

**PERCEPTION AND KNOWLEDGE OF MAASAI MARA
UNIVERSITY STUDENTS ON GAMBLING**

By

RAPANDO LAWRENCE MWANZA

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DECLARATION

I declare that this project is my original work attained through research, learning and with the full support my project supervisor Dr. Odiembo

Sign.....date.....

Rapando Lawrance Mwanza

Declaration by the supervisor

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

Sign.....Date.....

Lecturer name.....

Department of Social studies

Maasai Mara University

DEDICATION

This work is dedicated to all students of Maasai Mara University.

Acknowledgement

First and foremost I would like to thank the almighty God for giving me the grace to complete this work. Secondly, my acknowledgement goes to my lecturer Dr. Odiembo for the guidance he has given me and making sure that I do the right thing. I also thank Madam Mumbi Gichure for the support she gave to make sure that I do the right thing. To my family and friends, I express my sincere gratitude to them for the prayers and encouragement they gave throughout this period.

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LIST OF ABBREVIATION AND ACRONYMS

MBI- Makerere Business Institute

PGSI-Problem Gambling Severity Index

NRC-National Research Council, 1999

HELB-Higher Education loans board

PC- Productivity Commission

NCPG-National Council on Problem Gambling

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OPERATIONAL DEFINIITION OF TERMS

Gambling

Professional gamblers—make their living by gambling and thus consider it a professional. These gamblers are skilled in the game they choose to play and have control over the amount they wage and the time they spend on betting.

Antisocial or personality gamblers-these gamblers use gambling as a way to get money by illegal means.

Casual social gamblers-generally gamble for relaxation, fun or as a social event. Casual social gamblers may play occasional poker games with friends; play the lottery if there is a large jackpot or bet some money on large infrequent sporting events, such as the world cup

Serious social gamblers-invest more of their time and money in gambling. Gambling is a major source of relaxation and entertainment.

Escape gamblers- gamble to get rid of the feeling of anxiety, loneliness, anger, depression, and broadens. Gambling provides them with a feeling of relief.

Compulsive gamblers- have lost control over their gambling and have placed gambling as the most important thing in their life. Compulsive gambling is an addiction that affects the gambler negatively and can harm gamblers. Compulsive gamblers engage in such activities as stealing, lying, and embezzlement.

Serious gamblers-they invest more of their time in gambling yet place gambling second in importance to family and vocation.

Executive summary

A lot of research that has focused on students gambling behavior is often based on the popular opinion that university students gamble every now and then, that students are spendthrift and students readily become addicted to gambling. The main purpose of this study was to examine the perception of students on gambling. This was done by getting the opinion of Maasai Mara

university students. The study results suggest that these popular opinions regarding students gambling may not be true. Or at least may not be as serious as usually perceived. The study group included both male and female student gamblers of Maasai Mara University. A total of 80 students participated in filling a survey questionnaire

ABSTRACT

The main aim of this study was to investigate the “perception and knowledge of Maasai Mara university students on gambling among Maasai Mara University students.” The involvement of students in gambling has been considered as a serious concern to parents, government, university authorities and to the entire society in general. The objectives of the study were to establish student’s perceptions of gambling in universities, to find out why students gamble and what makes them gamble, to find out whether gambling is appropriate for university students; to find out if gambling has negative consequences on the academic performance of university students and their social life and to determine the impact of gambling on the lives of university students. To achieve these objectives, a questionnaire containing five sections was developed and standardized. The questionnaire was structured based on research questions, assumptions and objectives. The population of the study comprised of the university students having a total population of 9338. The sample of 80 students were selected which represented 10% of the total population. The study employed simple random sampling technique. Qualitative and quantitative data analysis techniques were adopted and results presented using frequency tables, bar graphs, percentages and pie charts. The study revealed that students are not addicted to gambling but gamble to make money and for fun. In conclusions, university administration/Government should take special interest in students gambling habit among the university students. Failure to do this will contribute to an increasing number of students who are at risk of getting addicted to gambling. The recommendations given include: The universities should include education about gambling in university programs including gambling educational programs and awareness seminars, the university should be engaged in the screening of problem gamblers and refer them for guidance and counseling, students who cannot do without gambling should write a monitoring budget to keep track of their finances and the government should implement a clear policy on gambling. Through this, youth will be able to bet responsibly or abstain from it and focus on other income generating activities and other forms of fun.

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CHAPTER ONE

1.0 INTRODUCTION

This chapter entails introduction, the background of the study, statement of the problem research objectives, the significance of the study, limitation of the study, the scope of the study and definition of terms.

1.1 BACKGROUND OF THE STUDY

Youths are prone to gambling involvement. University students are a particularly delicate group and not exempted from this silent disease. Many students usually have free time, money, freedom, and interest to play different gambling games such as betting as they wish. Research points out that around 6 to 8 percent of university students have a severe gambling problem worldwide (Koross 2016; Moore et al. 2013; Mubarak and Blanksby 2013; Weinstock et al. 2008). Problem gambling is thought to have a diverse effect such as crime, interfering with academic work, relationship, and affect future work prospects (Derevensky and Gubta 2007; George et al. 2016; Moore et al. 2013; Mubarak and Blanksby 2013).

Gambling involves jeopardizing valuables such as money on a doubtful event in hopes of winning something of higher value. However, the main issue with gambling as a high-risk activity is losing money and wasting time. Gambling has led to wastage of resources, wealth and property. Gamblers have even risked their lives, wives, and valuables for the enjoyment of playing gambling games. Dickerson (1984) asserts that compulsive gamblers spend thirteen to fifteen hours in a day gambling. As Kinetics (2006) puts it, gambling is associated with addiction; corruption and other negative aspects such as diminution of the work ethics.

In Kenya, the sports betting have grown since 2013 when the first online sports betting company SportsPesa was registered. This was then followed by other firms such as Betyetu, Betway, Betin, mcheza, Elitebet, Justbet, Eazibet. There is also lottery such as lotto, charity sweepstake, etc. which are very popular and are advertised widely in mass media.

Sammut (2010) points out that many societies, often those with financial hardship and social problems prioritize gambling as a quick fix to those problems. In fact, some societies with high unemployment have discovered a form of economic renewal through gambling, mainly through the development of online gambling.

