait anxiety, risk propensity and ineffective coping were found to be positively correlated with gambling problems. Gillespie (2007) also reported that problematic and pathological gamblers engage in gambling to escape problems, to alleviate depression, to cope with loneliness, to relax, and to interact socially with others. At the social level, Carlson and Moore (1998) found problematic gambling to be associated with familial and community factors such as family gambling history, and lax or laissez-faire social regulation on gambling.

A study conducted in Ethiopia by Getu (2018), indicated that, problematic gambling significantly predicts for drug abuse, psychological impacts, and social impacts among adolescents. Similarly, Ssewanyana, and Bitanihirwe (2018) stated problem gambling in Sub-Saharan Africa one of a major problem among youth and highly recognized problem among health professionals and policy makers. Studies have shown there are strong relationships between risky gambling and both hazardous alcohol use and smoking. It also shows a clear positive relationship between problem gambling level (none, low risk, moderate risk/problem) and measure of psychological distress. In addition, the level of gambling risk is associated with decreases in self-rated health across numerous domains. Moreover, legalization of gambling can give rise to different social problems. Other studies by Rule and Sibanyoni (2000) reported that the legalization of the gambling industry in South Africa was associated with increases in societal problems among which prostitution, theft, rape, robbery, and assault.

In the context of Ethiopia, Tariku, Robert, Ruiter and Tamirie (2013) conducted a cross-sectional study on personal, social and environmental risk factors of problematic gambling among high school adolescents in Addis Ababa, Ethiopia. Their cross-sectional survey showed that personal feelings (e.g., self-esteem, false perceptions about winning, drug abuse), social factors (e.g., peer influence, parental gambling), and environmental factors (e.g., accessibility of gambling venues, advertisements) were significant correlates of problematic gambling. The study also revealed that men were more at risk for severe problematic gambling than females. Among the identified types of gambling activities, the most prevalent ones were playing cards followed by flipping coin and pool gambling while internet gambling was among the least reported gambling activities.

STATEMENT OF THE PROBLEM

Williams and Rehm (2011) conclude that there are both monetary and social/nonmonetary costs associated with problem gambling. The monetary costs include money spent on a) treatment and prevention; b) policing, prosecution, incarceration, and probation for gambling-related crime; c) child welfare involvement for gambling-related family problems; and d) unemployment and welfare payments and lost productivity because of gambling-related work problems. However, because only the minority of problem gamblers seek or receive treatment, and only a minority typically have police/child welfare/employment involvement, the bulk of the impacts tend to be social/nonmonetary in nature.

The criminal code of the Federal Democratic Republic of Ethiopia, article 789 - Violation of Provisions Regarding Lotteries, Gambling and Betting states that gambling activity without having obtained an authorization from the competent authority is illegal. Despite the above stated proclamation with respect to the context of Ethiopia, gambling is not technically illegal. Regarding this issue, Tariku, Robert, Ruiter and Tamirie (2013) described the situation as "*In the streets of the capital city Addis Ababa, there are plenty of gambling activities played for money with state-owned lotteries, play stations, pool houses, and table football being the most prevalent ones*" (p. 62). In their conclusions, they indicated that the risk factors found in the study were culture specific such as life styles and care should be taken in generalizing the results outside the study area. They also suggested that the study should be replicable in other settings and populations. Borrell (2005, 2008) also commented on the need to connect individual experiences and daily realities with analysis of the social-collective situation in which they occur –through the medium of a broad concept of culture.

Until the researcher's knowledge, the study by Tariku, Robert, Ruiter and Tamirie (2013) is the only one study conducted in the Ethiopian context and this study does not consider the psycho social impact of gambling practices on adults. In addition, we can't certainly take those findings to other parts of regions in Ethiopia because of

different demographic factors such as age and cultural factors. In the city of Bahir Dar, the researcher has observed that the form of gambling and the environment in which it is conducted is conducive to social interaction and this adds substantially to its inherent enjoyment.

