

# University Students Gambling: Examining the Effects of Betting on Kenyan University Students' Behavior

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## **Abstract**

*In the last several years, the discovery of sports betting networks in Kenya has become a nationwide concern. Gambling can be described as betting money or some form of property on the outcome of a game or event that is ultimately based on chance. Betting has become a way of life in Kenya but there is a high rate of gambling amongst university students. Tertiary students have been identified as an at risk group because many students have increased freedom at this age and are frequent internet users and fall into the age group (18-24 years) where problem gambling peaks. The purpose of this study was to examine the effects of betting on Kenyan university students' behavior. The main objectives of this study were to investigate the prevalence of betting among Kenyan university students, the motivation of betting and the influence of gambling on the students' behavior. Survey method was used and a questionnaire was used to collect data from a sample of 100 university students drawn from the university. The findings show that the prevalence of betting is high in that majority of the students indicated that they do bet, the motivation of betting was mainly money and enjoyment and that betting has an influence on student's behavior. Based on these findings, this paper recommends incorporating education on gambling in university programs and that clear policy decisions on gambling should be put in place. Also there is need for gambling educational programs and awareness seminars in Kenyan universities.*

**Key words: University Students, Gambling, Effects, Behavior, Kenya**

## **1.0 Introduction**

In Kenya, gambling sports betting has swept the country like storm in that most people bet on a daily basis. Sports betting has recently gained great popularity and become the most promising of gambling business, especially when it comes to betting on international football with the prestigious English premier league gaining the most attention. In Kenya the sports betting has grown since 2013 when the first online sports betting company Sports Pesa was registered. Other companies that have since been registered include: Bet

yetu, Betway, Betin mcheza, Elitebet, Justbet, Eazibet. There are also lottery such as lotto, charity sweepstake, etc. which are very popular and are advertised widely in mass media. Kenyan players have enjoyed online and mobile sports betting while most of the operators offer services in the country through betting shops or by adopting the new trend that uses mobile and online platforms. This new trend of betting among the people of many communities has been explained in many ways. Sammut (2010) indicates that many communities, often those suffering economic hardship and social problems, consider gambling as a panacea to those ills. Indeed, a number of communities plagued by high unemployment have found a form of economic renewal through gambling, particularly through the development of casinos and betting centers. The youth especially university students have resulted into betting and at times they do it at the expense of education. In several instances university students have committed suicide after losing on bets, some have failed to do exams and even totally failed to continue with university education because they used the money that was meant for fee to bet and lost. Whilst gambling had not been a problem in Kenyan universities in the 80's and 90's it has become a serious problem in the recent years which calls for research and understanding. Productivity commission (PC) (2010) define gambling as an exchange of wealth determined by a future event the outcome of which is unknown at the time of the wager. Gambling also is described as betting money or some form of property on the outcome of a game or event that is ultimately based on chance (Sammut 2010). Gambling therefore is a type of game in which financial loss or gain for the players is part of or even the main point of the results of the game. Although problem gambling exists in all age categories, college students are a particularly vulnerable group, as going to college often represents the first move away from a student's family with fewer associated restrictions on their activities (Shaffer, H., Donato, A., LaBrie, R., Kidman, R., LaPlante, D., 2005). Researchers report this segment of the population as having three times the rate of "disordered" gambling than that of adults from the general population (Gose, 2000) and among the highest frequency of problem and pathological gambling of any segment of the population (Shaffer, H., Hall, M., Vander Bilt, J., 1999; Lesieur, H.R. & Blume, S.B., 1991). It is established that about 67% of all college students bet on sports (Weinstock et al 2007). Hence this problem on student involvement in gambling should not be overlooked since it has adverse effects on student behavior and the society as a whole and has become a nationwide concern in Kenya. Thus this study examined the prevalence, the motivation and the effects of betting on Kenyan university students' behavior.

## **1.2 Background**

The origins of gambling cannot be known for certain as it has been with mankind since pre historic times. Gambling and risk taking have been part of human culture since ancient times. Early accounts of gambling apparatus date back many centuries, with ivory dice recovered from Egyptian tombs made sometime before 1500 B.C. The Chinese, Japanese, Greeks and Romans were also known to practice games of skill and chance for amusement as early as 2300 B.C. (American Gaming Association, (AGA) 2003). Other findings indicate that the oldest back- gammon set to have ever been discovered is thought to be five thousand years old, was found in modern day Iran, and is older than the one found in ancient Mesopotamia, considered being the cradle of civilization (Sammut 2010). Gambling seems to be so important to mankind since it has been around longer than civilization itself and is present in every society, it is postulated that the origin of gambling might have come from the practice of divination that is the casting of sticks, stones and bones as a means of communication with the gods or spirits. Sammut (2010) explains that man's nature to question his surroundings and to seek meaning in existence provided the basis for religion as well as science; and his fascination with the random can easily be seen to have given rise to the charm of gambling. Also it is indicated that native Americans, believed gods determined their luck and chance and developed games and language related to gambling. The British colonization of America was partly financed through various