Kenya has the highest number of young people who bet online in sub-Saharan Africa. The GeoPoll survey found out that more than half of youth in the area have tried gambling with Kenya having the highest number of youth betting at 76%. It is followed by Uganda at 57% with Ghana having the minimum number of 42%.

The survey also indicates that Kenya spent the highest amount of money in gambling. Most Kenyan youths bet at least once a week about fifty dollars per month on football bets compared to other youths in the region, and 96% of these youth use mobile phones (Nairobi news)

The youth especially university students have not been left behind in betting, and at times they do it at the expense of education. In several instances university students have committed suicide after losing on bets; In October 2016, a third-year student at Egerton University in Njoro committed suicide after he allegedly lost a Sh. 40, 000 bet. On fifth July 2016, a Kenyatta university student committed suicide by hanging himself at their home in Migori after betting his 80,000 tuition fee. (Daily Nation 6th July 2016). The worst case was that of a young class two pupil of Mtondi primary school aged 9 years who took away his life after gambling attempt failed.

Some students have not done their exams to the extent that some fail to continue with university education because they used the money that was meant for the fee to bet and lost. A good example is the report from Uganda where a total of 55 students of MBI University missed their graduation after betting their tuition fee (Sunday Vision 2018).

It is from this trend of students losing a life, being extravagant in using money and seeking other uncouth means to acquire money for continuous gambling and engaging in other criminal activities that this study stems

1.2 STATEMENT OF THE PROBLEM.

Gambling has recently gained considerable acknowledgment and becomes the most assuring business especially when it comes to gambling on international football with the prestigious English premier league winning the most attention. Betting has raised revenue for countries and increased employment opportunities for many individuals through the creation of betting industries (koross, 2016). Many sports associations have also benefited from the increased betting industries. A few people have even emerged victorious by winning jackpots, bonuses and daily stakes.

However, the results of gambling apart from gains attained by a few people are debts. Interestingly enough debts are the reason why people continue to gamble. Students at the university have not been left behind in this online gambling game.

While modern academic accounts of betting usually center on gambling as an addiction, little academic research has focused on gambling as a recreation activity in universities and its related outcomes on students. This thesis, therefore, aimed to find out the perception of university students on gambling as a recreation activity and its associated effects on their life at school.

1.3 OBJECTIVES

The principal objective of this research was to establish student's perceptions of gambling in universities.

Specific objectives were;

1. To find out why students gamble and what makes them gamble
2. To find out whether gambling is appropriate for university students
3. To find out if gambling has negative consequences on the academic performance of university students and their social life.
4. To determine the impact of gambling on the lives of university students

1.4 RESEARCH QUESTIONS

1. What makes students gamble?
2. Is gambling right or wrong for university students?
3. Does gambling interfere with the academic performance of university students?
4. Is gambling harmful among university students?

1.5 LIMITATION OF STUDY

The main limitation of this study was when students tried to justify their gambling behavior to be right and not recognizing the adverse effects of gambling.

1.6 SIGNIFICANCE OF THE STUDY

This study will be of importance to students, parents, counselors, and teachers since it will provide them with knowledge about student's perspective on gambling. This research will give direction on how to help pathological gamblers among students for their future development.

1.7 ASSUMPTION

The researcher assumed that if we get to know the student's perception of gambling, then we can come up with proper means to help the growing number of students who may endanger their life through gambling. Besides, the research also assume that students will provide a realistic view of their gambling habits

1.8 SCOPE OF THE STUDY

This research was conducted at Maasai Mara University, and it incorporated students of the institution.

1.9 DEFINITION OF TERMS

Problem gambling usually referred to as gambling addiction or compulsive gambling is the urge to gamble continuously despite harmful negative consequences

Non-problem gamblers are those people scoring zero on the problem gambling severity index (PGSI) these non-problem gamblers may still be frequent gamblers with substantial involvement in gambling regarding time and money, but they will not have experienced any adverse consequences.

CHAPTER TWO

2.0 Literature review

2.1 Introduction

This chapter reviews the various theories and concepts that encompass the gambling habit of students in the world Africa and Kenya as a country, especially in universities. The review is split into sections as per some of the specific research objectives such as finding out why students gamble and what makes them gamble; determining whether gambling is appropriate for university students and to find out if gambling has negative consequences on the academic performance of university students.

2.2 Overview of student gambling in the world and Africa

It is estimated that around 127,000 young people in the United Kingdom have a gambling problem and chances of getting involved are increasing (Britain Gambling Commission). Those who begin gambling at an early age are likely to have a problem as adults which makes tackling the problem at universities even more crucial according to Gambling Charity GamCare. The 2005 Annenberg Risk Survey of Youth indicated that almost half of the male and a quarter of the female students postulate that they gamble on card games at least once a month and a 5% admit to being in debt as a consequence. According to the Gamble Aware (2015), 50% of all gambling is now done online, and that youths who are unemployed are at risk of developing a gambling problem through the internet.

Internet gambling sites already have youths. A massive 20% of college students play online betting at least once a month according to the Annenberg Public Policy Center, an organization that has tracked young people's use of gambling sites for over 10 years.

In 2010 the Annenberg Public Policy Center researched on students and compared the findings to their 2008 research. They found that monthly use of internet gambling sites among college-age males shot up from 4.4% in 2008 to 16.0% in 2010. In spite of the drastic increase in participants, their frequency of use did not increase.

“The sharp increase in the use of online gambling by college-age male youth indicates that payment restrictions on such sites are no longer a hindrance to youths,” said Dan Romer, director of the Annenberg Adolescent Communication Institute, which conducts the annual survey. Projected on a national basis, more than 400,000 male young people in the college age range (18 to 22) bet for money at least once a week on the Internet, and over 1.7 million do so at least once a month.

The research indicated that high school-aged males showed only a small and statistically insignificant increase in monthly use of Internet gambling sites between 2008 and 2010 (from 2.7% to 6.2%), but this still indicates over 530,000 high school- aged male students visiting gambling sites per month.

