

GAMBLING GAMES AND THE EFFECTS AMONG MUSLIMS OF NASAWARA SOUTH, NASAWARA STATE, NIGERIA: AN ISLAMIC PERSPECTIVE

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Abstract (In English). Gambling is a form of behavior that has been identified to have serious consequences on gamblers' spiritual, health, academic, and social relation and has been reported to be related to some criminal-related behavior. Recently, there is a general upsurge of gambling houses globally and in Nigeria in particular. Nasarawa South has its own fair share of the growth in this game of chance; incidentally, Muslim youths are deeply involved in it despite the strict stand of Islamic tenets on it. Though, the situation may be partly attributed to the general unemployment situation in the country. The aim and objective of this research are to educate Muslims on the effects and Islamic teachings as it of gambling and other related games to eradicate or drastically reduce the practice of gambling among Muslims in Nasarawa South. The study adopts a survey design, where the interview method was employed in the collection of data for the paper. The researchers consulted library materials, and sampled opinions of Islamic scholars, and Muslim leaders, through personal contact and observations on factors, problems, challenges, effects, and solutions to the game of lottery activities in the study area. From the data collected and analysed, it is clearly discovered that, there are so many problems and challenges encountering gambling players in the study areas whereby most of the gambling players are addicted to it. It is concluded that gambling should be eradicated due to its effects on Muslim Ummah. The paper also gave some recommendations that, there should be policy by government for which heavy tax are imposed on gambling, betting, and lottery houses in the study area to curtail the spread of the menace of gambling in the environment.

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INTRODUCTIONS

Islam provides its adherents with a moral road map for their personal, social, economic, and professional spheres. Muslims receiving and providing positive morals thus navigate carefully whether their practice within their sphere is keeping with the sharia (Islamic law). The ethical-legal framework delineated by Islam's normative sources juxtaposes with global priorities, secular game systems, and players' preferences. Such factors may require Muslims to navigate between multiple moral spheres.³

Islamic teaching has generally been misconceived as an act of worship that is usually separate from the context of life. The true Islamic teaching however is applicable throughout all lifetimes and through all times. None of its teachings can be said to be outdated, and it has been proven that Islamic teaching is regarded as the essence and authority of the true way of life.⁴ The Prophet (May the peace and blessings of Allah be upon him) said.

The Deen is *naseehah* (advice). The companion said "To whom? The Prophet (peace be upon him) said, "To Allah and His Book, and his Messenger, and to the leaders of the Muslims and their common folk".⁵

Gambling or 'game-of-chance' is believed to be as old as the dawn of civilization and has been used to facilitate decision-making in law, military operations, ceremonies, liturgy, and economics.⁶ According to Paton, these matters were possibly decided by various methods of divination in primitive times to allow people decisively discern their future. Hence, the primary objective was, initially, decision-making.⁷ However, to add some sporting zest, gambling became 'secularized' by risking some stake or possession on the turn of chance.

However, insufficient studies have been made on the cultural and religious significance of gambling as claimed by infusionists. Nevertheless, archaeological findings the world over, strongly suggest that the origin of religious gambling, as claimed by infusionists, is irrefutable. This is chiefly because painted pebbles, dice, board games, astragal, and other such artifacts are all gambling implements dated to as early as 3500 BC.⁸ Since a large number of astragali were discovered in many pre-historic site excavations, it has been suggested that people tossed these bones in 'games-of-chance' even as long as 40,000 years ago.⁹ While

³ M. Suleman, & A. Ahmed, Islam, Healthcare Ethics, and Human Rights. The Islamic Tradition and the Human Rights Discourse, Atlantic Council, 2001.

⁴ H.A. Basil, Health-Promoting Verses as mentioned in the Holy Qur'an, *J Relig. Health*, 2014. DOI: 100.1007/s 10943-014-9857-8.

⁵ Sahih Muslim, Book 30, Hadith 5658

⁶ O. Morgenstern, "*Game Theory*" in *Dictionary of the History of Ideas*. Philip P. Wiener (Ed.). vol. 2, Charles Scribner's Sons, New, 1973.

⁷ J. L. Paton, "*Gambling*" in *Encyclopædia of Religion and Ethics*. J. Hastings (Ed.). vol. 6, T & T Clark, Edinburgh. Personality, 1913.