lottery game proceeds beginning in the early 17<sup>th</sup> century (AGA, 2003). During the Georgian era in England, lotteries were viewed as a popular form of taxation, thereby becoming popular in America as European settlers arrived. Gambling can be done with the use of money, pets or any form of property. Most people who do gamble with money (this is approximately 70% of the population, according to the British Gambling Prevalence Survey in 2007), can be said to do so responsibly and in moderation. Sammut (2010) further indicates that gambling, like most games, can be seen as a representation or reproduction of life and these can be interesting to explore and learn from, however if one becomes too preoccupied with games their real life may suffer. What makes gambling so attractive to individuals is the element of risk; this means that by its very nature excessive gambling will ultimately cause one to lose their stake. Unfortunately they might end up losing more than money, as their relationships with their family and friends as well as their work life are directly impacted by the money and time spent. However, gambling causes problems, which arise when it is done to excess. University students in Kenya seem to encounter several problems due to gambling, for example a student at Kabianga University in Kenya committed suicide after losing a bet, and other students have dropped out of college after using their fee money to bet. There are also cases whereby university students have engaged in heavy drinking and abuse of drugs after winning thousands of money in their bets. It is on this background that this study examined the effect of betting on Kenyan university students' behavior.

### **1.3 Purpose of the Study**

Due to the increasing rate of gambling, particularly online gambling, and the higher rate of gambling among university students there is need to examine the effect of betting on university students' behavior and the findings of this study are of importance to parents, university management and other stakeholders. Currently, little education is available to college students on the issue of gambling. Many studies document the college students' high prevalence rates of gambling and there is little documentation however, concerning the nature of the college students' gambling, or factors associated with effecting change in students' gambling behaviors, attitudes, knowledge or perceptions. Also few programmatic studies are offered regarding perspective of issues on probability or gain, ethics, loss, or potential for abuse/excess, as there are in other areas (for example, increasing risk aversion through popular education in environmental dangers such as fire/water or drug/alcohol abuse). Based on similar assumptions, one may expect a connection between formal education and more moderated behavior (i.e., that governed by reasonable and informed judgment). Thus this paper will provide more information on gambling among university students that will enable the students to make informed judgment.

### **1.4 Objectives**

The objectives of this study were:

- (i) To examine the prevalence of gambling among Kenyan university students
- (ii) To establish the motivation of gambling among university students.
- (iii) To establish the influence of gambling on the university students' behaviour

### **2.0 Literature review**

Gambling is a topic that has only recently been studied extensively and does not have much empirical research in its name, especially in Kenya where on line gambling has been associated with the spread and use of the internet and mobile phone. These paper reviews related literature to this topic and research findings from other countries.

## **2.1 Gambling amongst University Students**

Tertiary students have been identified as an at risk group in relation to online gambling (Wood, Griffiths, & Parke, 2007). Many students have increased freedom at this age and are frequent internet users and fall into the age group (18-24 years) where problem gambling peaks (Gernstein et al; 1999; PC, 2010). A large Canadian prevalence survey of online gambling in Canada and various other countries, reported that student status and education level were significant predictors of online gambling (Wood & Williams, 2009), although prevalence studies of online gambling amongst students are limited. Another study that was done by Petry and Weinstock (2007), in an American university revealed that out of 1356 student participants, 23% reported ever gambling on the internet, 6.3% gambled online weekly and about a third of these online gamblers (who had ever gambled online) were classified as probable pathological gamblers. Studies have suggested that certain groups are more likely to be attracted to online gambling. In terms of gender, there is research to suggest that online gambling in Australia is more frequently used by males (more than double, according to the Australian Internet and Technology Report,2009;Wood & William, 2009), particularly amongst the educated and those in professional occupations. Studies have indicated that female participation rates in both venue and online gambling are rising (Corney & Davis, 2010) and it has been speculated that women may particularly be attracted to online gambling because of its associated safety and convenience, especially if they have many life responsibilities (e.g. women with young children). However, these findings are mostly preliminary and it appears that online gambling is currently a male-dominated activity.