Within these contexts, gamblers can readily meet, interact socially, and test their luck and skill in pleasant and safe surroundings leading to enhanced social integration and stimulation, self-esteem, and a positive sense of recreation/leisure without considering its harm. Hotel, club, carambolla, pool, cards and on-course venues are recreational locations by which many adults devote their time. There is a lack of adequate data on the lived experience of problem gamblers in Ethiopia. The present study tried to assess the types, pushing factors and consequences of problematic gamblers in Bahir Dar city, Ethiopia from their own life experiences. In order to have a clear understanding of the phenomena the researcher brings the following research questions;

- 1. Which type of problematic gambling practices is/are common in Bahir Dar?
- 2. What are the risk factors for problematic gambling behavior?
- 3. What are the impacts of problem gambling on gamblers bio-psychosocial wellness?

RESEARCH DESIGN AND METHODOLOGY

Research design

This study was an exploratory qualitative study which concerned to seek broader based information on the types, inter and intra-personal consequences, responsible factors, as well as associated risky behaviors of problem gambling in the selected area of the study. Thus, in order to reflect the gamblers' lived experiences of the negative multi-facets of problem gambling phenomenology was employed to generate rich and thick descriptions through in-depth interviews (Geertz 1983).

Sample and participants

The target groups were individuals who practice gambling in major sites of Bahir Dar City, Ethiopia. Hence gambling houses are places where problem gamblers could be found, ten participants were recruited from gambling sites of kebele 4, 6 and 12 using snow ball sampling method.

Data gathering tool

A semi-structured interview was used to uncover the different types of gambling activities, how gamblers were influenced, affected and involved in to unwanted risky behaviors. The researcher developed the interview guide questions from the objectives or research questions of the study. The interview guides were to be prepared in the form of open-ended questions which allowed focused, conversational, two-way communication. The interview began with warm-up questions. The second section was prepared to ask interviewees about the types of gambling activities. The third section of the interview included questions asking for the reasons for starting gambling. The fourth sections of the interview included questions on the negative impact of problematic gambling on personal and familial as well as its burden on social relationship and gambler's career.

Method of data analysis

Data analysis consisted of interpretative and thematic phenomenological analysis (IPA), which is a framework for analyzing qualitative research data to bring about deep insights and understandings into how individuals make sense of a phenomenon (Smith, 1999). Themes were identified from the participants' accounts, and connections between themes were made in order to group them in a meaningful way. The researcher used narration, direct quotation and paraphrasing and this information has been written up, with an emphasis on anchoring the participants' accounts of the phenomenon in the research, thus providing meaningful insights.

Ethical considerations

In this research there was strong positive interaction between the researcher and research participants. The researcher mentioned the objectives of the study to participants throughout the research process. The researcher was highly conscious to respect the dignity of participants of free choice and insured informed consent before collecting any relevant data. The participants were informed that their identities will remain anonymous, that they were free to withdraw from the study at any point should they wish to do so. The permission of the participants was also sought and obtained before the audio recording of the interviews.

FINDINGS AND DISCUSSION

Types of problematic gambling practices

Carambolla was the most common type of gambling activity for all participants while playing card was listed by most participants and pool was reported by a few participants. Even though Carambolla was commonly reported by all participants, in terms of harm Carambolla is reported in a second position next to playing Cards which is the most dangerous type of gambling activity. In terms of harm, the study supports a report by Center for Public Research Center (2011).

Illegal gambling was closely associated with problem gambling and found to be harmful. In this study, playing card which is one form of unregulated (illegal) gambling was reported by participants as harmful and thus causing different problems. Another form of gambling that was reported as harmful next to playing cards was Carambolla. Pools were listed by center for public research center (2011) as relatively moderately associated with problem gambling but in case of the current study the researcher found the effect of playing Pools as insignificant in comparison to playing cards and Carambolla.