⁸ Hildebeitel, Alf. "*Gambling*" in *Encyclopedia of Religion. Mircea Eliade* (Ed.). vol. 5, MacMillan Publishing Co., New York, 1987.

⁹ Ibid.

some of this ancient ' games-of-chance' continues to be used to this day in regions of their archaeological digs, numerous modern implements and methods have since been created to 'entertain' the human urge to gamble.

In the Glorious Qur'an, the word *maysir*, which refers to the lottery, appears three times at three different places: In (Q 2:219), Allah says:

They ask you O Muhammad (SAW) concerning alcoholic drinking and gambling Say: "In them is a great sin and (some) benefit for men, but the sin of them is greater than their benefit." And they ask you what they ought to spend. Say: "That which is beyond your needs." Thus, Allah makes clear to you His Laws in order that you may give thought.¹⁰

In another surah, Allah says:

O you who believe! Intoxicants (all kinds of alcoholic drinks), gambling, *al-ansâb*, and *al-azlâm* (arrows for seeking luck or decision) are an abomination of *shaitân's* (satan) handiwork. So, avoid (strictly all) that (abomination) in order that you may be successful.¹¹

Satan seeks to stir up enmity and hatred among you by means of winning and gambling and to bar you from the remembrance of Allah and from praying. Will you not abstain from them?¹²

The verses which prohibit lottery are complemented by the word *Qimar* which specifically means 'betting' which does not appear anywhere in the Glorious Qur'an. The prohibition of gambling in the Glorious Qur'an takes place in stages beginning with verse 219 of chapter 2, followed by verses 90 and 91 of chapter 5.

When discussing the wisdom of the prohibition of lottery and other associated games of gambling, renowned classical Qur'anic commentator, Al-Razi explains that among the consequences of *maysir* and *qimar* are hostility, cursing, and disagreement among the participants; harmful to economic growth besides distracting people from remembering Allah and performing prayers. He added that betting and *maysir* also give rise to the desire to try to win, especially after losing until all the property will be finally used to the lottery so much so that the gambler will neglect his wife and children. Surely, the loser of this gambling game will be regretting. This will cause a lot of social malaise and destroy the socio-economic fabric of the society.

In the prophetic *Hadith*, the words *maysir* and *qimar* or their derivatives appear only a few times. Besides the *Hadith* which mentions the words *maysir* or *qimar*

¹⁰ Qur'an, 2:219.

¹¹ Qur'an, 5:50.

¹² Qur'an, 5:91.

specifically, there are also some *Ahadith* that mention the prohibition of certain activities which bears the elements of *maysir* or *qimar*.

For example, al-Bukhari and Muslims reported that the Prophet (SAW) once said.

When he told you to let us bet, then let him give charity.¹³

In another hadith, al-Bukhari also reported that the Prophet (SAW) said:

Look out for these two dice, as indeed, both are of non-Arab gambling.¹⁴

Another Hadith collector al-Bayhaqi reported that the Prophet said:

Indeed, Allah has forbidden wine, gambling, *kubah* (a game that uses boards, fruit, and dice, also known as *tabo* or *nard*) and every intoxicant is illegal.¹⁵

These *Ahadith* show that there was gambling or game of chance even at the time of the Prophet (SAW).

METHOD

Survey study methodology was utilised in writing this paper. Basically, there are a variety of ways to collect data for surveys research, the most popular of which are interviews and questionnaires. However, the primary data used for research is obtained through the interview and observation study methods. Finding and gathering reference materials that are relevant to the topic of this research is the first of three processes the researcher adopted when putting this piece together. Secondly, several observations and interviews have been conducted, which have been analyzed and elaborated to fully understand the intersections of this essay. Third, as the last step, the researchers conclude specifically referring to the title raised in this study, namely the gambling games and its effects among Muslims of Nasarawa South, Nasarawa State, Nigeria: An Islamic perspective.

