Gambling among Maori women is under-researched. In this study, I interviewed thirty Maori women to investigate how they got involved in gambling, what maintained their gambling and what they thought might help to moderate their gambling. I found that the whanau was central to understanding these issues. As children, my participants were exposed to gambling within their whanau. As adults, whanau and other social support relationships were an integral part of their gambling, which most commonly occurred in the context of card schools and housie. A sense of reciprocity was important in both forms of gambling. Card schools were reported to be close-knit groups within which the money circulated, giving all a chance to win. By playing housie, the women felt that they were contributing to the welfare of their marae. Through the social bonds of gambling and the acquisition of skills, gambling contributed to these women’s sense of identity. On the other hand, financial and relationship difficulties were identified as negative consequences of gambling. The women felt there was a need for Maori-focused services for problem gambling.

Researchers have paid little attention to gambling among Maori women. For example, there is little or no literature available on the uptake of gambling and possible reasons why Maori women gamble. Consequently, there is little information available to help to community and social services groups who might be working in this area. This is despite the fact that a number of “general” studies have documented the pathology of gambling in Aotearoa (Abbott, 1998; Abbott & Volberg, 1991, 1994; Flintoff, 1992; Gerdelan, 1997; Sullivan, 1994).

My thesis was intended to help address this gap by exploring the gambling experiences of thirty Maori women. The aims were to provide information about

(a) how these women came to be involved with gambling and whether there was any link between generations within whanau;

(b) how these women maintained their gambling activities; and

(c) what advice they had for those who might wish to change their gambling.

Setting the scene

In many ways, I am an “outsider” in relation to gambling. I do not participate in gambling. Nor do I assist with organising gambling activities at home or at the marae.

I do, however, have numerous memories of gambling.

As a young child growing up in Ohinemutu I remember the card games held on a regular basis at one of my aunts’ home. I remember, too, housie at Whakaturia (the main dining hall), Te Aomarama (the Anglican church hall), the crypt in St Michaels church and later at Petticoat Lane, the housie hall in town. I also recall my dad and koroua listening attentively for the horse race scratchings on the radio nearly every Saturday morning and now and again my mum getting dressed up to go to the races at Arawa Park. The most distinct memory of my extended whanau in relation to gambling was their elegant, glamorous dress and sense of class. On the other hand, I also remember the negative aspects of gambling and the implications for my cousins. For example, they would often be left to tend to the emotional and physical needs of their younger siblings whilst their parents were out gambling.

I remember a special aunty who loved to play cards and housie, who welcomed myself and siblings into her home as children and adults. Particularly vivid is the memory of the lovely food and drinks, her amazing sense of humour and her laughter. In addition, I remember that my cousins always had a lot of money as a result of
participating in housie and organising the suppers. Yet, I don’t think it ever came into
my mind or any of my siblings (possibly because my mum discouraged any notion of participation) to be part of that money-making venture.

Indeed, as a non-gambler, I have remained to some extent an “outsider” to the gambling which has occurred around me. This posed some difficulties. Some of my participants challenged my right and ability to undertake this research. My experiences of gambling activities were somewhat removed from theirs. On the other hand, through interviewing my participants, I have rediscovered some of my family history of gambling. For example, I learnt about my paternal grandparents’ active participation in a variety of gambling activities. And while I may never fully understand the lure of gambling for the gambler, my history has given me my unique perspective on the issue, multiply positioned as an insider in some respects and as an outsider in others.

In retrospect the stories of my participants have taken me down a journey I will never forget.

Ma te wa ka whakahokia mai nga hua e ngaro atu
(Time always gives back what is lost)

My approach

Maori women’s stories of their whanau history and experiences with gambling, both past and present, were explored using a qualitative approach with thirty women. To include a historical perspective it was important to elicit information from kuia kaumatua. Maori women aged between 20-84 years were interviewed: eight aged between 60 and 84 years, fourteen women between 40 and 60 years and eight between 20 and 40 years. Their experience of formal education ranged from those who had completed six to seven years of schooling to those who had undertaken tertiary study. Some of the women were retired or unemployed, others self employed or in a diverse range of occupations. All of the participants lived in Rotorua and have whakapapa and iwi affiliations there.