Since the legalization of gambling in the 1980s, many youths today have spent their time in commercialized gambling (McMillan, 2003; Rose, 2010). Gambling is on the increase. At least everyone gambles nowadays, and nowadays you don’t even need to leave your house to gamble- all you need is an internet connection or a phone - a garget that motivates students to bet even more due to ease of access. Various researchers have indicated that around 2 million people in the US are addicted to gambling and as far as many as 20 million people the habit seriously interferes with work and social life.

According to High School Gambling Fact Sheet, approximately 4-5% of youth ages 12-17 years have a gambling problem and another 12-14 percent is at risk of developing an addiction which means they already show signs of losing control over their gambling behaviors.

Gambling once considered sin and vice is now seen as grownup entertainment and has become mainstream in our society. Although in Canada government considered gambling is illegal for young people under the age of 18, a growing number of youths are gambling for recreation and entertainment (Jacobs, 2000). With increased exposure to, and availability of regulated and unregulated forms of gambling, including the recent emergence of Internet betting, more young people are falling victim to the temptation and pressure to engage in gambling (Jacobs, 2000). There is a lot of research suggesting that greater accessibility is increases gambling, increases money spent on gambling, and increases the rates of problem gambling (Griffiths, 1995). Research in Canada, the U.S., and internationally suggests that approximately 80% of youths

have been involved in some form of gambling during their lifetime (see the review by the National Research Council, 1999 and meta-analysis by Shaffer & Hall, 1996).

Most alarming is evidence indicating that between 4–8% of adolescents between the ages of 12 and 17 has a very serious gambling problem, while another 10–15% is at-risk for developing a gambling problem (Derevensky & Gupta, 2000; Jacobs, 2000; National Research Council, 1999). Further, while there are some methodological issues involved in the measurement of pathological gambling for youth, there are consistent reports that the prevalence rates of probable pathological gambling in youth (4–8%) are considerably higher than rates of pathological gambling in the general adult population (1–3%) (Derevensky, Gupta, & Winters, 2003; National Research Council, 1999)

In North, America young people are allowed to gamble legally as early as 18 years old. Some reports assert that this period represents a stage where youth, as a group, have a disproportional amount of reckless behavior, sensation seeking, and risk taking (Arnett, 1992, 2000, 2007; Bradley & Wildman, 2002; Duangpatra, Bradley & Glendon, 2009; LaBrie, Shaffer, LaPlante & Wechsler, 2003; Nelson & Barry, 2005; Worthy, Jonkman & Blinn-Pike, 2010).

Research points out that a large number of university student's gamble without experiencing the adverse effects, yet almost 8% of the students may develop problems associated with gambling (Derevensky J. L., & Gupta, R (2007). Whether you wage on scratch cards, or slots in a casino or online, problem gambling strain relationships and interfere with work. One may even try to engage in things he or she has never contemplated they would, such as stealing valuables goods and money to gamble or reimburse their debts.

Research on gambling for youths aged 19-25 years has found that 67-97 % of this group is indulging in some forms of gambling (Clarke 2003; Engwall et al. 2004). The prevalence rates estimate 5 % of young adults as pathological gamblers (Shaffer et al. 1999), which is three times higher than the overall population (Shaffer and Hall 2000; Shaffer et al. 1997; Volberg 1996). This is problematic as problem gambling at this age is coupled with some severe consequences; including poor performance in class, depression, suicide, and some instances of multiple addictions (Afifi et al. 2016; Engwall et al. 2004; Ladouceur et al. 1994; Lesieur et al. 1991; Stuhldreher et al. 2007).

Gambling has raised concern in universities, with over 40% of university students engaging in some form of gambling (Engwall, Hunter, & Steinberg, 2004; LaBrie, Shaffer, LaPlante, & Wechsler, 2003; Lesieur, Cross, Frank, & Welch, 1991; Rockey, Beason, Gilbert, & Howington, 2005). For those students who gamble, research has shown that they are also likely to participate in other risky behaviors such as drinking and illegal drug use (Engwall et al., 2004; LaBrie et al., 2003).

Early researchers of online gambling among university students indicate varying prevalence rates from 2%–4%, with prevalence as high as 10% among university student-athletes (Jones, 2003; Kerber, 2005; LaBrie et al., 2003; Welte, Barnes, Tidwell & Hoffman, 2009). Griffiths and Barnes (2008) and Petry and Weinstock (2007) reported, respectively, that 22% of students (ages 18–52) and 23% of college undergraduates have tried gambling on the Internet at least once in their lifetime. Results from the second British Gambling Prevalence Survey (2006–2007) revealed that 6% of the sample (N = 9,003, ages 16 and older) had gambled on the Internet. And that prevalence of Internet gambling was the highest among the 16 to 24 and 24 to 34 age groups (Griffiths, Wardle, Orford, Sproston & Erens, 2009). Recently evidence by Romer (2010) and Shead, Derevensky, and Paskus (in press) show a shifting pattern of gambling behavior, illustrating a significant rise in Internet wagering among varsity students.

At least five million Kenyans are seriously engaged in betting which has seen eleven companies emerging to compete for the growing profit in the betting industry that now occupies the top tier regarding profitability in the country with at least each company barging a net profit of 3 billion each month (Walter Menya the Daily Nation 2016). Thousands of Kenyans are winning significant but majority end up losing money designed for essential goods.

2.2.1 Why students gamble?

Today's teens are living in a society where legalized gambling is not only socially acceptable; it is widely promoted and highly visible. Casinos advertise heavily on TV, radio, online and billboard ads. Poker tournaments complete with expert commentary, interesting filming angles, and million dollar prizes have become “hot ticket” reality TV on cable & broadband networks.

Given the prevalence, visibility, and glamour now afforded to gambling, it is not surprising that many teens are drawn to the instant gratification, thrill, and hope of fast money. The three

predominant reasons reported by teens for gambling are (a) the excitement it brings, (b) enjoyment, and (c) to win money. Other reasons adolescents gamble include peer pressure, to relieve boredom and to relieve feelings of depression. This is particularly the case in college campuses where students gamble through their phones.

