

**SOCIO-ECONOMIC FACTORS INFLUENCING PARTICIPATION IN
GAMBLING AND BETTING PROGRAMS AMONG THE YOUTHS IN
NAKURU, KENYA**

**BY
PETER MAINA NJORGE**

**A Research Project Submitted in Partial Fulfillment of the Requirement for the Award of the
Degree of Master of Arts in Project Planning and Management, of the University of Nairobi**

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DECLARATION

This research project is my original work and has never been presented for a degree or any other award in any university or college

Sign.....

Date.....

PETER MAINA NJOROGE

L50/5888/2017

This research project has been submitted for examination with my approval as the university supervisor

Sign.....

Date.....

DR. JOHN MBUGUA

LECTURER

DEPARTMENT OF OPEN LEARNING PROGRAMMES

UNIVERSITY OF NAIROBI

DEDICATION

This work is dedicated to Norah Karimi, my longtime friend who has been there for me during my academic journey. She has always supported my initiatives, motivated and encouraged me to pursue this course. She also assisted me in Microsoft word editing skills while I was working on the project proposal and on the final project writing.

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ACRONYMS AND ABBREVIATIONS

APA American Psychological Association

ATG Attitudes towards gambling

BGPS British Gambling Prevalence Survey

G&B Gambling and betting

GDI Gross Domestic Income

GICB Gaming Inspection and Coordination Bureau

GNI Gross National Income

PWC Price Water House Coopers

SMS Short Message Service

ABSTRACT

Betting and gambling is a Sh. 100 billion industry in Kenya. By the end of 2018, the industry is approximated to be worth over US\$ 37 billion in Kenya, South Africa and Nigeria. In Macau, almost half of the States income is derived from gambling while in Isle of Man in U.K, a substantial gross domestic income comes from the online gaming industry. Despite the huge financial benefit accrued from gambling activities, some countries including Kenya have not addressed amicably the social and economic factors that influence participation in gambling and betting and that could result in problem gambling. A number of countries recognize the adverse economic factors that gambling have in their societies and laws that either illegalize or put the activities under strict control exist. For instance, it is completely illegal to participate in any form of gambling in United Arabs Emirates, Dubai, Cambodia, South Korea, Qatar, Lebanon, Brunei and Cyprus. In Singapore, betting is strictly regulated and highly controlled by authorities. The purpose of the study was to explore in details factors influencing participation in gambling and betting especially among the youths in Nakuru, Kenya. The study objectives were: to determine the extent to which the level of income influence participation in gambling and betting, to determine the extent to which media advertisement influence the participation in gambling and betting, to determine the extent to which access to the internet influence participation in gambling and betting, to assess the extent to which the level of education influence participation in gambling and to determine the extent to which the attitude towards gambling influence participation in gambling and betting among the youths. The study was intended to be of significant relevance to government in understanding factors influencing increase in gambling activities and how they can be regulated. Organizations with the intentions of starting projects aimed at handling problem gambling and betting affecting the youths in schools and in the job market are also expected to find the findings relevant as the study laid a foundation upon which further studies can be explored. The study was conducted in Nakuru municipality using stratified sampling technique. The main limitation of the study was be the difficulty in data collection relating to gambling and betting activities as well as obtaining adequate information for literature review owing to less research conducted in the past in Kenya involving gambling and betting. It was assumed that the respondents gave honest and reliable information and that the research tools used were reliable in collection of data required to make the findings as presented in this project work. A review of the literature is conducted to aid understanding of the subject matter in details. The review highlights the global perspective where Macau which can be describes as the home of casino gambling and Las Vegas where tourist gamblers flock in millions every year, continental perspective where other countries such as Nigeria and south Africa are classified in the same level with Kenya in issues regarding to betting and gambling and national perspective of gambling and betting. About 38.2% of the respondents indicated having participated in gambling and betting at least once while 4.6% indicated participating in betting and at least once every day. The study findings revealed that while the level of incomes, the access to internet, the media advertisements and the attitudes towards gambling and betting influence participation in gambling and betting, the level of education does not have any influence on the same. The research findings imply that 4.6% of the study population is likely to become compulsive gamblers owing to their participation on a daily basis. This is consistent with the global findings that indicate that between 3% and 4% of all gamblers face the risk of becoming addicted. The study recommends that: policy makers to establish an authoritative arm that will regulate gambling and betting activities in the country, public airing of winners as a form of advertising need to be banned as it is against the wish of the majority and that further studies on factors influencing gambling and betting need to be conducted.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Gambling is one of the most ancient activities that people have indulged in, both as a leisure activity and as an economic endeavor. Keno slips unearthed in China dated as far as 200bc provide evidence of possibility of lottery funds used to fund government and private projects (Taylor, 2017). In the United States, some of the most prestigious universities such as Yale and Harvard were established through lottery funds. While the Romans would gamble about everything thousands of years before Christ, it was illegal and upon being caught gambling by the authority, participants were required to pay four times the amount gambled as fines. In Egyptian tombs, archeologist discovered rolling dice dated 3000bc, providing the earliest evidence of gambling. The first Casino was established in Italy in 1600 while the first gambling machine, called the liberty bells, was developed in 1891 by Charles Fey in San Francisco (Taylor, 2017).

Gambling activities are many and diverse ranging from simple activities such as dice rolling, machine gambling, rolling wheel, simple betting and card playing to more complex activities such as blackjack playing, casino games, online betting among many others. While casino and card playing remain the most popular on land games, online sports betting is becoming more popular as more people access gambling opportunities through handheld devices such as mobile phones, tablets, iPhones and laptop computers.

Like many other developments, gambling has undergone substantial complexity owing to the advancement of the internet. According to Statista (2016), online gambling involves wagering a valuable item, normally money or digital currency, on the outcome of an event through the internet. Online gambling activities include poker, bingo, sports betting, lotteries and casinos, where people get to play traditional blackjack or roulette online. While casinos are popular in some parts of the world, sports betting constitute the giant share of the global gambling and betting market. In 2015, the reported market size of online gaming was valued at US\$ 37.9 billion. By the end of this year, 2018, it is forecasted that US\$ 59.79 billion will change hands through online gambling (Statista, 2016). Land-based gambling in the US alone amounted to 71.1 billion which indicates that people spend more money on land than in online gambling and betting. A survey conducted in 2016 in America indicates that about 83 million people visit casinos at least once annually. Las Vegas, one of the most popular Cities for gambling activities, received 42.31 million visitors in 2015.

In Kenya, the most common form of gambling is sports betting and machine gambling. Machine gambling is spreading fast in both urban and rural areas where individuals buy cheap gambling machines from China and open small booths and shops where people meet to play. While

many companies in Kenya operate purely online or allow betting through Short Message services (SMS) with the help of mobile operators such as Safaricom, Airtel and Orange Telecom, a few companies have opened physical locations in Cities and major towns. Bet-in Limited, for instance, allows both online betting and has also opened large rooms where players flock in 24 hours a day, seven days a week, to try their chances using the company's machines (Ihuoya, 2016).

The media houses and the telecommunication companies also engage their clients in promotional and non-promotional forms of gambling. In almost every radio station in Kenya, at every particular hour, quizzes are posed to the audience who are encouraged to answer by sending a text message to a certain number that bills the participant per Short Message Service (SMS). Chances of emerging a winner are pegged to the number of times a participant sends an SMS, which is usually billed at a premium above the normal SMS cost. Millions of shillings change hands through this form of gambling.

While there is significant difficulty in establishing the exact amount spent on gambling activities in Kenya annually, some indicators such as the size of prize money a single winner stands to win, the number of winners in a competition and the number of participants point out that it is a multi-billion industry and still going up. Since 2015, Lotto has rewarded winners with millions of shillings each year and thousands of other winners with five and six-figure winnings (Lotto, 2018). Sportpesa maintain the record of the highest figures to a single winner with the latest winner having won Sh. 230 million (Ukaya, 2018).

While some parts of the world openly encourage gambling and betting citing an economic reason, the activities are deemed either illegal in other countries in different parts of the world or subjected to strict controls. For instance, it is completely illegal to participate in online gambling in United Arab Emirates, Dubai, Cambodia, South Korea, Qatar, Lebanon, Brunei and Cyprus. In Singapore, betting is strictly regulated and highly controlled by authorities (Punter, 2016). Common Gaming House Act was passed in the 1960's that prohibits participation in gambling unless permission is granted through a special grant. Public lotteries and gaming are regulated and it is only Singapore Totalisator Board Exemption that was allowed in 2004 to conduct sports betting in football and horse racing. Remote Gambling Act of 2014 makes it illegal to participate in betting or gambling online in Singapore (Punter, 2016).

On the contrary, Macau, which is still an Asian State just like Singapore, has some of the most liberal laws governing gambling and betting. Macau is home to the largest casinos in the world that surpasses Las Vegas, the second best city for gambling programs (University of Nevada Las Vegas, 2018). Between the years 2014 and 2016, Macau's recorded incomes from gambling

and betting activity were about 50% of the state's gross national incomes (GNI). The countries gambling history goes as far back as late 1890's when the state was still a colony to Portugal. The British Island of Isle of Man is the fastest growing online gaming hub with major companies opening bases there owing to its favorable laws on taxation. In 2014, Isle of Man realized 16% of its national income from online gaming Isle of (Man National Income 2015/2016).

In 2017, the Kenyan parliament passed a law that increased the taxation rate of betting income to 35% (Yetu, 2018). The implementations of the law lead to Sportpesa cancellation of all local sports sponsorship in retaliation. Kenyans are still debating on whether the impact of the increase in taxation is justifiable in comparison to the effect of the influential company withdrawal from all sponsorship contracts. Sportsperson decided to sign new contracts in April 2018 with the local teams after the cancellation of the initial contracts to avert possible business threatening action by the government.

Some county government in the recent past have shown interest to formulate laws barring machine gambling which is attributed to youth crimes as many young men spend all their time gambling and have to engage in crimes such as robbery and stealing at night to sustain their habits. Several cases of gambling-related suicide have been reported particularly by students who spent their school fees money on betting. Moreover, betting has intensified the desire of many youths to follow closely the European football matches and spend many hours per day either watching football or browsing about matches at the expense of working or studying. Machine gambling in the informal settlement has led to increased crimes and is reported to be run by unlicensed foreigners (Yetu, 2018)

This research aimed at establishing factors influencing participation in gambling and betting among the youths in Kenya with the intentions of establishing a background source of knowledge for future study leading to the solution of compulsive gambling, which is the root cause of many societal problems attributed to participation in gambling. Moreover, the report indicates whether in general, participation in gambling is beneficial to members of the public. The work also identified factors that facilitate and encourage the growth of gambling activities.

1.2 Statement of the problem

Undoubtedly, the best economic benefit to the government of gambling and betting is the large tax revenues collected from the gaming industry. According to Kang et al. (2008), gambling and betting companies are fostering economic development by creating more beneficial commercial opportunities and employment. Gu and Li (2009) further stipulate that the indirect opportunities created by such companies also add up to the direct economic impact. Gurret (2004) supports this argument further by indicating that after new casinos were opened in rural areas in the United

States, other businesses such as restaurants, retail outlets, pubs and bars were also opened in such places (Anderson, 2005).

However, the opening of casinos and betting companies does not necessarily lead to opportunities for the local communities, especially in some key specialized positions. Gurrett (2004) notes that many employees of the casino were outsourced from other geographical regions as natives in location did not have the required skills. This tendency is replicated in many of the major betting companies in Kenya. For instance, 47% stake of Sportpesa, the largest betting company in Africa and which has its headquarters in Nairobi, is owned by foreigners, who are also in charge of most of the technical aspects of the company (Samrock, 2018).

Moreover, a number of studies have shown that development of casinos and betting companies may be correlated to several social deviations such as bankruptcy, drug and alcohol abuse, domestic violence and problem gambling (Allcock, 2000; Stokowski, 1996). In Colorado and South Dakota of the US, criminal activities increased when more casino enterprises were developed (Wu & Chen, 2015). In Kenya, several instances of suicide have been reported by the media as a result of losing money through betting. Recently, the principle of Rift Valley Institute of Science and Technology in Nakuru reported two cases of students who attempted suicide after losing all their school fees money through betting. About 6% of Americans suffer serious social and work-related interference due to gambling. At least 2 million people live with gambling addiction (Jabr, 2018). If factors influencing participation in gambling are not regulated, addiction to gambling is likely to become a major problem.

The media advertisements only show the winning story and leave out all those who end up in debts and those that develop compulsive gambling behaviors (Watkins, 1996). According to the probability theory, the more a person participates, the higher the chances of emerging a winner. Unfortunately, many people end up losing even more money pursuing what they have lost. Many youths have resulted in gambling and betting as a primary source of income (Munson, 2015; VanSat, 2013). All over the country, people are opening gambling booths and it is becoming normal to see youth participating even in the early morning hours. This is creating a generation of irresponsible people who would rather depend on chances to create wealth rather than hard work.

Thompson and Schwer (2005), state that the dollar value of social cost incurred by the community as a result of compulsive gamblers was approximately \$19,711. By 2007, the social cost of gambling in Macau was approximated to be US\$106 million, a figure that is expected to rise to about a billion by the end of 2018. In Kenya, it is complicated to determine the exact shilling social cost of gambling and betting as not much study has been done on the phenomenon, given that in the country, significant participation in betting and gambling is relatively 'young' as compared to Macau which legalized gambling in late 1847 (Wan, 2012).