I adhered to tikanga Maori processes and consulted with kuia and koroua kaumatua from my hapu to gain support for my research. From the open-ended interviews completed with these women, I wrote summary reports. The summary report data was analysed, organised into categories and then into thematic areas, and involved the identification of repetitive themes.

Gambling activities

For the purpose of this research the term gambling includes a variety of organised games of chance where money changes hands. I have differentiated between occasional gambling and regular gambling that is part of what might be termed a gambling life style. Most of the participants in this study gambled regularly and thought of themselves as gamblers rather than as people who occasionally gambled. The predominant forms of gambling were card games and housie, usually with whanau members, although other forms of gambling were also mentioned such as lotto, horse race betting and casino gambling.

Informal card games were the most common form of gambling. The women who played card games described themselves as belonging to a card school. These schools were usually comprised of whanau members who played together on a regular basis – for money. Along with membership of the school came rules that had to be observed. For example, the women described the use of two kitties. One kitty was a pool of bets and the other a household kitty, a percentage of betting kitty taken to cover expenses (i.e. power, phone, food and beverages).

Whanau and the development of gambling behaviour

My participants reported being exposed to gambling as children. That is, they had watched their parents and whanau members gamble and they had been encouraged to develop the skills of gambling in their own peer groups. For example, some of the women recalled accompanying whanau members to card games held at their marae or being at other whanau members’ homes where they observed their elders gambling. During these times, some of the women were invited to play, even though they were
relatively young. To this extent, my findings seem consistent with a social

learning (Bandura, 1997) explanation of gambling behaviour.

By observing whanau and peer groups, participants came to see gambling in a positive light. They saw and felt the excitement of gambling. They often benefited from associated activities such as trips to town and social interaction with whanau. Sometimes, the benefits were the direct consequences of gambling, as in the case of treats bought out of winnings. In this way, gambling was part of the women’s social conditioning (c.f. Lesieur & Blume, 1990), leading to a perception that gambling was “normal”.

Exposure to these sort of gambling-related activities probably helped normalise gambling at an age when the participants were dependent on their whanau for food, protection, shelter, and physical care – as well as social learning. The experience of gambling was suffused with the experience of pleasure and security. Similarly, the findings suggested that fun, excitement and listening to the stories of the older player’s exploits were pleasant memories for these women. These associations may be a critical aspect of developing gambling behaviour as the experiences associated with pleasure and security are powerful reinforcers of behaviour (Eaddington, 1998; Lesieur & Blume, 1990; McCartney, 1997).

Not all of the participants were encouraged to gamble as children. Some were actively discouraged by strict cautions against gambling and monitoring by whanau. However, despite such prohibitions, these participants did take up gambling as adults, often because they married into whanau who gambled regularly. In this way the women were exposed to gambling and reinforced for taking part.

Some participants who had gambled as children discontinued gambling during their adolescent years. Usually, this was attributed to moving away from home and out of their gambling environment. Yet, these participants all recommenced gambling in their adult years when they returned home. Such “re-established” gambling was associated with reconnecting with kinship groups and a desire for group membership, rather than the desire to gamble per se.

This link between gambling and kin-based systems appears to be unexplored in the literature, although it is hardly surprising.

For example, there seems to be a good match between gambling and Maori values of kinship ties, reciprocity (Haringa, 1990) and the sharing of resources (Hingston, 1994; Papakura, 1986; Ritchie, 1992; Salmon, 1991; Walker, 1990), as I will discuss later.

The gambling activity of the women I interviewed was encouraged by outcomes that the women saw as being beneficial to themselves, or wider social networks such as support of their marae, church and sport groups. This is consistent with Dyall (1997) who suggests that Maori gambling is often related to the maintenance of social networks and marae, and is a crucial form of revenue.

Many of the women continued the commitment of fundraising such as playing housie and card games to maintain their marae as a legacy to their parents as well as ensuring the continuity of their turangawaewae for their mokopuna (Walker, 1990). In this sense notions of social support cannot be easily separated from financial support for social institutions. Some of these ideas are explored in the next section.

**Social support**

The development of long term friendships with whanau members and others and the good times associated with gambling were significant benefits for many of the women. Gambling with whanau in their own homes provided a safe environment in which to socialise. In particular, it provided an environment free from the racism they often experienced in the outside world. This was consistent with Hingston (1994) who found that, in general, Maori prefer to socialise with whanau or whanau-like groups.