Causes for problem gambling

The study explored that, gambling is caused by four major factors namely; Personal, social, economic, and environmental. The first factor for gambling in the study area was found to be the personal factors. The personal factors that initiate individuals for problem gambling explored in the study are; the need to socialize and relieve boredom, gambling as an escaping mechanism, and gambling as an addictive behavior.

Gambling as a means to socialize and relieve boredom

Most gamblers stated that they began the activity because it can be away to socialize as a means of interacting with friends, or to meet new people. Gambling was also stated as a means for enjoyment and a way to have fun. It was stated as: "I play for enjoinment or just to have fun... to have a good time. It's enjoyable you know and it's fun".

Others say they gamble to occupy time and to have something to do or to alleviate boredom. This refers to filling a gap in the person's life either through alleviating boredom or through providing a means of socializing that was otherwise missing from their lives. Many of the gamblers reported that gambling was their only available social outlet. For instance, one participant said "*Often I choose gambling to spend time and bored*".

Gambling as an escaping tool

According to the participants, gambling was used as an escape mechanism from the depressing realities of their lives, loneliness, stress or sometimes grief. All of the participants referred to gambling as an escape, either directly or indirectly. The term escape was offered freely by a number of participants as an explanation for their behavior, and the interviewer took great care not to lead subsequent participants to respond in further accordance. A participant who is a diabetic adult stated that he was a business man and things were not going fine. The business bankrupted and that time he was much stressed. Due to this reason he began to play with his friends in order to release from the stress. He further explained the situation as "during that time I found it a best way to avoid responsibility and to shut the world out".

As echoed by scholars in the area (for example Gillespie, 2007), the study supports the idea that problematic and pathological gamblers engage in gambling to escape problems, to alleviate depression, to cope with loneliness, to relax, and to interact socially with others. In this study the above stated personal factors were also exactly motivating participants to visit gambling houses. Beyond the need to relax and have fun, the gamblers tendency to view gambling as an escape mechanism to stressful occasions was found to be a central reason in explaining why gamblers are personally motivated to visit gambling houses.

Gambling as an addictive behavior

Even though this is a rarely noticed phenomenon, it is said that certain forms of games were purposely used in addictive activities while others don't. Typically playing card while chewing chat was a common phenomenon. Lynch, Maciejewski, Potenza, (2004) also concluded that Initiation of gambling in youth has been associated with an increased likelihood of a substance use problem to begin during young adulthood.

The researcher also found this finding interesting. Playing card and using drugs were associated in two ways. One is playing card and addictive drugs have a mutual relationship. To make clear for readers, playing cards were used or served as a stimulant while chewing chat. At the same time chewing chat or using other drugs help to increase their concentration during play. According to participants' explanation, playing cards were used as a stimulant. Gamblers said (believed) that playing cards while chewing chat can enable them to reach the state of euphoria quickly.It's like drinking coffee or tea while using drug to reach euphoric state quickly.

The second factor for gambling in the study area was found to be the social factors. The social for problem gambling identified include; peer influence, relationship problem, and need for social acceptance.

Peer influence

Friends were found to influence gambling behavior in two ways both by initiating the gambling and by normalizing it. Clarke (2007a) argues, like substance abuse, gambling is initiated, normalized and reinforced by family and peers. Similarly, Tariku, Robert, Ruiter and Tamirie (2013) mentioned social factors (e.g., peer influence, parental gambling) as a responsible agent. Also, in this study, problem gambling was found to be encouraged by peers both by initiating and normalizing it. Parental history of gambling was not reported by participants as a possible reason to begin the activity.

Relationship problems

Many of the participants reported that they would gamble most heavily when they were experiencing some kind of problem, conflict, or stress in their family and in organizational responsibility. Financial debts and further conflict with partners and relatives were mentioned as the possible reasons to continue the behavior. Participants were trapped in a cycle whereby gambling created problems, but at the same time, gambling created the solution by allowing them to dissociate and forget those problems. Many of the literatures relate relationship problems with the beginning of problem gambling during adolescence, for example disruptions of relationships with family, peers and family gambling history (Dervensky and Gupta, 1998). But in this study the way interpersonal relationship problem as a cause to problem gambling was explained in different context.