Statistics in places where gambling is more prevalent shows that three to five gamblers out of 100 become problem gamblers in the long run(Kang et al,2008). The global statistics on problem gamblers shows that 4% of all gamblers participate on a daily basis (Winters et. al 2002; Wu & Chen, 2015).Kenya has a population of 50 million as of 2018. A significant proportion of all Kenyans are in the ages between 15 and 35. At least two-thirds of all people in this age bracket have at one time participated in gambling and betting (Iwuoha, 2017). Given the global trend, by the end of 2018, more than 680,000 Kenyans will be compulsive gamblers. At such a rate, participation in gambling will soon pose more significant social and economic challenges to Kenya and the African continent if regulations to influencing factors are not put in place. This study aimed at determining the socio-economic factors influencing participation in gambling and betting with the intention of suggesting how such factors can be regulated.

1.3 Purpose of the study

The purpose of the study was to investigate the influence of socio-economic factors on participation in gambling and betting activities among the youths in Kenya.

1.4 Research objectives

The study was guided by the following objectives:

1. To determine the extent to which the level of income influence participation in gambling and betting among the youths
2. To determine the extent to which media advertisement influence the participation in gambling and betting among the youths
3. To determine the extent to which the access to internet influence participation in gambling and betting among the youths
4. To assess the extent to which the level of education influence participation in gambling and betting among the youths
5. To determine the extent to which the attitude towards gambling influence participation in gambling and betting among the youths.

1.5 Research questions

The study was guided by the following research questions:

1. To what extent does the level of income influence participation in betting and gambling among the youths?
2. To what extent does the media advertisement influence the level of participation in gambling and betting among the youths?

3. To what extent does the access to the internet influenced the level of gambling and betting participation among the youths?
4. To what extent does the level of education influence participation in gambling and betting among the youths?
5. To what extent does the attitude towards gambling influence participation in gambling and betting?

1.6 The significance of the study

In Kenya, the government is yet to come up with a body to regulate gambling activities such as betting, gaming and machine betting unlike in other parts in Europe and America. Part of the reason for the reluctance to enact law authorizing operations of such a body is lack of adequate insight of the social and economic effects of gambling to Kenyan youths and the factors influencing the level of participation in gambling activities. These research findings are relevant to individuals or non-governmental organizations who wish to carry out projects related to educating members of the public on the ills of participating in Gambling. The findings can also be shared and spread in schools by teachers to educate the students why it is necessary to avoid participating in gambling and betting. Moreover, the study results are important to those lobbying for the formation of a gambling and betting commission to regulate and govern all matters related to games of chance, including licensing of betting businesses and measures geared towards helping compulsive gamblers to move out of the habit.

1.7 Limitations of the study

The survey method applied adopted the use of questionnaires. Some respondents felt uncomfortable to fill the entire questionnaire especially on matters regarding their incomes. Others felt that the questionnaire was rather lengthy especially where the respondents were working and had to set aside some time for the exercise. Moreover, some respondents experienced difficulties to disclose their gambling and betting habit. Since gambling is traditionally associated with some level of moral and ethical irresponsibility, there are those who will found it rather insecure to open up about their participation habits in the exercise and hence preferred not to give any feedback.

To encourage participation and enhance the extent to which the questionnaires were returned, the researcher made efforts to simplify the questions asked and offered multiple choices where necessary. To avoid the likely tendency of the respondent failing to disclose the correct information for personal reasons, participants were guaranteed of confidentiality and were not required to write their names or any personal information that may individually identify them.

1.8 Delimitations of the study

The study focused on the factors influencing participation of youths in gambling and betting activities in Nakuru municipality in Nakuru County. The target group involved all those in schools and those outside schools between the ages of 15 and 35 years.

1.9 Basic Assumptions of the study

The assumption made before the survey was that all expected respondents will be available during the data collection stage of the study. The researcher assumed that all responses to the questions in the questionnaire were honest and accurate and can be relied upon in making conclusions based on the findings. Moreover, the researcher assumed that the subjects involved were familiar with gambling and betting activities and that some of them had participated in one form of gambling or the other.

1.10 Definitions of significant terms used in the study

1.10.1 Participation in gambling and betting

Participation in gambling means being involved in any activity that includes wagering activity with the aim of winning money or items of value.

For the purpose of this study, gambling activities include casino gambling, card games, dice rolling and scratching cards, machine gambling and participation in media based games of chance.

Betting

Betting involves making a prior prediction before an event and putting money down with the chances of winning more when the odds of the event predicted tally with the predictions

1.10.2 Socio-economic factor

Social factors are those elements that affect a person's wellbeing either positively or negatively and whose monetary value is hard to determine. Economic factors are those factors that affect a person either way and whose monetary value can be determined.

1.10.3 Level of education

For the purpose of this study, this was the highest academic achievement attained by a participant. It ranged from primary education, secondary education, college education or degree and postgraduate degree level of study.

Participants in schools were assumed to have completed the study at that level and therefore will be included in that category.

1.10.4 Level of income

The level of incomes explains the income bracket that a participant falls under on monthly basis and ranged from zero to 10,000 where the scale interval was 10,000 up to 50,000 with amounts above 50,000 being classified in one group.

1.10.5 Access to internet

Access to internet for the purpose of this study implies having an internet-enabled gadget that can be used to browse information online or being in a position to use the internet whenever one want to access online content.

1.10.6 Media advertisement

Media advertisement is the commercials aired on televisions and radios as well as the print media such as newspapers and magazine and also included social media advertising through Facebook, Twitter and WhatsApp.

1.10.7 Attitudes towards Gambling (ATG)

These describe the opinion or feelings held by individuals about gambling and betting and ranges from strongly positive to strongly negative.

1.11 Organization of the study

This research study was organized into five chapters. The first chapter constitutes the introduction of gambling and betting and offers some background information related to the topic. The purpose of the study was to explore in details factors influencing participation in betting especially among the youths in Nakuru, Kenya. The study objectives included determination of how factors such as level of incomes, media advertisements, access and extensive use of the internet, level of education and attitudes towards gambling influence participation in gambling and betting. The study was intended to be of significant relevance to policy makers. The chapter also covers research questions, the significance, limitations and delimitations of the study

In chapter two, a review of the literature was conducted to aid understanding of the subject matter in details. The chapter also presents the conceptual framework and the theoretical framework adopted by the researcher where the dependent variable was the rate of participation in gambling while the independent variables were the level of incomes, the level of education, media advertisements and the attitudes held about gambling and betting.

Chapter three outlines the methodology that was used in the study and the research design used. The study was conducted in Nakuru town and its environs using stratified sampling technique. The chapter also highlights the targeted sample size of the population and procedures used.

Chapter four contain details of data analysis as collected in chapter three. The data was organized into meaningful information after the analysis and presented in accordance with the objectives of the study.

Chapter five presents a summary of all findings organized per objective of the study. A detailed discussion is also presented in this chapter alongside the relevant conclusions. Finally, the study recommendations and suggestion for further studies are captured in this chapter.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is a review of the work of other researchers on factors that influences participation in gambling and betting. The review was based on the objectives of study where the emphasis was laid on the extent to which factors such as level of income, level of education, media advertisement and attitudes towards gambling with a special focus on compulsive gambling. Towards the end, the theoretical framework and the conceptual framework were presented. Knowledge gap that has resulted in the need for this study is pointed out just before the presentation of a summary of the literature review.

2.2 Factors influencing people's participation in gambling and betting among the youth

According to various reliable sources, gambling is a common activity among the youths. Adebayo (1998), states that about 65% of all young people in the world have participated in gambling at least once in their lives. 52% of all adults gamble every week while about 4% participates in one form of gambling on daily basis (Winters et. al 2002). Although it is illegal to gamble before the age of 18 in Australia, 60% of all teenagers between 13 and 17 participate in gambling at least once annually.

A similar study in the United State of Oregon revealed that 63% of all young people between the age of 12 and 17 have gambled in the past and 3% gambles every week (Volber, Hedberg& Moore, 2008). The study revealed that the vast majority had played online while a few had wagered cards with friends and family. In Canada, poker machines are the most played with statistics indicating that 23% of those who participate in gambling are at risk of developing problem gambling.

2.2.1 A globalperspective on factors influencing participation in gambling and betting

In some countries in the world, gambling and betting contribute a significant share of the total gross domestic income (GDI) of the nation. For instance, in the British Island of Isle of Man, e-gaming constitutes about 16% of all the nations GDI (Isle of Man National Income 2015/2016). The Island levies zero percent tax on capital gains, zero percent tax on corporation's tax and the highest individual; income tax is 20%. These are some of the factors influencing the attractiveness of the country e-gaming companies including Sportpesa, which has operations in the country in addition to its heavy presence in East Africa.

Las Vegas is also a gambling powerhouse in the U.S that in 2016 reported over 42 million tourists. Macau, the self-governing China State, is the world largest gambling center with over 50% of the gross incomes coming from gambling industry (University of Nevada Las Vegas, 2018). In 2017, Gambling incomes from Casinos and other activities amounted to US\$13 billion. The state has 33 grand casinos which attract leisure tourists and billionaires from all over the world. In Macau, casinos are regulated by the Gaming Inspection and Coordination Bureau (GICB). The State's gambling was first legalized back in 1847 and has become a way of life for the former Portuguese colony.

2.2.2 African Perspective of factors influencing participation in gambling and betting

Statistics on the number of African youths participating in gambling and betting is worrying. According to Iwuoha (2016), more than 60 million Nigerians between the ages of 18 and 40 actively participate in sports betting. The average expenditure per participant is approximated at US\$ 15 or 3000 Naira per day. With the expected exponential growth in Nigeria's population in the next few years, the industry can only be expected to thrive even further as time goes by. Government statistics in South Africa around the same period shows that at least half of the adult population participates in sports betting with billions of South African rands going into the industry every month. The same trend has been observed in West Africa, where there are numerous active sports champions paying in Europe and Asia as well as massive football followers and spectators. In 2014, the Pricewaterhouse (PWC) Coopers Gambling Outlook Report indicated that the combined betting market size of South Africa, Nigeria and Kenya is approximated at US\$ 37 billion by the end of this year (2018).

Studies shows that all major betting business in both Europe and US are making every effort to tap into the African market which is expected to experience explosive growth. The tragedy of these efforts is the danger of making Africa a betting continent which could be retrogressive as more people fail to engage other meaningful activities that require creativity and energy of the African youths (Iwuoha, 2016). Supporters in Africa are of the opinion that betting companies are creating employment for many young citizens and they are a source of significant amounts of quick money to the commoners in addition to generating revenues to governments through taxes paid. All these factors can be attributed to the much desired economic growth of the continent.

One of the factors that explain why gambling companies from all over the world are finding Africa a hub for betting activities is the young population. Africa is the youngest continent in the world. Statistics show that as of 2015, a quarter of all Africans are between the ages of 15 and 24. While the largest percentage of this number is still in school, high dropout rates and unemployment

are also substantially significant and some of the major contributing factors encouraging participation in Gambling. Iwuoha (2016) argues that betting provides a sense of stimulation to the unemployment and at the same time provides them with an opportunity to follow sports and thus keep them engaged. It also creates an opportunity to earn some incomes. Since Africa's population is expected to double by 2050, the industry will experience massive growth as many of this people will be in their youthful years with over 25 percent unemployed.

According to recent research, gambling and betting share some attributes with tobacco and alcohol in terms of their impact on the human brain. They are all addictive and while their consumers initially begin the habit as a leisure activity and for fun, a percentage of the population ends up getting addicted (Iwuoha, 2016). However, what makes gambling even more addictive is the value proposition that you can win a lot of money at a cost of almost nothing. In every betting instance, the player stands to win a lot more than they put on the table. For instance, it is possible to play with as little as Sh. 20 and win Sh. 20 million on Shabiki Jackpot. Given such a potential for return on investment, millions of people develop addiction becoming compulsive players and spending substantial amounts on betting on a daily basis. Addiction leads to participant borrowing to sustain the habit when they fall short of cash.

Moreover, Africa has a strong sports base of spectators and fans with soccer having the largest number of fanatic followers. Kenya, South Africa and Zimbabwe have cricket and rugby fans and this explains why some betting company South African based Betin which also operates in Kenya and Zimbabwe offer betting opportunities on this games too. However, European football leagues, and especially the English premier league, Spanish La Liga, German Bundesliga, French and Italian leagues collectively dominate the continents with hundreds of million fans in the continent. Several other sports such as motorcycle racing, hockey, boxing, tennis, and basketball are also slowly gaining popularity.

Moreover, US and European markets are becoming increasingly stringent as more regulatory pressure is being put on them. As such, the best survival tack tick has turned out to be branching into the emerging market where most gambling and betting laws and regulations are relatively lax or inexistent. Apart from South Africa where the gambling laws are quite established, other African countries have poor or no laws at all. Some Muslim Majority African countries and the Gambia have placed strict rules prohibiting any form of the gambling or betting.

2.2.3 Kenyan Perspective of Factors influencing participation in gambling and betting

Kenya is the head quarter of the largest sports betting company in Africa, Sportpesa which has more than 2 million subscribers as of 2017 statistics. Sportpesa has an annual turnover of US\$ 100 million (Nsehe, 2017). According to a recent survey, Nsehe (2017) reports that about two-

thirds of all people between the age of 17 and 35 participate in gambling in Kenya, making the country one of the largest gambling nation in Africa. There are hundreds of betting companies newly formed. A vast majority of gambling businesses especially those using slot gaming machines operate illegally (Ngugi, 2017). The betting control and licensing board recently raised alarm on the proliferation of imported substandard gaming machines by unauthorized importers.

Owing to the popularity of betting games due to widespread media advertisement, at least Sh. 7 billion is spent every month and Sh.100 billion annually. According to the business daily article written by Ngugi (2017), members of public have been asked by the government to keep away from participation in gambling resulting in the widely imported machines that are spread in every corner of the country. The police warn that participation in gambling is resulting in many cases of delinquency among the school going children. The youths are forced to look for many to participate in the slots. Additionally, they are also likely to interact more with criminals in the playing den in the slums and villages.