Although the women have remained within their hapu and iwi environment, the dominant culture in which they are living and working is non-Maori. Many of them had experienced exclusion by virtue of being Maori, being women, and being relatively poor. Marginalisation has a direct effect on health and well being (Durie, 1994; Young, 1990). Ensuring the
maintenance of strong Maori networks is therefore important. For Maori, those networks are often centred on whanau, as noted by Hui and Villareal (cited in Hingston, 1994) who found a relationship between family cohesion and the psychological wellbeing of family. Thus, gambling with whanau often provided a supportive, safe environment for these women.

The gambling groups described by these women appeared to provide other aspects of social support identified in the literature such as shared interests (Breakwell, 1986), regular contact (Bruhn and Phillips, cited in Jennings, Stagg, & Pallay, 1988) and whanau membership (Hui and Villareal, cited in Hingston, 1994). This supports the women’s perceptions of the value of the groups to them. An additional benefit of whanau card schools was the potential to learn about their own whanau members’ history of gambling, providing a context for their own behaviour which served to cushion the effects of social stresses when marginalised in society (Lakey & Heller, 1988).

The gambling activities strengthened whanau social networks to produce a sense of safety, belonging, identity and general support both within and across generations. Stated in another way, the gambling activity served to facilitate the process of whanaungatanga and to reinforce the importance of the institution and system of whanau.

Gambling identity
In addition to strengthening a sense of Maori identity, gambling also allowed some of these women to establish an identity that was separate from their partners or husbands. They identified this as being important. For some it made it worth enduring their husbands’ or partners’ animosity. Identity was also enhanced by the skills they developed through their gambling which in turn contributed to their self-esteem. Many of women in this study were excluded from educational and professional achievements but appeared to experience a sense of accomplishment through developing their gambling skills. This was contrasted with the relatively low status of their domestic and low skilled work and with the reflected status gained through partners. These findings are consistent with earlier research (Hindland, cited in Volberg, Reitzes & Boles, 1997; Deci & Ryan, cited in Chantal et al., 1995) which found that gamblers like to articulate their card skills, attempt to develop new learning and then demonstrate their new-found skills to impress other gamblers.

Financial Incentives
Poverty had been a feature in the lives of most of the women interviewed for this study. Gambling was often seen as a way to supplement income and improve their financial status. (This may also be why a large number of participants reported widespread gambling within their whanau and social circles.) These findings are synonymous with the gambling theorists who propose that people gamble primarily for economic gain and to increase their wealth (Cornish, 1978; Dickerson, 1984; Halliday & Fuller, 1984).

On the other hand, the women in this study indicated that they gambled for community benefit as well as for personal gain. Gambling for collective causes was reported to be seen as more legitimate in some circles than gambling for personal gain. For example, some of the women in the study who described their parents as being opposed to gambling, nevertheless recalled their parents as tireless supporters of the marae, often volunteering their time to assist other marae committee members organise gambling activities. Some of the women whose parents did not personally participate in gambling activities recalled them assisting with collecting money or food as prizes for housie and card games. This may seem like a contradiction unless one takes into consideration the importance of sustaining the marae. If the marae is seen as pivotal to cultural survival, then gambling can be seen as having a positive value, even among those otherwise opposed to it.

Reciprocity
Important distinctions between various forms of gambling arose from my research. Common sense might suggest that most gamblers lose more money than they win.
On average, that is true for many forms of gambling (e.g. TAB, casino and gaming machines) in which the organisation and the state retain a significant percentage of the money wagered. However, different considerations apply to card schools. The women described an ethic of care and reciprocity. They believed that every one got a turn to win or to win back the money that they had lost. Furthermore, they would pay each other’s bills, provide food, lend from the kitty and contribute towards the cost of food and refreshments. There was a strong perception by many of the women that the money was going around and each player got the opportunity to win. The same principle of reciprocity applied to marae fundraising. That is, the women had a clear understanding that the money they lost playing cards or housie would go toward the maintenance of their marae. In this way, playing housie too was seen as a reciprocal activity.

