

Redirecting Betting Behavior into Entrepreneurship Skills Acquisition Among Tertiary Institution Students in Osun State

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Abstract

It is common for tertiary students in Osun State to engage in sports betting, which hinders their ability to save money, concentrate on their studies, and achieve long-term economic stability. The present study examined whether acquiring entrepreneurial skills could provide a feasible alternative source of income for students in the state's higher institutions, with the aim of helping change their betting habits. We based this study on Ajzen's Theory of Planned Behavior using a descriptive survey setup. We surveyed 153 undergraduate and diploma students across public and private tertiary institutions in Osun State, selecting them through stratified random sampling. To collect data, we used the Betting Behaviour and Entrepreneurship Skills Questionnaire (BBESQ), which yielded a high reliability score Cronbach's $\alpha = 0.84$). We then analyzed the responses using simple frequencies, percentages, and descriptive statistics. Most respondents (59.5%) said they only bet occasionally. Sports betting took the top spot among active bettors, mainly because mobile platforms make it easy to access and financial hardship drives students to try their luck. Even so, when you look at what these students actually want, they clearly prefer learning practical entrepreneurial skills over gambling. 81% believed that entrepreneurship training could considerably reduce betting. 82.3% felt that entrepreneurial skills would lead to greater financial self-reliance. 79.7% stated that access to entrepreneurship training led them to redirect their income allowance towards productive activities rather than betting. These results indicate that students do not just accept entrepreneurship as an alternative set of skills but also view it as a more direct way to achieve the financial security that betting alone offers. When you learn real entrepreneurship skills, you gain a practical, lasting alternative to gambling. Higher education institutions, particularly the Federal College of Education, Iwo, must take direct action to support you. They should expand hands-on business training, set up business incubation hubs, offer small seed grants, and run practical financial literacy campaigns. Taking these steps will guide your economic choices toward building self-reliance rather than taking high-risk bets.

1. Introduction

Sports betting has moved from a minor hobby to a key aspect of youth culture worldwide, with rapid growth over the last ten years (Wardle et al., 2019). This increase has been driven by three main factors: the widespread use of mobile internet, the near-universal adoption of smartphones, and the aggressive marketing tactics employed by commercial betting companies (Griffiths, 2010; Hing et al., 2016). In countries such as Nigeria, where youth unemployment and inflation remain serious problems, betting takes on an additional dimension. For many students, it ceases to be simply a form of entertainment and becomes a perceived way of making money in the absence of other options (Adediran et al., 2026; Daniel et al., 2024; Derevensky

& Gupta, 2018). Although betting operators present their services as low-risk recreation, evidence shows this is not the case: continued involvement among students has been associated with financial instability, psychological stress, reduced engagement with their studies, and increasing debt (World Health Organisation [WHO], 2014). Nigeria's betting culture is also strengthened by national conditions, such as a young population deeply passionate about football, the widespread availability of mobile money services, and the growing number of gambling apps (Ariyabuddhiphongs, 2011; Omanchi & Dannap, 2024). Tertiary students are particularly vulnerable in this environment due to peer pressure, financial difficulties, and the lure of quick returns (Adebayo et al., 2026; Browne et al., 2016). Osun State is a case in point, as it is home to several major public and private tertiary institutions that mirror this national trend. Students who receive small stipends are increasingly using their funds on sports betting sites, even when the odds are clearly against them (Afolayan et al., 2023). While the literature has thoroughly documented the issue—the widespread nature of betting, the factors that lead to it, and its psychosocial consequences are well known—there has been little focus on finding a solution. In particular, how might students' economic resources be intentionally shifted from high-risk betting towards more productive alternatives such as entrepreneurship (Organisation for Economic Co-operation and Development [OECD], 2017; UNESCO, 2019)? Very few studies have examined the acquisition of entrepreneurial skills as a structured way to turn money spent on betting into sustainable, income-generating micro-enterprise activities (Adebayo et al., 2019; Peter et al., 2026). This study fills that gap by examining how betting behaviour could be strategically redirected towards the acquisition of entrepreneurship skills among tertiary institution students in Osun State, in view of the lack of a solution-oriented and empirically supported pathway.