2.3 Level of income and participation in gambling among the youths

Participation in a particular gambling activity defers based on the level of income. For instance, data collected in Maryland and Virginia in the United States provided strong evidence that public lotteries attract more poor people (Sherman, 2011). To participate in a lottery, only a small amount of money is put on the table for wagering and this is within the capacity of the low-income earners. In Virginia, the heaviest participants in the lottery were from households with income levels of \$15,000 per year and below. Sherman (2011) states that a research conducted by Duke University in 1999 participants in gambling increased as people's income increases but only to \$100,000. The highest per capita spending was observed to be from those who earn less than \$50,000.

However, an earlier Survey showed that most casino Gamblers were from middle-income levels to high-income earners (Harrays' Survey, 2006). According to the survey, those who frequented casinos had an average annual income of over \$100,000. According to Dean Gerstein, the principal investigator at US National Gambling Impact Study Commission, the largest percentage of gamblers is not necessarily the poorest (Sherman, 2011). Gerstein argues that among the ten percent of the richest people in the United States, a majority participates in gambling. Since the two richest people are only a handful, the number of the lower income earners and the average earners appear larger though as a percentage of the whole, it is usually lower.

The impact of gambling participation is felt more by the poor than the wealthy. Sherman (2011), states that gambling harms the lower income earners than it does to the rich. People who

are wealthy can lose a lot of money without landing into major trouble. Welte (2004) contradicts the later research arguing that although poorer people gamblers tend to gamble more often than the richer ones this does not necessarily imply that gambling is more prevalent among the poor. Welte (2004) further states that problem gambling is more common among the poor for obvious reasons such as they possess a thin capacity to lose money without becoming unstable as is the case with the rich.

In Africa and in Kenya in particular, given that about 75% of the youths between the age 17 and 35 have participated in gambling and betting, a study to determine whether the factors influencing participation in gambling may reveal some significant relationship (Nsehe, 2017). In most cases, young youths are either in college or unemployed. This indicates that their general level of income is low as some have to rely on casual jobs and temporary sources of incomes.

2.4 Level of education and participation in gambling and betting among the youths

Gambling is not only prevalent among college students but also the risk to succumb to compulsive gambling exists too (Winter, et al.). Blinn-Pike et al. (2007) contradict earlier findings by different researchers that college students are less likely to gamble as compared to the general population. Further, the authors noted that students who gamble do so in a less ordered level. Myrseth (2009) argued that education was not among the likely predictors of pathological gambling. As such, there is some contradiction between the findings of different researchers as to the influence of education on participation in Gambling. Neither has there been any tangible evidence to conclude whether gambling-related issues harm those in colleges and schools more than it does to the general population.

2.5 Media advertisements and access to the internet influence on gambling and betting among the youths

Researchers argue that the media positive portrayal of gambling and betting is one of the major factors contributing to youth participation (Monaghan&Derevensky, 2000).Television commercials and radio advertisement often exaggerate or portray inaccurate information about winning. Those who lose a substantial amount of money are never featured while issues such as compulsive gambling that leads to problems are never brought out in the eyes of the public. Rationalized information may be passed on to the public in some instances. For instance, one may argue that sports' betting is a healthy exercise as a sport is a healthy initiative (Monaghan and Derevensky, 2008). The researchers further argue that the media advertisements of how gambling should be presented have few regulations and companies could take advantage of this fact.

Researches of several States in the US lead to the conclusion that young gamblers are significantly influenced by lottery, betting and gambling advertisements (Fishers et al. 2004). The

print media, billboards and viewing the commercials on television were identified as the three most prevalent forms of advertisement. Gambling and betting advertisements are quite appealing and according to Lee, Lemanski and Jun (2008), the exposure to gambling created by the media leads to development of positive attitudes towards the various gambling activities promoted. The more the adverts appear and are viewed, the stronger the intentions to gamble become. Fried et al. (2010) work further supported the fact that exposure to the advertisement has a significant effect, especially among the youths.

More Africans can now access betting information via the media, internet and through their mobile gadgets. Betting can be placed right at home, work or from anywhere by paying through mobile money platforms such as Mpesa, Airtel Money, Orange Money, Equitel and KCB mobile money among a few others. Bets can be made offline via text messages sent to certain numbers obtained from mobile operators or online from the respective betting company's websites. The wide access to the internet and the implications of the betting exercise makes the process appear more fun and interesting. According to Derevensky et al. (2010), attractive websites and media advertisement make gambling and betting appear more appealing which is consistent with the youths need for fun, high success, excitement, wealth, escape from reality, relief from financial problems and have even more impact on problem gamblers.

Commercials T.V and Radio adverts are all over. As betting becomes more competitive due to the increase in companies involved, aggressive marketing strategies are called for. Iwuoha (2016) speculate that there are about 2000 betting companies in Africa most of which are unlicensed. The companies only make money when the number of people playing is large enough. The capacity of a company to advertise in the most popular shows or time when there is a large audience may determine the success or failure of a company. Since most companies do not disclose their incomes publicly, the size of companies may be hard to determine. However, the spread of operations and number of workers employed can be an important indicator. SportPesa is believed to be the leading company in Africa as it has operations in a number of countries in East Africa as well as operations in the Isle of Man.

2.6 Attitudes toward gambling and participation in gambling and betting among the youths

Research in psychological literature has shown that attitudes towards an object influences behavior. Both the theory of planned behavior and the theory of reasoned action have tried to examine the link between gambling behavior, gambling attitudes and the problem gambling with little success. For instance, Peltzer and Thole (2000) who carried out their study in South Africa found out that male black university students had a more affirmative attitude towards female students but they did not examine the impacts of the attitudes in influencing the behavior probably

due to the conclusion that positive attitude translates in the increased trend towards gambling. Similarly, Orford et al. (2010) carried out studies on the ability of several social demographic and variables related to gambling behavior with the aim of predicting behavior. However, the researchers, just like in the previous cases, did not examine any links between behavior and attitudes.

However, some studies have examined the links between attitudes and behavior. For instance, Strong et al. (2004), basing their studies on what had been researched earlier conducted a fresh study and found out that gambling frequency had an incremental scale of validity that could be predicted by the attitudes toward gambling. An earlier study conducted in Southern Oaks Gambling Screen had also revealed that the attitudes were correlated to scores of gambling behavior. The study examined the ability of subjective norms and attitudes to predict participation in gambling activities among college students. Other factors that were included in the study were measures of unrealistic optimism, impulsivity and personality traits such as a tendency to be venturesome. The study revealed that intentions to gamble and gambling behavior could be predicted by the subjective norms held as well as the attitudes held.

There are a number of factors that can be used to predict the tendency to participate in gambling and betting. According to Moore and Ohtuska (1999), subjective norms and attitudes are indirect predictors of participation in gambling behavior. Martin et al. (2010) found out that family and friends subjective norms, as well as the attitudes and personal traits, had a significant impact on the frequency scale of gambling.

A number of psychological problems are positively associated with participation in gambling and betting activities. According to the Department of Justice of the State of Victoria findings of 2011, the psychological problems related to gambling participation may be both outcomes and antecedents of the behavior itself.

Antisocial behaviors, substance use and being a drinker, smoker or using *cannabis sativa* were all correlated to greater chances of participation in gambling (Jackson et al, 2008). Volberg et al. (2008) conducted a similar study in Oregon among the adults and discovered that there was a strong correlation between use of alcohol, smoking habit and marijuana use and the level of participation in gambling. A similar study conducted in Canada revealed the same trend concerning the use of substance and gambling participation (Turner, 2008).

Additionally, gambling is also associated to violence, truancy, lower academic achievement and the tendency to carry weapon (Goldstein, et al., 2009). In 2009, data from the US National Longitudinal Study of Adolescent Health confirmed that young adults who frequently participated

in gambling activities also participated heavily in crimes. Moreover, a study involving over 20,000 U.S college students conducted by Huang, Jacobs and Derevensky in 2010 reported that female gamblers were more likely to engage in unprotected sex than non-gamblers. Attributes of frequent adolescent's gamblers include chasing losses which could result in compulsive behavior, lying to family and friends and stealing to sustain the habit (Derevensky & Gupta, 2000).

Youth gambling is also associated with low grades in school, cutting classes and longer-term unemployment even in places where employment opportunities are readily available. Finally, Spelvins et al. (2010) reported that difficulties in relating with family and friends were major problems facing compulsive gamblers.

2.6.1 Problem Gambling and participation in gambling and betting among the youths

In the past, pathological gambling was generally considered by many psychiatrists to be a compulsion rather than an addiction (Jabr, 2008). While addiction is described by an intense craving for pleasure, compulsion is primarily the need to relieve extreme anxiety. In the 1980's, the American Psychiatrist Association (APA) classified gambling in the same category with disorders such as kleptomania, hair-pulling (trichotillomania) and pyromania, which are all characterized by impulse-control disorder. Years later, after about 15 years of deliberation, the association moved problem gambling to addiction category. This has led to psychiatrist new understanding of the biology behind pathological gambling leading to development of new approaches towards helping people affected by the phenomena (Spelvins et al., 2010).

As gambling activities become more accessible and acceptable in many parts of the world, chances of a person falling to pathological gambling are significantly enhanced. Statistics shows that in USA, four out of five people have gambled at least once in their life time (Spelvins et al. 2010). In USA and many parts of Europe, Asia and Africa, gambling and gaming are legal economic activities licensed by the government. With the development in communication and internet, a gambler does not have to go to casino any more. With internet connection, access to thousands of betting forum can be accessed from any part of the world right from a computer or a phone. According to studies, close to 6% of Americans suffer serious social and work related interference due to gambling. At least 2 million people lives with gambling addiction (Jabr, 2018).

Over the past two decades, neuroscientists' research has led to development of a new model over how the brain evolves during the process of addiction formation (National Institute on Drug Abuse, 2014). Rewards systems located in the middle of the cranium, forms a link between scattered regions of the brain that are responsible for motivation, memory, movement and pleasure. The reward system releases a chemical messenger, known as dopamine, every time a person

engages in a live activity. Dopamine provides satisfaction waves and encourages the behavior as a form of entertainment (National Institute on Drug Abuse, 2014).

As the brain becomes more used to the addictive substance or behavior, less molecules of dopamine are released creating a reduced effect on the same amount of effort. Consequently, addicts build tolerance, needing larger and more amounts of a substance to attain the desired level of satisfaction (Martin et al, 2010). In severe cases of addiction, withdrawal leads to physical illness as the brain is deprived of dopamine. As a person consumes more of a substance, it becomes harder to stop the habit.

Research has shown that pathological gamblers and reward seekers have many impulsive genetic predispositions to drug addicts. In a similar way a drug addict will need increasingly higher hits to get high, gamblers with compulsive tendencies pursue increasingly riskier venture. Additionally, both gamblers and substance addicts experience severe withdrawal symptoms when they become separated with the thrill or the chemical their systems desire (National Institute on Drug Abuse, 2014). In both cases, certain researchers believe that both are vulnerable owing to their inherently underactive circuitry systems which explain their need to search for external thrills in the first place.

Moreover, Neuroscientists have determined that gambling leads to similar brain circuits' reaction as drugs. According to the National Institute on Drug Abuse(2014), electrical activity and blood flow studies as people's brains complete various computer tasks that mimic casino games has been the primary source of the new insight. In two different studies conducted in University of Amsterdam and Yale University, a measure of pathological gamblers impulsivity during a test revealed that they had substantially reduced levels of electrical activity in the brain prefrontal regions that suppress instincts and aids people assess risks (Jabr, 2013)

Further evidence of the relationship between compulsive gambling and drug addiction was brought out by the studies related to Parkinson's disease. The disease is caused by death of neurons that produces dopamine in a section of the brain and is characterized by tremors and muscle stiffness (Martin et al, 2010). Researchers discovered that between two to seven percent of people with Parkinson's disease are compulsive gamblers. Treatment of the condition involves taking drugs containing dopamine such as levopoda. Researchers concluded that the resulting influx of chemicals leads to a brain modification to an extent that risks and rewards becomes more appealing and resistance of rash decisions is substantially reduced or eliminated (Jabr, 2013).

The study of compulsive gambling has led to a new definition of addiction. Scientist and experts currently agree that addiction is no longer defined narrowly as simply dependency on

chemical, but broadly as perpetual pursuit of a rewarding experience with little consideration of the severe aftermath repercussions (Jabr, 2013). The study has proved that brain chemical changes are not only caused by ingestion of a drug into the system, but also as a result of involvement in any activity.

2.7 Theoretical framework

In an attempt to explain the factors influencing gambling activities among the youths, the study was conceptualized using two theories; the theory of probability distribution and the prospect theory.

2.7.1 Probability distribution theory

Players usually prefer to risk small amounts with hopes of winning large figures. Gambling is probabilistic in nature although in many games, determining chances of winning may be impossible. While some gambling activities are purely based on chance, certain forms such as sports betting apply probability theory extensively. Both the gambler and the bookmaker (The betting company) often make informed conclusions and the better the precision of the calculations made, the higher the chances of winning.

The theory of probability is associated with a number of proponents with the earliest being a correspondent between De Mere who was a gambler and Blaise Pascal. Pascal came up with Classical probability method which suppose that if a game has “ n ” equally likely outcomes, and “ m ” outcomes correspond to winning, then the probability of winning may be computes as m/n (Polansky, n.d). Since the theory required that outcomes to have likely chances of occurrence, James Bernouli came up with frequency method in 1713. Abraham De Moivre advanced the theory further by creating tools such as the multiplication rule in 1718. Pierre-Simon Laplace presented a mathematical theory of probability in 1812 for application in sciences. Andrey Kolmogorov developed the rigorous approach in use today In 1933 (Polansky, n.d).

