

**UNIVERSITY OF NAIROBI  
DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**EXAMINING THE NATURE OF SPORTS BETTING AMONG MOTORCYCLE  
RIDERS: A CASE OF MOTORCYCLE RIDERS COMMUNITY IN UMOJA  
ESTATE, NAIROBI COUNTY**

**BY  
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**DECLARATION**

I hereby declare that this is my own original work and has not been submitted in this or any other University or Institution of higher learning for award of a degree or any other qualification

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Date

3/12/2023

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

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Date

4/12/2023

## **DEDICATION**

I dedicate this work to my dear husband Meshack Kiilu for his great moral support during the duration of this study. To my children Olivia Syombua and Oriana Nyambura for the patience they had with me. To my parents Francis Githinji and Hannah Nyambura, you have supported and inspired me all through my academic life and encouraged me into accomplishment of this degree.

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## **ACRONYMS AND ABBREVIATIONS**

- BCLB** - Betting Control and Licensing Board
- CBD** - Central Business District
- FGD** - Focus Group Discussion
- KII** - Key Informant Interview
- SLT** - Social Learning Theory
- SACCO** - Saving and Credit Cooperative
- SPSS** - Statistical Package for the Social Sciences
- SSA** - Sub-Saharan Africa
- RCT** - Rational Choice Theory
- UK** - United Kingdom
- US** - United States

## ABSTRACT

Sports is a widespread activity among the youth with most of them being at high risk of developing betting-related problems. Globally, between 39% and 92% of young people have participated in sport betting at least once in their life. In addition, up to 52% of youth engage in sport betting on a weekly basis or more while 4% on daily basis. Statistics in Africa indicate that 50% of young people bet in most sub-Saharan countries. In Kenya, the emergence of sports betting systems has become a nationwide problem as statistics show that more than 300,000 young in Kenya play the multi-shilling jackpot every week. This study thus sought to examine the nature of sports betting on motorcycle riders in Umoja estate, Nairobi County. The social learning theory and the social action theory was reviewed as the key theories guiding this study. The study site was Umoja estate situated in Embakasi West constituency in Nairobi County. Umoja estate is divided into Umoja 1 and Umoja 2. This study adopted a descriptive survey targeted 510 motorcycle riders in the various motor bike shades and stages within Umoja Estate. A sample of 84 motorcycle riders were selected using systematic sampling. The study collected primary data from the respondents using structured and semi structured questionnaires; from three key informants using interview guide and finally from a focus group discussion. Secondary data was sourced from books, the internet, academic thesis, articles and journals. Descriptive analysis was employed to analysis the data collected. Analyzed data was presented in graphs and tables as per the study objectives. The study established that sport betting is prevalent among motorcycle rider's community with 100% of the respondents admitting to have been involved in sports betting. Advancement in sports betting technology was highlighted as the main factor that led to widespread adoption of sports betting with 92% of respondents highlighting it as the main contributor to widespread while 79% of respondents stated that they knew about sports betting through social media. The favored sports betting platform was Sportpesa (74%) which aligns with its popularity and sponsorship in Kenyan sports. The respondents indicated a substantial spending on betting exceeding Kshs 500 at 37% which causes financial strains and impacting families and SACCO obligations. The study also explores the complex relationship between media advertising, government regulations, and sports betting among riders. Dominance of online ads (79%) via social media underscores its accessibility and riders' reliance on smartphones. Perceptions of media normalizing betting (81%) and amplifying awareness (93%) underscore the need for protective regulations. Sports sponsorship (84%) and celebrity endorsements (86%) influence participation, while advertising significantly boosts brand recognition and incentives (91%). The study recommends active sensitization on the legal betting practices and coming up with regulations that will minimize over usage of betting platforms.

## **CHAPTER ONE: INTRODUCTION AND BACKGROUND OF THE STUDY.**

### **1.1 Background of the Study**

The sport betting sector has established itself as a significant economic and social force with a substantial effect on revenue generation and job creation (Palmer, 2014; Tolchard, Glozah & Pevalin, 2014). As a result, some people are said to have developed positive attitudes toward betting because of minimal benefits like fun and financial gain which inspire young people. However, it remains to be seen whether such rewards are realized (Temitope, 2019). Betting has widespread adverse consequences at the family, individual, community and society levels (Ssewanyana & Bitanahirwe, 2018). Young people with sport betting -related disorders experience psychological, interactive, interpersonal, academic, and social problems, such as poor school performance, unlawful acts, truancy, alcoholism and even suicide (Mooss, 2009).

Sports betting has flourished over the previous decade and it's currently a global industry valued at over \$ 100 billion (Wang, Won & Jeon, 2021). Sports betting is currently the fastest growing sector in the betting industry worldwide (Li et al., 2012). In the United States, where most sports betting remains illegal, monetized fictional sport is currently a multi-billion shillings' sector, shaped by the emergence of corporations like Draft Kings and Fan Duel (Herskowitz, 2016). A 2017 US consumer survey found that 45% of youth bet on a sports event at least once in their life (Winters & Derevensky, 2019). In Canada, young people betting makes up around 41%, with young people aged between 13 and 19 betting every 3 months, with most of the gamblers suffering from predisposed betting problems (Monaghan & Derevensky, 2008).

In Europe, a report by the European Gaming and Betting Association projected that sports betting in Europe grew by 5.4% per year between 2001 and 2013 (Herskowitz, 2016). In the UK, the incidence of betting addiction problems among young people living by the sea is significantly higher than among those living inland, which is ascribed to the large availability of betting machines (Rossen, Butler & Denny, 2011; Wang, Won & Jeon, 2021). In Finland, sports betting is much more popular than the European average. Statistics show that 87% of the Finnish populace have participated in sports betting during

their lifetime, with 30% of the population betting on a weekly basis. In France, the prospects for convenience sports betting have been on the increase since the 1980s along with the over-all betting popularity (Marionneau, 2015).

In Australia, betting is prohibited for individuals aged below 18 years; however, 47% of young individuals report to have gamed before they attained 12 years and more than 60% of 15 to 17 year olds gamble annually (Bell & Boldero, 2011). As such, Australia has the highest per capita betting spending, and sports betting is the latest form of gambling that has significantly increased in recent years. For example, between 2014 and 2015, Australians expended more than USD 800million on controlled sports betting which was a 30% increase over the preceding period (Wang, Won & Jeon, 2021). Sports betting has been linked to increase in gambling problems, with one Australian clinic approximating a 70% rise in young adults with gambling-related disorders which is an indicator of negative effects of sport betting (Palmer, 2014).

Among Asian states, adolescent gambling is one of the major problems in Thailand where it is estimated that in 2012 there are more than 26 million gamblers of which 1.9 million were under 24 years (Apinuntavech et al., 2012). Liet al. (2012) in China indicates that sports betting is an important segment of the Chinese sports industry. In 2010, China recorded an increase in the proportion of problem gambling from 2.5% to 4% among the young population compared to 1.5 to 2% in Western countries (Tse et al., 2010). However, statistics in New Zealand suggest that while wagering is a prevalent activity among young adults, it has generally been of little concern to them (Rossen, Butler & Denny, 2011). In some countries in the Middle East like the United Arab Emirates, Dubai, Cambodia, South Korea, Qatar, Lebanon, Brunei and Cyprus it is completely illegal to participate in betting (Njoroge, 2018).

In most African countries, young people perceive betting to be a suitable venture and an alternate source of income that they spend little time and energy on (Ayandele, Popoola & Obosi, 2020). An African Youth Charter survey on betting activities among 3,879 young adults aged 17 to 35 years in South Africa, Uganda, Ghana, Kenya, Tanzania and Nigeria documented that 54% of young people in the SSA were involved in different types of betting (Ssewanyana & Bitanihirwe, 2018). In Nigeria, more than 60 million individuals

aged between 18 and 40 are actively involved in sports betting, and the average cost per participant is estimated at \$15 or 3,000 naira per day (Temitope, 2019). In Ghana, sports betting accounts for 0.125% of the country's GDP (Glozah, Tolchard & Pevalin, 2019).

Within the East Africa Community, in Uganda, sports betting is a polarizing and complex problem in several urban centers (Mwesigwa, 2018). According to Herskowitz (2016), 36% of men in Uganda participate in sports betting and spend 12% of their average earnings on sports betting. Nabifo, Izudi and Bajunirwe (2021) estimate that 18.5 percent of motorcycle taxi drivers in Kampala participated in sports betting within a month and those involved in sports betting, place a bet daily or almost on daily basis. In Tanzania, data from the Tanzanian Gaming Board (2017) suggests that sports betting in the period 2013 to 2016 led to Sh 30 billion in revenue generation hence overtaking the casino sector, which had been the key player in the gaming industry for years.

In Kenya, sports betting has increased since 2013 when the initial online sports betting entity, SportsPesa was incorporated. Other betting firms registered since then included Betway, Bet Yetu, Betin, Elitebet, Mcheza, Eazibet, Justbet among others (Koross, 2016; Mwadime, 2017). By the end of 2018, the betting industry in Kenya was estimated to be worth around 37 billion US dollars (Njoroge, 2018). The sports betting boom in Kenya can be attributed to the growth of mobile money. The Mpesa money service, which launched in 2007 has significantly affected the lives all Kenyans. Customers who have access to a cell phone can use it to withdraw and save cash from Mpesa agents across the republic and to send cash to families and peers (Schmidt, 2020).

Sport betting is legitimate and is perceived as a recreational activity in Kenya (Kahura, 2018). All betting forms in Kenya are subject to the Betting and Game Control Regulations under the oversight of the Betting and License Control Board (Mugalo, 2018). However, there are no distinct regulations governing sports betting thus allowing betting firms to set their guidelines and adjusting them (Njoroge, 2018). With the favorable regulatory aspect, young people have become perpetual bettors who devote most of their free time to sport betting. Sports betting firms have also invented ways to ensure that anyone can place a bet and win a hundred times more with just five shillings (Mwangi, 2019). As such, the market

for sports betting for Kenyan young motorcycle riders has increased rapidly over the past decade (Ogachi, Karega & Mvungu, 2020).

From previous studies sports betting has become prevalent among youths and groups engaged in specific activities in Africa and all over the world. Introduction of technology has made it easy for the youth to engage in sports betting, the betting platforms are online and can be accessed anytime. This study aims at examining the nature of sports betting activities among motorcycle riders on their socio-economic status

## **1.2 Problem Statement**

From an empirical perspective, various authors have examined how sports betting affects the socio-economic life of individuals. Global studies among them Mooss (2009); Apinuntavech et al (2012); Glozah et al (2019); Temitope (2019); Ayandele et al. (2020) among others, examined various aspect of sport betting in the contexts of how they were undertaken. In Kenya, studies by Ogachi et al (2020), Koross (2016), Okoti (2019) and Mungai (2019) examined the factors behind betting among university students. Empirically, there exist many studies on betting behavior. Sport betting has been taking roots in the developing countries. In Africa and specifically Kenya, sport betting had not been part of the culture. Thus, there emanate a research gap to be filled in the developing countries like Kenya, whereby the culture of sports betting is growing. Thus, this research examined the prevalence of sport betting on the socio-economic status of motorcycle riders.

Globally, between 39% and 92% of young adults have participated in sports betting once in their life and up to 52% place a bet once a week while 4% bet on daily basis (Bell & Boldero, 2011). Statistics in Africa show that 50% of youth engage in sports betting in sub-Saharan countries (Glozah, Tolchard & Pevalin, 2019). Statistics estimate that over 300,000 youths in Kenya play for the multi-shilling jackpot every week (Mwadime, 2017). Motorcycle taxi operators normally known as '*bodabodas*', are predominantly operated by young adults who get income on daily basis, access to cash flow make the riders a target for the sports betting sector. This study attempted to investigate the prevalence of sports betting among the motorcycle rider's community.

The growth in technology has generated a background for convenient sports betting and has made it hard to monitor and regulate sports betting (Palmer, 2014). Mobile money technology is the most common form of financial transaction in Kenya, it has been easier for most of the motorcycle riders to use money in their mobile money wallets for sports betting. The growth of sport betting firm's technology in online betting sites have played a huge role in enabling young people who have access to smart phones access the betting sites through their mobile phones. This study investigated how access to technology has influenced sport betting activities among motorcycle riders.

In recent years' sport betting has been widely advertised through digital media, radio, and TV. The sport betting firms use celebrity and influential persons in advertising their sport betting services. Community members, especially younger generation have a tendency of following and copying the lifestyle of celebrities, for this reason endorsement of sport betting firms by celebrities through advertisement have influenced more people to join sport betting. This study attempted to investigate how digital media advertisement influence the sport betting activities among motorcycle riders.

In today's modern world social life is very competitive, people value money and material things, where one is recognized by how much he/she owns. Social life is therefore very competitive in the society. As a result, majority of the community members want a quick solution to their problems and want easy money hence they opt for Sports betting. Young adults continually participate in sport betting with the perception of winning in the mega jackpots, the success stories from advertisements have inspired and deliberately promoted sport betting in the hope of winning. Thus, this study endeavors to establish how motorcycle riders perceive sport betting.

Despite the widespread prevalence of sports betting within various demographics, there is a lack of comprehensive understanding regarding the motivations, patterns, and potential consequences of sports betting specifically among motorcycle riders. This research aims to explore the prevalence, motivations, and impacts of sports betting behaviors within the motorcycle rider community, identifying factors influencing participation and the potential implications for the well-being and safety of riders.



### 1.3 Research Questions

The study was guided by the following questions:

- i. How prevalent is sport betting among motorcycle riders' community?
- ii. What is the effect of technology on sports betting among motorcycle riders' community?
- iii. How is sports betting perceived by motorcycle riders' community?
- iv. How effective is government policy towards sport betting among motorcycle riders' community?