2.2.2 Appropriateness of gambling to university students

Tertiary students have been identified as an at-risk group (Wood, Griffiths, & Parke, 2007). Many students have increased freedom at this age, are frequent internet users and fall into the age group (18-24 years) where problem gambling peaks (Gerstein et al; 1999; PC, 2010). Teenagers and college-aged young adults are more impulsive and at higher risk for developing gambling disorders than adults. Like many things in life, gambling in moderation isn't necessarily "bad for you." The issue arises when it becomes a harmful addiction, such as in "problem gambling" or "pathological gambling."

Problem gambling describes a person whose gambling leads to guilt, who are unable to control their gambling, leading to time lost from school, relationships, and other important things. Pathological gambling refers to "persistent maladaptive gambling behavior"

Those students who are considered to be a problem or pathological gamblers have been found to have much lower grades, increased drug and alcohol use, increased stress, greater financial troubles, and are more likely to have depression or suicidal thoughts. Experts also worry that these problems will continue once the student has left college.

Most adults with a gambling problem started gambling at an early age. Scientists have learned that the adolescent brain is still growing, which accounts for the frequently impulsive behavior and unwise decisions of teenagers. Compared to students without gambling problems, students with gambling problems are more likely to use tobacco, drink heavily or binge drink, smoke marijuana or use other illegal drugs. Teenagers that have a gambling addiction are more likely to have depression, drug and alcohol abuse, loss of friendship and jobs, lying, cheating, stealing, eating disorder, criminal arrest, big legal and money problems along with a higher rate of suicide. When a teen becomes addicted to online gambling he or she will start spending more time online and less time on schoolwork and relationships with family and friends (Martindale, 2009). In one extreme case at the University of Wisconsin, a student murdered three roommates

because he owed them thousands in gambling debts (Martindale, 2009). This student lost \$15,000 in gambling and withdrew \$72,000 from his bank before he committed the murder (Martindale, 2009). A Gambling problem will not just go away by itself; it will only get worse as time goes on with the heightened glorification of gambling and rapid expansion of gaming venues

Worldwide, the prevalence of problem gambling has risen amongst all cohorts, with the onset of gambling behaviors leading to problem gambling beginning as early as 9 years of age

(Jacobs, 2000) Further, it is estimated that amongst the adult population there is a 2% to 4% rate of problem gamblers (Dickson, Derevensky, & Gupta, 2004). Therefore, gambling to a student is a big issue that leads to harmful behaviors among students as described above.

2.2.3 Negative consequences of gambling on student's performance and general social life

Gambling-related problems include poor academic or career achievement, school truancy, missing work, delinquency, crime involvement, familial, social, and financial strains, depression, suicide, and increased likelihood for involvement in other risk-taking and addictive behaviors (Gupta et al., 1998a; Gupta et al., 1998b; SteMarie et al., 2002). Studies regarding student gambling trajectories have demonstrated that there has been a significant continual rise in the level of gambling activity amongst students. This begins as early as grade six- as non or social gamblers, and continuing through post secondary school as problem or pathological gamblers at a rate that doubles, if not triples the adult population (Gupta et al., 1998a; Gupta et al., 1998b; Gupta, Derevensky, & Marget, 2004; Shaffer et al., 2001, SteMarie et al., 2002; Vitaro, Wanner, Ladouceur, Brendgen, & Tremblay, 2004).

Moreover, it was suggested by these researchers that the act of gambling served as a venue through which students attempted to deal with unpleasant emotions such as anxiety, stress, loneliness, guilt, and low self-worth by engaging in prolonged forms of distraction, avoidance, and dissociation. Gambling has an influence on students' behavior and performance since losing school time can influence performance. It is through such behavior of losing of school time that leads to truancy. PC (2010) claims some student bet in order to pay financial obstacles they face. Some continue to bet to pay the debts they accrue for betting. Students use the money from the

bets to solve financial difficulties. Students can spend much of their time thinking about bets, how to match them so as to win at the expense of school work and assignments. Students spend more hours gambling than reading and attending to school work. Gambling affects students behavior in that not being able to sleep is a sign of disorder and provokes a student to get involved in other issues like taking drugs so as to sleep. (Lesieur, et al., 1991; Williams, 2006). The majority of them return to bet as soon as possible so as to win back or win more after losing or winning. This habit leads to addictive gambling. It is evident that students can develop habits of persistent borrowing money from friends and relatives for gambling. It is also a common habit in most universities for students to miss exams or having to drop out of college because of nonpayment of fees after using the money to bet and lost the bet. University students use the loan money that they get from the Higher Education loans board (HELB) to bet. Williams (2006) asserts that students use the money they bet for alcohol, smoking and having fun with friends such as attending movies and discos. Besides, some students lie to their parents in order to hide their extent of gambling. And lastly, a student develops a feeling of self-destruction or suicide after losing on bets.

2.2.4 Impact of gambling on the behavior of university students

While a few students rejoice in the rare reward of gambling, a majority of students have suffered a blow with a few becoming problem gamblers. Problem gambler suffers from the worst of gambling addiction. Problem gamblers become so addicted in gambling that they cease to exist as socially functional human beings, cases of debts, financial ruin, theft, job losses, ruined relationship and even suicide have been reported amongst compulsive gamblers who must bet regardless of harm done to self or loved ones.

According to the national council on problem gambling (NGPG), many characteristics of the problem and pathological gambling are increasing preoccupation with gambling, the need to bet more money more frequently, chasing losses, and loss of control by the continuation of the gambling behavior in spite of the many mounting serious consequences. The gamblers preoccupation with gambling increases as they reminisce about past wins and begin to chase there loses.

Their relationship at home and work hit a blow as gambling debts and lies about the extent of their gambling cause pressure. They may rely on others to be bailed out of their desperate situation at this point.

National research council (1997) established that 20% of pathological gamblers would attempt suicide while two-thirds of those seeking help have participated in the criminal activity to support their gambling.

According to Jeffery Derevensky (2007), university students are the riskiest demography and the highest risk age because they think they are smarter than everyone else and invulnerable.

2.2.5 Types of gamblers

Dr. Robert Custer (Custer R. M., 1985) singles out six types of gamblers these are; Professional gamblers, antisocial or personality gamblers, casual social gamblers, serious social gamblers, escape gamblers, compulsive gamblers and serious gamblers.