2. Problem Statement and Justification

Sports betting and online casino games are now everyday features of student life across higher institutions in Osun State. Mobile phones give quick access to gambling sites, and severe economic pressure drives many students to view betting as a way to survive rather than a simple game (Griffiths, 2010; Ariyabuddhiphongs, 2011). You can see the problem in how students manage their scarce funds. Even when allowances from home arrive late or fall short, students still risk large portions of their money on betting platforms. This habit leads to heavy debt, low grades, and personal struggles with anxiety and depression (Calado et al., 2017; Derevensky & Gupta, 2018; WHO, 2014). Most school administrators treat the issue as a bad habit to punish, ignoring the economic hardship behind the decisions. Punishing students without addressing their money troubles does not solve the root problem. Entrepreneurship education can build personal independence, create wealth, and support local economies (Audretsch, 2020). However, no clear data shows whether practical business training can redirect student betting habits in Osun State schools. Researchers have also ignored how students compare business training to gambling. We do not know if students view practical training as a real path to income or as standard coursework. This study offers concrete evidence to help school leaders build practical business hubs and financial training programs that guide students toward safer investments.

3. Research Goals and Research Questions

3.1 The aims of the study

The aim of this study was to examine how the betting behaviour of students at tertiary institutions in Osun State could be channelled towards developing entrepreneurial skills. To achieve this general objective, the study set out five specific objectives:

1. To examine the demographic profile and the way tertiary institution students in Osun State allocate their money on a monthly basis.

2. To look at how common betting is among students, how often it occurs, and what the main types of betting activity are.
3. To assess the degree to which taking part in betting limits students' financial resources and their capacity to meet their basic living expenses.
4. To find out what students think about entrepreneurship skills as a viable alternative to betting behaviour.
5. To examine the effect of exposure to entrepreneurship education on students' attitudes and on the reallocation of financial resources into productive ventures.

3.2 Research Questions

1. This study answers five key questions:
2. What are the backgrounds and monthly allowance levels of students in Osun State?
3. How often do students bet, and which types of gambling do they choose most
4. How does betting behavior affect a student's monthly budget and their ability to buy daily essentials like food and books?
5. Do students view practical business skills as a real alternative to gambling income?
6. Does hands-on business training actually convince students to put their time and money into real enterprises instead of risking them on bets?

4. Literature Review

4.1 The conceptual framework

Betting behaviour starts with the idea that betting consists of putting up money or valuable items in order to obtain a net financial gain from an uncertain result (Adekunle & Alaform The most common form of betting is outcomes related to sports, which involves participants predicting the outcomes of athletic competitions via online platforms or through physical agents (Britannica, 2026). With the increasing availability of the internet and mobile devices, the previous restrictions that confined betting to certain times and places have disappeared, allowing students to access it at any time (Saefullah & Vaidyanathan, 2025). Betting expenditure, defined as the total amount of money that a student spends on betting sites over a particular period (Audretsch, 2020), is not separate from other kinds of spending; it is taken directly from the funds which would have been used for basic needs such as food, textbooks, accommodation, and transport (Nabi et al., 2017). When you learn entrepreneurship, you build a mix of practical knowledge, technical skill, and management control. You learn to spot gap opportunities in local markets, gather start-up cash, manage daily business risks, and build real value through small ventures (Hisrich et al., 2019; Kuratko, 2017). You need specific habits: tracking profits, reading market demand, writing basic business plans, solving daily breakdowns, and making clear tactical decisions (Man et al., 2002). Governments use this training to push self-employment and give young people direct control over their financial futures (ILO, 2020; World Bank, 2019). For students, building these concrete business skills creates a reliable, steady income stream. It gives you a clear path away from risky sports betting and quick-cash gambling sites (UNESCO, 2019).

4.2 Theoretical Framework

This research is based on Ajzen's (1991) Theory of Planned Behaviour (TPB), which states that behaviour is determined by behavioural intention, and that intention in turn is influenced by three factors: attitude towards the behaviour, subjective norms, and perceived behavioural control. In the context of this study, these constructs are defined as follows: Attitude refers to whether a student views betting as a credible way to earn income or considers entrepreneurship to be the more effective use of time and money. Subjective Norms refer to the peer influence and social pressure that exist within campus settings; a kind of pressure that can lead students

to engage in betting or opt for business activities. Perceived Behavioural Control refers to the level of confidence students have in their ability to acquire practical business skills and maintain a small business. The Theory of Planned Behavior (TPB) fits this study because it explains a clear cause-and-effect process. Structured business training gives you practical skills. More importantly, it boosts your confidence to control real business outcomes and shows you that running a venture is realistic. Changing these internal drivers shifts your core focus away from betting.