### 1.4 Research Objectives

#### 1.4.1 General Objective

The overall objective of this study is to examine the nature of the sports betting on the socio-economic welfare among motorcycle rider's community in Umoja Estate, Nairobi County.

#### 1.4.2 Specific Objectives

The study's specific objectives are as follows

- i. To determine the prevalence of sport betting among motorcycle riders' community.
- ii. To examine the perception of sports betting among motorcycle riders' community.
- iii. To determine the extent to which technology has led to adoption of sports betting among motorcycle rider's community.
- iv. To recommend policy directions on control of sports betting activities among motorcycle riders' community.

### 1.5 Significance of the Study

The exploration of sports betting among motorcycle riders holds substantial significance due to its potential implications on both individual behavior and wellbeing of the community. This research addresses a significant gap in understanding the relationship between sports betting and the motorcycle rider community, offering insights into

motivations, patterns, and potential consequences associated with this specific demographic engaging in sports betting activities.

Understanding the prevalence and patterns of sports betting among motorcycle riders is crucial for assessing the scope of this behavior within the community. By investigating the frequency, types of bets, and favored sports among riders, this research can shed light on the extent to which sports betting permeates the motorcycle rider culture. Such insights could contribute to the development of targeted interventions or support mechanisms to address any issues arising from excessive or problematic gambling behavior within this group.

Exploring the motivations behind sports betting among motorcycle riders is pivotal. It could reveal unique factors that drive individuals within this community to engage in such activities. Factors like risk-taking tendencies, thrill-seeking behavior, or social influences within the motorcycle riding culture might play significant roles. Understanding these motivations is essential for devising effective strategies aimed at harm reduction or intervention programs tailored to this specific demographic.

Additionally, investigating the potential consequences of sports betting among motorcycle riders holds implications for individual well-being and broader road safety concerns. Problematic gambling behavior can lead to financial strain, mental health issues, and social consequences. When linked to motorcycle riding, it might exacerbate risks on the road due to impaired decision-making, distraction, or increased stress levels, posing safety hazards not only to the riders themselves but also to other road users.

By uncovering these potential correlations and risks, this research could inform educational campaigns, support services, or policy initiatives targeted at promoting responsible gambling practices and enhancing road safety within the motorcycle riding community. It might lead to the development of targeted interventions, such as educational programs or counseling services, tailored to the specific needs and challenges faced by motorcycle riders engaged in sports betting.

Furthermore, the findings could contribute to the existing body of knowledge on gambling behavior and its intersection with specific subcultures or communities. This could pave the

way for further research in understanding similar behaviors within other high-risk or thrill-seeking communities, broadening the scope of preventive measures and support strategies beyond the motorcycle rider demographic.

In conclusion, investigating sports betting among motorcycle riders is significant not only for understanding the dynamics of gambling behavior within this specific group but also for its potential implications on individual well-being, road safety, and the development of targeted interventions to mitigate any associated risks.

### **1.6 Scope of the study**

This study seeks to examine sports betting among motorcycle rider community in Umoja Estate, Nairobi County. The study was carried out in Umoja I and Umoja II ward which are within the jurisdiction of Umoja estate, in Embakasi West constituency, Nairobi County. Most of the motorcycle riders within Umoja estate come from the rural counties among them Machakos, Kiambu and Kajiado. Thus, this study examines the nature of sport betting on socio-economic status of motorcycle riders' community in Umoja estate. The study focused on the prevalence, perception and impact of technology.

### **1.7 Limitation of the study**

The primary data sourced from the respondents through questionnaires took a lot of time. Some of the respondents would also get customers when the interviews were mid-way. As a result, the researcher had to stop an interview to give chance to the motorcycle rider to serve the customer. As a result, the researcher had to wait until the motorcycle is through with the customer. In addition, to locate the respondents was a challenge as sometimes the motorcycle riders could due to their nature of work. However, the researcher had to make a call back and look for the sampled motorcycle riders. In some cases the researcher sought the support of the SACCO leadership to schedule interviews with the motorcycle riders. For the respondents whose interviews were not completed, other new respondents were sought to ensure the target number of respondents is achieved.

## 1.8 Definition of Key Terms and Concepts

**Prevalence of Sports betting** refers to the level of involvement in sport betting activities among the motorcycle riders.

**Sport Betting Technology.** This is the use of digital resources utilized to enhance betting activities and influence social process by application of technique and tools. For this study betting technology include social media, internet mobile money, radio and Tv advertisement.

**Motorcycle riders' community** is a group of people who share a common territory (motorcycle riding) and meet their basic physical and social needs through daily interaction with one another. The motor cycle riders share the common goal which is offering transport services and in turn earn a livelihood. For the purposes of this study, the term motorcycle rider and *boda boda* rider is used interchangeably. They are either either Male or Female who ride motorcycle in Umoja Estate and registered with Umoja 1 and Umoja 2 motorcycle riders SACCO.

**Mobile phone technology.** Mobile phone technology is the utilization of integrated application and services to access information and services on one tool.

**Digital media advertisement-** Digital media advertising is the process of publishing promotional material through online platforms such as social media, websites, radio and any other program that can be accessed digitally.

**Perception.** This is the ability of people to draw conclusions or create an impression about others. Perception leads to judgment about other individuals, groups, or activity by drawing conclusions about certain observations.

## **CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.1 Introduction**

This chapter reviews existing literature on the study variables as well as the theories guiding the study. The chapter further presents the study's conceptual model which shows the interrelationship among the study variables.

### **2.2 Literature Review**

#### **2.2.1 Sports Betting and its Effects on Motorcycle Riders**

Sports betting refer to the placing of a monetary bet on the outcome of a sports game on events that take place as part of a larger fixture or match. Many people engage in sport betting in the hope that they will make a win and make money easily. Researchers have indicated that sport betting has various effects on the bettor's behavior. While majority of bettors indulge without getting hooked, a small number suffer from the worst of betting addiction. Problem bettors become so engulfed in betting that they basically cease to exist as socially functional human beings, cases of debt, financial ruin, theft, job losses, ruined relationships and even suicide have been reported among obsessive bettors who indulge in betting regardless of harm done to self or loved ones. Researchers indicate that the effects of betting are highly determined by the level of vulnerability of the bettor.

The effects of betting can be observed on an interpersonal, personal and society/community levels. The personal level concerns the bettor in person and the interpersonal level concerns the individuals adjacent the bettor mostly family, friends and coworkers. The effects can also be external or personal. The individual (personal) effects affect the bettor at the personal level. External influences affect the interpersonal and community/social level and affect those who are not essentially the bettors themselves. With good governance, betting can help generate revenue to accelerate the social and fiscal growth of a state. It can be an operative means of generating tax revenue and increasing consumer spending which boosts other related sectors such as advertising and communications, printing, manufacturing, transportation, banking and finance (Li et al., 2012).

Betting is more likely to be associated with parent-peer conflict, poor family cohesion and family with betting history and interactions with friends who gamble, and more positive peer and parental attitudes towards betting (Bell & Boldero, 2011). In Canada, Hayatbakhsh et al. (2006) found that the commonly reported problem with adolescent betting was loss of control and other reported betting side effects were individual in nature, where the gamblers felt guilty about their betting behavior and felt that others criticized their betting behavior.

Betting also has both negative and positive effects on the society and depend on various factors including the games are available and types of environments, how long it's possible to gamble, if betting revenues are generated locally or externally, and the betting policies effectiveness. Betting addiction can affect employment in various ways. For instance, betting while at work leads to loss of productivity, deteriorating employment relationships, absenteeism and eventually employment termination. Financial problems are also common particularly in problem gamblers and they range from accelerating harms like reduction of borrowings and savings to larger damage such as insolvency or valuable assets loss (Bell & Boldero, 2011).

Glozah, Tolchard and Pevalin (2019) in Ghana examined the protective societal factors and the perceived societal problems in young adults' attitudes towards betting and documented that young people who encountered more perceived societal problems from friends and family had more negative and positive attitudes towards betting. A study by Temitope (2019) documented a significant link between personality, financial strain, depression and betting behavior. Further, Tolchard, Glozah and Pevalin (2014) examined impact of gambling among Ghanaian youths and documented that Ghanaian youths considered wagering as a possible way of eradicating poverty. The study however documented that adolescent gambler experienced high levels of stress and poor social support which affected their general education.

In their study, Nabifo, Izudi and Bajunirwe (2021) investigated the link between alcohol use and sports betting among young adult men in Uganda and documented that alcohol use among moderate and heavy drinkers was significantly linked to sports betting compared to those who low and non-drinkers. In addition, cigarette smoking was found to be

significantly linked to sports betting. Apinuntavech et al. (2012) examined gambling behavior, its consequences and related factors in young Thais and documented that around 10% of gamblers had compulsive gambling problems. The study also found that the main negative outcomes of betting were feelings of guilt, insomnia or post-loss depression and perceptions of poor health.

A study by Ogachi, Karega and Mvungu (2020) in Kenya on betting among university students documented that most university students who engage in betting, experience negative effects due to gambling related disorders and those measures and policies need to be developed to reduce the harms and risks related with wagering related disorders. A paper by Mooss (2009) on the behavior and risk factors of adolescent gamblers in family and juvenile courts for drug addiction documented that betting led to crime, drug use and suicidal ideation.

### **2.2.2 Socio-Economic status and Sport Betting on Motorcycle Riders**

Socioeconomic system is the way in which social life and economic aspects influence one another in local communities and households (Campbell, 2013). Sport betting has positive social economic impacts and negative social impacts. Sport bring together families friends and even communities in watching games and others engage in betting activities. Most studies on the socioeconomic impacts on sport betting observed growth in employment creation connected with betting development (Williams, Rehm & Stevens 2011).

In the Kenyan context sport betting is viewed as an opportunity of earning quick money on the other hand many betting firms have undertaken community development initiatives and offer financial support on various projects fostering cooperation in the community. The negative impacts of sport betting have direct impact on the socio-economic life of the individuals participating in betting. The allure of quick money has drawn many young people in wanting to participate in sport betting. Some young people participating sport betting are un employed and therefore they depend on money borrowed, those who are in employment such as the motorcycle taxi business they spend their hard earned money in playing sport betting.

Losing money spent on sport betting leads to the quickest and substantial expense to the bettors. As access to money may be trifling to the bettors they may regularly turn into crime to pay debts, keep on betting more to earn more cash and this may lead to irresponsible betting. Addictive betting can lead to ineffectiveness at work and lead to loss of business (Thomas, et al. 2012). Studies by Blaszczynski Collins, Fong, Ladouceur, NowerL, Shaffer, Tavares, and Venisse, (2011) established that criminal practices among adolescent bettors may be increasingly prevalent among adult gamblers and may be limited to younger people due to fewer opportunities or choices to make or access money.

Betting is an activity that includes risk and uncertainty. Betting is depicted as gaming which can be expressed as putting substantial amount of money worth the risk for desired gainful substance of greater worth. Reith, (2006) defined betting as a wide spread notion that involves an assortment of various activities on sport events and betting technology including the internet. For many participants betting is an exciting with regards to recreation, ease to associate and socialize and perhaps gain some monies.

Social outcomes of betting are assumed to result in loss of decreased productivity at work, marriage and family division, unemployment and betting addiction. These outcomes affect the overall socio-economic life of betting participants.

### **2.2.3 Prevalence of Sport Betting among Motorcycle Riders**

Betting has advanced significantly, as it is widespread and nowadays it is considered an acceptable source of entertainment. Young adults are more likely to be involved in most forms of sort betting (except bingo and lotteries) than elderly individuals. For instance, a survey in South Australia comprising of 17,000 adults documented that 51% of 18 to 24-year-olds had engaged in gambling through slot machineries in the preceding 12 months, in comparison to 29% of 45 to 54-year-olds. In Uganda, Nabifo, Izudi and Bajunirwe (2021) in their study on betting by male motorcycle taxi riders documented that 18.5% of the respondents had engaged in sports betting on monthly basis while 21.6% gambled on daily or on daily basis. Temitope (2019) in Nigeria investigated the prevalence and patterns of gambling behavior among the youth and the results indicated that a significant difference existed in the Nigeria youths betting behavior.



According to Bozzato, Longobardi and Fabris (2020) it is projected that 1.9% to 15% of youths engage in betting which around 28% experience betting disorders. Individuals face great risk of suffering from problem-gambling behavior, and the initial onset of the behavior seems to indicate the severity of gambling problem among adolescents. A study by Hayatbakhsch et al (2006) assessed young adults gambling problems through analysis of the Canadian Problem Gambling Index and found that 58.3% of respondents did not engage in gambling, 30.3% indicated they were engaged in gambling but did not have gambling-related problems while 11.3% indicated they experienced one or several gambling-related disorders.

In Kenya, Koross (2016) examined whether betting affected the behavior of university students in Kenya and observed that betting prevalence was high as most of the students were engaged in betting, the incentive for betting was mostly enjoyment and money, and that betting affected the students' behavior. Ogachi, Karega and Mvungu (2020) examined the occurrence of problem betting among Kenyan college students who are involved in sports betting and found that 69.3% of respondents were disordered bettors, 68.9% gambled on weekly basis, while 56.6% spend 50 to 100 Kenyan shillings when betting.

Further, Mwadime (2017) assessed sports betting impact in Kenya and documented that most of the people involved in sports betting were men under 40 and over 21 years of age. Additionally, salaries were the largest income source for sports gamblers, suggesting that employed people were much likely to be involved in sports wagering than the unemployed and entrepreneurs. In another study by Okoti (2019) in Mumias-East Sub district, Kenya examined the whether involvement of students in betting affected secondary school learners learning process and documented that 30.9% of students who were sampled were engaged in sports betting with male students being largely involved in betting compared to their female counterparts.