RESEARCH

A. Gambling Games and their Types in the Study Area

The major types of lottery and gambling games in Nasarawa South, Nasarawa State according to Mahmud Ali Danlami are Casino, Lottery, betting on sports, playing cards, playing on the internet, betting on dice, games of skill,

¹³ Sahih Al-Bukhari, Vol. 7, Hadith 4860

¹⁴ Sahih al-Bukhari, Vol. 7, Hadith 1270

¹⁵ al-Bayhaqi, Hadith 1414

and community events. This type of lottery and gambling game is not an act that involved only the youth, but elderly persons addicted to it are also engaged in it.¹⁶

It has been observed by the researchers that, there are a lot of lottery game spots in Nasarawa South, Nasarawa State. These types of gambling games range from sports betting, online betting pool, *Karta*, dice, Ludo, and many other forms of lottery that are not popular among the people of the area. Some of these are access bet, bet9ja, betting, jackpots, black-pack, roulette, craps, video poker, pool, and *Karta*.

According to Dauda Jibril Alaku, prior to gaming, many of those who engaged in gambling and lottery games often report feeling preoccupied with gambling. They may reach a point where gambling is all that matters to them. It's comparable to the urges that alcoholics and drug addicts experience before drinking or getting their fix. They depend solemnly on the money they get from a lottery and other gambling games.¹⁷

Ibrahim Saleh on his part states that, one of the characteristics in the area is that gamblers in the area may also be concerned that if they wait to bet, or play betting games, they may miss out on a chance to win. They get caught up in fantasies about winning and what they'll do with the money if they do. They may become ecstatic prior to gambling and while anticipating a large victory. If they are unable to place a wager, they may frequently become irritated or angry.

Speaking on the characteristics of gambling games and players of such games, Kasimu Uthman Angibi posited that, a mediocre player takes a cautious approach to betting. The player does not put large sums of money in danger that he cannot afford to lose. But some gamblers, wager large sums of money. They must go out of their way to apply the greatest techniques because they are betting a huge sum of money. They must put more effort into research to reduce the risk of losing a large sum of money.¹⁸

Rendering his views on the characteristics of gambling games, Isah Musa Umme states that some gamblers who are deeply into the business in Obi town see the game as an investment. They treat gaming with the same seriousness as a business enterprise from the start. Some well-known gamblers have even borrowed money to gamble. They must design a workable model that will allow them to win the bets to recoup the money and make a profit. It takes time and effort to achieve success.¹⁹

B. Causes of Gambling Games among Muslims

On the causes of the gambling games in Nasarawa South, Ishaq Abubakar Maigari asserted that, one of the major causes of the involvement in the gambling games are attributed to peer group influence. That most of the persons' involvement in the act is mostly engineered by their peers or friends. This they do through alluring with what they won from the game they played. At times, these

¹⁶ Mahmud Ali Danlami, (32 Years), Civil Servant, interviewed at Rimi-Uku, Lafia, Nasarawa State, Nigeria, 18/04/2022.

¹⁷ Dauda Jibril Alaku, (40 Years), Teacher, interviewed at Daddere, Obi, Nasarawa State, Nigeria, 13/04/2022.

¹⁸ Kasimu Uthman Angibi, (44 Years), Businessman, interviewed at Agyaragu, Lafia, Nasarawa State, Nigeria, 17/04/2022.

¹⁹ Isah Musa Umme, (37 Years), Trader, interviewed at Obi Town, Nasarawa State, Nigeria, 25/05/2022.

friends do allure them by borrowing their funds to participate in the game, and with this, they get trapped in the act.²⁰

On his part, Abbas Kabiru Muhammad stated that the causes of the involvement of individuals in gambling games are ascribed to a lack of parental guidance. That some parents do participate in gambling and as such, it leads their wards into the act. In some cases, some parents drag the children into participating in the game for them to win much. You can also find where all the family members gamble and as such, this leads some of the children to get involved in the lottery.²¹

Unemployment is ascribed to be one of the causes of engaging in gambling games and gambling in the study area. This is according to Harisu Yakubu Baba states that most of those engaged in the game of lottery most especially sports betting were unemployed youths. Most unemployed individuals do engage in gambling just to meet up with some of their financial needs.²² And what is won because of gambling would be channeled to support their living expenses.