4.3 Empirical Review and Gap Analysis

Studies across the world confirm that students and young people fall into digital betting easily when money is tight and phones make betting instant (Griffiths, 2010; Ariyabuddhiphongs, 2011; Calado et al., 2017). Derevensky and Gupta (2018) showed how youth gambling causes sudden money loss and real mental distress. On the other hand, research from the OECD (2017), World Bank (2019), and UNESCO (2019) proves that structured entrepreneurship programs teach students to manage money, rely on themselves, and build real businesses.

In Nigeria, researchers take a narrower view. Studies by Adebayo et al. (2019) and Afolayan et al. (2023) focus almost entirely on counting how many students gamble, describing addiction, and warning about moral decay. They rarely look for practical solutions. This leaves a major gap in the research: we do not know if learning practical business skills can persuade students in Osun State to spend their money on real ventures instead of online bets. This study answers that question directly.

5 Methodology

We chose a descriptive survey design for this study. This approach let us gather real numbers on how you spend money, how often you bet, and how you view starting a business, without forcing artificial lab controls on your everyday life.

Our target population included undergraduate and diploma students across public and private schools in Osun State, such as the Federal College of Education, Iwo, Osun State University, and local polytechnics. We picked 153 students using a multi-stage stratified random sampling method. We divided the group by school type (public versus private), degree level (NCE, ND, HND, B.Sc., or B.Ed.), and gender. Then, we used simple random selection inside each group to make sure our sample represented students across various academic tracks.

We collected data using a custom tool called the Betting Behaviour and Entrepreneurship Skills Questionnaire (BBESQ).

We organized it into four distinct sections:

- i. Section A: Demographic Profile and Income
- ii. Section B: Betting Participation and Expenditure Patterns
- iii. Section C: Entrepreneurship Skills as an Alternative
- iv. Section D: Influence of Entrepreneurship Exposure

The questionnaire combined multiple-choice questions with a 4-point Likert scale (Strongly Agree = 4, Agree = 3, Disagree = 2, Strongly Disagree = 1). Three senior experts in Business Education and Measurement and Evaluation at the Federal College of Education, Iwo reviewed the survey to verify its validity, and we added their recommendations into the final draft. To test reliability, we ran a pilot test with 20 students outside the main group. The test gave a Cronbach's Alpha score of 0.84, showing strong internal consistency and proving the tool was ready for field deployment. Two trained research assistants handed out and collected the surveys directly on campus, securing a 100 percent response rate from all 153 participants. We coded and analyzed the responses using IBM SPSS Statistics (Version 25.0) and Microsoft Excel. We used descriptive statistics like direct frequency counts, percentages, and factual

summaries to answer our research questions. Finally, we excluded non-bettors from the betting analysis tables to keep the numerical data precise.

6. Results

6.1 The demographic profile of the respondents

Table 1. Distribution of respondents by gender

Gender	Frequency (f)	Percentage (%)
Male	83	54.2
Female	70	45.8
Total	153	100.0

The sample consisted of 83 men (54.2%) and 70 women (45.8%), as shown in table 1. The fact that the distribution is so nearly equal ensures balanced gender representation and enhances confidence in the study's conclusions regarding betting behaviour and entrepreneurial tendency. Taking into account the opinions of both male and female students helps to avoid bias towards one group.

Table 2. Distribution of respondents by age

Age Bracket (Years)	Frequency (f)	Percentage (%)
16–20	53	34.6
21–25	76	49.7
26–30	21	13.7
Above 30	3	2.0
Total	153	100.0

As shown in Table 2, the respondents aged 21-25 were the largest age group. Table 2 reveals that 49.7% (a number equal to 76) of the respondents were in the 21 to 25-year age range, after which came those aged 16 to 20 at 34.6% (n=53). Taken together, these two groups make up 84.3% of the total number of respondents, the majority of them falling within the 16 to 25 years age bracket. This is significant since this age group is usually regarded as the one most susceptible to digital betting and is the demographic for whom entrepreneurship skills would be most relevant and have the greatest impact, particularly as these years help to shape long-term financial habits.