#### **2.2.4 Technology and sport betting by Motorcycle Riders**

The betting sector was one of the pioneer adopters of technology. Through creative navigation in audio-visual technologies such as touchscreens, surround sound, improved reality and haptic actuators, the betting industry designed, among other things, gaming

experiences to excite the human minds. Modern developments in technology, policy and practice such as regulations relaxation, the cumulative wealth among global betting firms and development of various devices including betting terminals with fixed odds and mobile applications led to a dynamic, complex and rapidly changing betting landscape. Betting today is practiced in various places and spaces featuring a range of social surroundings using new technologies (Gordon & Reith, 2019).

Mobile one-touch betting with easily accessible betting enables accelerated game speed and immediate and instantaneous betting as it provides all features that are appealing to those with spontaneous responses to betting opportunities (Winters & Derevensky, 2019). With the rapid diversification of betting products via internet technologies and mobile phones, sports wagering is no longer limited to racetracks, pubs and casinos. Mobile innovations and technologies have enabled the betting industry develop new betting products that are continuously available online, on computer linked devices and all mobile devices. Such advances have facilitated the development of different betting options, including live betting (Winters & Derevensky, 2019).

Mobile platforms, social media and the internet have made gambling and other forms of sports betting are available and publicly acceptable by gamblers (Ayandele, Popoola & Obosi, 2020). Large online gaming and social media corporations also have made strides to get some profits from the betting sector. The adaptation of online betting technology through dealer-operated shops and online betting consoles expanded accessibility to novel gaming products with greater payoffs and a wide variety of bets than before. The digital tools enable investors to offer calibrated odds for different games making it easier for companies to enter new markets (Herskowitz, 2016). A study carried out by Olaore, Adejare and Udofia (2020) on the link between the growing participation of young people in betting and unemployment in Nigeria showed a direct connection between technological advances and promises of big wins and bonuses and entice young people to betting.

In Kenya, mobile technology independently changed the tradition of sports betting by bringing some of the best betting sites to the fingertip of the millions of Kenyans by allowing them to place a bet on their preferred sports teams, tournaments, leagues and players (Mwangi, 2019). Mobile money technology also been used in innovative ways to

provide financial remittance services, the rapid adoption and success of which has proven useful for relatively smaller transactions that could not be achieved with existing banking services (Mwadime, 2017). A study by Mungai (2019) on factors that contribute to the betting behavior of university students in Kenya documented that technology had an insignificant positive influence on the betting behavior of university students.

### **2.2.5 Digital media advertisement and sport betting by motorcycle riders**

Digital media advertisement and marketing encourages interaction with different individuals through publishing and advertising promotional material through online platforms such as social media, search engines, websites, and any other program that can be accessed digitally. Today the community is exposed to increased digital media and betting related adverts than earlier generations, who are growing up in a time when media not only sanctions but also promotes betting businesses (Valentine, 2008). It is recognized that the media has a strong influence on public's attitudes and behavior and that the goal of any commercial advert is to grab the customer's attention, express a positive attitude concerning the merchandise and promoting the acceptance of the communicated messages (Monaghan, Derevensky & Sklar, 2008).

Digital media advertising on Sports betting is growing in popularity around the world mostly due to the participation of sports betting corporations in advertising and sponsorship at popular sporting events. Nabifo, Izudi and Bajunirwe (2021) examined gambling marketing research from 2014 to 2018 and documented that sport betting marketing in sports is very targeted and permeating, with the most common tactics being: financial incentives to participate, brand awareness, and promotion of betting opportunities. The authors also noted that the betting advertisements perception, especially for vulnerable groups like problem gamblers and children was influenced by the digital media advertisement content.

In their study, Monaghan, Derevensky and Sklar (2008) documented that the mostly used gambling marketing techniques include media advertising, sports sponsorship, point-of-sale displays, celebrity referrals, promotional items, wireless technologies, and advertising over the internet and content that can mislead or appeal children. Parrado and León (2020)

also examined the process by which advertising affects the behavior of adolescent gamblers and observed that exposure to gaming marketing positively affected the frequency of betting, which also had an intervening effect on problem gambling. In their study, Bell and Boldero (2011) examined how advertising influences youth's attitudes and betting intentions and found that most youths believed that incentive-related advertising strategies were powerful in inspiring people to bet.

Njoroge (2018) explored the factors affecting gambling and betting, especially among young adults in Nakuru, Kenya and revealed that media advertisements in addition to level of incomes, the access to internet and the attitude on gambling and betting influence involvement of youth in betting and gambling. Li et al (2018) examined whether there is an implicit link between gambling and sports among Australian youths and found that attitudes towards betting and knowledge of advertising are important predictors of explicit betting intent.

### **2.2.6 Perception and sport betting by Motorcycle Riders**

Perception refers to how we interpret things, or events it is the driving force behind reaction to things. Peers, personal interest, and expectations influence an individual's perception. Pickens (2005) define perception as the process by which an individual interprets a given situation into something meaningful, based on prior experiences. Participants in sport betting may form a positive perception, based on observing what their peers have gained from participated in sport betting and succeeded.

The perception of sport betting in the public is often misleading. Betting is hyped as a gainful venture without consideration on the losses encountered being that betting is a game of losing and winning, sport bettors perceive information derived from others in the peer group with regards to the outcome of sport betting events. The bettors perceive sport betting as a gainful venture from experiences shared by the peers. Advertisement of mega jackpot win, and celebrity endorsement of sport betting services influence the bettor's perception, they view sport betting as a gainful venture.

The frequency of Sport betting may be affected by advertisements, promotional marketing messages which impacts on the attitudes and opinions of bettors, as well as their urge to

participate in sport betting. Hing 2014, With access to modern technology access to digital betting platforms access to information is on advertisements and betting information is readily available. Peers influence the perception of such information and influence the attitudes towards sport betting.

Studies have reported that viewing sports betting advertising increase the desire to engage in sport betting (Hing et al. 2014). In a study Deans et al 2017 reported an association of sport betting advertising and sport betting attitudes, sports betting advertising seemingly influences gambling attitudes by normalizing sports betting perception.

### **2.2.7 Government Policy and sport betting**

Sport betting policies and guidelines involve cover diverse facets of betting such as money laundering, criminal involvement, the integrity of users and operators as well as fairness of the games (Hellman, Örnberg & Livingstone, 2017). Sport betting market policies and regulations are a product of interactions between jurisdictions, nationwide betting regulations and case laws. Their goals include the pursuit of public health interests, such as the prevention of gaming disorders, disordered gamblers protection, consumer protection, as well as promotion of economic interests such as tax revenues, company profits and market share (Forberger & Bühringer, 2014).

Betting law is shaped and influenced by different philosophical, theological, social and economic convictions which leads to diverse approaches and regulations for betting (Forberger & Bühringer, 2014). Control of sport betting activity is a public policy consideration in many jurisdictions. The reasons for legalization and control vary, but the main goals of regulation in most legal systems are to protect the public from the negative social consequences of betting, protect industry from criminal infiltration, ensure fair and transparent games, protect youngsters and vulnerable and others create taxes. For this reason, betting in many forms is tightly controlled and regulated (Mbasi, 2013). Most of the betting policy is focused on policing roles, which vary in different communities. The immediate goal of the policies is to ensure the integrity of the games on offer, a feature most valued by the owners of gaming organizations (Mbasi, 2013).

Government policies regularly influence the spread and growth of a legalized betting industry, as well as the number, size and locality of licensed betting entities (Loo & Phua, 2016). Regulatory guidelines also give consumers extra options on the existing betting sites and marketplace competition, which is likely to result in improved betting and consumer prices. Taxation and licensing requirements need to be carefully considered as demanding requirements can affect the capacity of regulated websites to compete effectively with international betting firms. Adequate regulatory policies also decrease the incidence of money laundering and improper betting by enhancing wire transfer based on the proper identification of online betting customers (Loo & Phua, 2016).

In Kenya, the government regulates betting activities through the Betting, Lotteries, and Gaming Act as the primary legislation. The Betting, Lotteries and Gaming Act (BLGA) creates an agency named Betting Control and Licensing Board (BCLB) that regulates all activities concerning betting in Kenya. BCLB has the power to issue licenses and permits, and vary, suspend, cancel, and investigate any licensee or permit-holder. In addition, the Kenyan government recently increased taxes on betting, gaming and lotteries, as well as corporations offering prize competitions from 10% to 20%, but such met resistance, leading to the closure of some of the largest companies in the industry in Kenya (Ogachi, Karega & Mvungu, 2020).

## **2.3 Theoretical Framework**

The social learning theory and the social action theory was reviewed as the key theories guiding this study.

### **2.3.1 Social Learning Theory**

The Social Learning Theory (SLT) was conceptualized by Bandura (1969 & 1977) and suggests that individual's model, maintain and learn behaviors that are observed, attracted, and reinforced. Social learning theory holds that people learn new activities through observing other people. This indicates the reciprocal interrelationship between the environment's social characteristics, how individuals perceive them, how to be motivated and able to reproduce the behavior they see around them. The theory is centered on the notion that individuals learn from their relations with other individual within a societal

context. The basic concept of the theory is vicarious learning, which is variously referred to as symbolic learning, observational learning or modeling (Shin & Montalto, 2015).

The SLT suggests that the addictive betting behavior is learned by closely observing other individual betting activities. The theory indicates that the required behavior is reinforced when there is an incentive. Thus the reward(money) reinforces sports betting (Russell, Langham & Hing, 2018). SLT views betting as a learned behavior that is sustained through an intermittent strengthening plan. This indicates that payments are infrequently provided and after different numbers of responses. Betting incentives entail the cash won and the enjoyment created by betting state. Negative reinforcement may also arise due to aversive states (e.g. depression, anxiety,) which decrease due to the excitement of the game (Hayatbakhsh et al., 2006).

Bandura (1977) states that people are repeatedly confronted with situations with which they must deal with in one way or another. With this, some of the responses that individuals try prove unsuccessful while others produce more favorable effects. Through all these processes of differential reinforcement successful modes of behavior are eventually selected from exploratory activities, while ineffectual ones are discarded. The theory also stipulates that individual learn how to bet from others, particularly their friends. In theory, the frequency of betting is influenced by availability of betting opportunities, social contexts, betting facilities accessibility, the way gamblers use their money, their leisure habits and those of their peers (Shin & Montalto, 2015). The SLT also suggests that actions can also be learned via observation, it also emphasizes that attitudes or expectations about a particular behavior can be developed by observing how others are involved in a particular behavior and that media advertising is one of the ways in which new expectations can be developed.

### **2.3.2 The Social Action Theory**

The social action theory was developed by Max Weber (1864-1920). The theory emphasizes the significance of understanding human behavior and social change. According to Weber, social action is any action that is influenced by the behavior of others and is meaningful to the individual performing it. The social action theory is grounded on

four tenets of social action which are traditional, affective, value-rational, and means-end rational action. Traditional action is based on customs and traditions, affective action is based on emotions, value-rational action is based on values and beliefs, and means-end rational action is based on the calculation of means to achieve a specific end.

Social action theory assumes that understanding the meaning behind an action is crucial to understanding human behavior and social change. The theory emphasizes the importance of understanding human behavior and social change. It highlights the importance of understanding the meaning behind an action and the different types of social action that exist in society.

In the context of sport betting among the motorcycle riders, social action theory is used to understand the different types of social action that motivate motorcycle riders to engage in sports betting. For example, traditional action may be driven by cultural norms and expectations, while affective action may be driven by emotional factors such as excitement or thrill. Value-rational action may be driven by the belief that sports betting is a way to make money, while means-end rational action may be driven by the calculation of means to achieve a specific end, such as winning a bet. It is important to understand the different types of social action that motivate sport bettors to engage in sports betting in order to realize betting impacts to the bettors. The theory is applied in the study to understand the different types of social action that motivate motorcycle riders to engage in sports betting.

## **2.4 Conceptual Framework**

The conceptual framework is a brief depiction of a study's phenomenon, complemented by a graphic or visual representation of the main study variables (Kothari, 2012). In figure 2.1, prevalence of sports betting, technology, and government policies are independent variables on the other hand the socio-economic status of motorcycle riders is dependent variable. The first independent variable is prevalence of sport betting among the motorcycle riders which is closely related with the socio-economic status of the individual motorcycle rider. Thus, when the prevalence of sports betting is high the socio-economic status of the motorcycle rider may be affected either positively or negatively. The prevalence of sport betting among the motorcycle riders is correlated with socio-economic



status of the individual motorcycle rider. Thus, when the frequency of betting and amount spent in betting is high, then the socio-economic status of the motorcycle rider is affected depending on whether the betting was a win or loss. Further, when a motorcycle rider spends a lot of time in sport betting and the outcome is negative, then the socio-economic status diminishes leading to poverty. The technology in sport betting is the second independent variable and is correlated with socio-economic status of the motorcycle rider. Existence of technology presupposes that majority of the motorcycle riders will participate in sport betting hence impacting on their socio-economic status either positively or negatively. The third independent variable is government policy on sports betting. Government policies either create a favorable or unfavorable environment for sports betting whereas favorable environment will make the activity favorable to motorcycle riders and vice versa. The perception on sport betting is an intervening variable. This moderating variable catalyzes on independent variables. Thus, the perception which people have on sport betting may either increase or decrease the urgency of the motorcycle rider indulging himself on sports betting motor cycle's socio-economic status either positively or negatively.