Lack of knowledge of religion is another contributing cause of gambling and lottery among Muslims in the study area. It has been observed by Garba Abdul-Hadi that, lack of religious knowledge and the fear of Allah leads people into the game of lottery. Most people who are involved in gambling games and other lottery lack a proper understanding of the religion of Islam. Some, despite having knowledge of the religion of Islam, do not put it into practice, hence the involvement in the act of lottery and gambling.²³

Ayuba Buba Muhammad opined that the changing family value system and crisis change several things in the Nasarawa South. As the traditional single-income, polygamous family, and stay-at-home housewives or mother system changed, women and children began to actively participate in economic activities in the area, the country's values and system underwent a shift. After the crisis, many women found freedom, which led to many of them getting involved in betting games.²⁴ The youth were also eager to get into betting games, since it provides another way to gain quick money if they are lucky after placing a wager. He further stated that, new economic relationship was established, shifting the focus from traditional agricultural and community economic pursuits to what is now known as individualistic and competitive economic pursuits followed by everyone.

On his part Hashimu Bala Osaishi explains that, many youths in the area have developed a get-rich-quick mindset, which is exacerbated by the loss of the age-old value system, where the motto was the dignity of labour. Many youths have abandoned that age-old value system, which has resulted in an upsurge in the want-to-get-rich-quick mindset, where they will do everything to get rich

²⁰ Ishaq Abubakar Maigari, (45 Years), Teacher/Islamic Cleric, interviewed at Azara, Nasarawa State, Nigeria, 14/05/2022.

²¹ Abbas Kabiru Muhammad, (34 Years), Student, interviewed at Doma, Nasarawa State, Nigeria, 22/05/2022.

²² Harisu Yakubu Baba, (28 Years), Student, Interviewed at Isa Mustapha Agwai Polytechnic, Nasarawa State, Nigeria, 17/05/2022.

²³ Garba Abdul-Hadi, (30 Years), Student, interviewed at Isa Mustapha Agwai Polytechnic, Lafia, Nasarawa State, Nigeria, 13/05/2022.

²⁴ Ayuba Buba Muhammad, (44 Years), Civil Servant, interviewed at, Shabu, Lafia, Nasarawa State, Nigeria, 16/05/2022.

quickly. Most Nigerian youths today turn to bet games in the hopes of making quick money while ignoring hard labor and dignity.²⁵

C. Effects of Game of Gambling among Muslims

Gambling/betting, according to Philip, entails placing a bet on an unknown occurrence with money or other valuables. It is entirely or partially reliant on chance. After the gambler misses his opportunity, the bet harms him in the long run. Gambling is a game of chance in which the likelihood of winning is unrelated to the outcome. Just like a coin has only two sides, gambling has only two sides.²⁶

Either you win, or you lose is the only option. In a bet, there is no such thing as sitting on the fence. Betting rates have risen in geometric proportions in recent years, owing to lottery companies' ambition to defraud greedy people and create cash for the government. The gambling and betting sector is increasingly profitable, as it has grown into a large employer of labor because of the creation of many lotteries and sweepstakes.

Discussing the effects of gambling and its associated games, Sakina Abdullahi Ya'u avers that in Doma town there are a lot of Muslim youth who do abandon their *Ibadat* due to their habitual addiction to betting games. She further states that some of the youth who are involved in gambling and other game of chance is mostly involved in criminal activities in the area just to get money for the said un-Islamic act.²⁷ The respondent in addition, gave an account of a *Mu'adhim* who use to call for prayers in a neighbor *Masjid* (Mosque) but due to the get-rich-quick syndrome, he stops performing his task of calling people to prayers and at the same time even performing the five daily prayers have become difficult for him all in the name of either bet 9naija or access bet.

Similarly, Balarabe Umar Ajiya affirms that due to the get-rich-quick syndrome uncertainty and the likelihood to cause conflict among those involved in the game of the lottery. In Lafia town, a few days ago, there was an incident where one of the gamblers won a betting game (BetKing) in football match betting. The person involved won Six Million Naira (N6,000,000) but the superintendent of the betting house went away with the money won by his customer leaving him stranded. This is one of the effects of a Muslim getting himself involved in gambling, as Islam has vehemently condemned it in its entirety.²⁸

Corroborating further on Sanusi Yusuf's submission on the effects of gambling, Idris Haruna Assi states that gambling has created a lot of conflicts among bettors and or between the bettor and the owner of the betting house. This is evident in the case of a gambler who played and won a visual game in one of the betting houses in Lafia Town but was double-crossed by the administrator of the betting house, who ran away with the said fund won by his

²⁵ Hashimu Bala Osaishi, (36 Years), Applicant/Farmer, interviewed at Obi Town, Nasarawa State, Nigeria, 11/04/2022.