First participants are matured enough (have already established their own family, i.e. it was not related with being an adolescent). So, their urge to gamble comes after family engagement. Second, many literatures including the above scholars have a narrowed lens of this factor (relationship problems) to the problem which is specific to family relationships. But here, relationship problems outside family such as with relatives, neighbors, communities were also cited. Third, the explanation by different literatures was not found to be culturally sound to the present study findings in such a way that participants are living in a collective society. Meaning, social burdens and conflicts beyond familial level are evident so that would have the power to influence individuals to fall under the problem.

Social acceptance

Being able to bet huge money and win the best gambler was considered to produce a social support in the form of admiration, moral, respect, and pride, etc. This is a special phenomenon in Carambolla houses by which peoples can meet together and freely participate. Skinner (1953) proposed that problem gambling is a function of previous reinforcement history. Further research by Dickerson, (1984) has suggested that rewards are provided not only by money but also by environmental stimuli producing arousal. In this study, the environmental stimuli were expressed in the form of social support and acceptance such as pride in one's skill, admiration and etc. indeed influencing individuals to continue the behavior. The third factor for gambling in the study area was found to be the economic factors. The economic factors that motivate individuals for gambling are being unemployed (to win money), and chasing. Each of them is explained below.

Being unemployed (to win money)

Being unemployed were the major reason to participate in gambling. They believed that people start gambling to win money for the family. They viewed it as an easy activity that could lead to financial gain or that served as a time-out from family. Those who were unemployed have given their confession as: "*I don't think I will be here if I have something to do with a good capital. Like if something that I could work by myself, I could assure you that you wouldn't found me here*".

Being unemployed was also clearly marked as the major factor to start the activity as: "As I understand nobody needs to be called a gambler. It's not because of peers or availability of gambling houses I came to here rather it's because I don't have a job".

Clarke (2005, 2007) indicated Low socioeconomic status to be a key indicator in the transition from social to problem gambling. This is supported by the present study that urges or beliefs that gambling can provide big financial rewards, and solves money problems were more likely in individuals with a low socioeconomic status.

Chasing

All the gamblers reported that they had at some point chased their losses to try and win back their money. The cognitive regret of losing money motivated them to continue, often with the belief that their luck eventually changes. Similar to previously reported findings by different scholars (for example Clarke, Tse, Abbott,

Townsend, Kingi, &Manaia, 2007), the need to Solve financial problems and later covering gambling losses (chasing one's losses) was also found to be another main reason that contribute to the development of problem gambling.

The fourth factor for gambling in the study area was found to be the environmental factors The Environmental factors of gambling in Bahir Dar includes; the variety of gambling facilities or the abundance or types of gambling was linked to the beginning of gambling. In the current study the role of advertisements was not indicated by participants but largely accessibility of gambling houses.

Consequences of gambling behavior

Gambling has resulted in numerous consequences on gamblers. Some of the consequences of gambling problem identified in this study are personal impact, social impact, and economic (financial) impact. The first consequence of gambling is personal impact which includes Impact on health, and Impact on emotional wellbeing. Each of them is presented below.

Impact on emotional wellbeing

Gamblers often reported a strong emotional response of distress because as time passes they realize that problems are intensified and efforts to address them become more difficult. This directly can affect their emotional wellbeing. It was commented by one of the inactive gamblers as; "*It reaches up to identity (moral) crisis*". As a human, from birth to death we have things you think to fulfill like having a job, engage in marriage, raising children and so on. But you may even believe doing such social issue is not your responsibility and you don't give a concern for anything. During that time the important thing to worry about was how can I get money for today and satisfy my needs for drug and gambling.