Methods of probability theory such as normal distribution and the tree diagram can be applied. To illustrate how probability theory applies in betting, a match can be chosen, for instance between Gormahia and AFC Leopard. The betting company will come up with three odds such as a Gormahia winning (1), drawing (X) or losing (2). Each of these odds will be assigned with a multiple figure based on the expected chances of winning loosing or drawing.

Assuming that the betting company approximate that Gormahia chances of winning is 45% and that the possibility of a draw is 25%, the chances of team loosing will be 30%. After this estimation, the company will expect that 45% of the players will bet for winning and 30% for winning while 25% will bet for a draw. Assuming that each odd is to be assigned a multiple such as

1.75 for winning, 2.0 for a draw and 2.6 for losing, calculations are made to determine profit likely to be made.

To illustrate the relevance of the probability theory, an illustration can be used. If for example playing under each of the three options players spend Sh.100 per bet, the total collection will be Sh.300. Only one out of the three odds will one emerge a winning bet. Assuming that Gormahia wins, the company will pay out Sh. $100 \times 1.75 = \text{Sh}175$ to the winner and retain Sh. 125. If the odds were for a draw, payout amount will be $\text{Sh}.100 \times 2.0 = \text{Sh}.200$ out of the total bet amount of Sh300, with Sh. 100 being retained by the company. When it turns out that Gormahia loose the match to AFC leopards, pay out amount will be $\text{Sh}.100 \times 2.6 = \text{Sh}.260$ with the company retaining Sh.40 only. Usually, the bookmaker company will assign higher rates to teams with lower odds of winning and lower rates to teams most likely to win. This example is a typical illustration of betting and gambling theory in practice.

The bookmaker can conduct further calculations to determine the average amount to be retained as follows: $(1/1.75) + (1/2.0) + (1/2.6) = (0.571 + 0.5 + 0.385) = 1.456$. The next step is to divide $1/1.456$ which results in 0.6868 which when converted into percentage imply that the average payout will be 68.68%. The amount to be retained by the bookmaker will be 31.32%. When millions of players participate I a particular bet, the company retains a substantial amount irrespective of which team wins.

Normally, only a few players win since if every customer were to win, the bookmaker will not exist. The profit margins of the company are increased by careful analysis and fixing rates in such a way that only a significantly smaller number of players win. A careful analysis of the data above can be represented in normal distribution where each odd represent the area under study.

2.7.2 Prospect theory

The prospect theory was developed and tested empirically over a 30 year period by Daniel Kahneman and Tversky in 1979. It studied how people evaluate and manage risks and uncertainties. The dual researcher commenced their work by investigating the contradictions and apparent anomalies in human behavior (Watkins, 1996). When subjects are offered a choice formulated in a particular way, they are likely to display risk aversion and when the same subjects are offered the same choice but formulated in a different way, they are likely to display risk-seeking behavior. For instance, a person may walk prefer to walk about a kilometer away to buy a pair of jeans at Sh.700 instead of Sh1000 but would not walk that far to buy a television set at Sh. 35,400 instead of sh34,100.

The two researchers demonstrated that people normally have different attitudes towards risks related to gains and towards those concerning losses (Watkins, 1996). For example, if a person is given a choice between getting an assured amount of Sh. 10,000 or having a 50% chance of getting Sh. 25,000, most people go for Sh. 10,000 with certainty and forgo the 50% chance of getting Sh. 25,000 despite the fact that the mathematical value is 12,500. This is what risk aversion entails. However, when the same people are confronted with certain losses versus uncertain one, they may not always choose the least risky. This tendency is referred to as risk seeking. According to Watkins (1996), this asymmetry of human choices is not purely irrational but must be recognized as an attribute that people portray.

In relation to this study, people tend to magnify their odds of winning whenever participating in gambling and betting activities. In a different experiment, when students were offered \$30 and given the option of flipping a coin to win or lose an additional \$9, 70% opted to flip the coin. The same students were offered \$30 for certain with an opportunity to flip a coin where they would receive either \$21 or 39. Only 43% of the students opted to flip the coin.

Some of the difficulties of understanding human behavior under risks have to do with the problem of people making correct decisions based on the subjective calculations of probabilities which may relatively differ from the true probabilities. Other times, the risk exposure is influenced by factors outside the normal assessment of probabilities which constitutes the basis of this study.

2.8 Conceptual Framework

The purpose of the study was to determine to what level certain variables here in referred to as the dependent variable affect the independent variable. The conceptual framework as highlighted by Robinson (2002) is usually to illustrate how the system of concepts, expectations, beliefs, assumptions, and theories informs and support the research and forms a key part of the research design. In this study, the independent variable is the rate of participation in gambling and betting activities. The dependent variable includes the level of incomes, the level of education, the media advertisement and commercials and the attitudes held by people towards gambling and betting activities. The conceptual framework illustrates diagrammatically how these variables relate to and how the moderating variables are factored in.

Independent Variables

Dependent Variable

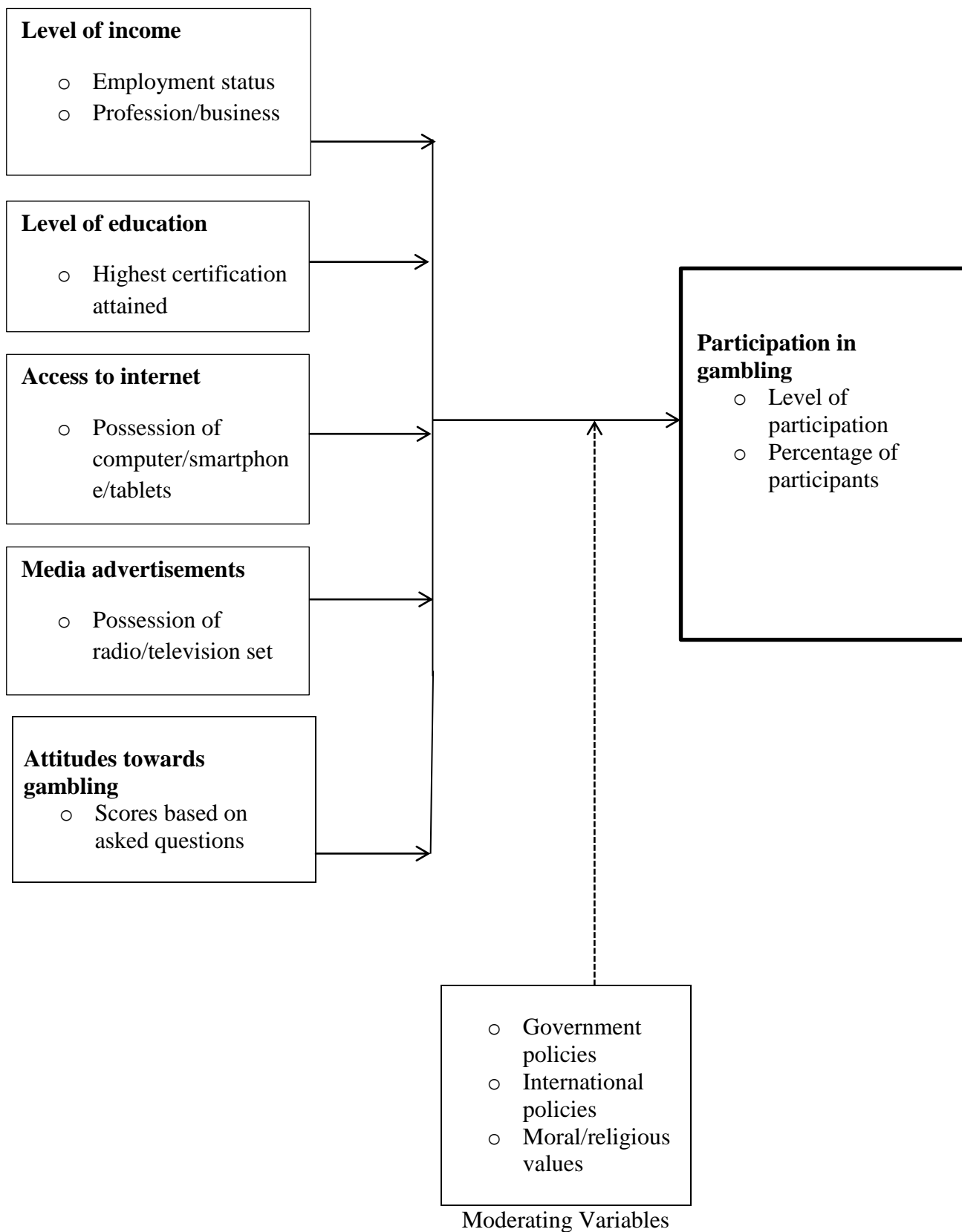


Figure 1: Conceptual framework on economic and social factors influencing participation in Gambling and betting among the youths.

In regard to how the variables are related, taking, for instance, the independent variable of the level of incomes, participation in gambling and betting requires wagering of money which is part of the participant's income. It is conceptualized that there is a likely positive or negative influence of the level of income on participation in gambling and betting which the study strived to determine. The data collected was to help determine how this two dependent and independent variable are related. Similarly, while some gambling and betting activities require critical analysis of possible outcomes while others are largely dependent on chance, it was conceptualized that there is a dependent relationship between the level of academic achievement and participation in gambling.

The moderating variables are the government policies and the international laws related to gambling and betting. Most major gambling and betting companies are offering an online platform in addition to other forms of participation available. The intervening variables are the religious and moral values of the people regarding participation in gambling and betting. There is, therefore, a dependent relationship between access to internet and participation in gambling and betting. People learn about the existence of betting companies through the media advertisement and through testimonials of previous winners, hence participation in betting is heavily dependent on media. The attitude held by a person either positively or negatively influence participation in gambling and betting.

2.9 Knowledge Gap

While millions of Kenyans participates in gambling and betting every day, information regarding factors influencing participation is scattered and not readily available. The study intended to consolidate information regarding such factors for future application by parties involved in correcting ills resulting from participation gambling and betting.

This study intended to bring to the attention of the stakeholder's problems resulting from participation in gambling and betting and advocating for the formation of gambling and betting commission. Further, the essence of this project was to create a foundation of knowledge upon which, parties planning to execute projects related to the emancipation of the youth can use to advise the youths to participate responsibly or avoid gambling and betting.

2.10 Summary of literature review

The literature in this chapter has clearly elaborated on how gambling and betting could be economically beneficial to the government for generating revenues through taxation. Some States such as Macau and Cities such as Las Vegas economy is largely dependent on gambling for economic survival. However, the long-term impact of participation in gambling leads to a heavy social as well as economic cost. In Macau, the social cost resulting from gambling is in hundreds of

million dollars. In Kenya, the country is not prepared to handle problem gambling and betting unlike in other countries such as U.K and U.S.A where bodies to rehabilitate the addicts are in existence. The literature has reviewed a number of factors influencing participation in gambling and betting in accordance with the objectives of the study. A conceptual framework illustrate how dependent variables such as education, level of incomes, media advertisement access to internet and people's attitudes affect participation in gambling and betting. Finally, the review concludes by outlining the knowledge gap in the study of gambling and betting in Kenya and beyond.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter covers a discussion of the research design, a methodology that was adopted by the study, description of the research design, target population, sampling procedures, data collection procedures, data collection instruments and data analysis.

3.2 Research design

The study on socioeconomic factors influencing participation in gambling and betting adopted a descriptive survey. According to Donald and Pamela (2011), a descriptive research design is concerned with determining how, who, what where, when and how much variables affect each other. A descriptive survey design was appropriate for this study as it allowed coverage of a wide population. The aim of a descriptive study is to describe phenomena associated with the target population, in this case, the problems caused by participation in gambling and betting among the youths. The advantage of the chosen survey method is the cost implication and relevance of the method in collecting the required information. Moreover, the design was preferred because it has the capacity to elicit standardized responses where standard questions were asked by the researcher. This is consistent with what Levin & Gelles (1999) postulates.

3.3 Target Population

Target population refers to the population which the researcher use to conduct a study from which generalized conclusion about the entire population is made. Lavrakas (2008) defines a population as any finite or infinite collection of subjects for the purposes of an inquiry. The target group of this study was the youths between the ages of 15 and 35 years in Nakuru municipality. According to Nakuru County Integrated Plan (2013), Nakuru Municipality was projected to have a population of 390,101 residents by the end of 2017. In April 2018, the researcher approximated the total population to be 400,000 residents. The percentage population of those in ages between 15 and 35 according to Kenya Population Datasheet (2011) is 34%. Applying this to Nakuru's scenario, the target population for this research was, therefore, 136,000. The population was spread between low income, middle income, and high-income areas. Nakuru town west had a population density of 774 persons per square kilometer while Nakuru town east had a population density of 2700 persons per square kilometer (Nakuru County Integrated Plan, 2013).

Table 3.1 Target population distribution

Category	Approximate population size	Percent
1. Keptembwa	32,000	23.53
2. Langalanga	18,000	13.24
3. Schools	25,000	18.38
4. Section 58	5,000	3.66
5. Other Estates	56,000	41.18
	136,000	100

3.4 Sample size and Sampling procedures

This part presents the sample size that was selected and the sampling procedures used for the study.

3.4.1 Sample size

A sample size is a representative from a given subject population. In the case of this study, a sample was crucial in studying the entire population would have been both time-consuming and extremely costly as the population is relatively large. According to Kothari (2004), a sample is a collection of units chosen from the universe to represent it. A sample is necessitated when the population is large as using the entire population for a study will be insufficiently precise and will lack the capacity to reject a false hypothesis in addition to being a waste of resources and time. As such, before the study was conducted, necessary steps to determine the sample size were carried out.