²⁶ Philip Okorodudu, (2014). Why Youths are Addicted to Gambling. THE NATION. www.thenationonline.net/why-youths-are-addicted-to-gambling/.

²⁷ Sakina Abdullahi Ya'u, (40 Years), Civil Servant, interviewed at Doma, Nasarawa State, Nigeria, 23/04/2022.

²⁸ Balarabe Umar Ajiya, (42 Years), Businessman, interviewed at Lafia, Nasarawa State, Nigeria, 26/04/2022.

customer.²⁹ This is an indication that gambling sow enmity not only among those involved in the game but also with the owners of the betting houses.

Abdullatif Olawale Bashir states that among the effects of gambling games in the area is that the people involved in these activities their family reputation is always at stake. Society will never take such a person seriously because, in the area, anyone involved in gambling is regarded as an irresponsible human being. That people who are addicted to gambling can sell their clothes and up to the extent of leasing out their homes to have money to gamble with. Such, a person has dented the image of his family with his gambling habits.³⁰

Emotions play a big role in gambling. There's the thrill of winning, the pleasure of socializing, or the comfort of a little relaxation at the pokies. But there are other emotions, such as worry, regret, and a tinge of guilt, that almost everyone experiences at some point in their lives, even if just briefly. It's easy to overlook this aspect of gambling, but even if you don't gamble frequently, these sentiments can accumulate. Yahuza Bello Dantani stated that, no matter how much or how often you gamble, it might have a negative influence on your mood. Is this something you or someone you care about has experienced? These checklists might be able to assist you in answering that question. One of the negative consequences of gambling isn't merely the loss of money. Gambling has an impact on a person's self-esteem, relationships, work performance, and social life. One of the consequences of gambling is that it frequently damages not only the gambler, but also his or her family, friends, businesses, and communities.³¹

Another effect of gambling games and most especially betting according to Ramatu Abdul-Rahman Sarki is that of physical and mental health problems which are associated with people engaged in gambling. In the study area, many of those addicted to gambling often faces mental and physical health problems. This usually happens when they have sunk all their savings to buy lottery tickets and just to discover that they have lost it or the owner of the lottery house disappears with the fund they won.³² This situation will surely put such persons into regret and at a time leads to a psychological problem.

According to Philip, gambling games and other forms of gambling/betting pose a significant negative impact on our public health.³³ Current statistics show that adolescents and young adults face the highest risk of developing gambling problems. This is because of the increase in gambling centers, where the underage was daily being exposed to various forms of gambling games and are daily submitting to the enticement and pressure to involve in the act.³⁴ As in most games of chance, money is spent to get more money. And for adolescents and youths who rely on their parents for their daily bread, the money to bet must be gotten from their parents under false excuses. If this fails, they look for other

²⁹ Idris Haruna Assi, (39 Years), Teacher, interviewed at Lafia, Nasarawa State, Nigeria, 27/04/2022.

³⁰ Abdullatif Olawale Bashir, (45 Years), Security Personnel, interviewed at Lafia, Nasarawa State, Nigeria, 27/04/2022.

³¹ Yahuza Bello Dantani, (42 Years), Trader, interviewed at Doma Town, Nasarawa State, Nigeria, 29/04/2022.

³² Ramatu Abdul-Rahman Sarki, (37 Years), Student, interviewed at Federal University of Lafia, Nasarawa State, Nigeria.

³³ Philip Okorodudu, (2014). Why Youths are Addicted to Gambling. THE NATION. www.thenationonlineng.net/why-youths-are-addicted-to-gambling/.

³⁴ Ibid.

means of getting the money to satisfy their urge to bet. At this point, gambling becomes an addiction. Its effect devastates both the doer, the family, and the society at large. When the money stops coming the way of a gambler, he may engage in drugs in frustration.