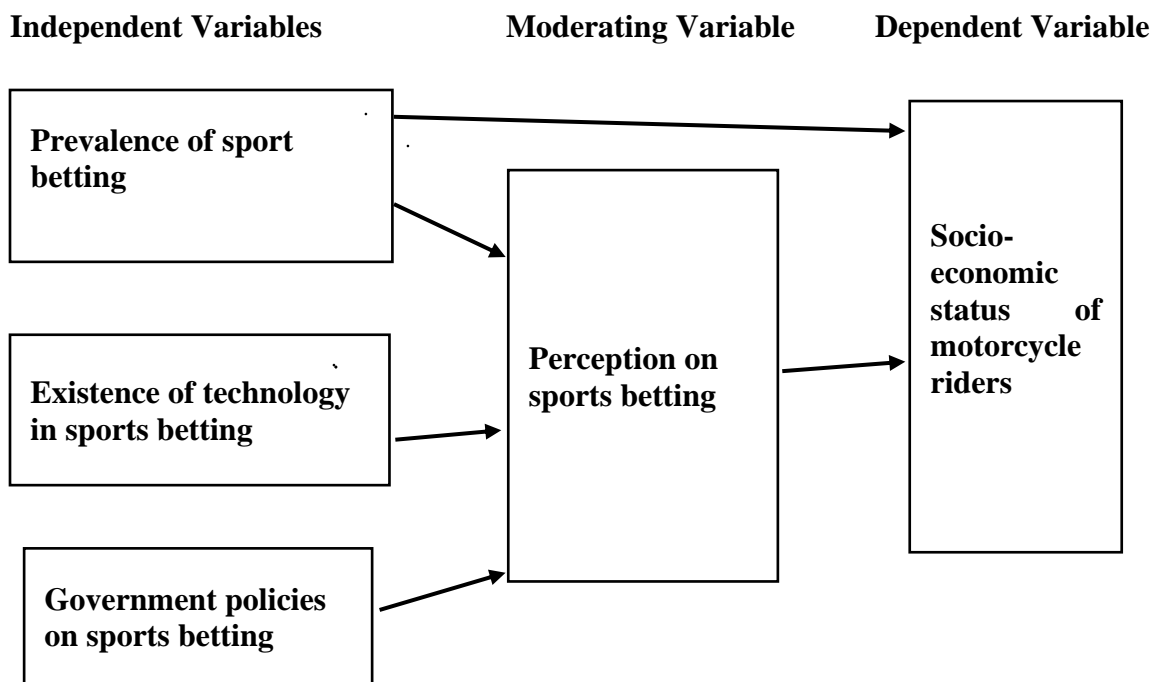


Figure 2.1: Conceptual Framework

## 2.5 Operationalization of the Key Variables

Table 2.1. Variable Indicators

Variable	Indicators
<b>Independent Variable</b>	
1. Prevalence of sport betting	Frequency of betting Form of betting Pattern of betting Amount spent
2. Sport betting technology	Use of digital technology Like: <ul style="list-style-type: none"> <li>• Social Media</li> <li>• Internet</li> <li>• Mobile money</li> <li>• Radio</li> <li>• Television</li> </ul>
3. Government policies on sports betting	<ul style="list-style-type: none"> <li>• Regulations</li> <li>• Taxes</li> <li>• Restrictions</li> </ul>
<b>Intervening Variable</b>	
4. Perception of sport betting	<ul style="list-style-type: none"> <li>• Whether sports betting is a good or bad activity</li> <li>• The Convenience of sports betting</li> <li>• Whether or not the sport betting offers socio-economic value on motorcycle riders</li> <li>• The feeling by the peer group on sport betting</li> <li>• Expectations which people have on persons who engage in sports betting</li> </ul>
<b>Dependent Variable</b>	
5. Socio-economic status of motorcycle riders	<ul style="list-style-type: none"> <li>• Improved lifestyle</li> <li>• Loss of income</li> <li>• Indebtedness</li> <li>• Financial stability</li> </ul>

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter discusses the methodology that was adopted in the study. A methodology is a set of agreed processes, methods, and tools that are used to achieve a study goal (Kothari, 2012). Specifically, the chapter presents the research design, the study's population, the sample size and sampling procedure, data collection tools and methods, and data analysis and the various ethical considerations.

### **3.2 Research Design**

A research design denotes the blueprint of the procedures, which are employed by the investigator to test the relation between dependent and explanatory variables (Kothari, 2012). This study adopted a descriptive survey to achieve its objectives. Descriptive research makes available exhaustive information about a situation or an event that is investigated despite being qualitative, quantitative or a combination of methods. Descriptive research is adopted as it provides quantifiable information that can be used to draw statistical conclusions through data analysis. This design was selected as it best met the study objective of examining sports betting among motorcycle riders in Umoja Estate, Nairobi County.

### **3.3 Unit of analysis and observation.**

The unit of analysis is the main element of the study. According to Kothari (2004) the unit of analysis is the entity being analyzed. The unit of analysis was examining the nature of sports betting among Motorcycle riders. The unit of observation is the level at which data was collected. In this study the unit of observation was motorcycle riders whom data was collected.

### **3.4 Target Population**

A target population denotes the total collection of entities, objects or events with a collective observable attribute (Kumar, 2011). This study's targeted motorcycle riders who are above 18 years and registered with Umoja Motor cycle SACCO in Umoja estate,

Nairobi County. The National Transport and Safety Authority reported as of February 2018, 1,393,390 motorcycles had been registered in Kenya. However, the exact number of motorcycles operated as "bodasbodas" in the country is not known and not documented as Kenya does not have a database of all motorcycle riders that function as boda bodas (Opondo & Kiprop, 2018). Further, motorcycle riders usually move from one town to another or from one estates to another. However, most motorcycle riders within Umoja have formed SACCOs and the records from the SACCOs indicate that there are 510 motorcycle riders in Umoja Estate. The study's target population were therefore 510 motorcycle riders in Umoja Estate and the unit of analysis was to examine sport betting and the unit of observation was the individual motorcycle riders within the estate. Table 3.1 shows the study's population

**Table 3.1: Target Population**

<b>Section</b>	<b>Population</b>	<b>Percentage</b>
Umoja 1 Boda Boda Riders Sacco	295	58.0%
Umoja 2 Boda Boda Riders Sacco	215	42.0%
<b>Total</b>	<b>510</b>	<b>100%</b>

### 3.6 Sample Size and Sampling Procedure

#### 3.6.1 Sample Size Determination

The sample refers to a subset of the entire population under study (Kothari, 2012). This study sampled 84 motorcycle riders in Umoja Estate using the Yamane (1967) sample size determination formula. The study's sample size was calculated as follows

$$n = \frac{N}{1+N(e^2)} \quad n = \frac{510}{1+610(0.1^2)} = 83.6 \cong 84 \text{ respondents}$$

Where;  $n$ = desired sample size,  $N$  = Population size ( $N=510$ ),  $e$  = Sampling error (10%)

The desired sample size from each section within Umoja Estate was computed using the following formula;

Section population/Total population \* the desired sample size.

**Table 3.2 Sample Size Determination**

<b>Section</b>	<b>Population</b>	<b>Sample</b>	<b>Sample</b>
Umoja 1	295	$295/510 * 84 = 49$	49
Umoja 2	215	$215/510 * 84 = 35$	35
<b>Total</b>	<b>510</b>		<b>84</b>

### **3.6.2 Sampling Procedure**

The study sample entailed motorcycle riders in Umoja Estate, who were selected using simple random sampling and systematic sampling. Simple random sampling was used to select the first respondent from each section in Umoja Estate. Thereafter, systematic sampling was used to identify the  $K^{\text{th}}$ , where the researcher divided the total population with the proposed sample size which was 6. Then, every 6<sup>th</sup> respondent was selected until the desired sample was attained.

### **3.7 Data Collection Methods and Tools**

The study used both qualitative and quantitative data. Qualitative data was collected through interviews using interview guides. On the other hand, quantitative data was collected from the respondents using questionnaire.

#### **3.7.1 Questionnaire**

This study employed a questionnaire for quantitative data collection and was developed by the researcher based on the research purposes. The questionnaire was made up of structured and unstructured questions. It was used to collect data on the study variables. Questionnaires was used because they are useful when there is need of a large number of standardized responses that need to be compared; questionnaires ensure more uniformity since the questions are already written down and the respondents feel free and confident to

express themselves. The questionnaires were self-administered by the investigator to the sampled respondents.

### **3.7.2 Key Informants Interview**

Key informant interviews entailed interviews of persons who are well-versed opinion about the aspect of the research being evaluated. This study used key informants' interview guide to obtain in-depth information on effect of sports betting on the socio-economic status of motorcycle riders. The study interviewed three Motorcycle SACCO leaders since they are well versed and have the necessary information on the prevalence of betting as well as behavior of SACCO members and factors behind increased betting among the motorcycle riders.

### **3.7.3 Focus Group Discussions(FGD)**

The Focus group discussions (FDG) entailed a small group of 5-7 participants who were selected from the motorcycle riders to participate in the open discussion. The study used FGD to get more nuanced and natural feedback. The study considered the members of the SACCO who participate in sport betting.

### **3.7.4 Secondary Data**

Secondary data on the other hand was sourced from books, the internet, academic theses, articles and the journals. Secondary data source complimented the collected primary data it was important since the collected information was used to make improvements and comparisons among the study variables.

## **3.8 Data Analysis**

Before processing the responses, the data collected was sorted for statistical analysis. Checking and validation was undertaken after receipt of the field questionnaires. The replies were checked for relevance, clarity, consistency and completeness. Then coding was done using the SPSS version 26. Descriptive analysis was employed for analysis of the collected quantitative data. Descriptive statistics include central measures, such as percentages, frequencies, and the mean standard deviation among other and the analyzed

data was presented in graphs and tables as per the study objectives. Qualitative data collected through the key informant interview guide was thematically analyzed and the generated responses categorized based on identified themes and the study objectives.

### **3.9 Ethical Considerations**

Ethical matters in social sciences include deliberate participation; cognisant consent; protecting the participants from harm; privacy of the respondents; anonymity and confidentiality (Nachmias and Nachmias,1996). Before the start of the field work the researcher sought permission from the National Commission for Science, Technology and Innovation (NACOSTI) the institution in charge of research studies in the country. The permit given by NACOSTI was carried during interview and produced any time it was demanded. Further in the field the researcher and the assistants made courtesy calls to the chief at Umoja 2 and the assistance chiefs.

During the interview, at the start of the interview approval of an individual motorcycle rider was sought. Further the respondents were requested to issue information willingly. They were also informed not to participate in the interview if they were not contented. In addition, the research team ensured privacy of the information of the interviewee by carrying the interview away from the other motorcycle riders avoid their colleagues from listening to the interview. Finally, the names of the respondents were not documented on the questionnaire to ensure anonymity of the respondents. For this reason, the respondents felt contented and were able to offer the required information on sport betting.

## **CHAPTER FOUR: DATA PRESENTATION AND INTERPRETATION.**

### **4.0 Introduction**

This chapter presents the data on nature of sport betting among motorcycle riders' community from Umoja Estate, Nairobi County. The data collected on the following: a) the social demographic information of the motorcycle riders; b) Prevalence of sport betting; c) Perception of sport betting; d) Technology and sport betting; e) Government policy vs sport betting.

### **4.1 Social and Demographic characteristics of motorcycle riders**

This section presents the basic information of the motorcycle riders in Umoja Estate, Nairobi County collected during the field work. The information is based on the interviews consulted using a standardized questionnaire. As a result, this section presents basic socio-demographic variables on gender, age, marital status and the level of education.

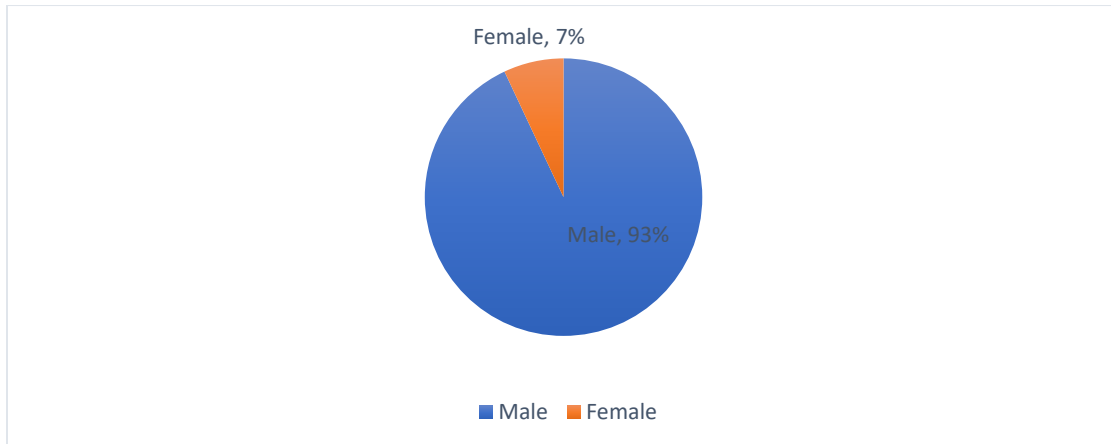
Quantitative data was collected using a standardized questionnaire from 84 motorcycle riders from Umoja estate. The sample was distributed in the five sections of Umoja estate as follows: Umoja1 (18%), Umoja 2 (20%), Umoja 3 (20%), Inner core (23%) and, Tena land (19%). The justification of selecting Umoja estate was informed by the circumstances of having a combination of rural and urban community characteristics which are important for this study.

#### **4.1.1. Gender of the respondents.**

The study sought to establish the gender of the respondents. The respondents were asked to state their gender, out of the 84 respondents interviewed (93%) were male and (7%) were female as shown on Figure 4.1. The study finds that the majority of the respondents are male which shows that there are more male motorcycle riders than female. This is confirmed in a study by Nabifo et al, (2021) which established that motorcycle riders are dominated by male with a very small number of female in the industry.



Figure 4.1; Distribution of respondents based on gender.



Source: Data 2022

The reason for having more male respondents is because the motorcycle sector is dominated by the male gender. Thus, there is a huge gender disparity in the motorcycle riders sector and safety is one of the concerns that keep women away from this kind of business.

#### 4.1.2 Age of the respondents.

The study sought to establish the age distribution of the respondents. The respondents were asked to state their age. Majority 55% were aged between 26-30 years and 13% were aged between 18- 25 years. The study established that majority of the respondents are middle aged. The findings are indicated on table 4.1

Table 4.1 : Distribution of respondents based on their age group of the respondents.