Impact on health

In relation to the emotional distress participants responded that they have experienced stress, depression and other chronic disease like diabetes. These negative emotional experiences were found to be directly or indirectly influencing participants' wellness. Regarding this, one interviewee stated as:

As I said it before, chewing chat with playing cards can create really high state of euphoria. It made me not to listen to the diabetes symptom soon. And it's because I didn't check myself for long time that now I'm almost totally blind. If I could follow up early it would not be in a critical stage. I had also suffered from diabetic related depression.

The impact of gambling on gamblers emotional wellbeing is perhaps one of the least cited and explained issue by scholars while its impact on health was widely explained. For example, productivity commission (1999) and SHORE (2008) asserts shows connection between problem gambling and mood disorders, such as depression, anxiety, guilt, restlessness, preoccupation with gambling and loss of control. The present study since it's qualitative it does not only conceal that problem gambling has an impact on gamblers emotional and health wellbeing but also explained how these consequences influence one another. In this study many of the health problems were due to a growing sense of negative emotional wellbeing. The second category of consequences of gambling is social impact which consists of impact on family, impact on inter personal relationship, impact on work, and crime.

Impact on family

All participants have confessed the fact that their gambling behavior have paused a black shade in their familial relationship. Their marriage life was found to be full of conflict, debate, dishonest, unfaithfulness, and lies. Participants have also pointed that their children were victimized by their laziest house hold management. Some also have cheated on their wife hence they break the bond of trust; one replied that "*I had a sexual relationship with another woman. I did this both when the relationship becomes escalated and after I separated with her.*"

According to the participants, divorce was the final and extreme manifestation of gambling problem. The above stated findings were also supported by a bulky of researches for example research sources for example Ciarrocchi & Reinert (1993); Dowling (2009) have confirmed the above stated findings that the family environments of people with gambling problems are characterized by high levels of anger and conflict as well as low levels of clear and effective communication, less independence, less engagement in intellectual and cultural activities, a lack of commitment and support, little direct expression of feelings, and less participation in social and recreational activities.

Impact on inter personal relationship

According to participants, they were not trusted in many social situations and often are underestimated. They explained that:

If you spent many of the days in gambling houses, there are many things you are going to lose. Firstly, your social acceptance will become zero! For example, if you are in trouble I mean a real trouble and you ask someone to borrow your money, they will not give you because they believe you need it for gambling. Morally it hurts you when people point their fingers and call you a gambler.

The present study strengthens the idea by Hing, Russell, Nuske & Gainsbury, (2015) about the power of problem gambling to attract high levels of public stigma. The present study also provides depth analysis and found social stigma and failure in fulfilling social obligations and its negative effect in trust and social acceptance as a major impacts of problem gambling on participant's interpersonal relationship.

Impact on work

The other discovery of the study was the capacity of problem gambling to kill work motivation. As participants stated they believe they could get thousands in a minute while gambling and they compare and contrast this to their monthly salary. So, this can affect their work motivation because they believe their monthly salary will not bring change in their existence. Another impact of problem gambling is unemployment. The impact of work place social stigma on problem gamblers was not adequately discussed by previous studies (NGISCR, 1999; Productivity Commission, 1999; Ladouceur, 1994 and Gerstein, 1999). This study found a connection between the power of work place stigma in directing the whole work motivation and interpersonal interaction of problem gamblers.

Crime

Together with their uncontrollable urge to play and the need to finance the activity, they said they used any options available like a financial crime, cheating at play and fraud. Even though this kind of situation was reported by a very few of participants, it definitely shows us how much this activity is dangerous. It was stated as:

Because my salary was not enough, I was forced to commit criminal acts. For example, when I arrest robbers or thieves, I made a deal with them that I forced them to give me money and then I set them free.... Finally, other police officers heard this and I get fired.