Table 3. Distribution of Respondents by Institution Type

Institution Type	Frequency (f)	Percentage (%)
Public	127	83.0
Private	26	17.0
Total	153	100.0

Table 3 indicates that a higher number of respondents 127 (83.0%) came from government higher education institutions than those from private institutions, which were 26 (17.0%). This distribution is in line with the general enrollment situation in Osun State, where public institutions usually have considerably larger student populations than their private ones, so the sample's bias in favour of public institutions is a reasonable representation of the actual student population rather than an indication of sampling imbalance.

Table 4. Distribution of respondents by academic programme

Programme Type	Frequency (f)	Percentage (%)
NCE (Nigeria Certificate in Education)	87	56.9
National Diploma (ND)	4	2.6
Higher National Diploma (HND)	5	3.3
B.Sc. / B.Ed. Degrees	57	37.3
Total	153	100.0

Table 4 indicates that NCE students are the most numerous group, accounting for 56.9% (n=87), with B.Sc./B.Ed. students coming next at 37.3% (n=57). The proportions of HND and ND students are smaller, being 3.3% and 2.6% respectively. Although the sample includes people from a range of academic levels, it is clearly skewed towards teacher education programmes, likely due to the composition of the institution, given the importance of education colleges such as the Federal College of Education, Iwo.

Table 5. Distribution of respondents by level of study

Level of Study	Frequency (f)	Percentage (%)
100 Level	25	16.3
200 Level	57	37.3
300 Level	59	38.6
400 Level	6	3.9
500 Level	6	3.9
Total	153	100.0

Table 5 indicates that the majority of the sample were intermediate-level students, with 38.6% (n=59) at Level 300 and 37.3% (n=57) at Level 200; together, these two groups accounted for 75.9%. This concentration is advantageous for the study since, by this stage, students have generally spent sufficient time on campus to have developed well-established betting habits or to have had direct experience with entrepreneurial activities. They are therefore in a good position to provide responses based on experience rather than early impressions.

Table 6. The distribution of the respondents according to their monthly income or allowance

Monthly Income / Allowance	Frequency (f)	Percentage (%)
Below ₦20,000	65	42.5
₦20,000 – ₦40,000	46	30.1
₦41,000 – ₦60,000	16	10.5
Above ₦60,000	26	17.0
Total	153	100.0

As Table 6 indicates, a large number of respondents are under severe financial constraints, since 42.5% (65) stated that their monthly allowance is less than ₦20,000, and an additional 30.1% have an amount between ₦20,000 and ₦40,000. In total, 72.6% of them live on ₦40,000 or less each month. This financial difficulty helps to account for the attractiveness of betting as a means of coping: when people have very little money to spend, even a little perceived

possibility of making a quick return can justify the risk of losing, particularly since students do not see many other ways of earning extra money.

6.2 Patterns of Gambling and Expenditure

Table 7. Level of involvement in betting activities (N = 153)

Participation Status	Frequency (f)	Percentage (%)
Yes (Ever Engaged in Betting)	62	40.5
No (Never Engaged in Betting)	91	59.5
Total	153	100.0

Table 7 indicates that 62 respondents (40.5%) do take part in betting, whereas 91 (59.5%) do not. Even though the majority do not bet, 40.5 per cent is a notable figure. This shows that betting has an impact on a significant minority, approximately two out of every five students, and therefore it should be regarded as a major institutional issue rather than as a mere individual habit.

Table 8. Raising money in order to take part in betting (N = 153)

Borrowing Response	Frequency (f)	Percentage (%)
Yes (Have Borrowed for Betting)	35	22.9
No (Have Never Borrowed for Betting)	118	77.1
Total	153	100.0

Table 8 shows that 35 respondents (22.9%) admitted to withdrawing money specifically to pay for betting. This figure shows a trend that goes beyond simply betting when one has disposable income, as some students resort to borrowing to continue betting, thereby exposing themselves to increasing financial risks beyond their allowances.

Table 9. The frequency of engagement in betting activities (N = 153)

Frequency of Betting	Frequency (f)	Percentage (%)
Daily	18	11.8
Weekly	27	17.6
Occasionally	34	22.2
Rarely / Non-Regular	74	48.4
Total	153	100.0

As Table 9 indicates, there is variation in the frequency of betting: 29.4% (with a sample size of 45) place bets daily or weekly, 22.2% do so occasionally, and 48.4% rarely or never. This points to an uneven level of betting participation. About one third of those who are active or place bets occasionally have made betting a regular habit, whereas the rest do so sporadically. This difference is important since regular bettors are likely to face the greater financial and academic risks mentioned elsewhere.