Age bracket	Frequency	Percentage
18-25 years	11	13%
26- 30 Years	46	55%
31- 35 years	27	32%
Total	84	100%

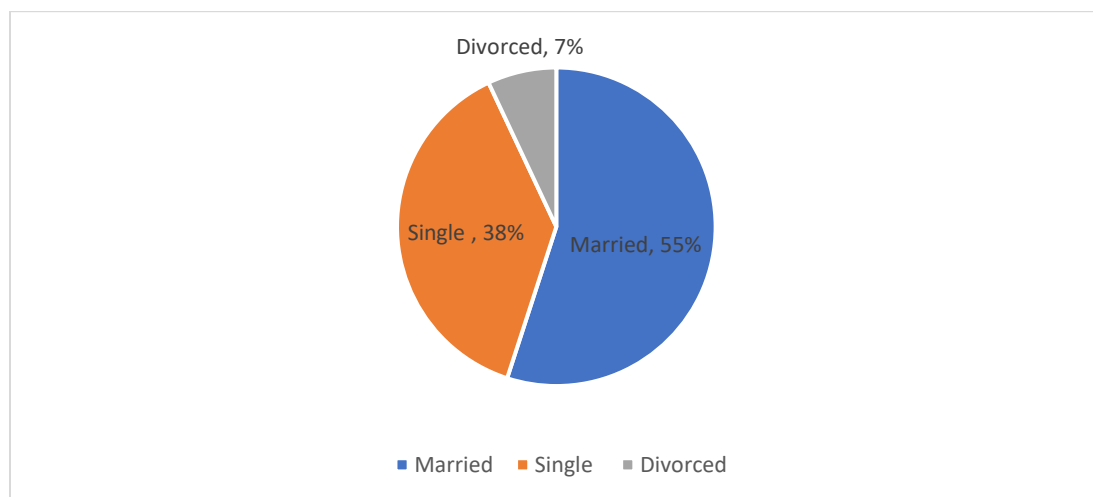
Source: Data,2022

This study established that majority of the people who participated in motor cycle business were within the age group 26-30 years. The reason why motorcycle riders within the age bracket 18-25 years are few is because majority of young people do not have capacity to buy motorcycles due to money constraints.

#### 4.1.3 Marital status

This study attempted to establish the marital status of the respondents. This variable was meant to determine whether or not the marital status had impact on the motor cycle business. Majority (55%) were married, 38% were single and the least (7%) were divorced as indicated on Figure 4.2. This can be attributed to workload among married people. This implied that majority of the respondents were married indicating that they had obligations to meet at the family level.

Figure 4.2: Distribution of the respondent's marital status.



Source: Data, 2022

#### 4.1.4 Education level of the respondents.

The study sought to understand the level of education of the respondents. The respondents were asked to state their level of education. The study established that majority (46%) had attained tertiary level of education and (12%) had attained primary school level of education as presented. The study implied that most of the respondents had attained basic

education and hence they had the capacity to understand the information sought by the study.

Table 4.2: Distribution of respondents according to level of education.

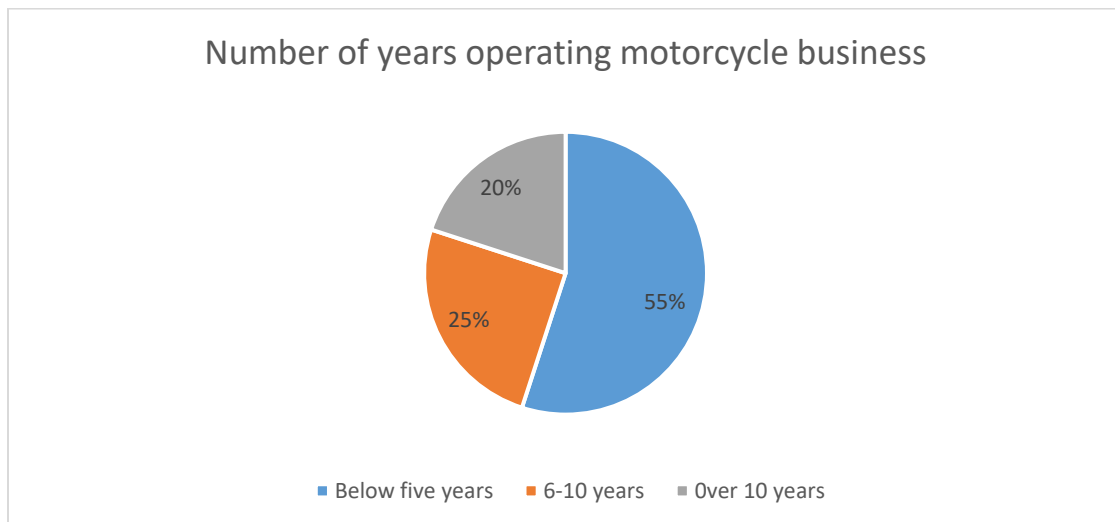
Level of education	Number	Percentage
College	28	34%
Primary	10	12%
Secondary	23	27%
University	23	27%
Total	84	100%

Source: Data 2022

#### 4.1.4. Number of years operating motorcycle business

The study sought to understand the number of years the respondents had spent operating the motorcycle business. The respondents were asked to state the number of years they spent on the business majority 55% stated they had spent below 5 years in the business, 25% stated they had spent between 6 -10 years and the least 20% stated they had been in the motorcycle business for more than 10 years as presented on figure 4.3. The motorcycle rider business acts as the start-up business for people with low income.

Figure 4.3: Number of years spent on motorcycle business



Source: Data 2022

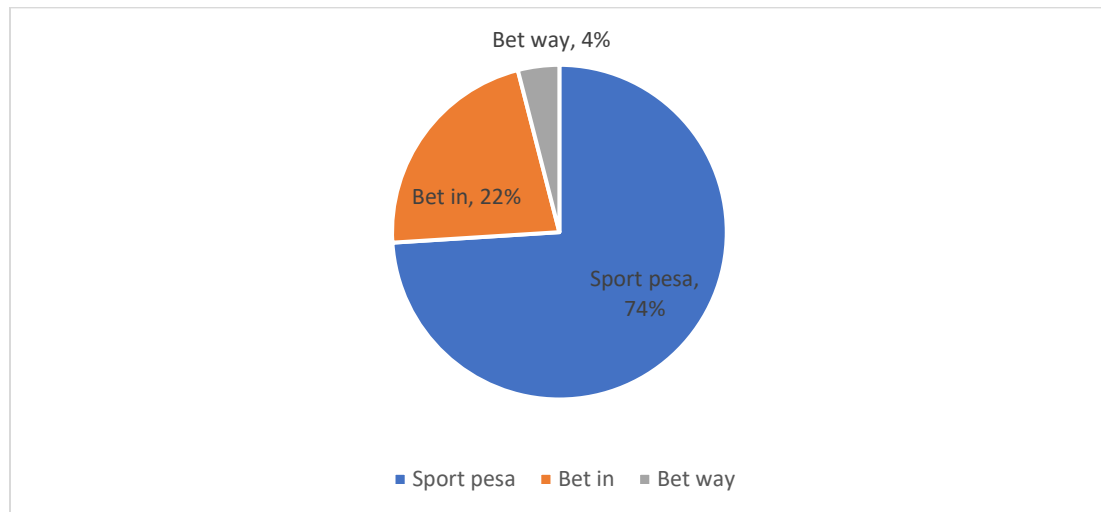
## 4.2 Prevalence of Sport betting

Among the variables used in this study to determine the prevalence of sport betting among motorcycle riders was participation in sport betting, preferred betting platforms, frequency of betting and amount of money spent on sport betting.

To examine the prevalence of sport betting among the motorcycle riders the respondents were asked if they have ever placed a bet on sport betting. All the respondents 84 respondents (100%) stated that they have participated in sport betting. Thus, sport betting is prevalent amongst the motorcycle riders.

The study sought to establish the most preferred sport betting company. The respondents were asked to specify the betting company where they place their bet. An over-whelming majority (74%) of the respondents stated Sportspesa as their preferred betting company as shown on Figure 4.4.

Figure 4.4: Respondents preferred betting platforms



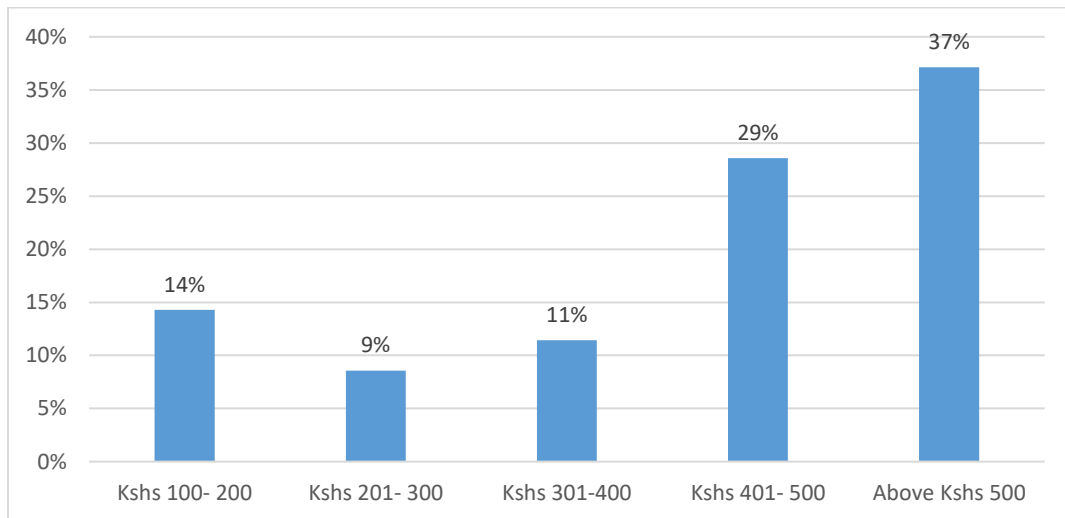
Source: Data 2022

The preference of the majority placing bets on Sportpesa is due to its popularity among others and its role in sponsoring sports in Kenya. A report by PWC in 2017 indicated that Sportpesa endeavored to sponsor major premier leagues in Kenya in 2016, which made it to gain more clientele in the sport betting industry.

The study sought to establish how often respondents placed bets on sport betting sites. The motorcycle riders were asked to state how frequently they participate in sport betting. A majority (63%) of the respondents indicated that they place bets on weekends only, (25%) said they place bet on daily basis while the least (12%) rarely play sport betting. During a focus group discussion, one motorcycle rider reported that *‘most of the motorcycle riders participating in sport betting participated during the weekends when majority of sport games are played’*. Further, a motorcycle SACCO leader, said that *‘most of the motorcycle riders would save up money during the week to spend on sport betting over the weekends’*. Thus, majority of sport betters participate in sport betting during the weekends whereby the gaming companies also place higher amounts of money on the bets.

The study attempted to establish the amount of money spent weekly by respondents on sport betting. The respondents were asked to state the range of the amount they spent per week on sport betting. The study established that majority of the respondents (37%) spent over Kshs 500 weekly on sport betting, (29%) indicated they spent between Kshs 401-500, (14%) spend Kshs 100-200 weekly and the least (9%) spend between Kshs 200 - 300 shillings weekly on sport betting as shown on Figure 4.5 below.

Figure 4.5: Amount spent weekly on sport betting.

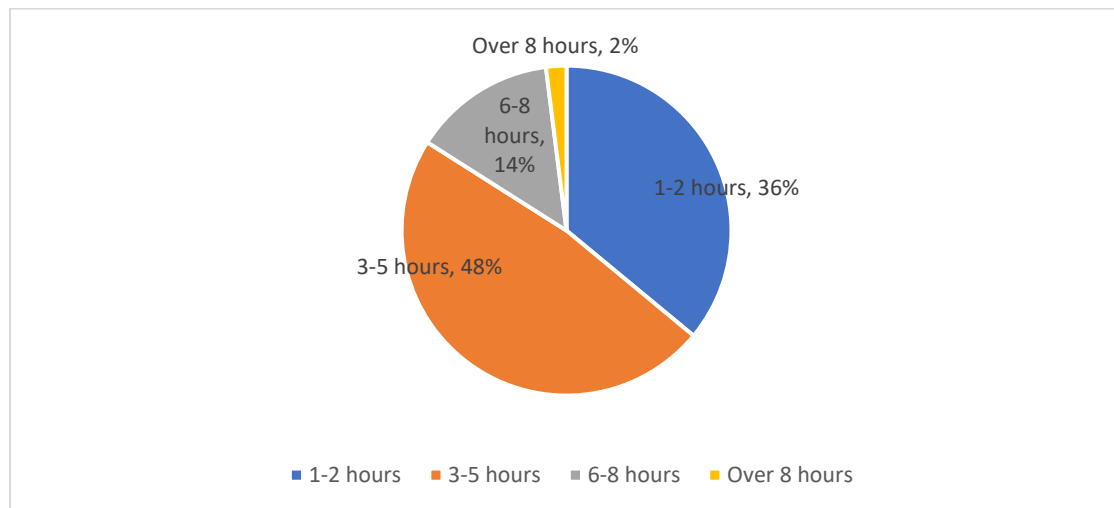


Source: Data 2022.

During Focus Group Discussions one motorcycle rider said that *‘the amount of money spent by the members who participated in sport betting was estimated to be Kshs 500 per week’*. In addition, he said that most of the members who participate end up losing their money. During the key informant interview a motorcycle SACCO leader one argued that motorcycle riders who participate in sport betting were facing challenges in meeting their family obligation, and some missed to pay their daily contribution to the SACCO. Thus, the sport betting affected the socio-economic status of workers negatively.