In the United Kingdom, a couple of exploratory studies on online gambling amongst students have been done. For example, in 2007, Wood et al. examined online poker amongst 422 self-selected participants and established that online poker was played at least twice weekly by a third of participants, 18% were found to be problem gamblers, and 30% had sub-problem gambling problems. Similarly, Griffiths and Barnes (2008) surveyed a sample of 473 students that included non-gamblers, venue gamblers as well as internet gamblers. Amongst 105 internet gamblers, 20 were classified as problem gamblers (according to SOGS scores), 89 were male and

16 were female. Chi-square analyses showed that males were significantly more likely to be both internet gamblers and problem gamblers, and that internet gamblers were more likely to be problem gamblers than non-internet gamblers. In a more recent study, Matthews, Farnsworth and Griffiths (2009) using a similar methodology with 127 online gamblers, reported that 19% were found to be problem gamblers and a further 18% defined as potential problem gamblers, according to SOGS scores.

In Kenya it can be argued that the past ten years, the nation has become a nation of gamblers. This is due to the evident promotional offers and lotteries of all kinds run by all sorts of corporate and dominate the media space from radio to television, internet, the dailies and outdoor advertising. Kenya's gambling is highly reflected in sports betting which entails the activity of predicting sports results and placing a wager on the outcome. The use of the mobile platform has increased access and prevalence of betting especially among university students. This is what necessitated this study to examine the motivation and prevalence of betting among university students.

## **2.2 The types of gamblers**

In Dr. Robert Custer's seminal book (Custer R. M., 1985), he identifies six types of gamblers these are professional gamblers; antisocial or personality gamblers, casual social gamblers, serious social gamblers, escape gamblers, compulsive gamblers. For professional gamblers, gambling is a job and therefore to be successful they must be skilled at the type of gambling they choose. They carefully calculate what they can afford to bet against their bankroll and are always in control, able to stop gambling when it becomes unprofitable for them. Professional gamblers are not said to be addicted to gambling. Antisocial gamblers

are similar to professional gamblers as they also use gambling to make money, however they tend to cheat or scam people or casinos to do this. Casual social gamblers generally gamble for relaxation, fun or as a social event. Casual social gamblers may play occasional poker games with friends; play the lottery if there is a large jackpot or bet some money on large infrequent sporting events, such as the world cup. Serious social gamblers are similar to casual social gamblers, however gambling to them is their hobby using this as their main form of recreation. Serious social gamblers always put their family and job before gambling and are always in control of their betting. Escape gamblers tend to prefer types of gambling that involve no real skill, such as machine gambling or bingo. They become engrossed in these games and by doing so get relief from feelings of anxiety, depression, boredom and loneliness. Gambling does not give much excitement for escape gamblers; rather it provides a numbing effect allowing an escape from their problems. For compulsive gamblers, gambling interferes with every aspect of their life as it progresses. They are not in control of their gambling and they view it as most important thing in their life, putting it before their family and work, which naturally suffer as a consequence. If they do not have any money to gamble they will go against their morals and lie, cheat and steal to get it. Compulsive gamblers cannot stop gambling, no matter how much they want to, or how hard they try. Kenyan university students seem to fall in all these different groups in that the professional gamblers have taken it as their daily job and they even play a big role in guiding the other gamblers on how to gamble. Compulsive gamblers do not attend classes because of the effects of losing or winning bets. The casual social gamblers do it for fun and relaxation and many at times they do it because they don't want to be left out.

### **2.3 The effect of gambling on students' behavior**

Researchers have indicated that gambling has various effects on the gamblers behavior. While majority of gamblers will indulge without getting hooked, a small number will suffer from the worst of gambling addiction. Problem gamblers become so engulfed in gambling that they basically cease to exist as socially functional human beings, cases of debt, financial ruin, theft, job losses, ruined relationships and even suicide have been reported among compulsive gamblers who must indulge regardless of harm done to self or loved ones. Researchers indicate that these effects of gambling are highly determined by the type of gambler the person is. For example, the National Research Council (1999) established that social or recreational gamblers gamble for entertainment, they typically do not risk more than they are able to afford and have little preoccupation with gambling. According to the National Council on Problem Gambling (NCPG), key features of problem and pathological gambling include increasing preoccupation with gambling, the need to bet more money more frequently, 'chasing' losses, and loss of control by continuation of the gambling behavior in spite of mounting, serious, negative consequences. The gamblers preoccupation with gambling increases as they reminisce about past wins and begin to chase their losses. Their relationships at home and at work begin to suffer as gambling debts and lies about the extent of their gambling cause pressure; they may rely on others to be bailed out of their desperate situation at this point.