A sample should be practical and as inexpensive as possible to enable data collection from a sample rather than an entire population. However, there exists a level of uncertainty as for the data at times fail to reflect the population's behaviors, beliefs, symptoms and traits (Mugenda and Mugenda, 2003). Sampling process involves selection of a number of individuals in such a way that the chosen individual adequately represents the large group from which they were selected for the purpose of a study.

Stratified sampling technique was used to represent the four different strata of the population which include low-income participants, middle-income participants, high-income participants and participants in learning institutions.

Sample size was computed based on the following formula;

$$n = N / (1 + Ne^2)$$

Where: N= Target Population (136,000)

n= Sample size

e= significance level (7.5%)

$$n = 136,000 / (1 + 136,000 \times 0.075^2)$$

$$= 177.55$$

The level of significance is approximated at 7.5% owing to the fact that exact population data of the youths in the target areas were not available. The study thus used a sample size of 178 respondents.

3.4.2 Sampling Procedure

For the purpose of this study, the researcher used stratified random sampling from four strata of the population namely students in colleges and Universities around the town, Kaptebwa that represented the low income with low education population, Section 58 as a representative of the high-income earners and Langalanga that targeted the middle-income earners. Although the exact population size of these areas is not known, inference from the population density based on the constituency in which each location is situated was made.

The following table represents the procedure of sample selection based on the strata identified on the basis of proportional allocation.

Figure 3.2 Distribution of the sample size

Category	population size	Sample size
1. Keptembwa	32,000	71
2. Langalanga	18,000	40
3. Schools	25,000	56
4. Section 58	5,000	11
	136,000	178

3.5 Research instruments

Primary data collection method was adopted by the study. A sum total of 178 questionnaires were obtained through Krejcie and Morgan Formula which was used for the study distributed according to the population density in the stratified areas. The survey adopted the use of questionnaires as they allow collection of a substantially large amount of data over a short period of time. Each item in the questionnaire was designed in such a way that it would address the data required for each objective and provide an answer to the research question as suggested by (Mugenda and Mugenda, 2003). Moreover, the study targeted a large population and in order to be fully representative, the sample size had to be relatively large, making use of the questionnaire more appropriate. Questions were categorized into structured and unstructured. The unstructured ones required the participant to offer some explanations and details to facilitate the realization of the desired objectives.

3.5.1 Piloting of the instruments

The questionnaire was pilot tested in the ideal environment in which the research was conducted by issuing a few questionnaires to individuals in each stratum. The researcher asked the respondent to give an opinion on areas that they felt needed to be improved. Based on the feedback in terms of how the respondents answered the included questions and suggestion made on how to make the questionnaire more appropriate, the necessary changes were made. This helped to ensure that the administered questionnaire used to collect the data for the required findings was relevant and applicable to realizing the desired objectives.

3.5.2 The validity of the study instruments

A research is only valid when it studies what it set out to study. Kothari (2009) argues that validity is critical as an indicator to the degree by which the survey instrument measures what it is actually supposed to measure. Validity may also be said to be the extent to which a concept, measurement or conclusion will be well founded and level of correspondence to the real world. Mugenda and Mugenda (2003) define validity as the extent to which an instrument used in a study will measure what it is designed to measure. While it was hard to measure the validity of a research instrument, inference to the same was made. The researcher relied on the professional judgment of the supervisor on the extent to which the research instrument was valid. The researcher, with the help of the help of a trained research assistant issued 18 questionnaires to respondents in the specific areas under study. The respondents, after filing the questionnaires were asked to give their opinion on areas that they would suggest improvements based on the content, constructs, language and possible face validity. Relevant suggestions were incorporated in the final questionnaire.

3.5.3 Reliability of the study instruments

When an instrument is reliable, administration of the measure to a subject twice over the duration of time will yield the same results. According to Zuckmand (2000), Reliability is an indicator of the consistency and stability with which a data collection instruments are capable of measuring a concept. Since a measure is said to have a high reliability when it provides similar result under separate conditions, the researcher split the pilot sample into two and used split-half reliability procedure. This involved testing the consistency using the odd and even numbers of the questions in the questionnaire. The entire instrument was then administered to a sample of respondents during the pilot testing exercise. For each randomly divided half, scores were calculated. Reliability coefficient was computed using the scores obtained by applying the formula below:

$$r = \frac{N\sum xy - (\sum x)(\sum y)}{\sqrt{[N\sum x^2 - (\sum x)^2][N\sum y^2 - (\sum y)^2]}}$$

Where:

- N = number of pairs of scores
- $\sum xy$ = sum of the products of paired scores
- $\sum x$ = sum of x scores
- $\sum y$ = sum of y scores
- $\sum x^2$ = sum of squared x scores
- $\sum y^2$ = sum of squared y scores

The researcher used the scores on the section testing the Attitudes Towards Gambling (ATG) to calculate the coefficient of correlation. For the two halves split by arranging even and odd numbers separately, the average scores were tabulated for the eight questions where the first half was taken as X and the second half constituted values of Y. The coefficient of correlation was 0.866. This indicates a high correlation between the half split data and thus, the research tool was approved as reliable.

3.6 Data collection procedure

The researcher obtained a letter of authorization to conduct the study from the University of Nairobi and from the National Commission for Science, Technology and Innovation (NACOSTI). The research assistant was trained in how to collect the data and to understand the expected responses.

Research questionnaires were administered to the respondents and collected on the same day while others were collected on the following day after they were issued. Where necessary, the researcher and the research assistant accorded the respondents the necessary assistance, especially where the questions appeared technical or where the respondents had language problems or poor writing skills. Each questionnaire was attached to an introductory letter explaining the purpose of the study as well as the authorization letter as proof of permission to conduct the research.

3.7 Data analysis techniques

Prior to data analysis, data processing was conducted. This involved carrying out editing with the aim of detecting errors, omissions and classification of data in common categories where possible. Descriptive statistics enable the researcher to describe the data meaningfully in describing the distribution of the study object especially in terms of quantities, was presented statistically using frequency distributions, proportions and percentages of the sampled population demographics. The data was analyzed using SPSS software based on the objectives of the study. Data was then presented in tables and necessary descriptions given where the data collected was descriptive in nature.

3.8 Operationalization of Variables

The measures enhance the chances of constructing meaningful data collection instrument. Since the variables fall in the range of ratio scales and intervals, they are viewed as operational. According to Mugenda&Mugenda, the operational definition of a concept makes it measurable and is done by looking at the indicators, the behavioral dimensions and the properties denoted by the concept that makes it measurable and observable.

Table 3.3: Operational definition of variables and measuring indicators

objective	Variable indicators	Means of measuring	Measurement scale	Analytic tools
To determine the influence of the level of income on gambling and betting participation among the youths	Employment status Profession or business	% of participant per certain income interval	Ratio scale	Frequency distribution Tables and standard deviations
To determine the extent to which media advertisement influence the participation in gambling and betting among the youths	Possession of computers and smartphones	Percentage of participants who played due to media influence	Ratio	Frequency distribution table, mean and standard deviations

To determine the extent to which the access to internet influence gambling and betting participation among the youths	Number of people who have access to the internet	Percentage of the participant gambling online	Ratio	Frequency distribution, mean and standard deviations
To assess the extent to which the level of education influence gambling and betting participation among the youths	Highest level of education	% of people at each level of education from primary to tertiary	Ratio	Frequency distribution tables
To determine the extent to which the attitude towards gambling influence gambling and betting participation among the youths.	-willingness to disclose gambling behavior -frequency of betting	Assigning scores on a scale from 1 to 5	Ordinal	Frequency distribution tables, mean and standard deviations

3.9 Ethical Considerations

Ethical considerations require that a researcher must systematize, understand and defend concepts of right and wrong conduct. The considerations entail the principles within which the researcher must adhere to while conducting a research. The researcher authorization from NACOSTI and received a letter from University of Nairobi authorization to conduct the study. Due to the sensitivity of some data to be collected, the respondents were guaranteed of their privacy and confidentiality. The researcher did not make any promises of incentives or gifts to coerce or encourage participation in obtaining feedback from the respondents. Data and information collected was treated with utmost propriety and was not be used for any other unauthorized purposes. Moreover, the researcher ensured that the findings of the research are general and not specific to an individual or an organization in particular. Finally, where permits or necessary authorization was required to collect data, the researcher ascertained that all requirements were met.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter contains data analysis presentation, findings, and discussion pertaining to the research study in line with the predetermined objectives. The study, in general, was aimed at pointing out the social and economic factors that influence participation in gambling and betting especially among the youths. To facilitate the realization of the general objective, the researcher identified several objectives. The specific objectives of the study were: The influence of level of income on participation in gambling and betting, influence of the media advertisement on participation in gambling and betting, influence of the attitudes towards gambling and betting on participation in gambling and betting, influence of the level of education on betting and gambling and influence of access to internet on participation in gambling and betting programs.

4.2 Questionnaire response rate

As determined in chapter three using Krejcie and Morgan Formula, the researcher issued a total of 178 questionnaires in the four identified strata that were to be covered during the study. Out of the 178 questionnaires issued to the respondents, 152 questionnaires were returned adequately filled. Mugenda and Mugenda (2003) state that, for the purposes of a particular study, a 50% return rate is adequate, 60% is relatively good while 70% is considered very good. Since the study achieved 85.4% return rate, the researcher considers this substantially sufficient for data analysis, presentation of findings and making conclusions.

4.3 Demographic and respondents' profile information

Several demographic related questions were included in the questionnaire in the section involving general background information. These included the gender, marital status, age, place of residence and level of education attained. Part of the general background questions asked was significantly helpful in the classification of the data for analysis during the study.

4.3.1 Gender distribution of the respondents

The study involved both male and female respondent. Female respondents were more than the male respondents. Out of the 152 returned questionnaires 64 (42.1%) indicated being male while 88 (57.9%) indicated they were female as shown in table 4.1.

Table 4.1: Gender distribution of the respondents

Gender	Frequency	Percent	Cumulative percentage
Male	64	42.1	42.1
Female	88	57.9	100
Total	152	100.0	

Source: Survey data, (2018)

4.3.2 Age bracket (years) of the respondents

The findings presented in table 4.2 shows the distribution of the respondents targeted in the study in terms of age bracket, 2(1.3%) were between age 15 and 18, 37 (24.3%) were of age between 19 and 22, 54 (35.5%) were between the age of 23 and 25, 54 (35.5%) were between age 26 and 30 while 26 (17.1%) were between the ages 31 and 35. Evidently, the participants were well distributed from early to late youth.

Table 4.2: Age bracket based distribution of respondents

Age	Frequency	Percentage	Cumulative percentage
15-18	2	1.3	1.3
19-22	37	24.3	25.7
23-25	54	35.5	61.2
26-30	33	21.7	82.9
31-35	26	17.1	100.0
Total	152	100.0	

Source: Survey data, (2018)

4.3.3 Highest Level of education attained by the respondents

The findings on the highest level of education attained by the respondents were categorized and presented in table 4.3. The results show that 74.3% (113 out of 152) of the respondents had attained college diplomas and certificates or university degree. 17.1% had high school qualifications and 4.6% had a post-graduate level of education. 3.9% of the participants indicated having primary school level of education. All the participants had basic education that enabled them to fill the questionnaire which was necessary for the purpose of this study.

Table 4.3: Highest level of education attained by the respondents

Education level	Frequency	Percentage	Cumulative percentage
Primary	6	3.9	3.9
Secondary	26	17.1	21.1
College/University	113	74.3	95.4
Post graduate	7	4.6	100
Total	152	100	

Source: Survey data, (2018)

4.3.4 Estate of Residence of the respondents

Table 4.4 represents the distribution of respondents in terms of their location of residence. The students in colleges and University were assumed to be residents in the area surrounding the location of the college and universities. Out of the 152 returned questionnaires, it was determined that 7.2% (11) lived in Section 58, 22.4% (34) lived in Langalanga, 36.2% (55) lived in colleges and Universities and 34.2% (52 respondents) live in Kaptwembwa.

Table 4.4: Estate of residents of the respondents

Residence	Frequency	Percentage	Cumulative Percentage
Section 58	11	7.2	7.2
Langalanga	34	22.4	29.6
Universities/colleges	55	36.2	65.8
Kaptwembwa	52	34.2	100
Total	152	100	

Source: Survey data, (2018)

Out of the 152 returned questionnaires, 58 respondents, which represented 38.2%, confirmed having participated in one form of gambling or betting activity. Seven respondents indicated that they participate almost on a daily basis while 30 out of 58 indicated participating at least once a week or several times in a month. Table 4.5 shows the distribution of the number of times respondents participated in gambling and betting

Table 4.5 Distribution of frequency of participation in gambling and betting per month

No of times	Frequency	Percentage	Cumulative percent
0	94	61.8	61.8
1	6	3.9	65.8
2	13	8.6	74.3
3	2	1.3	75.7
4	7	4.6	80.3
5	4	2.6	82.9
7	1	0.7	83.6
8	5	3.3	86.8
9	1	0.7	87.5
10	8	5.3	92.8
12	2	1.3	94.1
14	2	1.3	95.4
25	1	0.7	96.1
30	6	3.9	100
Total	152	100	

Source: Survey, (2018)

The majority of the participants (47 out of 58) indicated that they participated in sports betting alone, Four indicated participating in media based gambling such as sending SMS during radio and television shows with the hope of winning money, five indicated having participated in machine gambling while two declared having been involved in a combination of gambling methods and betting activities. Table 4.6 shows the distribution of participants in various forms of gambling and betting

Table 4.6: Distribution of gamblers in different forms of gambling and betting

	Frequency	Percent	Cumulative
Sports Betting	47	81.03	81.03
Machine gambling	5	8.62	89.65
Media based gambling	4	6.9	96.55
Casino	0	0	96.55
Combination	2	3.45	100
Total	58	100	

Source: Survey (2018)

Among those who participate in gambling and betting, 86.2% indicated having won money through gambling and betting. However, only one person (1.72%) declared having won a substantial amount of money. 86.2% of the respondents confessed having felt a compulsion to bet or gamble even when they thought it was a bad idea to do so. Some of the factors that were pointed out as compelling participants to participate were: media advertisement of winners holding large cheques after winning huge sums of money, peer influence, sports fanaticism and desire to win money, desire to get rich overnight, lack of proper employment, idleness, lack of values among the participants and as a form of entertainment.