Kenyan university students seem to fall in all these categories in that the professional gamblers have taken it as their daily job and they even play a big role in guiding the other gamblers on how to gamble. Compulsive gamblers do not attend classes because of the effects of losing or winning bets. The casual social gamblers do it for fun and relaxation and many at times they do it because they don't want to be left out

2.3 THEORETICAL FRAMEWORK

2.3.1 THE DISEASE/MEDICAL MODEL THEORY

The model proposes that problem gambling is the result of a disease. The model states that compulsive gambling is progressive that it will continue to worsen if the individual continues to gamble and irreversible, i.e., a compulsive gambler will not be able to return to non-problem gambling and that any gambling is framed as a relapse that will inevitably lead to compulsive gambling.

2.3.2 THE PSYCHODYNAMIC MODEL

This model proposes that personal problems, like excessive gambling (within the psych) are an attempt at self-healing or a strategy of resolving the unconscious psychic conflict. The source of conflict is beyond voluntary control. Driven by this conflict, the individual continues to engage in gambling behavior in an attempt to heal psychological pain. (Rosenthal 1986) Asserts that gamblers are narcissistic have a feeling of inadequacy that leads to the creation of a fantasy world in which gambling is seen as the solution to their problems. This fantasy allows them to feel meaningful, respectful and independent. Rosenthal argues that the narcissistic personality is susceptible to swings of arousal and depression and that gambling behaviors are an attempt to regulate this fluctuation.

2.3.3 THE AROUSAL THEORY OF MOTIVATION

According to the arousal theory of motivation, each person has a unique arousal level that is right for them.

When our arousal levels drop below these personalized optimal levels, we seek some sort of stimulation to elevate them. In this case, students seek out gambling.

For example, if our levels drop too low we might seek stimulation by going out to a nightclub with friends. If these levels become too elevated and we become over stimulated, we might be motivated to select a relaxing activity such as gambling.

One of the key assumptions of the arousal theory is that we are motivated to pursue actions that help us maintain an ideal balance. When we become overly aroused, we seek soothing activities that help calm and relax us. If we become bored, we head in search of more invigorating activities that will energize and arouse us. It's all about striking the right balance, but that balance is unique to each individual.

2.3.4.1 AROUSAL AND PERFORMANCE

One of the assertions of the arousal theory of motivation is that our levels of arousal can influence our performance. This is commonly referred to as the Yerkes-Dodson Law. The law states that increased levels of arousal will improve performance, but only up until the optimum

arousal level is reached. At that point, performance begins to suffer as arousal levels increase. Additionally, if you're doing a complex task, high or low levels of arousal will affect you more than if you're doing something simple.

Most students have experienced this phenomenon when taking final exams. Increased arousal can lead to better test performance by helping you stay alert, focused, and attentive. Excessive arousal can lead to test anxiety and leave you nervous and unable to concentrate on the test. When arousal levels are very high or very low, performance tends to be worse.

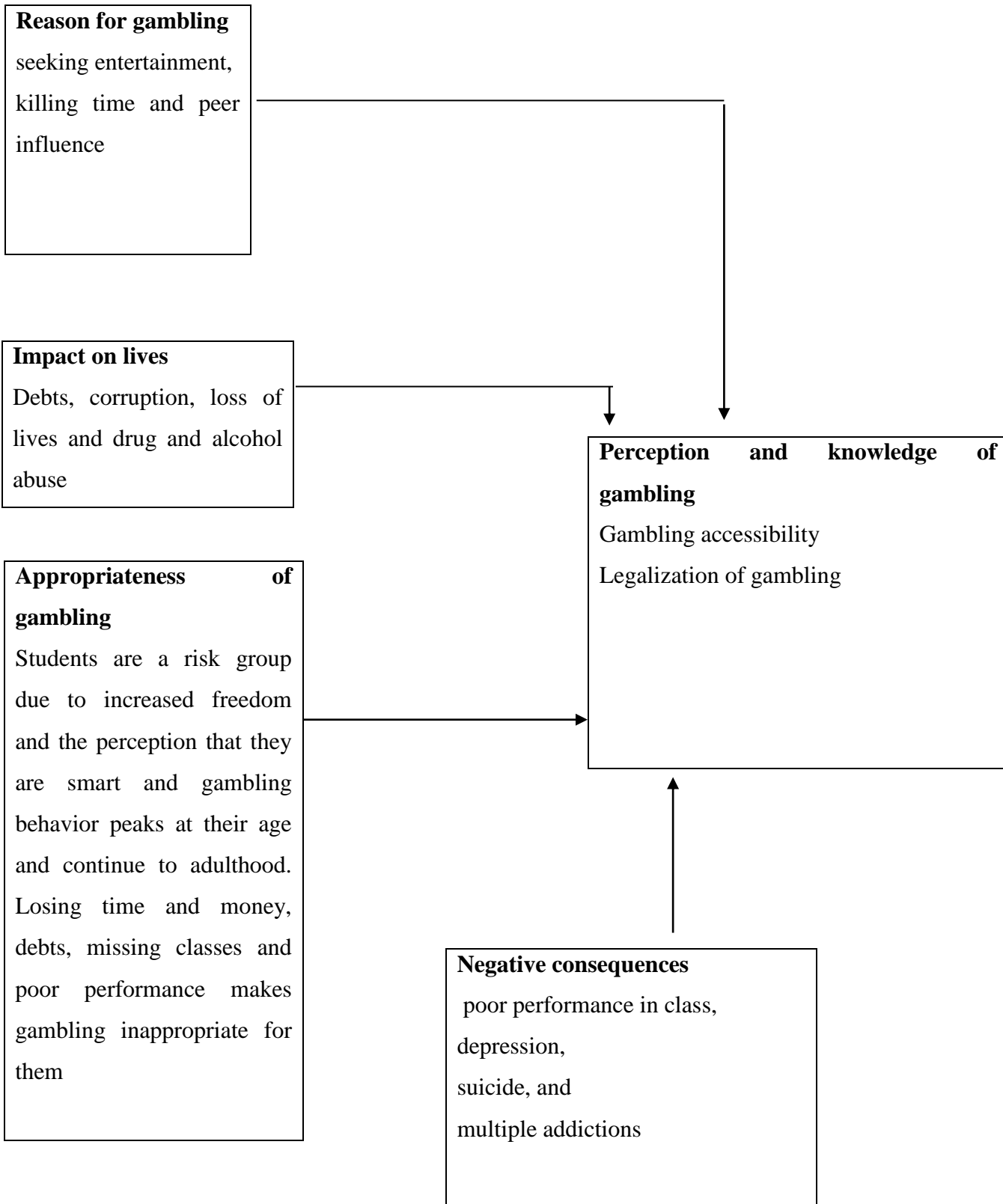
Secondly, arousal is seen as the critical determinant of problem gambling (Brown 1987). According to Brown, individuals have different psychological needs, and some use gambling to regulate their arousal need. Therefore arousal rather than winning may be the primary reinforcement of the gambling behavior.