The study sought to establish the duration of time spent on engagement in sport betting activities. The respondents were asked to state how much time they spend on sport betting activities in a week. A very significant proportion (48%) stated that they spent 3-5 hours per week. The least (2%) were engaged for more than 8 hours per week on sport betting activities as illustrated on Figure 4.6.

Figure 4.6: Time spent on sport betting per week



Source: Data 2022.

During the key informant interview, the motorcycle SACCO leader two said; *“the active sport bettors spent most of their free time placing sport bets. Also, they utilize their time on discussing about sport betting outcomes. Thus, this affected the motorcycle rider’s socio-economic life by hindering productivity in their small businesses they operate and*

*that would affect their income levels leading to financial instability.*” Thus, this shows that sport betting affects the productivity of the motorcycle riders due to the time spent on sport betting activities.

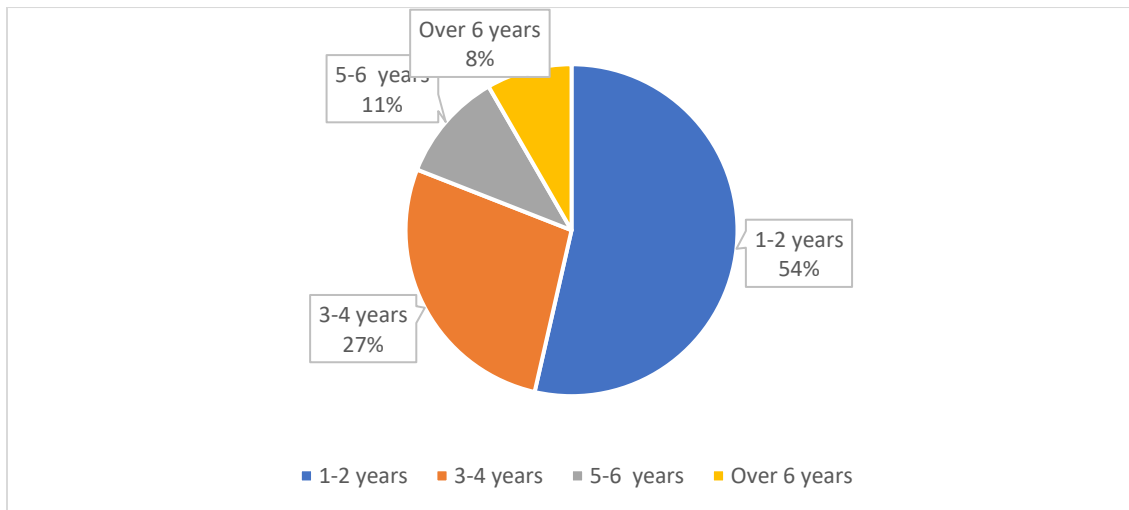
### **4.3 Perception of sport betting**

The study endeavored to establish the perception of sport betting among motorcycle riders’ community. The respondents were asked to state how they perceived sport betting, majority (62%) stated that sport betting was a good activity which help them earn extra money.20% stated that sport betting led to loss of their income, and (18%) stated sport betting led to betting addiction. The results conform with a study by Lister et al, (2016) which established that gamblers felt that betting was a good activity to earn money. During the key informant interview with a SACCO leader three, he reported that; *“motorcycle riders participating in sport betting were doing it to gain extra money in addition to what they earn from their daily job in motorcycle taxi business”*. Thus, the study finds that the motorcycle riders perceive sport betting as a gainful venture however their expectations to win are not always achieved.

The study sought to establish how the motorcycle riders learnt about sport betting. Majority (66%) said that fellow motorcycle riders introduced them and (23%) learned about sport betting from online advertisement. The least (11%) learned about sport betting from betting shops. Thus, peers influence the participation of the motorcycle riders in sport betting.

The study sought to establish the number of years the motorcycle riders had actively participated in sport betting. The motorcycle riders were asked to state the number of years they had participated in sport betting. Majority (54%) said they had participated in sport betting between 1-2 years, (27%) had participated in sport betting between 3-4 years, (11%) between 5-6 years. The least (8%) had participated in sport betting for over 6 years as shown on figure 4.7. This implies that sport betting is a new practice to the motorcycle riders and they are learning from their peers.

Figure 4.7: Number of years' motorcycle riders have participated in sport betting.



Source: Data 2022

The study findings indicate that the majority have participated in betting for less than two years.

The study sought to establish reasons why motorcycle riders participate in sport betting. The respondents were asked to state the reasons that made them participate in sport betting. The study established that more than one third (39%) participate in sport betting due to peer influence, 27% participate in sport betting to make money, (12%) participate in sport betting due to curiosity, (10%) for fun and (7%) stated they participate in sport betting due to lack of employment. The least (5%) stated they participate in sport betting due to their perceived knowledge in sport betting as shown on table 4.3. The findings indicate that peers learn from each other and hence the motorcycle riders have learnt the skills of sport betting from the peers.



Table 4.3: Reasons for motorcycle riders' participation in sport betting.

Reasons for participating in sport betting	Frequency	Percentage
Peer influence	33	39%
curiosity	10	12%
Fun	8	10%
Perceived Knowledge	4	5%
To make money	23	27%
Unemployment	6	7%
Total	84	100%

Source: Data 2022

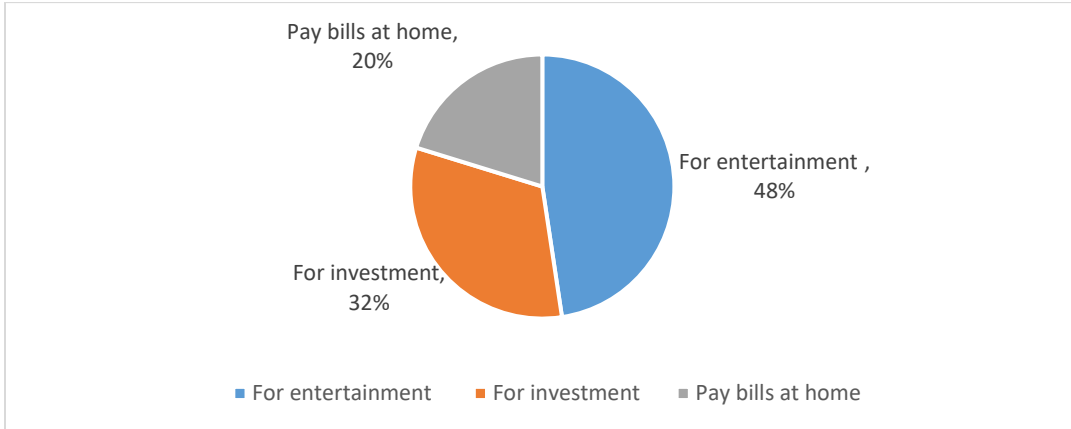
The study sought to establish what time the motorcycle riders participate in sport betting. One half (50%) of the respondents said they participate in sport betting when in the company of their friends; 29% participated while watching football and least (21%) participate during their free time. Hence sport betting is a social activity that thrives in most peer gathering because of the excitement and anticipation of the outcome.

The study endeavored to establish whether the success stories on mega jackpot winners influence the number of times the motorcycle riders participate in sport betting. An overwhelming (92%) of the respondents said that they were influenced by the big wins advertised on the media whereas (8%) were not influenced by mega jackpots. The study reveals that the mega jackpots influence the number of participants in sport betting because it gives hope to the motorcycle riders on changing their socio-economic positively in case one wins the jackpot.

The study sought to establish how the motorcycle riders spent the money earned from sport betting. Close to one half (48%) said they spend money earned from sport betting in entertainment, (32%) invested the money earned from sport betting. The least, 20% utilized the money earned from sport betting to pay bills at home. The findings show that the money earned from sport betting was utilized to improve the respondent's socio-economic status by settling bills and investment however close to half of the respondents spend the money

on entertainment. However, during focus group discussion one respondent revealed that winning is minimal and it is hard to predict it.

Figure 4.8: Ways in which motorcycle riders spend money earned from sport betting.



Source: Data 2022

The study sought to establish the effects of sport betting. The respondents were asked to state what was the effects of sport betting. Majority (52%) stated that sport betting led to betting addiction, (24%) stated sport betting led to family disruption, (18%) stated that sport betting led to waste of money, (4%) stated that sport betting led to suicidal thoughts. The least (2%) stated that sport betting led to criminal behavior as stated on Table 4.4.

Table 4.4: Effects of sport betting on the motorcycle riders

Effects of sport betting	Frequency	Percentage
Betting addiction	44	52%
Suicidal thoughts	3	4%
Family disruption	20	24%
Waste of money	15	18%
Criminal behavior	2	2%
Total	84	100%

Source: Data 2022

In a focus group discussion with the motorcycle riders, one respondent said that *‘sports betting reduced the motorcycle rider’s concentration and interest at work’*. Another motorcycle rider stated that *‘some motorcycle riders borrow money from friends to participate in sport betting’*. Additionally, during the key informant interview a SACCO leader one reported that the major cause of sport betting among the motorcycle riders was the urge to place more bets after losing or after winning in the hope of winning to recover the loss or in the hope of winning to gaining more. The study findings imply that the urge to place more bets led to sport betting addiction which negatively affects the motorcycle rider’s socio-economic life leaving them in indebtedness, some engaging in criminal activities and financial instability. As result, the study shows that sport betting had negative effects on the life of motorcycle who indulge themselves to sport betting activity.

#### **4.4 Technology and sport betting**

The study established the digital tools utilized by the motorcycle riders in sport betting. An over-whelming majority (77%) utilize mobile phones while (23%) use internet cyber cafes to participate in sport betting. Thus, mobile phone is the common technology used in sport betting. The study finds that the mobile phone is the most common utilized digital tool due to mobile phone technology which has enhanced sport betting. Mobile phone technology enables the access to mobile money, sport betting applications and sport betting information on social media. Hence it is the most preferred digital tool.

The study sought to establish which social media platforms boda boda riders source sport betting information. An over-whelming majority (93%) sourced from Facebook whereas (7%) source from twitter. The study findings in line with statistics provide by the Ministry of Information Communication and Digital Economy National cyber security report (2022) that documented 38.85% of social media users utilize Facebook, 26.6 % YouTube, 17.88% twitter, 7.62% Instagram and LinkedIn 0.98%.

The rated the perception that access to the internet has expanded access to new betting products with greater payouts. This was done by asking boda boda riders to rate the statement that “access to internet has expanded access to new betting products with greater pay outs”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. The majority (61%) agreed that access to internet has expanded access to new betting products, (32%) strongly agreed. The least 1% disagreed as shown on Table 4.5.

Table 4.5. Rating perception on access to internet

Access to internet has expanded access to new betting products with greater pay outs.	Frequency	Percentage
Agree	51	61%
Strongly agree	27	32%
Indifferent	3	4%
Disagree	1	1%
Strongly disagree	2	2%
Total	84	100%

Source: Data 2022

An over-whelming (93%) agreement that the internet has expanded access to new betting products with greater pay outs. During key informant interview a motorcycle SACCO leader two stated that “*most of the motorcycle riders preferred using digital tools to bet rather than betting on physical shops.*” This shows that motorcycle riders have basics in digital sport betting platforms.

The study rated the perception that mobile phone technology provides a range of platforms where bettors can choose their favorite betting platforms. The motorcycle riders were asked to rate the statement “mobile phone technology provide a range of betting platforms where bettors can choose their favorite options than earlier available in Kenya”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. The majority (54%) agreed that mobile devices provide a wide range of betting options, (40%) strongly agreed, (4%) indifferent and the least (2%) strongly disagreed that mobile devices provide a wide range of betting options. The study finds an over-whelming agreement (94%) that technology provides a range of platform for the respondents to choose. Mobile phone technology presently has diversified to provide a wide range of sport betting option compared to a few years ago. Mobile technology has been improved to accommodate mobile money, betting platform application and sport betting information which can be sourced on the social media through the phone. The access to mobile phone technology has reduced the need to visit physical shops to place the bets.

The study rated the perception that modern technology has allowed more people to engage in sport betting. The respondents were asked to rate the statement that “easy access to technology have encouraged more people to engage in sport betting”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (52%) agreed, (40%) strongly agreed (2%) disagrees and the least (1%) strongly disagreed as presented on Table 4.6.

Table 4.6. Rating perception on modern technology

Easy access to technology have allowed more people to engage in sport betting	Frequency	Percentage
Strongly agree	34	40%
Agree	44	52%
Indifferent	3	4%
Strongly disagree	1	1%
Disagree	2	2%
Total	84	100%

Source: Data 2022.

The study finds over-whelming majority (92%) agree that easy access to technology has allowed more people to engage in sport betting. During the focus group discussion, a motorcycle rider stated that *“currently technology has improved, we are able to get instant information about sport betting through the social media using our phones, we compare the pay-outs betting platforms from different betting firms. Technology has also enables us access the information on the betting outcomes instantly the games are over. The technology enables us to place bets immediately dues top the ease of accessing mobile money. We view the games using the mobile phones while we are still working.”* Thus, technology has led to increase in frequency of motorcycle riders on sports betting.

Further, the study shows that the respondents access information has improved thus they can engage in betting as soon as they are advertised. Access to instant information make the respondents make quick decisions on whether to play bets, this leads to spending money without planning which in turn affect the socio-economic status of the respondents. Hence there is need to structure polices that will protect the respondents form vulnerability due to technology and information.

The study wanted to rate the perception that easy access to the internet encourage the motorcycle riders to engage in sport betting. The respondents were asked to rate the statement *“easy access to the internet encourage motorcycle riders to engage in sport betting”*. To measure the statement, a Likert scale comprising of five values of *“Strongly*

agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (65%) agreed that easy access to the internet encourage motorcycle riders to engage in sport betting, (32%) strongly agreed. The least (2%) strongly disagreed. Over-whelming majority (97%) agreed that the internet encourage the respondents to engage in sport betting. During the key informant interview the SACCO leader two opined that *most of the motorcycle riders own smart phones, they are registered on Facebook and twitter, they have access to betting information they want they can search on the internet. The mobile service has favorable rates for data and it is not a challenge for the motorcycle riders to buy the internet.* The findings show that internet encourages the motorcycle riders to engage in sport betting due to the information available on the internet.