Respondents outlined many factors that they considered to have an influence on people's tendency to participate in gambling and betting. Among the influencing factors were: The possibility of winning large sums of money after placing only a small amount of money, validation of one's ability to predict game results, as proof of loyalty to one's team to an extent that one can place any amount believing that it is worth it, proof of confidence in the team that a participant is in support of, for fun, addiction to gambling, frequent media advertisement and promotions, regular testimonials of winners holding huge checks in television and audio celebrations in radio, being idle or lack of proper job to engage in, poor parental guidance, peer pressure, desire to get rich instantly and ignorance. The most cited reasons were peer pressure, desire for instant wealth and the activities of the media such as advertisements and testimonials from participants who had emerged winners.

4.4 Level of incomes and participation in Gambling and betting

The purpose of this section was to determine the influence of the level of incomes on gambling and betting. The study objectives were to establish whether the earnings of a person

influence their tendency to participate in gambling and betting. Table 4.7 shows the distribution of incomes of the respondents

Table 4.7: Distribution of respondents' income level

Level of income	frequency	percentage	Cumulative Frequency
Less than 10,000	78	51.3	51.3
10,000- 20,000	28	18.4	69.7
20,000-30,000	16	10.5	80.3
30,000-40,000	15	9.9	90.1
40,000 and above	15	9.9	100
Total	152	100	

Source: Survey data, (2018)

From Table 4.7, those who earn less than 10,000 a month were 78 (51.3%), those who earn between 10,000 and 20,000 were 28 (18.4%), and those who make 20,000 to 30,000 were 16 (10.5%) while those between 30,000 and 40,000 brackets of income were equal to those who make above 40,000 with each class having 15 (9.9%) respondents.

Out of the 58 respondents who indicated that they participate in gambling and betting, table 4.8 presents their distribution in the various income brackets. It emerged that the bulk percentage of the respondents in the lower income classes as presented in table 4.8.

Table 4.8: Participants in gambling and betting against income levels

Income	Frequency	Percent	Cumulative Percent
Less than 10,000	34	58.62	58.62
10,000- 20,000	15	25.86	84.48
20,000-30,000	6	10.35	94.38
30,000-40,000	2	3.45	98.28
40,000 and above	1	1.72	100
Total	58	100	

Source: Survey, (2018)

Out of the 58 who participates in gambling and betting, 34 (58.62%) indicated that they earn Sh.10,000 a month or less. 15 (25.86%) were the income bracket between 10,000 and 20,000 while 6 (10.35%) fell in the income level between 20,000 and 30,000. Only 2 and 1 were in the income levels between 30,000 and 40,000 and above 40,000 respectively. The findings show that there is a negative correlation between income levels and the tendency to participate in gambling and betting. Those who earn less are more likely to participate in gambling and betting.

When the respondents were asked to give their opinion on whether the level of income influence a person's tendency to participate in gambling and betting, 116 people responded affirmatively while 36 were on the negative. 105 people indicated that increase in a person's income will not increase the amount spent on gambling and betting. Some of the reasons cited for this are: People gamble to supplement their income hence increase in income will, in fact, reduce the desire to win money, a person who earns more will not be easily tempted to participate because they already have enough and that it is the poor who mainly participate because they have no way of making millions in their poverty. Those who thought that increase in incomes would lead to increase in the amount spent on gambling and betting supported their answer by arguing that when the incomes increases, the surplus amount available for gambling and betting also increases. Moreover, those who gamble for entertainment have more disposal income to indulge themselves even more.

Related research conducted in Maryland and Virginia in the United States provided strong evidence that public lotteries attract more poor people. To participate in a lottery, only a small amount of money is put on the table for wagering and this is within the capacity of the low-income earners. In Virginia, the heaviest participants in the lottery were from households with income levels of \$15,000 per year and below. Sherman (2011) states that a research conducted by Duke University in 1999, participants in gambling increased as people's income increases but only up to \$100,000. The highest per capita spending was observed to be from those who earn less than \$50,000.

Evidently, it is thus concluded that the income levels are an important determinant as to whether a person will participate in gambling and betting. Increase in income does not lead to increase in participation in gambling and betting. Many people will stop gambling and betting when they have more money.

4.5 Media advertisement and participation in gambling and betting

The objective of the study in this section was to determine the influence of the media advertisements on participation in gambling and betting. The respondents were required to indicate a score on questions asked where a score of one indicated that the respondent strongly disagreed, a score of two indicated that they disagreed, a score of three indicated average, a score of four indicated agreement while a score of five indicated that the respondent strongly agreed. Table 4.9 shows how the respondents responded to the various questions.

Table 4.9: Scores on media advertisement and participation in Gambling and betting

	Strongly disagreed	Disagree	Average	Agree	Strongly agree	Mean	Standard deviation
The Influence of media on gambling and betting	8	8	18	30	88	4.20	1.163
Influence of media on the growth of gambling and betting industry	6	30	10	16	90	4.64	0.841
Some gambling companies would not exist without media	18	6	18	21	89	4.03	1.393
Influence media on increase in gambling and betting programs	12	0	12	41	87	4.26	1.142
Believe that the television and radio winners testimonials are real and truthful	58	39	29	9	17	2.26	1.326
Influence of winners testimonials on participation of the youths in gambling and betting	6	3	24	55	64	4.11	1.004
Level of support to display lump sum winners on television and radio	92	27	20	5	8	1.75	1.135

Source: Survey data, (2018)

The study findings were that 65.8% (88 respondents) strongly agreed while 23% (30 respondents) agreed that the media platforms are influential on participation in gambling and betting. Only 11.2% (18 respondents) of the sample selected indicated that the media has little to no influence. Out of a maximum of 5 scores, media influence had a mean score of 4.38 with a standard

deviation of 1.127. This indicates a high level of influence of the media on participation in gambling.

Those who either strongly agreed or agreed were 76.3% (90 respondents) and 19.7% (16 respondents) of the sample population respectively that the growth of gambling and betting industry largely depended on the media. Only about 3.9% (10 respondents) of the sample size refuted the claim that the media influenced the growth of betting and gambling industry. Out of a maximum of five scores, media influence on the growth of the internet garnered an average of 4.64 with a standard deviation of 0.841. This indicates that growth of the betting industry is highly influenced by the media advertisements

On whether some companies would exist without the media, 89 respondents (58.6%) and 21 (13.8%) respondents strongly agreed and agreed respectively that some gambling companies would not exist in absence of the media. 18 (11.8%) respondents showed uncertainty while another 18 (11.8%) and 6 (3.9%) respondents strongly disagreed and disagreed respectively. The average score in support of the fact that some gambling and betting games would not exist in absence of the media was 4.03 with a standard deviation of 1.393. This indicates a high level of influence

A total of 87 respondents (57.2%) were in favor of the point that increases in betting companies and programs were as a result of media activities. About 26.9% of the respondents were neutral on this while 7.9% disagreed. The average score was 4.26 with a standard deviation of 1.142. Again, this indicates a high level of influence.

In regard to authenticity of displayed winners, 58 respondents (38.2%) and 39 (25.7%) respondents strongly disagreed and disagreed respectively that the winners displayed on television and radios were real winners. 29 (19.1%) respondents indicated neutral while only a total of 28 (17.1%) were convinced that those who appear on winning testimonials were real winners. Out of a maximum score of 5, the mean score was 2.26 with a standard deviation of 1.326. This indicates a low level of influence.

A total of 119 (78.3%) respondents either agreed or strongly agreed that the television and radio winning testimonials have an influence in encouraging participation in gambling and betting. 24 (15.8%) respondents were neutral while (9) 5.9% either disagreed or strongly disagreed. The average score was 4.11 with a standard deviation of 1.004. This indicates a relatively high level of influence

While 92 (60.5%) respondents and 27 (17.8%) respondents strongly disapproved or disapproved respectively the airing of winners on public media, 20 (13.2%) respondents were

neutral while 13 8.6% in total approved the same. The average score out of five was 1.75 with a standard deviation of 1.135. This indicates that people highly disprove the public airing of winners.

Researchers in the U.S concluded that young gamblers are significantly influenced by lottery, betting and gambling advertisements. The print media, billboards and viewing the commercials on television were identified as the three most prevalent forms of advertisement (Fishers et al, 2004). Gambling and betting advertisements are quite appealing and according to Lee, Lemanski and Jun (2008), the exposure to gambling created by the media leads to development of positive attitudes towards the various gambling activities promoted. The more the adverts appear and are viewed, the stronger the intentions to gamble become. Thus, the findings of this research work are consistent to what previous researchers in the same field discovered earlier.

4.6 Attitudes Toward Gambling (ATG) and participation in gambling and betting

This section was aimed at determining whether the attitudes held by people contribute any influence towards gambling and betting. The researcher used a tool called the ATG-8 developed by the British Gambling Prevalence Commission (BGPC) that comprises of 8 pre-determined questions. Based on the responses obtained, mean is calculated and the totals of all means are tabulated to determine the actual score of attitudes towards gambling. Table 4.10 shows the tabulated scores

Table 4.10: Distribution of scores on attribute towards gambling

ATG-8	Strongly agree	Above average	average	Below average	Strongly disagree	Mean	Std. Deviation
People should have rights to gamble whenever they want	49	9	20	19	55	3.14	1.709
Gambling opportunities are too many	18	6	23	14	91	4.01	1.409
Gambling harm family economic wellbeing	14	3	28	18	89	4.19	1.259
when well balanced, gambling is beneficial to society	12	3	27	12	98	2.73	1.509
Gambling is entertaining	50	15	46	8	33	2.83	1.560
Many people who gamble are well informed	49	16	35	16	36	2.53	1.611
Gambling leads to addiction	63	27	14	15	33	4.38	1.275
Gambling leads to increase in crimes	12	8	9	5	118	3.92	1.320
Total						27.73	

Source: Survey, (2018)

The findings were that on the question of whether people should freely have the rights to choose to gamble or not, those in agreement were almost the same as that in disagreement. The average score was 3.14. 59.9% (91) respondents strongly agreed that gambling opportunities are too many. 9.2% (14) agreed, 15.1% (23) were neutral, 3.9% disagreed while 11.8% strongly disagreed. The average score was 4.01 with a standard deviation of 1.409.

Out of a maximum score of five, the average score on whether gambling harm family economic wellbeing was 4.19 with a standard deviation of 1.258. With regard to the proposition that gambling can be beneficial to society when well balanced, the average score was 2.73 out of 5 with a standard deviation of 1.509. With regard to whether gambling is entertaining, the average score was 2.83 out of 5 with a standard deviation of 1.560. Many people did not agree with the statement that people who gamble are well informed with the average score being 2.53 out of 5 at a standard deviation of 1.611. The average score on whether gambling lead to addiction was 4.38 out of 5 at the standard deviation of 1.275. Finally, the question of whether gambling leads to increase in crimes had a mean score 3.92 at a standard deviation of 1.320.

Out of the maximum possible score of 40 points (eight questions with a maximum score of five points each), the average score was 27.73 at an average standard deviation of 1.4565 (the average of the sum of all the standard deviations of each Question. This sum is higher than the average score (24 points). It indicates that, in general, the respondents displayed a positive attitude towards gambling.

Previous studies have examined the links between attitudes and behavior. For instance, Strong et al. (2004), basing their studies on what had been researched earlier conducted a fresh study and found out that gambling frequency had an incremental scale of validity that could be predicted by the attitudes toward gambling. According to Moore and Ohtuska (1999), subjective norms and attitudes are indirect predictors of participation in gambling behavior. Martin et al. (2010) found out that family and friends subjective norms, as well as the attitudes and personal traits, had a significant impact on the frequency scale of gambling.

Based on Attitudes Towards Gambling (ATG-8) tool formulated by the British Gambling Prevalence Commission (BGPC), Out of the maximum possible score of 40 points (eight questions with a maximum score of five points each), the average score was 27.73. According to ATG-8 tool, a total average score of less than 24 points (the average score (3) times the number of questions (8) indicates negative attitude. A score above 24, on the other hand, shows a more positive attitude.

According to Gambling Commission (2018), a research conducted in Britain concerning gambling prevalence indicated that on average, many people in Britain have a negative attitude

towards gambling. While the average score for male respondents was 21.7, the average score was 20.3 for their female counter parts. This is below the average score which may be attributed to lower participation as compared to Kenya scenario. Thus, it is concluded that according to the sampled population, the youths in Nakuru have a positive attitude towards gambling and betting in general.