Stein (1993) views compulsive gambling as a cognitive symptom delay in the transition from adolescence to adulthood. The compulsive gambler has a limited way of understanding his or her environment and developing the solution to his or her problems. As a result, his or her solving strategy namely gambling to gain pleasure or diminish pain is developmentally delayed

2.4 CONCEPTUAL FRAMEWORKS: PERCEPTION OF GAMBLING

Independent variable

dependent variable



CHAPTER THREE

RESEARCH METHODOLOGIES

3.1 INTRODUCTION

This chapter outlines the research design, the target population, sampling technique, sample size and data collection methods that the researcher will utilize and the validity and reliability of the data collection methods. It also presents organization of variables used in the study

3.2 RESEARCH DESIGN

A research design is a plan, a roadmap and the overall blueprint strategy of investigation conceived so as to obtain answers to the research question. It is the heart of the study(Kothari, 2004). It is the overall plan and strategy that informs the key decisions that are adopted in research. A researcher can choose from an exploratory, descriptive, explanatory, case study, cross-sectional studies, longitudinal or time series research designs. The principal objective of this research is to establish student's perceptions of gambling in universities. Consequently, this study focuses on the consequences of gambling especially the online gambling on students.

The study will make use of both quantitative and qualitative research approaches which focus on quantifying the data into numerical values. A quantitative research approach is of great significance since it reduces the researcher's bias as well as provides statistically measurable variables and thus appropriate for use in this study. Quantitative methods of data collection were used for the majority of respondents were the units of analysis for the study. Qualitative methods allowed the researcher to collect rich and in-depth data from the sample to facilitate the construction of their viewpoint. Qualitative research methods focused on the quality of data.

This study will use a descriptive research design which involves the gathering of the data with the purpose of describing the knowledge of students on gambling.

3.3 POPULATION AND SAMPLING DESIGN

3.3.1 POPULATION

Polit and Hungler (1991) refer to the population as an aggregate or totality of all the objects, subjects or members that conform to a set of the specification. The key characteristics of this study are Maasai Mara university students who engage in online betting as a means of gambling

using mobile phones and computers. The school has a total population of 9338 students. My research will be conducted in Loita and Mara hostel which will form the total population for this research. Loita hostel has a total population of 816 students while Mara has a total population of 896 students.

3.3.2 SAMPLING DESIGN

3.3.2.1 SAMPLING FRAME

Saunders, Lewis, Thornhill, (2008), the sampling frame for any probability sample is a complete list of all the cases in the population from which your sample will be drawn. Further, Saunderrs et al., (2008) found that the sampling frame must be as completely accurate and up to date as possible.

Almost all students in the school own either a mobile phone or a laptop. The students who own this gadget will form my sampling frame.

3.3.2.2 SAMPLING TECHNIQUE

Sampling techniques refer to the system and processes used to select the sample size. There exist two broad classes of sampling techniques: probability and nonprobability sampling techniques. Probability sampling techniques utilize scientific basis of livelihood to select sample size while non-probability sampling techniques utilize researcher's judgment (Bryan Bell, 2011). This study will utilize probability-based sampling techniques: stratified random sampling techniques. In a stratified random sampling technique, the researchers classify the population into strata's and each element within strata is given an equal chance for inclusion in the study. The strata for this study will be the various groups of betters in Maasai Mara University in Loita and Mara hostel. Both hostels have four wings each. Each wing in Loita has 51 cubes with each having 4 students each. Each wing in the Mara hostel has 56 cubes each having 4 students each.

3.3.2.3 SAMPLE SIZE

Saunders et al., (2009) defines a sample size as a small section of subjects drawn from the larger population. According to Sounders et al., (2008) the choice of sample size within this compromise is governed by: the confidence you need to have your data; the margin of error that

you can tolerate- that is, the accuracy you require for any estimates made from your sample; the types of analyses you are going to undertake- in particular, the number of categories into which you wish to subdivide your data, as many statistical techniques have a minimum threshold of data cases for each cell(e.g. chi square); and to a lesser extent: the size of the total population from which your sample is being drawn. In the case of this study, the sample size will include one student from each cube answering the questionnaire. The sample size will cover 10 cubes from each wing. A probability sample was used where every unit in the population had a chance to be selected. I adopted the following formula to attain 10%

$$n = \frac{N}{1 + N(e)^2}$$

Where n=sample size
N=total population
e=significance level (0.1)

3.4 DATA COLLECTION METHODS

A structured questionnaire will be the primary data collection instrument. The questionnaire will be preferred in this study since it enhances qualitative and quantitative data. Furthermore, a questionnaire allows for the collection of data in a cost-effective, easy and without the researcher's influence on the findings. The first section of the questionnaire will sort out the general perception of students gambling. The rest of the part will be molded around specific objectives. To find out why students gamble and what makes them gamble, to find out whether gambling is appropriate for university students, to find out if gambling has negative consequences on the academic performance of university student, and to determine if gambling has an impact on the lives of students

3.5 RESEARCH PROCEDURES

The research process will entail obtaining permission from the researcher's university. The researcher will obtain an introductory letter which will facilitate the speedy acceptance by the intended respondents.

3.6 DATA ANALYSIS METHODS

Data that will be collected from the questionnaire will keenly be inspected for errors and gaps in the study. After inspection and editing, the question will be coded and keyed into SPSS. Quantitative techniques will be used for the data analysis. Descriptive statistical techniques such as distribution tables, means, deviation, and modes will be part of my research data analysis methods for the description of the findings. After analysis on SPSS- the data will be exported to excel for ease of use in data finding presentation. The data will then be presented in figures and tables.