The study rated the perception that mobile money technology makes it easy to place a bet and access winnings. The motorcycle riders were asked to rate a statement “mobile money technology makes it easy to place a bet and access winnings. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. The majority (52%) agreed that access to mobile money technology made it easy to place bet and access winnings, (43%) strongly agreed, (3%) strongly disagreed, the least (2%) disagreed. An over-whelming majority (96%) agreed that mobile money technology makes it easy to place a bet and access winnings.

During the focus group discussion, a motorcycle rider stated that *mobile money has helped in placing sports bet easily, we only need to have money on the mobile phone wallet and once we place a bet the money is discharged from the wallet. We also get paid the wins through the mobile phone and the money is paid instantly after the game is completed.* Thus, it can be concluded that mobile money technology makes it easy for the respondents to pay for the bets and receive the payment.

The study wanted to rate the perception that access to mobile money is an important factor in sport betting. The motorcycle riders were asked to rate the statement “access to mobile money is an important factor in sport betting”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (52%) agreed that access to mobile money is an important factor in sport betting, (44%) strongly agreed, (3% indifferent and the least (1%)

disagreed. An over-whelming majority (96%) agreed that mobile money is an important factor in sport betting. During the focus group discussion one of the motorcycle riders reported *“that mobile money is very key to sport betting, on the physical shop we pay using the mobile money, we also receive the payments for the bets through the mobile money.”* The study finds that mobile money is the enabler of sport betting and has supported the growth of sport betting through mobile money wallet.

The study rated the perception that social media sites provide reliable sport betting information. The respondents were asked to rate the statement “social media sites easily provide reliable sport betting information. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (65%) agreed, 27% strongly agreed, (4%) disagreed, (3%) strongly disagreed and the least (1%) indifferent. An over-whelming majority (92%) agreed that social media sites provide reliable betting information. During the key informant interview the SACCO leader two opined that *“the motorcycle riders prefer sourcing betting information from Facebook, it provides them with instant information on the available matches, the social media platform has many registered subscribers, however not all the information on social media is factual.”* The study finds that the respondents trust the information accessed from the social media platform however social media may have information from sources that are not trusted.

#### **4.5 Media advertising and sport betting**

The study sought to establish the major source of media advertisement on sport betting. The respondents were asked to state sources of sport betting advertisement. An over-whelming majority (79%) of the respondents said they access sport betting advertisement on social media platforms; (10%) radio, (7%) newspaper and (4%) television. During the focus group discussion, a motorcycle rider stated that *“the motorcycle riders access advertisements from social media platforms since they spend most of their time at work and they rarely have access to other media sources”*. The findings therefore, show that majority motorcycle riders who participated in sports betting accessed it through advertisements found on social media.



The study wanted to rate the perception that the media normalizes betting which encourage motorcycle riders to participate in sport betting. The motorcycle riders were asked to rate a statement “media normalizes betting which encourage motorcycle riders to participate in sport betting”. To measure the statement, a Likert scale comprising of four values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (81%) agreed that media normalize sport betting advertisement which encourage boda boda riders to participate in sport betting, (14%) strongly agreed, (3%) disagreed and (2%) were indifferent. An over-whelming 95% agreed that media encourages sport betting advertisements. During the focus group study a respondent said “*sport betting is no longer restricted in media platforms, the aspects of generating income from the advertisements has left media to air the advertisements regularly which leads to the motorcycle riders consuming the information and perceiving betting as a social activity*”. The study finds that the majority of the respondents perceive that media normalizes advertisement of sport betting activities due to the financial earnings from the advertisements. This intern affects the socio-economic life of the respondents by engaging in sport betting activities which cause to indebtedness financial instability and betting addiction.

The study wanted to rate the perception that advertisement of sport betting increases the motorcycle riders’ awareness of betting opportunities. The respondents were asked to rate a statement whether “advertisement of sport betting increase respondent’s awareness of betting opportunities”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (64%) agreed, (29%) strongly agreed, (4%) disagreed, (2%) strongly disagreed and the least (1%) indifferent. An over-whelming majority (93%) of the respondents agreed that advertisement of sport betting activities increases the respondent’s awareness of sport betting opportunities. Hence the study reveals that there is need for control measures on and policies on advertisement to protect the respondents from vulnerability.

The study wanted to establish the respondent perception that sports sponsorship captures motorcycle riders’ attention and convey positive attitude towards sport betting. The motorcycle riders were asked to rate the statement “sports sponsorship captures motorcycle riders’ attention and convey positive attitude towards betting”. To measure the statement,

a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (54%) agreed, (30%) strongly agreed, (10%) disagreed, (4%) indifferent and the least (2%) strongly disagreed. An overwhelming majority (84%) of the respondents perceive that sports sponsorship captures respondent’s attitude to convey positive attitudes. During key informant interview with one of the respondents, he opined that sport betting sponsored local football teams and supported community activities through sponsorship and that made the community support sport betting activities. Therefore, the study finds that majority of the respondents agree that sports sponsorship does influence the respondent’s attention and conveys positive attitude towards sport betting.

The study sought to establish whether celebrity endorsements was effective way of convincing new entrants to participate in sport betting. The motorcycle riders were asked to rate a statement “that celebrity endorsements are an effective way of converting new entrants to sport betting”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. The majority (62%) agreed, (24%) strongly agreed, (8%) disagreed, (4%) indifferent and the least (2%) strongly disagreed. An over-whelming majority (86%) of the respondents agreed that celebrity endorsements influenced new entrants in joining sport betting. During the key informant interview SACCO leader three stated that motorcycle riders were influenced by celebrities and hence betting activities promoted by celebrities entice new entrants to sport betting activities. Therefore, study finds that majority of the respondents are of the opinion that celebrity endorsement encourages new entrants in sport betting to participate in sport betting due to their influence.

The study rated the perception that advertisement increases brand awareness and financial incentives for participation in sport betting. The motorcycle riders were asked to rate a statement “that advertisement increases brand awareness and financial incentives for participation in sport betting”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. Majority (56%) agreed, (35%) strongly agreed, (6%) disagreed), (2%) strongly disagreed and the east (1%) indifferent. An over-whelming majority (91%) of the

respondents agreed that advertisement increases brand awareness. During the focus group discussion, a participant stated that “*sport betting advertisements increase the awareness of the existing betting products, he added that new betting platforms are made popular through advertisements.*” Thus, the study finds that majority of the respondents agree that advertisement of products creates brand awareness and financial incentives for participation in sport betting.

#### **4.6 Government policy on sport betting**

This section focuses on the role of government and policies on sport betting. The study sought to understand whether the motorcycle riders were aware of the government policies and legislation related to sport betting, advertisement, technology and the internet. The study sought to establish whether the motorcycle riders were aware of the government control policies in sport betting. The respondents were asked to state whether they were aware of the betting and control policies in Kenya. Majority (72%) of the respondents stated they were aware and (28%) were not aware of the government policy and regulation. During the key informant interview with a SACCO leader, he stated that government has policies on sport betting which are related to taxation and operation of sport betting firms, he stated that he was not aware of existing policies on consumer protection towards sport betting activities. Thus, the study reveals that majority of the motorcycle riders are aware of existing policies on sport betting taxation and business operations.

The study sought to rate the perception that taxation of entrants prevents participants from engaging in sport betting. The respondents were asked to rate the statement “taxation of entrants prevent participants from engaging in sport betting”. To measure the statement, a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. More than one third of the respondents (42%) disagreed, (29%) strongly disagreed, (23%) agreed, (5%) indifferent and the least (2%) strongly agreed. A majority (65%) of the respondents disagreed that taxation prevent the entrants in participating in sport betting. During the focus group discussions, a participant stated that taxation on sport betting would not deter new entrants in participating in sport betting. Thus, the study finds that taxation on new entrance does not prevent new entrants in participating in sport betting.

The study sought to rate the perception that government has instituted effective sport betting regulation to protect vulnerable users. To measure the statement a Likert scale comprising of five values of “Strongly agree”, “Agree” “Indifferent”, “Disagree”, and strongly agree were used. More than one third of the respondents (44%) disagreed, (25%) agreed, (13%) strongly disagreed, (7%) indifferent and the least (11%) strongly agreed. The majority (57%) of the respondents were of the view that the government have not instituted sport betting regulations to protect vulnerable users. During the key informant interviews one of the SACCO leaders stated that there is no control of information accessed online through the internet. He stated that advertisements are freely aired on social media platforms, without creating awareness to the consumers. He further stated that the respondents were not awareness of existing government policies on advertisement, sport betting and utilization of technology in regard to protect the respondents from vulnerability. Therefore, the study finds that the government have not instituted sport betting regulations to protect vulnerable users.

The study sought to establish whether the government should prohibit public airing of sport betting winners as a form of advertising. The motorcycle riders were asked to rate a statement “the government should ban public airing of winners as a form of advertising”. A very significant portion of the respondents (37%) disagreed, (30%) strongly disagreed, (24%) agreed, (5%) indifferent and the least (4%) strongly agreed. The majority (54%) agreed that the government should prohibit public airing of sport betting winners as a form of advertisement. Thus, the study finds that the majority of the respondents did not want the government to prohibit advertisement of the sport betting winners. Therefore, the study recommends for a policy on airing betting winners.

The study sought to rate the perception that the existing restrictions on marketing sport betting were effective. The motorcycle riders were asked to rate a statement” the existing restriction on marketing and advertisement of sport betting products are not effective “The majority (40%) disagreed, (32%) strongly disagreed, (17%) agreed, (10%) indifferent and the least (1%) strongly agreed. An over-whelming majority (72%) of the respondents disagreed that the existing restrictions on marketing sport betting were effective. Thus, the study finds that the respondents perceive that the existing restriction on marketing and

advertisement of sport betting products are not effective. The study suggests creating awareness and strengthening the existing marketing policies on sport betting.

The study sought to establish whether government regulations and policies hamper the use of technology in sport betting. The motorcycle riders were asked to rate a statement “whether the government policies controlled the use of technology in sport betting”. The majority (40%) disagreed, (32%) strongly disagreed, (17%) agreed, (10%) indifferent, and the least (1%) strongly agreed. An over-whelming majority (72%) of the respondents disagreed that government regulation and policies hamper the use of technology in sport betting. During the focus group discussion, a participant stated that government regulations on technology did not hamper sport betting activities, he added that he was not aware of the existing policies on technology. During the key informant interview one of the respondent opined that the existing policies on technology were structured to control criminal activities he stated that sport betting was a social activity and hence the existing policies did not hamper sport betting activities. The study finds that the respondents opine that the existing policies on technology do not hamper sport betting activities. The study also finds that the respondents are not aware of existing policies on technology. Hence there is a need of awareness creation on the existing policies.

## **CHAPTER FIVE: SUMMARY OF THE FINDINGS, CONCLUSION AND RECOMMENDATION**

### **5.1 Introduction**

This chapter provide the summary of the findings from chapter four. It also gives the conclusion and recommendations based on the study.

### **5.2 Summary of the Findings**

The study delved into the prevalence of sports betting among motorcycle riders, focusing on participation rates, preferred platforms, frequency, expenditure, time investment, and consequent socioeconomic impacts. Among 84 respondents, 100% confirmed involvement in sports betting, highlighting its prevalence in this demographic.

The preferred platform for betting among the majority (74%) was Sportpesa, attributed to its popularity and sponsorship role in Kenyan sports leagues. Most participants (63%) placed bets exclusively on weekends, coinciding with increased game availability. Financially, a considerable portion (37%) spent over Kshs 500 weekly, with a consensus during discussions estimating an average weekly spend of Kshs 500 per participant. However, financial losses were prevalent, impacting individuals' abilities to meet familial and SACCO obligations.

Time allocation for betting was notable, with 48% dedicating 3-5 hours weekly, affecting their socioeconomic activities. Discussions revealed a detrimental impact on productivity and income due to time diverted from small businesses towards betting discussions and activities. The SACCO leader affirmed these findings, suggesting that active bettors' diminished productivity resulted in financial instability among the motorcycle riders.

Overall, the study underscores the pervasive nature of sports betting among motorcycle riders, shaping their routines, expenditures, and time distribution. The repercussions were evident, affecting not only individual financial stability but also impeding their businesses and socioeconomic progress. Such insights stress the need for interventions to mitigate the adverse effects of sports betting on this demographics' livelihood.

The study extensively examined the interplay between technology and sports betting among motorcycle riders. It highlighted the prevalence of mobile phones (77%) over internet cyber cafes (23%) as the primary tool for sports betting, attributing this trend to the convenience offered by mobile technology, allowing access to mobile money, betting applications, and betting information via social media platforms, notably Facebook (93%).

Participants largely agreed (61% with 32% strongly agreeing) that internet access has broadened the scope of betting options, with a preference for digital tools over physical shops due to increased choices. Moreover, the majority (94%) concurred that mobile phone technology now offers a wider array of betting platforms, facilitating diverse betting options and instant access to betting outcomes.

The study noted a consensus (92%) among respondents that technological advancements, particularly easy access to the internet, have drawn more people into sports betting. Testimonials during discussions highlighted the rapid access to information, instantaneous betting decisions, and the consequent impact on socio-economic statuses, prompting a need for protective policies.

Mobile money technology emerged as a significant facilitator, with 96% acknowledging its role in simplifying betting transactions, including placing bets and receiving winnings. Participants unanimously agreed (96%) on the importance of mobile money in sports betting, emphasizing its pivotal role in enabling and sustaining the growth of this industry.

While social media was seen as a reliable source for betting information by a majority (92%), caution was advised regarding the credibility of data obtained through these platforms, with acknowledgments that not all information sourced from social media may be trustworthy.