D. Islamic Solution to the Problem and Effects of Game of Lottery

Gambling games and related games are fast becoming a norm in society nowadays, from street gambling to online football betting and other sports gambling/betting. Seems Muslim youth's gambling is so frustrating, especially when they refuse to understand the Islamic stands on gambling. The legal ruling concerning gambling/betting in Islam is not contestable. It is as clear as the bright moonlight on the fifteenth day of the lunar Month. The qur'anic injunction is clear on it as enshrined in the Glorious Qur'an 5:90 Shaykh Sayyid Saabiq,³⁵ said in *Fiqh al-Sunnah* that It is not permissible to bet in any case where money is offered by all so that the one who wins will take all the bets, and if a person loses he will lose to his companions, because this comes under the heading of gambling, which is *haram* (*Fiqh Al-Sunnah*, 3/373). The prohibition on gambling is clearly stated in the Glorious Qur'an and stands immutable. This is based on the command of Almighty Allah which states:

They ask you concerning wine and gambling. Say, in them is great sin and some benefits, but the sin in them is greater than their benefit.³⁶

Almighty Allah also says,

O you who believe! Intoxicants and gambling, sacrificing to stones and (divination by) arrows are an abomination of Satan's handiwork. Eschew such (abomination) that ye may prosper. Satan's plan is (but) to excite enmity and hatred between you, with intoxicants and gambling and hinder you from the remembrance of Allah and from prayer. Will you not then abstain?³⁷

Islam forbids gambling in all ways and forms. The very idea of taking someone else's money because of winning a game of chance is abhorrent to Islam. Allah describes *Maysir*, which we often translate as "games of chance" or gambling, as "abomination devised by Shaytan" which all Muslims should avoid at all costs. There are many Hadith that speak of different games often used for gambling, showing that they are all forbidden to play. One such game is backgammon, an Old Persian game using dice to move pieces across its board. The movement is determined by the throw of dice, which makes the whole game

³⁵ Sayyid Sabiq, *Fiqh Us-Sunnah*. American Trust Publications, 1995.

³⁶ Qur'an, 2:219

³⁷ Qur'an, 5: 90-91

dependent on an unknown. Thus, it is a game of chance, and it is forbidden to play.³⁸

It is reported on the authority of Abu Musa Al-Ashari that the Prophet (peace be upon him) said:

Whoever plays backgammon disobeys Allah and His Messenger.³⁹

This Hadith is very clear in its import. It describes playing backgammon as an act of disobedience to Allah and His Messenger. When something is described as constituting disobedience to Allah or the Prophet then it is forbidden. Another Hadith quotes Abdullah Ibn Masoud as saying:

Refrain from these two marked cubes that are associated with omen, for they are a form of gambling.⁴⁰

This is a clear reference to backgammon which relies on two cubic dice with a number given to every side of each dice. It is not the dice itself that is a form of gambling, but the purpose for which it is used in a game. Since the throw of a dice is unpredictable, the whole game becomes a game of chance, and such games are gambling. Hence, they are forbidden. A more detailed description is given by Abu Hurayrah:

Whoever plays backgammon in a game of gambling is like one who eats pig meat, and the one who plays it without gambling is like one who dips his hand in a pig's blood, and the one who sits there watching a game is like one looking at pig meat.⁴¹

Abdullah Ibn Al-Zubayr, a companion of the Prophet who ruled *Hijaz* and Iraq for several years, once addressed the people of Makkah saying:

I have heard that some men from the *Quraysh* play a game called backgammon. Allah says "Believers! Intoxicants, games of chance, idolatrous practices, and divining arrows are abominations devised by Satan. Therefore, turn away from them so that you may be successful." (5: 90) I swear that anyone who is brought to me for having played it will be punished physically in his hair and body, and I will give his belongings to the person who brings him to me.⁴²

³⁸ M.M. Sule, & A.Y. Adam, The Interface of Footballing and Gambling Saga among Muslim Youths in Nigeria: Contemporary Challenges and Islamic Solution *International Journal of Humanities, Arts and Social Studies (IJHAS)*, Vol. 3(4), 2018.

³⁹ Sunan Ibn Majah, Vol. 5, Book 33, Hadith 3762

⁴⁰ Al-Bukhari, Book 5, Hadith 1270

⁴¹ Al-Adab Al-Mufrad, Vol. 4, 106

⁴² Al-Adab Al-Mufrad, Vol. 4, 124

All these *Ahadith* and reports confirm the strict prohibition of backgammon as an example of games of chance that is associated with gambling/betting. Some people may wonder about the reason for such strict prohibition that extends even to playing games without betting on the result. The answer is that such games of chance, like backgammon, always tempt to add a little bit “to make the game more exciting.” They also have the same characteristics as gambling in making a person hooked on them, wasting too much time playing them.