These negative consequences can include crime, financial debt and bankruptcies, loss of career, homelessness, damaged family and personal relationships, and even suicide (National Council on Problem Gambling). Studies of gamblers seeking help suggest that as many as 20% will attempt suicide (National Research Council, 1999) and that two thirds of those seeking help have participated in criminal activity to support their gambling (National Research Council, 1999). According to Jeffrey Derevensky (2007), from the Youth Gambling Institute at Mc Gill University, Montreal, Canada, college students are the riskiest demographic and the highest-risk age group because "they think are smarter than everyone else and invulnerable." Derevensky further contends that there is a keen awareness of binge drinking and drug abuse on campus, while gambling is rarely brought to the forefront. Consistent with prior studies, the results of the

study done by Williams (2006) found that for most college students gambling provides a benign entertainment diversion with only minor amounts of time or money being lost to the activity. There are, however, a small minority of students that gamble excessively with large amounts of money, potentially foreshadowing continuing and more severe problems for some of these individuals (Lesieur, et al., 1991; Williams, 2006).

### 3.0 Research design and methodology

Survey research design was used. Questionnaires were developed and used to collect the required data. A sample of 100 university students from Kisii University Eldoret campus was randomly selected and given the questionnaires to fill. The questionnaire sought information on the frequency and prevalence of gambling, the motivation of gambling and the influence of gambling on student's behavior.

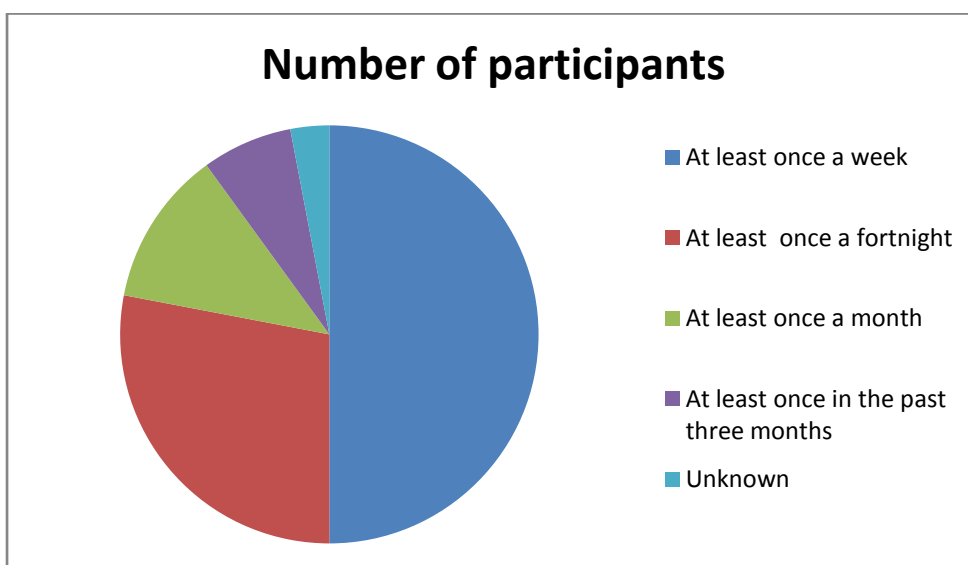
### 4.0 Discussion of the findings

The collected data was analyzed and presented on tables and graphs showing the frequencies and percentages.

#### 4.1: The prevalence of gambling

The findings on Table1 indicate that there is a high prevalence of gambling among university students. Majority of the students 50 (50%) indicated that they bet at least once a week, while 28 (28%) indicated that they bet at least once a fortnight and 12(12%) at least once a month and 7 (7%) at least once in the past three months and 3 (3%) unknown. The findings show that almost all the students do bet at varying frequencies. This agrees with the findings of Corina Ly (2010) who established in his study that almost 60% of university students are regular gamblers. The findings also indicate that university students fall in all the six types of gamblers in this order; compulsive gamblers, serious social gamblers, casual social gamblers, antisocial or personality gamblers, escape gamblers and professional gamblers.

**Figure 1: Frequency and prevalence of gambling among university students**



#### 4.2: The motivation of gambling among university students

This paper also sought to establish the motivating factors that make university students to be prevalent gamblers and the findings are as shown on table 1. The findings indicate that money was the biggest motivator with 70(70%) of the students stating it as their main reason. This is evident in Kenya in that mass media broadcasts show how the winners celebrate and motivate others to continue betting since they have chances of winning millions of money. Students also seem to rely on the money from the bets for their daily up keep and entertainment. The other motivator was betting for enjoyment and to be together with peers in that 15 (15%) students stated it as their main motivator. Another 10(10%) indicated that boredom was their motivator instead of being idle they utilize their leisure time by betting. Only 5 (5%) students indicated that they were motivated by all the above factors.