Table 10. The type of betting activity preferred (N = 153)

Type of Betting	Frequency (f)	Percentage (%)
Sports Betting	70	45.8
Online Casino Games	18	11.8
Lottery / Virtual Games	18	11.8

Others / General Mobile	47	30.7
Total	153	100.0

Table 10 shows that sports betting is the main type of gambling among the respondents, making up 45.8% (a number of 70) of the activity, then other mobile gambling services at 30.7%, with online casinos and lotteries each accounting for 11.8%. The clear superiority of sports betting over the other options supports the view that it is the principal gambling channel for students, a situation probably due to its close link with football culture, its wide availability via mobile apps, and the way it is perceived, although this perception is often misleading, as relying to some extent on skill and knowledge rather than entirely on chance, a factor which may lead participants to see it as more justified than other forms of gambling.

Table 11: The average monthly expenditure on betting (N = 153)

Monthly Amount Spent	Frequency (f)	Percentage (%)
Below ₦5,000	86	56.2
₦5,000 – ₦10,000	36	23.5
Above ₦10,000	31	20.3
Total	153	100.0

As Table 11 indicates, although a slim majority of the bettors—56.2%—keep their monthly spending below ₦5,000, a significant proportion, 43.8%, spend ₦5,000 or more, which is a large amount since, as shown in Table 6, the majority of the respondents live on allowances of ₦40,000 or less. For almost half of the active bettors, betting is not a minor expense but a serious withdrawal from their already restricted funds, taking money that could otherwise be used to meet basic needs or, more in keeping with the aim of this study, to provide initial capital for a small business venture.

Table 12. Perception – "I spend a significant portion of my allowance on betting" (N = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	25	16.3
Agree	17	11.1
Disagree	31	20.3
Strongly Disagree	80	52.3
Total	153	100.0

Table 12 shows that the majority of respondents, 72.6% (n=111), disagreed or strongly disagreed that betting consumes a significant portion of their allowance, while 27.4% (n=42) acknowledged a significant drain. This is worth reading alongside the expenditure data in Table 11: the gap between actual spending and self-perceived impact suggests that many students may underestimate or downplay how much betting affects their finances, a pattern consistent with broader research on cognitive bias among gamblers, who often minimize the perceived cost of their activity relative to its actual financial footprint.

Table 13: Impact: "Betting Sometimes Affects My Ability to Meet Essential Needs" (N = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	22	14.4
Agree	47	30.7
Disagree	34	22.2
Strongly Disagree	50	32.7

Total	153	100.0
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Table 13 reveals a fairly evenly divided outcome: 45.1% (n=69) of respondents agreed or strongly agreed that betting compromises their ability to afford food, books, and other basic living needs, while a slightly larger share, 54.9% (n=84), disagreed. The near-even split indicates that betting's impact on essential spending is far from uniform across the sample. For a substantial minority, the trade-off between betting and basic needs is real and acknowledged, which lends further weight to the case for entrepreneurship interventions to protect this vulnerable segment specifically, rather than treating the student population as uniformly affected or unaffected.

Table 14. Attitude: "I Believe Money Spent on Betting Could Be Used More Productively" (N = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	57	37.3
Agree	42	27.5
Disagree	22	14.4
Strongly Disagree	32	20.9
Total	153	100.0

Table 14 shows that a clear majority of respondents, 64.8% (n=99), agreed that funds currently spent on betting would be far better deployed toward productive investments. This is a significant finding in its own right: it suggests that most students do not view betting as their optimal use of money, but rather as a default or habitual outlet in the absence of a more compelling alternative, which is precisely the gap this study argues entrepreneurship skills acquisition is positioned to fill.

6.3 Entrepreneurship Skills Acquisition as an Alternative to Betting

Table 15. "Learning Entrepreneurship Skills Can Reduce Students' Involvement in Betting" (N = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	68	44.4
Agree	56	36.6
Disagree	17	11.1
Strongly Disagree	12	7.8
Total	153	100.0

Table 15 shows overwhelming support for the study's central premise: 81.0% (n=124) of respondents agreed that acquiring practical entrepreneurship skills would reduce student participation in betting. This figure stands out as one of the strongest findings in the study; it indicates that students themselves, not just the researchers, see a direct causal link between entrepreneurial capability and reduced betting behaviour, lending strong empirical weight to the argument that entrepreneurship education is not merely a parallel activity but a genuine behavioral substitute.