When gambling is involved, it means that the winner takes the money of the loser without having earned it. Islam teaches Muslims to follow the proper practice of earning money through work and effort, not relying on chance. Moreover, the property has its own sanctity.

It cannot be taken by another person except in exchange for something else, i.e., goods for money, or as a gift or charity. To take it through gambling is to take it forcibly, without any returns. It is not surprising that those who gamble often harbor grudges against each other, even though they put up appearances of friendship and acceptance. This is because they are always divided into winners and losers.

If the loser does not speak out against the winner, it is because he cannot do anything about his loss. Moreover, failure in one game prompts the loser to seek another game to have a chance to regain his lost money. The winner also wants another game, feeling that if his luck holds, he stands a chance to double his winnings. If the roles are changed, each would experience moments of success and failure. They want to play more and more. This leads to compulsive gambling, which is a serious condition. The gambler ends up gambling away everything he has, including his family, honor, and integrity.

This proscription is not only limited to gambling for the acquisition of money, but it is also applicable to the game of lottery, 'games-of-chance', or gambling for the purpose of entertainment and recreation.⁴³ If one's involvement in a game of chance even for relaxation is forbidden, this same prohibition becomes more easily grasped in cases of gambling to attain profit at the expense of others. Hence, the application of this position extends, therefore, also to the process of passing similar judgments on speculative stock market transactions.

About the wisdom behind this prohibition, any wise person will see that there are many reasons for it, including the following:

- i. Gambling games and other associated games make a person rely on accidents, luck, and wishful thinking for his earnings, instead of hard work, the sweat of his brow, and paying respect to the ways prescribed by Allah.
- ii. Gambling destroys families and causes the loss of wealth through haram means. It makes rich families poor and humiliates proud souls.
- iii. Gambling results in enmity and hatred among the players because they are consuming one another's wealth unlawfully and getting wealth unlawfully.

⁴³ Y. Qaradawi, *Al-Halalwa al-haram fi al-Islam* (The Lawful and the Prohibited in Islam). K. El-Helbawy, M. M. Siddiqui and S. Syukry (trans.). Shorouk International, London, 1985.

- iv. Gambling turns people away from the remembrance of Allah and from prayer and pushes the players to have the worst of attitudes and habits.
- v. Gambling and lottery games are sinful hobbies that waste time and effort and make people get used to laziness and idleness. It stops the *Ummah* from working and producing.
- vi. Gambling and the game of lottery push people to commit crimes because the one who is penniless wants to get hold of money in any way he can, even if he must steal it or take it by force, or through accepting bribes and cheating.
- vii. Gambling and lottery games cause stress, illness, and nervous breakdowns. They breed hatred and, in most cases, lead to crime, suicide, insanity, and chronic illness.

Gambling and other associated games push the gambler to bad behavior such as drinking alcohol and taking drugs. The atmosphere in which gambling takes place is dimly lit and filled with cigarette smoke; people talk in hushed voices and whispers and sneak in and out as if they are up to no good. They come in hesitantly, filled with suspicion, and gather around the green table, breathing uneasily and with their hearts pounding. They are supposed to be friends playing a game, but they are enemies, each of them lying in wait for the other and trying to make gains at the expense of the other and his children. The owner of the place tries to numb the feelings of all participants by offering dreamy music, fallen women, and all kinds of drinks and cigarettes. The green table is surrounded by cheating and deception. The waiters and girls may tell one player about another player's cards, helping one player to beat another by means of nods and whispers. Sometimes they achieve a kind of balance to make sure the game carries on and people stay for longer. No doubt everyone loses in the end, they lose the money they spend on drinks and cigarettes, the money they give to the waiters, the money they spend on drinks for the girls, and all kinds of other losses. Even the one who wins all or most of the games loses all or most of his winnings, and the loser loses everything. And at the end of the night, they all sneak away, showing signs of depression and humiliation, and the loser warns the winner to look out the next day.⁴⁴

However, many families have become poor because of gambling. How many mouths have gone hungry, how many bodies have become Unclad or been clothed in nothing but rags? How many marriages have failed, and how many jobs have been lost, because of a person who stole money to support his gambling habit? How many men have sold their religion and honor at the gambling table? Gambling destroys everything, even when the aim is money. It includes wine, smoking, bad company, darkness, confusion, cheating, hatred, watching for opportunities to take advantage of others, deception, and all other kinds of evil.⁴⁵

⁴⁴ Ahmad Shalabi, *Al-Hayat Al-Ijtima'iyah fi'l-Tafkeer Al-Islami*, np, (nd).