Overall, the findings underline the profound influence of technology, particularly mobile phones and the internet, in revolutionizing sports betting practices among motorcycle riders. While these advancements offer convenience and accessibility, there's a need for vigilance and policies to safeguard individuals from the potential negative impacts of unregulated betting practices facilitated by technology.

The study extensively explored the nexus between media advertising, government policies, and the practice of sport betting among motorcycle riders. Primarily, it found that a significant majority (79%) of respondents accessed sport betting advertisements through social media platforms, emphasizing the dominance of online advertising due to accessibility and motorcycle riders' reliance on smartphones for information consumption.

Perceptions surrounding media's role in normalizing betting activities were prevalent, with 81% agreeing (14% strongly) that media normalization encourages riders' participation in sport betting. Testimonies highlighted that regular airing of betting advertisements led to a societal perception of betting as a normal social activity, impacting individuals' financial stability and potentially leading to addiction.

Moreover, the study found overwhelming agreement (93%) among respondents that sport betting advertisements increase awareness of betting opportunities, highlighting the need for regulatory measures to protect vulnerable individuals from heightened exposure.

Sports sponsorship was acknowledged by 84% of respondents as a factor that positively influences attitudes towards sport betting, especially due to sponsorships supporting local teams and community activities, garnering public support for betting activities.

Celebrity endorsements emerged as a compelling influencer, with 86% agreeing (24% strongly) that endorsements by celebrities are effective in drawing new participants into sport betting activities. The perceived power of celebrity influence on new entrants underscores the need for scrutiny and regulation.

The study affirmed that advertising significantly increases brand awareness and financial incentives, with 91% of respondents acknowledging the role of advertisements in popularizing existing and new betting platforms.

Regarding government policies, awareness among respondents varied. While 72% were aware of taxation policies related to sport betting, a substantial portion (57%) believed that effective regulations to protect vulnerable users were lacking. Concerns were raised about the absence of policies addressing consumer protection in advertisements, technology, and betting.



Furthermore, 54% of respondents supported the prohibition of publicly airing sport betting winners as an advertisement form, advocating for policies aimed at curbing such practices.

Overall, the study emphasizes the need for regulatory interventions and policy enhancements in various aspects, such as consumer protection, advertisement regulations, and technology usage within the sport betting landscape. Awareness creation on existing policies also emerged as a crucial need to ensure a more informed and regulated environment for sport betting activities among motorcycle riders.

### **5.3 Conclusion**

Regarding the first objective, the researcher sought to examine the prevalence of sport betting among motorcycle riders. The respondents stated they participate in betting while in the company of their peers, and peers influence their decision to participate in sport betting. The study established that the time spent on sport betting caused hindrances in productivity of the motorcycle riders in their productive boda boda business. The study concludes that there is need for sensitization on responsible betting.

On the second objective the researcher was to examine the extent to which technology affect sports betting. The study found that the mobile phone is the most utilized digital tool due to mobile phone technology. The study established that mobile phone technology had revolutionized sport betting, information on betting is accessed on mobile phones through social media platform. The study found that the social media is the main source of betting information for the motorcycle riders. The study concludes that there is need for sensitization on trusted sources of betting information.

On the third objective the researcher sought to examine the perception of sports betting among motorcycle rider. The study established that the motorcycle riders perceived spot betting as a gainful venture that earns them additional money to their main business. The study established that the socio-economic life of the motorcycle riders participating in sport betting was negatively affected. They experienced indebtedness, financial instability and some engaged in criminal behavior.

On the fourth objective the researcher was to examine the effectiveness of government policies on sport betting. The study established that the government had put in place policies on sport betting taxation and business operation. The study established that the policies on sport betting technology, advertising and marketing were not adequate to protect the users from betting vulnerability. The study concludes that there is need to structure policies to protect the sport betting consumers from vulnerability.

#### **5.4 Recommendations**

1. The study recommends sensitization and encouragement of responsible betting practices.
2. The study recommends sensitization on technology and trusted sources of betting information.
3. The study recommends strengthening of policies on sport betting technology, advertisement and marketing to protect the users from vulnerability.

#### **5.5 Areas for Further Studies**

The study recommends the following studies:

1. The effects of sport betting on the vulnerable users like women and people with disability.
2. The role played by technology to enhance sports betting among young people.
3. The effects of sport betting on young people.

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## APPENDICES

### APPENDIX I: RESEARCH QUESTIONNAIRE

**Dear Respondent,**

This questionnaire aims at collecting data on sports betting among motorcycle riders in Umoja Nairobi County. The study is academic in nature and any information obtained will be used for academic purposes. In addition, the information obtained will not be shared with third parties and will be treated with confidentiality. Please fill in the provided blank spaces or tick the suitable answer in the given choices.

#### Section I: Demographic characteristics.

1. Indicate your area of operation

Umoja 1  Umoja 2  Umoja 3  Innercore  Tenaland

2. Gender:

Male  Female

3. Age

18 – 23 Years  24 – 29 years  30-35 years

4. Educational Level

Primary school  Secondary school  College  University

Others (specify)

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5. Number of years as a motorcycle rider

Less than 5 years  6-10 years  Over 10 years

6. Indicate your marital status

Single  Married  Divorced  Others \_\_\_\_\_

7. Religious affiliation

Christian  Muslim  Hindu  Others -

---

Others (specify) \_\_\_\_\_

## Section II: Prevalence of Sports Betting

8. Have you ever placed a bet?

Yes [ ] No [ ]

9. Indicates the most preferred sports betting platform by motorcycle riders

Sportspesa [ ]

Betin [ ]

Mcheza [ ]

Bet-Yetu [ ]

Bet-Power [ ]

Betway [ ]

DafaBet [ ]

Others (specify) \_\_\_\_\_

10. Indicate your frequency of betting

Daily [ ]

Weekly [ ]

Weekends only [ ]

Rarely [ ]

Never [ ]

11. Indicate your type of bet

Single game [ ]

One game, Spread bet [ ]

Spread bet [ ]

Jackpot bet [ ]

Others (specify) \_\_\_\_\_

12. Indicate the average amount you spend on betting {per day \_\_\_\_\_} Per Month

{\_\_\_\_\_}

13. On average, how much time do you spend betting and analyzing bets (per day in hours) \_\_\_\_\_

14. Indicates you frequency of sport betting



Always [ ] Rarely [ ] Sometimes [ ] Never [ ]

**Section II: Perception and sport betting**

15. Who introduced you to sport betting?

Fellow riders [ ] Buying odds [ ] Online match odds [ ]

Others (specify) \_\_\_\_\_

16. How many years have you been sport betting?

17. What are the reasons behind sports betting by motorcycle riders?

Perceived knowledge of sports [ ]

Encouragement by friends [ ]

Fun [ ]

Unemployment [ ]

To make money [ ]

Curiosity [ ]

18. When do you participate in sport betting?

When alone [ ] In the company of friends [ ]

19. Do the success stories of mega jackpot winner influence the number of times you participate in sport betting? a. yes [ ] b. No [ ]

20. How do you spend the money you get in sport betting?

a. Pay bills at home

b. For entertainment

c. For investment

d. Others explain \_\_\_\_\_

21. Indicates the major effects of sports betting among motor cycle riders

Betting addiction [ ] Family disruptions [ ]

Suicidal thoughts [ ] Rising debt levels [ ]

Criminal behavior [ ] Job loss [ ]

Waste of money [ ]

Others (specify) \_\_\_\_\_

**Section III: Technology and Sports Betting**

22. Indicate the digital tools you mostly used for betting

Internet cyber cafes [ ] Mobile phones [ ]

Vendor-operated betting consoles [ ] Betting shops [ ]

Others (specify) \_\_\_\_\_

23. Indicate the social media platforms you mostly get betting information from

Facebook [ ] Instagram [ ] WhatsApp [ ] Twitter [ ]

Others (specify) \_\_\_\_\_

24. Rate the following statements on the given scale

Statement	Strongly disagree	Disagree	Indifferent	Agree	Strongly agree
a. Sport betting is a side activity	1	2	3	4	5
b. Access to the internet has expanded access to new betting products with greater payouts	1	2	3	4	5
c. Mobile devices provide a wider range of betting options than have earlier been available	1	2	3	4	5
d. New technologies have allowed betting companies to enter formerly untouched markets	1	2	3	4	5
e. Easy access to the internet has encouraged young people to engage in sport betting activities	1	2	3	4	5

f. Mobile money technology makes it easy to place a bet and to access winnings	1	2	3	4	5
g. Access to mobile money is an important factor in sports betting	1	2	3	4	5
h. Social media sites easily provide reliable sports betting information	1	2	3	4	5
i. Mobile betting enables accelerated speed of play	1	2	3	4	5
j. Mobile betting enables immediate betting					
k. Mobile betting enables instant betting					

**Section IV: Media advertisement and Sports Betting**

25. Which are the major source of gambling advertisement that motorcycle riders rely on

Television [ ] Newspapers [ ] Radio stations [ ]

Social media [ ] Online advertisements [ ]

Others (specify) \_\_\_\_\_

26. Rate the following statements on the given scale

<b>Statement</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Indifferent</b>	<b>Agree</b>	<b>Strongly agree</b>
a. The media normalizes betting which encourages motorcycle riders to participate	1	2	3	4	5
b. Advertisement of sports betting increases the motorcycle rider's awareness of betting opportunities	1	2	3	4	5
c. Sports sponsorship captures motorcycle riders' attention and convey positive attitudes towards betting	1	2	3	4	5
d. Promotional products and bonuses advertisements urges and encourage motorcycle riders to gamble	1	2	3	4	5
e. Celebrity endorsements are an effective way of converting non-sport bettors to sport betting.	1	2	3	4	5
f. Advertisement increases brand awareness and financial incentives for participation in betting	1	2	3	4	5

**Section V: Government Policy and Sports Betting**

27. Are you aware of the government control/legislation on sport betting? 1. Yes 2. No

28. Rate the following statements on the given scale

<b>Statement</b>	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Indifferent</b>	<b>Agree</b>	<b>Strongly agree</b>
a. Taxation of entrants do not prevent motorcycle riders from engaging in betting	1	2	3	4	5
b. The government has instituted effective betting regulation to protect vulnerable users	1	2	3	4	5
c. The government should ban public airing of winners as a form of advertising	1	2	3	4	5
d. The existing restrictions on the marketing of betting products are not effective	1	2	3	4	5
e. Government regulations and policies are hampered by use advanced technology and sport betting media advertisements.	1	2	3	4	5

**Thank you for your time**

**APPENDIX II: KEY INFORMANT INTERVIEWS/FOCUS GROUP  
DISCUSSION**

1. Respondent's area of operation \_\_\_\_\_
2. Role of the respondent in the SACCO \_\_\_\_\_
3. How often do motorcycle riders engage in sports betting and does it affects their work?
4. Which type of sports betting do motorcycle riders engage in?
5. Which sports betting site do motorcycle riders prefer and why?
6. In your own opinion, what are the major causes of betting among moto cycle riders?
7. On average, how much time do motorcycle riders spend on betting and analyzing bets?
8. In your own opinion, does betting affect the socioeconomic life of motorcycle riders and how?
9. Which digital tools do most cycle rider use for sport betting, and which is the most preferred one?
10. Which is the preferred social media site for getting betting information by motorcycle riders?
11. On your own opinion, has access to digital technologies enhanced sports betting among motorcycle riders?
12. Which is mostly viewed source of advertisement by motorcycle riders?
13. Does media advertising encourage motorcycle riders to engage in sports betting?
14. What is the role of peer in sport betting?
15. Does celebrity endorsement enhance betting among motorcycle riders?
16. Did the inclusion of wining taxes discourage motorcycle riders from betting?
17. In your own opinion, do you think the policies instituted by the government reduce the level of betting among motorcycle riders?
18. What measures would you recommend to the government to reduce betting among motorcycle riders?

**Thank you for your time.**

**APPENDIX III: RESEARCH AUTHORIZATION LETTER NACOSTI**

 <b>REPUBLIC OF KENYA</b>	 <b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b>
<b>RefNo: 520470</b>	<b>Date of Issue: 04/April/2022</b>
<b>RESEARCH LICENSE</b>	
	
<b>This is to Certify that Ms. Beatrice Wanjiru Githinji of University of Nairobi, has been licensed to conduct research in Nairobi on the topic: SPORTS BETTING AMONG MOTORCYCLE RIDERS. A CASE STUDY OF MOTORCYCLE RIDERS COMMUNITY IN UMOJA NAIROBI COUNTY. for the period ending : 04/April/2023.</b>	
<b>License No: NACOSTI/P/22/16627</b>	
<b>520470</b> Applicant Identification Number	 Director General <b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b>
	<b>Verification QR Code</b> 
<b>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</b>	

**APPENDIX IV: LETTER OF AUTHORITY TO COLLECT DATA**



**UNIVERSITY OF NAIROBI  
DEPARTMENT OF SOCIOLOGY, SOCIAL WORK & AFRICAN WOMEN  
STUDIES**

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March 21, 2022


**To:** Director General,  
National Commission for Science, Technology and Innovation  
Off Waiyaki Way, Upper Kabete,  
P. O. Box 30623, 00100,  
Nairobi, Kenya.

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**SUBJECT: INTRODUCTION LETTER FOR MS. BEATRICE GITHINJI  
(MA STUDENT)**

This is to confirm that Ms. Beatrice Githinji – (C50/82006/2015) is a registered Master of Arts student at the Department of Sociology, Social Work & African Women Studies, University of Nairobi. She is currently working on her research proposal entitled, "*Sport Betting Among Motorcycle Riders Community: A case study in Umoja, Nairobi County*"

Any assistance accorded her will be highly appreciated.

  
**PROF. C.B.K. NZIOKA**  
CHAIR DEPARTMENT OF SOCIOLOGY, SW & AWS