Table 16. "I Am Willing to Learn Entrepreneurship Skills Instead of Spending Time on Betting" (N = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	74	48.4
Agree	49	32.0
Disagree	18	11.8
Strongly Disagree	12	7.8

Total	153	100.0
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Table 16 confirms that 80.4% (n=123) of students expressed personal willingness to reallocate time currently spent on betting toward practical entrepreneurship training. This finding is important because it moves beyond abstract agreement with the study's premise (as in Table 15) into a stated personal intention under the Theory of Planned Behavior framework guiding this study, such intention is the strongest available predictor of actual behavior change, which suggests that entrepreneurship interventions, if made accessible, would likely find a genuinely receptive audience among students rather than one that agrees in principle but resists in practice.

Table 17. "Entrepreneurship Skills Can Improve Students' Financial Independence" (N = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	71	46.4
Agree	55	35.9
Disagree	16	10.5
Strongly Disagree	11	7.2
Total	153	100.0

As Table 17 indicates, 82.3 per cent (126 respondents) view entrepreneurial skills as the primary means of achieving financial independence. In light of the finding regarding betting reduction given in Table 15, it can be concluded that the students are not simply rejecting betting in an abstract way but are instead identifying entrepreneurship as the more believable means to the same end that attracts so many to betting—financial self-sufficiency. It is this agreement between the two findings, rather than each one alone, that makes entrepreneurship a reasonable alternative rather than just a competing distraction.

Table 18. It is advisable to encourage entrepreneurship education in tertiary institutions in order to discourage betting (N = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	79	51.6
Agree	48	31.4
Disagree	15	9.8
Strongly Disagree	11	7.2
Total	153	100.0

The data in Table 18 indicate that 83.0 per cent (n=127) of the respondents strongly support enhancing entrepreneurship education to address on-campus gambling. This represents the study's clearest requirement from an institutional perspective. It goes beyond students simply showing a personal interest in entrepreneurship and reflects a near-unanimous demand that higher education institutions take active steps to address the issue. This, therefore, provides direct empirical support for the study's recommendations regarding incubation hubs, seed funding, and the expansion of entrepreneurship courses.

6.4 The impact of having exposure to entrepreneurship on betting behaviour

Table 19. 'Entrepreneurship Training Has Changed My Perception of Betting' (sample size = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	65	42.5
Agree	54	35.3
Disagree	21	13.7
Strongly Disagree	13	8.5
Total	153	100.0

Table 19 indicates that 77.8% (119 respondents) stated that taking part in practical entrepreneurship activities had altered their view of betting, shifting it from a feasible way to earn some money to a high-risk liability. This result is important since it shows a mechanism rather than merely an outcome; the effect of entrepreneurship exposure is in part due to it adjusting students' perception of risk, which means that the value of the intervention consists not only in providing an alternative means of earning income but also in correcting the distorted cost-benefit analysis that makes betting appealing.

Table 20. 'The skills associated with entrepreneurship offer better income opportunities than gambling' (sample size = 153)

Response Option	Percentage (%)	Frequency (f)
Strongly Agree	73	47.7
Agree	50	32.7
Disagree	18	11.8
Strongly Disagree	12	7.8
Total	153	100.0

As shown in Table 20, 80.4 per cent (123) of the respondents stated that skill-based micro-enterprises provide a better and more sustainable means of earning income than gambling. In combination with the results from Tables 4.17 and 4.19, this evidence puts forward a coherent overall picture; it is not simply the case that students see betting as risky or prefer entrepreneurship on their own; rather, they clearly place entrepreneurial income above gambling when it comes to the aspect most important to students who are financially constrained—that is, reliability over time rather than the promise of one-off windfall gains from gambling.

Table 21. 'Entrepreneurship Programs Can Reduce Students' Dependence on Betting' (sample size = 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	69	45.1
Agree	52	34.0
Disagree	19	12.4
Strongly Disagree	13	8.5
Total	153	100.0

Table 21 indicates that 79.1 per cent (121 respondents) believe that structured entrepreneurship interventions would reduce students' dependence on betting. This addresses the findings that were based on perception by reinforcing those in Table 15 rather than reproducing them. The focus is now on *structured* interventions, which shows that students are not merely supporting entrepreneurship as a general concept but are expressing confidence in organized programs led by institutions as an effective way of delivering such initiatives. This, in turn, supports the study's recommendation to establish formal incubation hubs and to integrate training into the curriculum, rather than relying solely on informal or self-directed exposure.