3.7 ETHICAL CONSIDERATION

Ethical considerations in research can be defined as ensuring that the researcher conforms to the standards of conduct of the authorities in the area of research. To ensure that the research was conducted ethically according to the expectations of all jurisdictions, a letter from the university was acquired.

3.8 CHAPTER SUMMARY

This chapter describes and justifies the research methodology to be employed for this research. This chapter has explained the research design, the sampling design, data analysis the research

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 INTRODUCTION

Due to the increasing rate of gambling, the considerable rise in online gambling, and the concern over college and university students having the highest rates of both gambling and problem gambling, a need exist for universities to include gambling educational programs and potentially expand intervention based policies and procedures. This study assessed whether general enhanced knowledge of gambling, among university students, can influence any meaningful changes in students gambling. Specifically, the study investigated why students gamble and what makes them gamble, whether gambling is appropriate for the university student if gambling has negative consequences on the academic performance of university and their social life and the impact of gambling on the lives of university students. It was hypothesized that if we get to know the student's perception of gambling, then we can come up with proper means to help the growing number of students who may endanger their life through gambling. Accordingly, this chapter presents the study findings on the perception of the university student on online gambling much specific on why student gamble and what makes them gamble, the consequences on their academics, appropriateness of gambling on students and the impact of gambling on the life of university students. The baseline questionnaire was filled out by 80 students who gamble.

Fig 4.1 Gender



Fig 4.1 show the number of male and female students who participated in this research. A total of 80 students participated. 47 students who participated were male while 33 of the students were female. This shows that male students gamble more than females.

Fig 4.2 Gamblers

	Fig 4.2 Gamblers	Percent
yes	80	100.0

Do you gamble?

Fig 4.2 shows the number of students who participated in this research. All of the 80 students who participated in this research bet online.

fig 4.3 why do you gamble

	Frequency	Percent
it's fun	31	38.8
it's an addiction	12	15.0
to make money	34	42.5
to chase after losses	3	3.8
Total	80	100.0

Fig 4.3 analyzes the reason why students gamble using frequency distribution table. 42.5% (34) of the students admitted that they gamble to make money. This was followed by 38.8% (31) admitting that they gamble because it's fun. 15% (12) of the students said they gamble because they are addicted while 3% said they gamble to chase after losses. Thus the main reason why student gamble is to make money and the excitement that comes with the game.

Fig 4.4 what makes students to start gambling

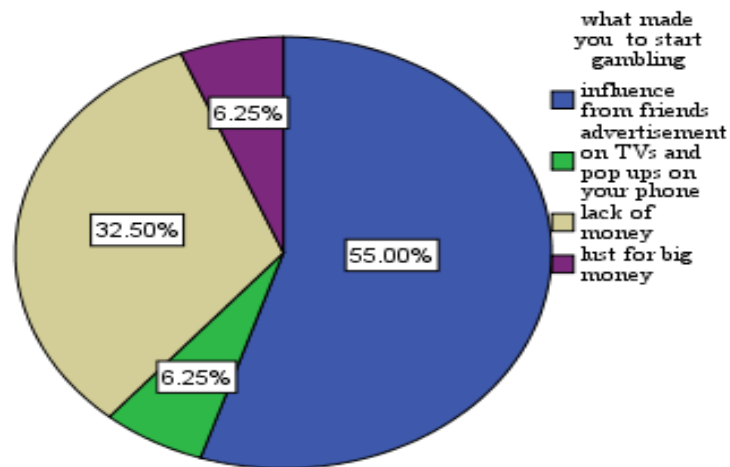


Fig 4.4 illustrates the reason that initiated students to start gambling. 55% of the students asserted that they were influenced by friends to start gambling, 32% of the students attributed money to be the main cause of their onset in gambling. 6.25% said that lust for big money was

the main reason that made them begin gambling. The last group of students who were 6.5% said advertisement on TVs and pops up on their phone stimulated them to start gambling. This shows that friends are the main reasons that initiate students into gambling.

Fig 4.5 Where do you get money to gamble

	Frequency	Percent
parents	5	6.3
friends	5	6.3
HELB loan	11	13.8
pocket money	59	73.8
Total	80	100.0

In fig 4.5 the researcher intended to find out where student get their money to gamble. 73% get their money from pocket money. This was followed by 13% of the student who get their money from HELB loan. 6.6% of the students admitted to asking their parents to finance their gambling activity while another 6.3% said they ask friends to sponsor their gambling. Pocket money therefore was the main source of students gambling money.

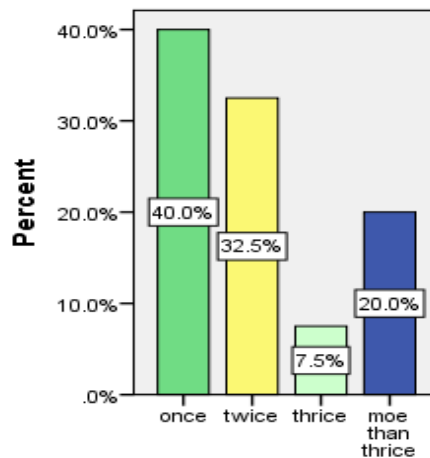
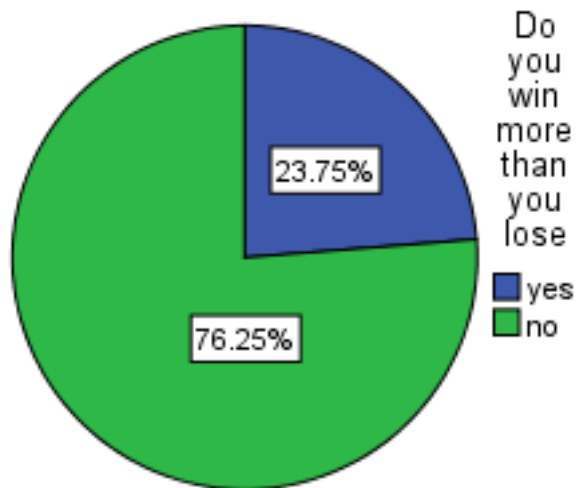


Fig 4.6 how often do you gamble per day

Fig 4.6 shows the number of times students bet per day. 40% bet once, 32.5% bet twice, 7.5% bet thrice, and 20% bet more than thrice. Majority of the students therefore bet once and

students bet once followed by 32% who bet twice then 20% bet more than thrice. Majority of the students therefore bet once and

Fig 4.7 winning vs losing



In fig 4.7 the intention was to get the knowledge of students on how they win and lose on gambling games. From the observation in the figure 76.25% of the students admitted to lose more than they win while 23.75% of the student said they win more than they lose. This shows that even though students enjoy gambling they lose more than they win.