The principle of reciprocity applied not only to money. Other resources, such as food, were shared. The younger members in the group learnt the kawa, ensuring that the needs of the older members came first. The card schools provided a setting for the transmission of manaakitanga. The money set aside from the household kitty ensured that household expenses were covered, therefore not imposing an economic expense on the person hosting the games. In these ways, the women considered that there were real benefits to be derived from their gambling.

Given that Maori cultural values have taken different forms throughout history, the reciprocity principle incorporated into gambling school ethics could be perceived as a specifically Maori value (Haringa, 1990).

Financial costs
While there were undoubted benefits to gambling, there were also costs. The most obvious of these were financial. Some participants reported that gambling losses had a significant adverse impact on their lives and those of their whanau and friends (c.f. Heineman, 1992). Some had resorted to selling personal belongings and, occasionally, illegal practices to recover their financial losses.

Pressure on relationships
As reported earlier, the development of a distinct identity was recognised as one of the benefits of gambling. For some of the women, this has not been without costs. Some Maori men refused to accept their partner’s gambling behaviour, even though some of the men gambled themselves. Although in a different context, Custer’s (1994; cited in Spanier, 1994)) findings suggest that society accepts men gambling but disapproves of women gambling. Some of the women took money to gamble without their partner’s knowledge and encountered physical and emotional abuse when this was discovered. These Maori women did in fact override external pressures and concentrated on the realities of the moment which was their identity as gamblers (c.f.Urick, 1976). Further, it seems that membership of a gambling card school helped their resistance to abuse by enhancing social support networks.

Many of the participants who identified their gambling as a problem implied that gambling contributed to the breakdown of relationships. This was most commonly because the women used housekeeping money for gambling and lost the trust of their partners. There are parallels here with earlier research (Dickerson, 1984; Heineman, 1992; Sullivan, 1994) which has suggested that large scale gambling can disrupt trust, family support and friendship.

Other family consequences
Although some of the women prioritised the needs of their children when they won money, this was not always the case. Some of the women who experienced financial losses reported returning home without any money and having to confront their children’s disappointment and mistrust. Although this was challenging, it did result in change (c.f. Dickerson, 1985; Heinemann, 1992; Sullivan, 1994). Four of the participants felt that their gambling losses had disadvantaged their children educationally and emotionally. This is supported by McCartney (1997) who states that children are often disadvantaged while parents or adult care-givers focus on gambling.

Some of the women in this research said that they had been unable to meet the
psychological and physical needs of their children due to gambling. At the same time, taking their children with them to gambling events may have contributed to the cycle of gambling. Certainly, some of the children are now gamblers themselves. This finding is consistent with Sullivan's (1994) finding that children of gamblers model their parents' behaviour and transgenerational gambling behaviours are common.

Because childhood exposure to gambling was so influential in their own lives, some of the women came to regard it as inevitable that their children would also gamble. Such a view may undermine one possible motivation for women to moderate their gambling. At the same time, it should be noted that not all of the children of these women have in fact become gamblers.

**Implications for service providers**

The women in this study have identified aspects that helped them change their gambling behaviour, as well as services that they think are important to aid in the change process. The information they provided shows the complexity of relationships that cannot be underestimated when working with Maori women in their attempts to change behaviour.

Being able to access Maori providers of gambling services was considered important to some of the women. Where possible Maori personnel should be available either through existing agencies or through newly established Maori provider services. Currently, there is an onus on existing agencies and funders to examine the appropriateness of their service to Maori clients.

Participants suggested that people working for change with Maori women need to take into account the value of whanau relationships when helping them to explore possible supports or advising them to avoid others who gamble. For example, encouragement to avoid whanau may result in additional stress that may precipitate further gambling or other detrimental behaviour.

When working with Maori women and children the relationship between the women’s gambling behaviour, sense of identity and self esteem will need to be considered.

Some women have been able to successfully modify their gambling so that it does not impact adversely on their lives. It may be important to take this into account rather than ask women to stop gambling altogether. It should not be assumed that behaviour modification is impossible.

**Conclusion**

What has been presented are only some of the insights from my research. Further research is needed.

I would like to take this opportunity to thank the thirty Maori women who shared their experiences of gambling with me. What an insightful journey it has been.

---

**References**


Maori Women and Gambling