4.7 The highest level of education and participation in gambling and betting

This section was aimed at determining whether the level of education has any influence on participation in gambling and betting. The study sought to determine whether there exists any difference in betting trends based on the level of education of the respondents. Out of the 152 questionnaires that were returned, on a scale of 1 to 5 where 1 represented very weak, 2 represented weakly, 3 represented neutral, 4 represented strong and 5 represented very strong level of influence, 25 indicated a score of 1, 39 indicated a score of 2, 36 indicated a score 3, 31 indicated a score of 4 while 21 indicated a score of 5. This result are displayed in table 4.11

Table 4.11 Distribution of scores on the highest level of education and gambling and betting

	Frequency	Percent	Cumulative Percent
very weak	25	16.4	16.4
weak	39	25.7	42.1
neutral	36	23.7	65.8
strong	31	20.4	86.2
very strong	21	13.8	100.0
Total	152	100.0	

Since the scores were well distributed in all the levels from very week to very strong, table 4.12 is used to represent a descriptive summary of the mean and the standard deviation of the distribution. The mean was 2.89 with a standard deviation of 1.293. The results show that the level of influence of education on gambling is relatively low and close to the neutral point.

Table 4.12 Mean and Standard deviation of level of education and gambling and betting

	Minimum	Max.	Mean	Std. Deviation
How would you rate the influence of the level of education on gambling	1	5	2.89	1.293

Source: Survey (2018)

With regards to the question whether people with higher levels of education stands a better chance of winning in gambling and betting, the vast majority (84.2) were of the opinion that high level of education does not increase one's chances of emerging a winner in gambling and betting. Table 4.13 shows the distribution of respondents' answers

Table 4.13: Distribution on education and chances of winning in gambling and betting

	Frequency	Percent	Cumulative Percent
Yes	24	15.8	15.8
No	128	84.2	100.0
Total	152	100.0	

Source: Survey (2018)

Some of the explanations that the respondent gave in support of the negative answer was that many forms of gambling are purely based on chance rather than knowledge, one cannot study and master how to gamble successfully in some games, gambling is guesswork, logic is not helpful in gambling, winning is a matter of luck rather than effort or education, betting successfully does not require a lot of education and highly educated people are not frequent gamblers as compared to lowly educated people.

However, the 15.8% that indicated that people with higher education are better placed than those with lower education had their reasons too. Many wrote that education can increase a participant's chances in games such as sports betting as it enables a person to search for information online on past games, history and opinion of other people in other parts of the world. High education will also help a person to use logic based on past data and facts rather than merely guessing the likely outcome. From past data, a person can calculate the likely probability of team A winning against team B and vice-versa. Additionally, participating in some games will require a person to have the capacity to surf the internet, pay online and to do calculations.

Moreover, the level of education will determine the kind of gambling a participant prefers. While the lowly educated prefer simple purely chance-based games, the educated may prefer complex and advanced games with heavy outlay. Again, while the less educated mainly play to win money, the more educated play for fun and entertainment and money is not the primary motivation. Table 4.14 shows the level of agreement or disagreement that level of education determines the type of gambling a participant chooses

Table 4.14: Level of education and the type of gambling method chosen

	Frequency	Percent	Cumulative Percent
Yes	87	57.2	57.2
No	65	42.8	100.0
Total	152	100.0	

Source: Survey (2018)

Earlier researchers report that gambling is not only prevalent among college students but also the risk to succumb to compulsive gambling exists too (Winters et al. 2007). Blinn-Pike et al. (2007) contradict earlier findings by different researchers that college students are less likely to gamble as compared to the general population. Myrseth (2009) argued that education was not among the likely predictors of pathological gambling. As such, there is some contradiction between the findings of different researchers as to the influence of education on participation in Gambling. Neither has there been any tangible evidence to conclude whether gambling-related issues harm those in colleges and schools more than it does to the general population

However, the findings of this research work conclude that the level of education has a very little influence on participation in gambling and betting. Participants were spread in all levels of education although the middle levels such as secondary and college/university experienced a higher average than postgraduate and primary level educated participants. Further, it can be concluded that high level of education does not in any way increase the chances of a participant winning in gambling.

4.8 The access to the internet and participation in gambling and betting

The objective of this section was to determine whether the access to the internet has any significant influence in gambling and betting activities and the level of youth's participation. The researcher used seven graded questions that allowed the respondents to tick the appropriate rating.

4.8.1 Importance of internet and participation in gambling and betting

The respondents were asked to indicate whether the internet is helpful in gambling and betting. Table 4.15 shows the distribution of those who were affirmative that it does as well as those who were of the negative opinion.

Table 4.15: Importance of internet and participation in gambling and betting

Response	Frequency	Percent	Cumulative Percent
yes	116	76.3	76.3
no	36	23.7	100.0
Total	152	100.0	

Source, Survey (2018)

Out of the 152 participants, 76.3% of the respondents (116) considered the internet an important influencing factor in participation in gambling and betting while 23.7 (36 respondents) did not consider internet all that important in participation in gambling and betting.

Some of the reasons cited for in support of the internet being helpful were that some form of gambling and betting are only available online, the internet is an important source of information helpful to gamblers and the fact that the internet enables a person to participate from anywhere as long as they are connected. Those on the negative side argued that even people who have no access to the internet still gamble by sending SMS (media based gambling), machine gambling and other forms.

4.8.2 The extent of internet influence on participation in gambling and betting

After indicating that the internet is helpful in influencing participation in gambling and betting, this section sort to establish the extent to which the respondent though the internet influenced participation. Table 4.16 shows the distribution of respondents' opinion on the extent of influence.

Table 4.16 Extent of internet influence on participation in gambling and betting

	Frequency	Percent	Cumulative Percent
Very little Influence	9	5.9	5.9
Little influence	6	3.9	9.9
Neutral	16	10.5	20.4
Relatively Influential	47	30.9	51.3
Highly influential	74	48.7	100.0
Total	152	100.0	

Source, Survey (2018)

Only 9 respondents indicated that the internet has very little influence while 6 indicated that internet has little influence. 16 people indicated neutral. 30.9% of the respondent (47 out of 152) indicated that the internet is relatively influential while 48.7% (74 respondents) indicated that

the internet is highly influential on participation in gambling and betting. The average score was 4.13 with a standard deviation of 1.129. Table 4.17 shows the number of people who indicated that the internet use can lead to participation in gambling and betting by people who would normally not participate

Table 4.17: Influence of online sites on people who would normally not participate in gambling and betting

	Frequency	Percent	Cumulative Percent
yes	121	79.6	79.6
no	31	20.4	100.0
Total	152	100.0	

Source, Survey (2018)

The table 4.17 shows that out of 152, 121 people (79.6%) believes that the internet can influence people who do not have gambling tendency to find themselves gambling and betting online. Only 20.4% of the respondents were against the proposition. The explanation for this was that while doing other things online, betting advertisements keep on popping up and betting is as easy as clicking on the link. Even before one fully understands what is happening, they find themselves in the middle of gambling. Those who were against the proposition stated that only those people who are interested in gambling will open such links when they pop up and as such, they in themselves do not influence participation to people who would normally not attend.

4.8.3 Access to the internet and making gambling and betting easier

This section sought to determine that the number of people who supported the proposition that access to the internet makes participation in gambling and betting easy and at the same time, to obtain reasons in support of or against the proposition. Table 4.18 shows the results from the respondents

Table 4.18 Distribution on access to the internet and making gambling and betting easier

	Frequency	Percent	Cumulative Percent
Yes	130	85.5	85.5
No	22	14.5	100.0
Total	152	100.0	

The majority were positive on the question of whether the internet makes gambling easier. 85.5% of the participants indicated that access to internet makes gambling and betting easier while

22 people out of 152 (14.5%) indicated that the internet does not make betting and gambling easier. Some of the reasons that the majority gave for their affirmative responses were that some forms of gambling are only available online, gambling and betting can be accessed through multiple numbers of devices from computers, tablets and smartphones that the user carry with them, access to internet makes it possible to gamble any time of the day and night. Additionally, payment platforms are enabled via the internet while information required participating in any form of gambling and betting is available online.

According to previous findings by other researchers, attractive websites and media advertisement make gambling and betting appear more appealing which is consistent with the youths need for fun, high success, excitement, wealth, escape from reality, relief from financial problems and have even more impact on problem gamblers (Derevensky et al. 2010). Consequently, the research findings that online sites and the internet make gambling and betting easier for participants and thus influence participation is consistent with the work of other researchers.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the research findings, brief discussion, conclusions and recommendations. The findings are organized in accordance with the study objective which include the influence of the level of income on participation in gambling and betting, influence of the media on gambling and betting, influence of the level of education in gambling and betting, influence of the attitudes towards gambling on participation in gambling and betting and the influence of access to internet on participation in gambling and betting among the youths in Nakuru Kenya.

5.2 Summary of findings

The main aim of this study was to determine the socioeconomic factors influencing participation of youths in gambling and betting programs among the youths in Nakuru, Kenya. Five research objectives were formulated to guide the study. The study adopted a descriptive a descriptive survey research design where data was collected through self-administration of questionnaires. The population of the study was Nakuru municipality where using stratified sampling technique, four locations were identified. A sample of 178 questionnaires was issued. Using SPSS, data was analyzed and frequency tables, percentages, mean and standard deviation and coefficient of correlation used in the presentation. From the data analyzed, the findings of this study were presented. Out of 152 respondents who returned their questionnaires, 58 (38.16%) indicated that they participate in gambling and betting.

The first objective intended to establish the extent to which the level of income influences participation in gambling and betting. Those who earn less are more likely to participate in gambling and betting. 76.32% of the sample population responded that level of incomes influences participation in gambling and betting while 23.68% did not think income level influences participation. 69% of the respondents indicated that increase in a person's income will not increase the amount spent on gambling and betting while 31% were in agreement. Some of the reasons cited for this are: People gamble to supplement their income hence increase in income will, in fact, reduce the desire to win money, a person who earns more will not be easily tempted to participate because they already have enough and that it is the poor who mainly participate because they have no way of making millions in their poverty. The findings show that there is a negative correlation between income levels and the tendency to participate in gambling and betting

The second objective sought to establish the extent to which the media advertisement influenced participation in gambling and betting programs. The study findings were that 65.8%

strongly agreed while 23% agreed that the media platforms are influential on participation in gambling and betting. Only 11.2% of the sample selected indicated that the media has little to no influence. Out of a maximum score of 5, the mean score was 2.26 with a standard deviation of 1.326. A total of 78.3% either agreed or strongly agreed that the television and radio winning testimonials have an influence in encouraging participation in gambling and betting. 15.8% were neutral while 5.9% either disagreed or strongly disagreed. While 60.5% and 17.8% strongly disapproved or disapproved respectively the airing of winners on public media, 13.2% were neutral while 8.6% in total approved the same. The general findings were that media advertisement influences participation in gambling and betting.

The third objective sought to determine the extent to which access to the internet influences participation in gambling and betting. 76.3% (116) of the respondents agreed that the internet influences participation in gambling and betting while 23.7% (36) disagreed. Those in agreement cited reasons such as some forms of gambling being available online and the information required by gamblers being available online. On the extent of internet influence, out of a maximum score of 5 scores, 5.9% (9) of the respondents indicated a score of 1, 3.9% (6) indicated 2 and 10.5% indicated three while the rest (79.6%) indicated 4 and 5. The average score was 4.13 with a standard deviation of 1.129. Those in support stated that regular online pop-ups that direct a person to the site even when they are not interested to have some influence on participation. 85.5% (130 respondents) agreed that the access internet makes gambling and betting easier. They cited the ability to participate from anywhere as the main influencing factors. The general finding was that access to internet significantly influences participation in gambling and betting.

The fourth objective aimed at establishing the extent to which the level of education influences participation in gambling and betting. 16.4% and 25.7% of the respondents rated the influence of education on participation in gambling as very weak and weak respectively. 23.7% indicated neutral while 20.4% and 13.8% indicated strong and very strong respectively. Out of a maximum score of five, the average score was 2.89 with a standard deviation of 1.293. While 84.2% were on the negative side, 15.8% of the respondents indicated that higher education can increase gamblers' chances of winning. Most pointed out that gambling and betting are chance based and cannot be improved by education. However, 57.2 (87 respondents) agreed that education has an influence on the type a participant is likely to choose while 24.8% (65) disagreed. The general finding was that level of education does not have a significant influence on participation in gambling and betting.

Finally, the fifth objective sought to determine the extent to which attitudes towards gambling influence participation in gambling and betting among the youths. The average score on

whether people should have rights to gamble whenever they want was 3.14 out of 5 with a standard deviation of 1.709, the average score on whether gambling harm family economic wellbeing was 4.19. With regard to the proposition that gambling can be beneficial to society when well balanced, the average score was 2.73 while on whether gambling is entertaining, the average score was 2.83. Many people did not agree with the statement that people who gamble are well informed with the average score being 2.53. The average score on whether gambling is a lead to addiction was 4.38 while on whether gambling leads to increase in crimes, the mean score was 3.92. Out of the maximum possible score of 40 points (eight questions with a maximum score of five points each), the average score was 27.73 at an average standard deviation of 1.4565. This indicates that generally, the attitude people holds towards gambling significantly influences participation.

5.3 Conclusions of the study

The study examined the socio-economic factors influencing participation in gambling and betting among the youths in Nakuru, Kenya. The study was successful in obtaining the relevant data and information in accordance with the stated objectives and the research questions formulated before the commencement of the research. Following the study findings as presented and the discussion that followed above, the study conclusions are as follows:

To begin with, the level of income is an important aspect of the decision to participate in gambling and betting. The result indicates that there is a substantial inverse relationship between the level of incomes and the probability of participating in gambling and betting. Participants with lower income are more likely to participate than those with higher incomes. Increase in incomes does not lead to increase in gambling and betting.

Additionally, the media advertisements influence participation in gambling and betting to a significantly high extent. The growth of the gambling and betting industry is largely dependent on media activity. Some gambling companies would not exist without the media advertisements as the media forms the primary means through which information about their existence reaches the participants. Despite the fact that winners testimonials influence more people to participate, the study findings lead to the conclusion that publicly displaying the winners is viewed negatively.