In this study a problem gambling was found to expose gamblers in to criminal activities. The two major criminal acts were fraud and financial crime. These findings were also echoed by different national research reports and scholars (NGISCR, 1999; Nicholas, Asimacopoulos, Dimouski and Haydon, 1997; Barthe & Stitt, 2007). Barthe & Stitt, (2007) also showed that certain forms of gambling offer increased opportunities for illegal activity to occur (i.e., passing counterfeit money, money laundering, loan-sharking, cheating-at-play, race fixing, theft, fraud). Similarly, in Ethiopia Getu (2018) confirmed that ten forms of gambling were practiced by adolescents amongst them the most prevalent ones were playing cards followed by flipping coin and pool gambling while quick drawing was the least reported one. The present study also revealed that certain forms of gambling namely playing card offer opportunities to cheat at play.

The third consequence of gambling is economic (financial) impact. Participants have mentioned their dire financial situation and the difficulties of coping family and other social responsibilities. Because gamblers spent much of their time, money and other resources to pay debts, so they face difficulties in coping familial and other social responsibilities. The present study result agrees with the research findings done by (Looney & O'Neill, 1999; Productivity Commission, 1999) that Compulsive gambling leads to financial devastation for the problem gambler and family members.

CONCLUSION, RECOMMENDATIONS, AND IMPLICATIONS

Conclusion

In this study, problem gambling is one of an identified social problem that has posed personal, social and economic consequences. The study revealed the fact that problem gamblers are in devastating psychological condition by which they are trapped in this social problem and in relation to the absence of help line services participants are experiencing different negative burdens. Thus, the problem needs critical focus on creating public awareness, research and initiatives from different institutions.

Recommendations

Problem gambling is one of the least investigated and unrecognized social problems. Various stakeholders such as local and international NGO's, social psychologists, and social workers in public education campaigns should give undue emphasis on the importance of raising public awareness of the risk factors and consequences of excessive gambling. Problem gambling awareness campaigns targeting adults can lead to measurable increases in awareness of community services so that consumers informed choice could be promoted.

In addition to risk factors it's important to identify protective factors that moderate or mediate the effects of exposure to risk factors. The issue of problem gambling is one of the least investigated social problems in Ethiopia, so it is imperative to conduct both applied and evaluative research predominantly from research sites.

As a first step in development of broad public awareness campaigns aimed at preventing the development of gambling problems among at risk groups in the population, the researcher believes there is a merit in conducting further qualitative focused research on the social and cultural meanings of gambling to these groups. A modest initial investment in research on views of gambling and problem gambling and on the most effective methods to convey messages to these groups will have long term impacts on the later effectiveness of large media campaigns to prevent gambling problems nationally. So, a collaborative and cooperative work is advisable among mass Media, research institutions, and other community development organizations.

The criminal code of the federal democratic republic of Ethiopia article 789 states that unregulated forms of gambling are illegal. The study also proves the fact that there are illegal forms of gambling in Bahir Dar city, Ethiopia. So, legal measure should be taken to control such illegal activities and individuals who are found in such activity should be legally accountable. To do so enforcement should come first from different stake holders primarily from Bahir Dar University and both governmental and non-governmental organizations (NGOs)so that the concerned bodies mainly legal institutions and social affairs could get an insight to the problem and can take further measures.

Implications for Social Work

Problem gambling being an individual, family as well as community level issue, needs to be intervened. Hence social workers may: a) investigate the case at the city administration level for understanding the prevalence, b) assess the relevant laws, rules and regulations in relation to gambling at national and regional level, c) support the victims of problem gambling to get out of the situation, d) arrange awareness creation programmes, and e) forward policy ideas and for accommodation of problem gambling cases structurally.