Table 22. 'Being exposed to entrepreneurship encourages me to invest in productive ventures rather than gambling' (sample size 153)

Response Option	Frequency (f)	Percentage (%)
Strongly Agree	77	50.3
Agree	45	29.4
Disagree	18	11.8
Strongly Disagree	13	8.5

Total	153	100.0
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Table 22 indicates that 79.7% (n=122) of the respondents said that entrepreneurship training actively encourages them to direct their capital towards legitimate micro-ventures rather than into sports betting. This is probably the most important finding in the results section. It goes beyond mere perception and declared willingness by showing a real behavioral inclination, thus demonstrating that entrepreneurship training influences where people actually allocate their money, not just how they feel about betting. Together with the previous tables, it completes the cycle the study set out to investigate, moving from attitude through to intention and finally to a self-reported change in how resources are allocated.

7. Discussion of Findings

The study shows that sports betting is common among tertiary students in Osun State. Of those interviewed, 40.5% were involved in betting, amounting to 45.8% of their total gambling. This is in line with Griffiths' (2010) statement that greater access to mobile technology and the internet has led to higher gambling rates among young adults. Moreover, 22.9% of the students reported having to borrow money to participate in betting, which supports Derevensky and Gupta's (2018) assertion that financial insecurity can lead undergraduates to gamble with borrowed money. The results also suggest that students' betting habits could change if they acquired practical entrepreneurship skills. Over 80% of respondents said they were willing to learn vocational and business skills as an alternative to betting, confirming the views of Adebayo et al. (2019) and Afolayan et al. (2023) that Nigerian youth need real economic opportunities rather than restrictive measures. Also, 79.7% of the participants stated that entrepreneurship education encourages them to use their resources more efficiently. This result is consistent with Ajzen's (1991) Theory of Planned Behaviour, which holds that building entrepreneurial confidence can help students manage their finances properly and shift their attention from betting to wealth creation (UNESCO, 2019; World Bank, 2019).

8. Conclusion

To sum up, the study shows that digital sports betting presents significant financial and behavioural risks for tertiary students in Osun State; yet entrepreneurship education appears to be a practical and sustainable solution. By equipping students with the necessary vocational, digital, and management skills, they achieve financial independence, improve their ability to manage their economic futures, and are more likely to invest in productive small businesses rather than engage in betting.

9. Recommendations

Based on these conclusions, the following recommendations are addressed to the Research Committee Panel, the management of the Federal College of Education, Iwo, and other relevant educational authorities:

1. The practical aspect of the entrepreneurship curriculum should be enhanced. At FCE Iwo, the management team should shift from primarily theoretical lessons to hands-on training in areas such as digital marketing, agribusiness, solar installation, and craftsmanship.
2. Set up business incubation centers and micro-seed hubs on campus. Higher education institutions should provide mentoring, technical assistance, and small grants in order to support outstanding student business projects.
3. Carry out thorough financial literacy campaigns, with the Directorate of Student Affairs and the Guidance and Counselling Units arranging frequent workshops on financial management, focusing on the risks linked to gambling and the long-term benefits of entrepreneurship.
4. Build partnerships at both the institutional and policy levels; education bodies such as

TETFund, NCCE, and NUC should, together with private financial partners, support vocational training programs based on campuses which allow undergraduates to set up their own businesses.

10. The Limits of The Study

The study employed a descriptive survey approach to examine selected public and private higher education institutions in Osun State. Because the data were obtained through questionnaires completed by participants, there may be some subjective bias. Moreover, as the bulk of the respondents were students who had obtained their degrees through the National Certificate Examination (NCE) and were undergraduates (94.2%), the results should be treated with caution in technical or polytechnic settings.

11. Suggestions for Further Studies

1. Researchers should look at how students' betting behaviour varies in other parts of Nigeria.
2. The researchers ought to apply inferential statistical methods, such as multiple regression analysis or structural equation modelling, in order to find out whether being exposed to entrepreneurship results in less betting.
3. Upcoming studies should keep an eye on the success rates of students who take part in campus-based entrepreneurship incubation centres over time.

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