**Table 1: The motivation of gambling among university students**

Motivation	Number of participants	Percentage
Money	70	70%
Enjoyment	15	15%
Boredom	10	10%
All of the above	5	5%

#### 4.3: The influence of gambling on university students' behavior

The findings on Table 2 indicate that majority of the students 50 of them very often loose time from school due to gambling while 40 said they often loose time, 10 sometimes and only 2 indicated that they never lost time. This indicates that gambling has an influence on students' behavior and performance since losing school time can influence performance. It is through such behavior of losing of school time that leads to truancy. When asked if they have ever gambled to get money to pay debts and solve other financial difficulties, it was established that 65 said they very often do it, 28 often, 10 sometimes and only 2 never did this. This explains why money is a great motivator as indicated in the earlier findings in that the money from the bets can be used to solve financial difficulties. When they were asked how often they found themselves thinking about gambling it was shown that 50 of them very often, 30 often, 15 sometimes and 5 never think about gambling. These findings indicate that students can spent much of their time thinking about bets, how to match them so as to win at the expense of school work and assignments. It has also been noted in Kenyan universities that students spend more hours gambling than reading and attending to school work. They were also asked if gambling has caused them difficulty in sleeping and they showed that 40 of them very often 25 often, 30 sometimes and 5 never. The findings indicate that gambling affects students behavior in that not being able to sleep is a sign of disorder and provokes a student to get involved in other issues like taking drugs so as to sleep. When students were asked to give their responses on their behaviors after losing and after winning it was evident that majority of them return as soon as possible so as to win back or win more. This habit leads to addictive gambling. Concerning the statement on whether they borrowed money or sold something so as to finance gambling it was established that 55 students indicated that they very often did, 26 often, 11 sometimes and 8 had never. This is evident that students can develop habits of persistently borrowing money from friends and relatives for gambling. When asked if they have ever used their up keep money or school fees to bet, 30 students stated that they did very often, 35 often, 20 sometimes and 25 never. This is a habit that is evident in most universities in that students have been reported to have missed exams or having dropped out of collage because of non payment of fees after using the money to bet and lost

the bet. This findings support the assertion in the daily newspapers that university students use the loan money that they get from the Higher Education loans board (HELB) to bet. Moreover, when students were asked if they used the money from the bet wins for alcohol, smoking and having fun with friends, 50 students stated that they did very often, 40 often, 8 sometimes and 4 never used. The findings indicate a relationship between betting and alcoholism, smoking and attending movies and discos among university students in Kenya. This agree with the findings of PC (2010) in that they established a high correlation between smoking and drinking and gambling. When further asked if they have ever lied to parents/family or others to hide their extent of gambling it was found that 30 student indicated very often, 21 often, 27 sometimes and 22 never. They were also asked if they have ever considered self destruction or suicide as a result of your gambling and it was established that 8 very often, 6 often, 12 sometimes and 74 never.

**Table 2: The influence of gambling on university students' behavior**

Statement	Very often	Often	Sometimes	Never
Have you ever lost time from school due to gambling?	50	40	10	2
Have you ever gambled to get money with which to pay debts or otherwise solve financial difficulties?	65	28	5	2
How often have you found yourself thinking about gambling?	50	30	15	5
Have gambling caused you to have difficulty in sleeping?	40	25	30	5
After losing did you feel you must return as soon as possible and win back your losses?	55	20	19	6
After a win did you have a strong urge to return and win more?	60	25	12	3
Have you ever borrowed money or sold something so as to finance gambling?	55	26	11	8
Have you ever used your up keep money or school fees to bet?	30	25	20	25
Have you ever used the money from the bet wins for alcohol, smoking and having fun with friends	50	40	8	2
Have you ever lied to parents/family or others to hide your extent of gambling?	30	21	27	22
Have you ever considered self destruction or suicide as a result of your gambling?	8	6	12	74



## **5.0 Conclusion**

Based on the findings, the following conclusions were made:

- 1) The number of university students in Kenya who are participating in gambling is at least more than 78% hence the prevalence of gambling among Kenyan university students is high
- 2) Majority of the students who participate in gambling are motivated by money. Enjoyment and boredom are other factors that motivate students to gamble.
- 3) Gambling has an influence on university students' behavior

## **5.1 Recommendations**

- 1) The universities should incorporate education about gambling in university programs.
- 2) Gambling educational programs and awareness seminars should be done in Kenyan universities.
- 3) The community, parents and other stakeholders should be sensitized on the effects of gambling among university students.
- 4) The university should do screening of problem gamblers and refer them for guidance and counseling
- 5) The government should put clear policy decisions on gambling.

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