Further, the findings indicate that the access to the internet is substantially critical in influencing the extent of participation in gambling and betting. Availability of online sites and gambling information in other websites is an important catalyst in influencing participation. The study reveals that access to the internet make gambling easier as a person can participate anytime from anywhere. The privacy enjoyed in addition to commercial pop up links when one is browsing in other unrelated sites leads to people who would normally not participate to participate.

Moreover, the study findings reveal that the level of education has little to no influence on participation in gambling and betting. Gamblers are spread across all levels of education. High level of education does not increase the chances of emerging a winner in a gambling game. However, the level of education influences the type of gambling a person participates in.

Finally, the attitudes towards gambling held influence the level of participation in gambling and betting programs. The attitudes held about gambling are well spread across gender and age distribution. The general attitude held by youths in Nakuru is above average which explains the high rate of participation in the programs.

5.4 Recommendations

From the study findings, it has been concluded that the level of incomes, the media advertisements, the access to the internet and the attitudes held about gambling and betting have an influence on participation in gambling and betting. As such, the researcher recommends the following:

To combat the problem of compulsive gambling which occurs when gamblers participate irresponsibly, misleading media advertisements need to be addressed. The policy makers need to come up with laws requiring media to also air publicly testimonials of those who have lost substantial amounts of money through gambling and betting to present a more balanced situation on the ground and to avoid a scenario where people only think of winning without considering the higher chances of losing.

Winners in gambling and betting competitions should not be publicly aired on televisions and radio against their will for the sake of advertisements. The study reveals that the majority are opposed to this practice.

The study shows that the level of education does not influence one to choose to participate or not participate in gambling. The subject of gambling and betting and the likely impact when a participant develops addiction need to be incorporated in learning as part of the curriculum at all levels.

5.5 Suggestions for further research

The study focused on five social and economic factors influencing gambling and betting among the youths in Nakuru. It is suggested that further studies be conducted to address other factors that influence participation in gambling and betting.

The study was conducted in Nakuru Municipality and involved residents in the Estates and students in Universities and colleges. To allow for more generalizability, this research recommends a research be conducted in a wider area involving more places with distinct characteristics of the participants.

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<http://dx.doi.org/10.1016/j.tourman.2014.11.013>

APPENDICES

Appendix i: Letter of Transmittal

From: Peter Maina

University of Nairobi

Nakuru Learning Centre

Pmaina2008@gmail.com

To: The respondent

Nakuru

Kenya

Dear Respondent,

I am a student at the University of Nairobi pursuing master degree in project planning and management. I am conducting a research on social and economic factors influencing participation in gambling and betting among the youths in Nakuru, Kenya. I kindly request your participation in this exercise by answering the attached questionnaire. Please note that the information obtained from this study will be used for academic purposes only and utmost confidentiality will be observed.

Yours faithfully,

Peter Maina

Appendix ii: Introductory letter

UNIVERSITY OF NAIROBI
Open, Distance & e-Learning Campus
SCHOOL OF OPEN AND DISTANCE LEARNING
DEPARTMENT OF OPEN AND DISTANCE LEARNING
NAKURU LEARNING CENTRE

Tel 051 – 2210863
Our Ref: UoN/ODeL/NKRLC/1/12

P. O Box 1120, Nakuru
06th March 2018

To Whom It May Concern:

RE: PETER MAINA NJOROGE – L50/5888/2017

The above named has been a student of the University of Nairobi at Nakuru Learning Centre Pursuing a Masters degree in Project Planning Management.

Part of the course requirement is that students must undertake a research project during their course of study. He has now been released to undertake the same and has identified your institution for the purpose of data collection on **“Social Economic Factors Influencing Participation in Gambling and Betting Programs.”**

Any assistance accorded to him will be highly appreciated.

Yours Faithfully




DR. JOHN OURU NYAEGE
COORDINATOR NAKURU LEARNING CENTRE


Appendix iii: NACOSTI permit and Authorization letter

THIS IS TO CERTIFY THAT:
MR. PETER MAINA NJOROGE
of UNIVERSITY OF NAIROBI, 7182-20100
NAKURU, has been permitted to conduct
research in Nakuru County
on the topic: SOCIOECONOMIC
FACTORS INFLUENCING PARTICIPATION
IN GAMBLING AND BETTING PROGRAMS
AMONG THE YOUTHS IN NAKURU,
KENYA
for the period ending:
6th August,2019

Permit No : NACOSTI/P/18/89828/23398
Date Of Issue : 7th August,2018
Fee Received :Ksh 1000



Applicant's
Signature



Director General
National Commission for Science,
Technology & Innovation



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 3310571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. **NACOSTI/P/18/89828/23398**

Date: **7th August, 2018**

Peter Maina Njoroge
University of Nairobi
P.O. Box 30197-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Socioeconomic factors influencing participation in gambling and betting programs among the youths in Nakuru, Kenya*" I am pleased to inform you that you have been authorized to undertake research in **Nakuru County** for the period ending **6th August, 2019**.

You are advised to report to **the County Commissioner and the County Director of Education, Nakuru County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

**DR. STEPHEN K. KIBIRU, PhD.
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Nakuru County.

The County Director of Education
Nakuru County.



**THE PRESIDENCY
MINISTRY OF INTERIOR AND
CO-ORDINATION OF NATIONAL GOVERNMENT**

Telegram: "DISTRICTER" Nakuru
Telephone: Nakuru 051-2212515
When replying please quote:

DEPUTY COUNTY COMMISSIONER
NAKURU EAST SUB COUNTY
P.O. BOX 81
NAKURU.

Ref No. EDU.12/10 VOL.V/12

15th August 2018

TO WHOM IT MAY CONCERN

**RE:- RESEARCH AUTHORIZATION
PETER MAINA NJOROGE**

The above named has been authorized to carry out research on **"socioeconomic factors influencing participation in gambling and betting programs among the youths"** in Nakuru East Sub County for a period ending 6th August, 2019

Please accord him all the necessary support to facilitate the success of his research

**PATRICK OMUSE
FOR DEPUTY COUNTY COMMISSIONER
NAKURU EAST SUB COUNTY**

Appendix v: County Director of Education Authorization Letter

MINISTRY OF EDUCATION
STATE DEPARTMENT OF EARLY LEARNING OF BASIC EDUCATION

Telegrams: "EDUCATION",
Telephone: 051-2216917
When replying please quote
Email: edenakurucounty@gmail.com
Ref. EDE/NKU/GEN/4/L/21 VOL VII/74



COUNTY DIRECTOR OF EDUCATION
NAKURU COUNTY
P. O. BOX 259,
NAKURU.

15th August, 2018

TO WHOM IT MAY CONCERN

**RE: RESEARCH AUTHORIZATION – PETER MAINA NIOROGE
PERMIT NO. NACOSTI/P/18/89828/23398**

Reference is made to letter NACOSTI/P/18/89828/23398
dated 7th August, 2018.

Authority is hereby granted to the above named to carry out research on
*"Socioeconomic factors influencing participation in gambling and betting
programs among the youths in Nakuru, Kenya"* for a period ending 6th
August, 2019.

Kindly accord him the necessary assistance.

A handwritten signature in blue ink, appearing to read 'George Ontiri'.

**GEORGE ONTIRI
FOR: COUNTY DIRECTOR OF EDUCATION
NAKURU**

Copy to:

University of Nairobi
P.O Box 30197 - 00100
NAIROBI

Appendix vi: Questionnaire for a study in gambling and betting

My name is Peter Maina, a student at the University of Nairobi Pursuing master degree in Project Planning and Management. I am conducting a research on the socio-economic factors influencing participation in gambling and betting among the youths in Nakuru, Kenya. The purpose of the study is to identify factors promoting participation in gambling with the aim of establishing how such factors can be regulated in future to avert the problem of compulsive gambling. The information you provide will be treated with utmost confidentiality and will be used for the purposes of the study only. You will not be required to provide personal identification details. This questionnaire has 5 sections.

SECTION A: YOUR BACKGROUND INFORMATION

This section contains nine questions. The information obtained from this section will be used for the purposes of determining general demographical details and education level of the respondent. Please fill each question by checking the correct box and where details are required, explain your answer in words in the space provided.

1. What is your gender?

Male

Female

2. What is your age?

15-18

19- 22

23- 25

26-30

30-35

3. What is your marital status?

Single

Engaged

Married

4. a) What is your highest level of education attained so far?

Primary

Secondary

College/University

Post graduate

5. What is your estate of residence?

Section 58

Langalanga

Colleges/Universities

Kaptembwa

6. A) Have you ever participated in Gambling and/or betting?

Yes

No

b) If yes, how often in a month do you participate and if no, what are your reasons for not participating?.....
.....

c) What form of gambling do you participate mostly in?

Sports Betting

Machine Gambling

Media based gambling [] Casino gambling []

Combination of several forms [] None []

7. Have you ever won money through gambling and betting?

Yes [] No []

8. a) Have you ever participated in betting even when you thought it is a bad idea to participate?

Yes [] No []

b) What compelled you to participate or not to participate?

.....
.....
.....

9. In your opinion, what are some of the factors influencing participation in gambling and betting? Please write at least three

.....
.....
.....
.....

SECTION B: INFLUENCE OF LEVEL OF INCOMES ON PARTICIPATION IN GAMBLING AND BETTING AMONG THE YOUTHS

This section contains four questions. The purpose of the section is to determine the influence of the level of incomes on participation in betting and gambling. Please tick the appropriate box and where necessary, explain your answers.

1. Please indicate the level of your monthly income by ticking the appropriate column

Less than 10,000	
10,000- 20,000	
20,000-30,000	
30,000-40,000	
40,000 and above	

2. In your own opinion, does the level of income influence participation in gambling?

Yes [] No []

3. In your opinion, if a person's income increases, would that increase the amount spend on gambling and betting?

Yes [] No []

Briefly provide an explanation for your answer

.....
.....
.....

4. Have you ever failed to pay your bills after losing money in gambling and betting?

Yes [] No []

SECTION C: INFLUENCE OF MEDIA ADVERTISEMENT ON PARTICIPATION IN GAMBLING AND BETTING AMONG THE YOUTHS

This section contains five questions. The purpose of the section is to determine the influence of media on participation in gambling and betting. Please answer the questions by ticking the appropriate score. The scores ranges from 1 to 5, where 1 indicates that you strongly disagree, 2 indicate that you disagree, 3 indicates that you somehow disagree, 4 indicates that you agree and 5 indicates that you strongly agree.

1. How would you rate the influence of media on gambling and betting?

1[] 2[] 3[] 4[] 5[]

2. How would you rate the influence of media on the growth of gambling and betting industry?

1[] 2[] 3[] 4[] 5[]

1. To what extent do you agree that some gambling and betting companies would not exist in absence of the media advertisements?

1[] 2[] 3[] 4[] 5[]

2. To what extent would you rate the media activities influence on gambling and betting programs increase?

1[] 2[] 3[] 4[] 5[]

3. To what extent do you believe that the winners who appear on T.V and radio after winning money are real winners?

1[] 2[] 3[] 4[] 5[]

4. In your opinion, to what extent do the winners' testimonials have an influence on participation in gambling and betting among the youths?

1[] 2[] 3[] 4[] 5[]

5. To what extent do you support the idea of publicly airing a winner after winning a large amount of money?

1[] 2[] 3[] 4[] 5[]

SECTION D: INFLUENCE OF ATTITUDES TOWARDS GAMBLING ON PARTICIPATION IN GAMBLING AND BETTING AMONG THE YOUTHS

This section has 8 questions and seeks to determine the attitude of the respondent towards gambling and betting. In this section please indicate the correct score in your own opinion. A score of 5 indicates you strongly agree, score of three indicates average while a score of 1 indicates strong disagreement.

Attitudes Towards Gambling using ATG -8 tool

ATG-8 Agree with the statement	Strongly Agree (5)	Below average (4)	Average (3)	Above average (2)	Strongly disagree (1)
People Should have rights to gamble whenever they want					
Gambling opportunities are too many					
Gambling harm family economic wellbeing					
When well balanced, gambling is beneficial to the society					
Gambling is entertaining					
Many people who gamble are well informed					
Gambling leads to addiction					
Gambling leads to increase in crimes					
Total ATG-8 Scores					

Key: ATG Attitudes Towards Gambling

SECTION E: INFLUENCE OF THE LEVEL OF EDUCATION AND ACCESS TO INTERNET ON PARTICIPATION IN GAMBLING AND BETTING AMONG THE YOUTHS

This section contains seven questions. The purpose is to determine to what extent the level of education and the access to internet influence participation in gambling and betting. Please check the correct box and give a brief explanation of your answer where necessary

1. On a scale of 1 to 5, how would you rate the influence of the level of education on gambling?

1[] 2[] 3[] 4[] 5[]

2. In your opinion, do the people with higher level of education stand better chances of winning compared to those with less education?

Yes [] No []

Explain your answer above

.....
.....

3. Does the level of education influence the type of gambling and betting a person is likely to participate in?

Yes [] No []

Please write down your reasons

.....
.....

4. In your own opinion, is the internet helpful in facilitating participation in betting and gambling? Explain how?

.....
.....

5. On a scale of 1 to 5, to what extent do you rate the internet influence on participation in gambling and betting?

1[] 2[] 3[] 4[] 5[]

6. Does the gambling and betting sites online influence people who would normally not participate in gambling and betting to participate? Please explain your answer

.....
.....

7. Does access to internet make gambling and betting easier in any way? Please explain

.....
.....
.....

APPRECIATION

I wish to highly appreciate you for creating time to participate in this study by providing feedback to the questions contained in this questionnaire. Your input will be very instrumental for the success of the study and thank you for taking part.