REFERENCES

- Abdi, T. A., Ruiter R. A., Adal T. A., 2015. Personal, social and environmental risk factors of problematic gambling among high school adolescents in Addis Ababa, Ethiopia. *Journal of Gambling Studies* 31(1):59–72. doi:10.1007/s10899-013-9410-9
- Borrell, J.;2005. A theoretical exploration of culture and community health: Implications for prevention, research, and problem gambling. *Journal of Gambling Issues* (13).
- Borrell, J.; 2008. Understanding Problem Gambling. Saarbrucken: VDM Verilog Boston, MA: Pearson/Allyn& Bacon.
- Creswell, J.; 2007. Research design: Qualitative, quantitative and mixed methods approaches, 2nd edition.
- Clarke, D., Tse, S., Abbott, M.W., Townsend, S., Kingi, P., & Manaia, W.; 2007a. Reasons for starting and continuing a gambling in a mixed ethnic community sample of pathological and non-pathological gamblers. *International Gambling Studies*, 7, 299-313.
- Clarke, D.; 2005. Factors leading to substance abuse and implications for gambling community. *International Journal of Mental Health and Addiction* 3(1), 29–40.
- Carlson, M. & Moore, T.; 1998. Adolescent gambling in Oregon: A report to the Oregon Gambling Addiction Treatment Foundation. Available at:www.gamblingaddiction.org.
- Ciarrocchi, J. W., & Reinert, D. F.1993. Family environment and length of recovery for married male members of Gamblers Anonymous and female members of GamAnon. *Journal of Gambling Studies*, 9, 341–352.
- Dickson, L.; 2008. Youth gambling problems: examining risk and protective factors. *International Gambling Studies* 8(1), 25–47.
- Derevensky, J.; 2004. Adolescent problem gambling: Legislative and policy decisions. *Gaming Law Review*, 8(2), 107–117.
- Dowling, N. A., Jackson, A. C., Thomas, S. A., & Frydenberg, E.; 2010. Children at risk of developing problem gambling. Melbourne: Gambling Research Australia.
- Getu, T. (2018). Personal, Social and Environmental Risks of Problematic Gambling Disorder among Preparatory School Adolescence in Wollega Zonal Town. International Researchers, 7 (4), 28-36. http://www.iresearcher.org
- Gillespie, L.; 2007. Preventing the incidence and harm of gambling problems: Problem gambling prevention: conceptual models and associated prevention initiatives. *Journal of Primary Prevention*, 29, 37-55.
- Hing. N, Russell. A, Nuske.E & GainsburyS.; 2015.The stigma of problem gambling: Causes, characteristics and consequences.
- Ladouceur, R.1994. Social and Economic Costs of Pathological Gambling. *Journal of Gambling Studies* 10:399–409.
- National Gambling Impact Study Commission Report (NGISCR); 1999. United States.
- Nicholas, A., Asimacopoulos, K., Dimouski, D. & Haydon, D.; 1997. Who's holding the aces? There is a frightening link between compulsive gambling and crime. *Alternative Law Journal*, 22(6): 268-272.
- Rickwood, Blaszczynski, Delfabbro, and Dowling: The Psychology of Gambling; Aps final review paper, (November 2010).
- Rule, S. &Sibanyoni, C.; 2000.The social impact of Gambling in South Africa. Published by Nu Dog Design, South Africa. ISBN: 0-7969-1971-2.
- SHORE; 2008. Assessment of the Social Impacts of Gambling in New Zealand Report to Ministry of Health, Auckland. Retrieved 4 August, 2010 from http://www.shore.ac.nz/projects/Gambling_impacts_Final%2010_02_09.pdf
- Ssewanyana, D. and Bitanihirwe, B. 2018. Problem Gambling among Young People in Sub-Saharan Africa. Front. *Public Health* 6(23). doi: 10.3389/fpubh.2018.00023
- Tang, C. & Oei, T.; 2011.Gambling cognition and subjective well-being as mediators between perceived stress and problem gambling: A cross-cultural study on White and Chinese gamblers. *Psychology of Addictive Behaviors*. doi:10.1037/a0024013.
- The Criminal Code of the Federal Democratic Republic of Ethiopia; 2004. Proclamation No. 414. Addis Ababa, Ethiopia. https://www.wipo.int/edocs/lexdocs/laws/en/et/et011en.pdf