⁴⁵ Abdullah Musa Abdul, Friday Sermon: Betting: Devil's Deception of Soccer Fanatics, 2020. <https://www.dailynigerian.com/opinion/friday-sermon-betting-devils-deception-of-soccer-fanatics-by-arcabdullah-musa-abdul/>.

The Muslim jurists have not given direct and clear definitions of gambling. However, in their writings, it can be concluded that the main criteria for gambling are; The source of the prize comes from the items (e.g., money) deposited or bet by all participants. Every participant must take a risk: either he will win the competition, or he will lose. Thus, one of the participants, when he wins, will gain all that was bet by the others, but when he loses, loses all that he has bet.

CONCLUSION

From the foregoing, it was understood that gambling can be defined as a prize game in which an organizer accepts bets on the chance that several numbers have been extracted at the kingdom from a defined service of numbers or symbols. Therefore, it must be stressed, especially to the gambling players that they should fear Almighty Allah and stop playing any kind of game that would hinder them from remembering Allah, most especially prayers and other Islamic activities. Hence, scholars should come to the aid of gambling players to preach to them day in and day out. In conclusion, gambling should be eradicated completely in our society.

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LIST OF INFORMANTS

1. Abbas Kabiru Muhammad, (34 Years), Student, interviewed at Doma, Nasarawa State, Nigeria.
2. Abdullatif Olawale Bashir, (45 Years), Security Personnel, interviewed at Lafia, Nasarawa State, Nigeria.
3. Ayuba Buba Muhammad, (44 Years), Civil Servant, was interviewed at, Shabu, Lafia, Nasarawa State, Nigeria.
4. Balarabe Umar Ajiya, (42 Years), Businessman, interviewed at Lafia, Nasarawa State, Nigeria.
5. Dauda Jibril Alaku, (40 Years), Teacher, interviewed at Daddere, Obi, Nasarawa State, Nigeria.
6. Garba Abdul-Hadi, (30 Years), Student, interviewed at Isa Mustapha Agwai Polytechnic, Lafia, Nasarawa State, Nigeria.
7. Harisu Yakubu Baba, (28 Years), Student, Interviewed at Isa Mustapha Agwai Polytechnic, Nasarawa State, Nigeria.
8. Hashimu Bala Osaishi, (36 Years), Applicant/Farmer, interviewed at Obi Town, Nasarawa State, Nigeria.
9. Ibrahim Saleh, (42 Years), Teacher, interviewed at Lafia Town, Nasarawa State, Nigeria.
10. Idris Haruna Assi, (39 Years), Teacher, interviewed at Lafia, Nasarawa State, Nigeria.
11. Isah Musa Umme, (37 Years), Trader, interviewed at Obi Town, Nasarawa State, Nigeria.
12. Ishaq Abubakar Maigari, (45 Years), Teacher/Islamic Cleric, interviewed at Azara, Nasarawa State, Nigeria.
13. Kasimu Uthman Angibi, (44 Years), Businessman, interviewed at Agyaragu, Lafia, Nasarawa State, Nigeria.
14. Mahmud Ali Danlami, (32 Years), Civil Servant, interviewed at Rimi-Uku, Lafia, Nasarawa State, Nigeria.
15. Ramatu Abdul-Rahman Sarki, (37 Years), Student, interviewed at the Federal University of Lafia, Nasarawa State, Nigeria.
16. Sakina Abdullahi Ya'u, (40 Years), Civil Servant, was interviewed at Doma, Nasarawa State, Nigeria.
17. Yahuza Bello Dantani, (42 Years), Trader, interviewed at Doma Town, Nasarawa State, Nigeria.