Fig 4.8 Appropriateness of gambling to students

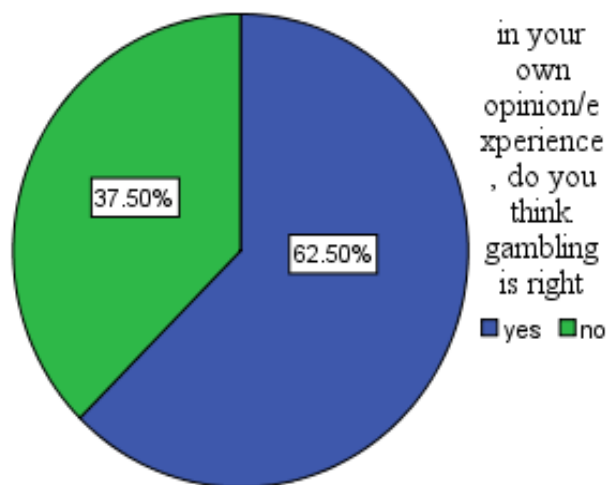


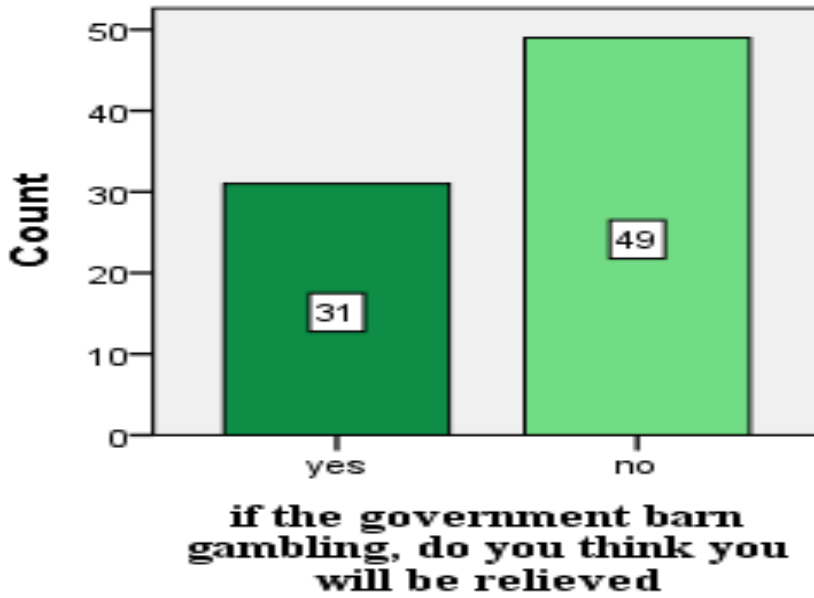
Fig 4.8 shows that 62.5% of the students admitted gambling to be right while 37.5% said it was wrong. Despite majority of the students losing more than they win as seen in fig 4.7 they still admit that gambling is right for them.

Fig 4.9 reasons why gambling is either bad or good

Yes	No
It is a way of making money	Waste of money and time
It is only right for those who gamble reasonably	It is addictive
It is interesting	Does not promote hard work
It's a game of chances and you can be a lucky winner of big money	One loses more money
It is a way of getting rid of stress	One gets into debts
It is a way of passing time	One cannot plan adequately his or her finances
It gives hope	

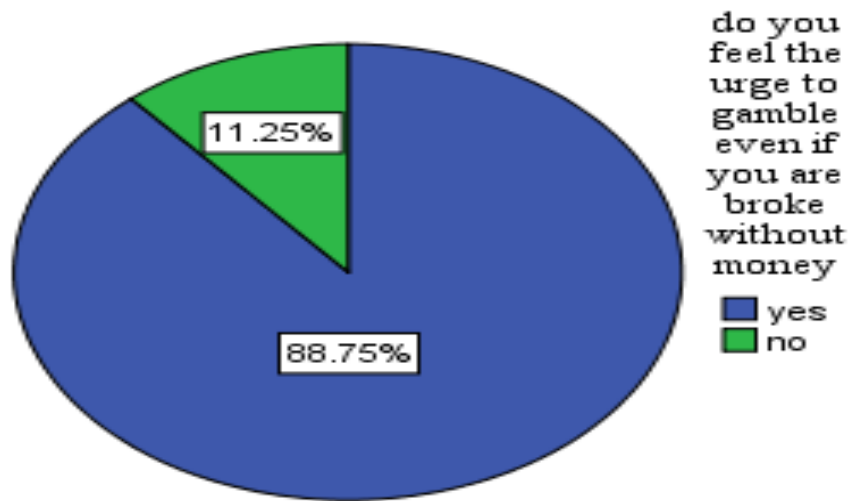
In fig 4.9 the respondents gave their reasons why they think gambling is right or wrong. As seen from fig 4.8 there was a slight differences in the number of respondents who admitted that gambling is right and those who denied it to be wrong. The above were the answers given by the students as the perception on the rightness and wrongness of gambling.

Fig 4.10 barn on gambling



In fig 4.10 49 students did not agree with the idea of government banning gambling while 31 students said they will be comfortable even if the government ban gambling. The results shows that students like gambling with a considerable number hating it.

Fig 4.11 The urge to gamble when without money



Most of the students 88.75% in fig 4.11 said they have a strong urge to gamble even when they are broke while 11.25% denied this. This shows that students are more likely to be addicted to gamble with time.

Fig 4.12 students who use up to their last coin

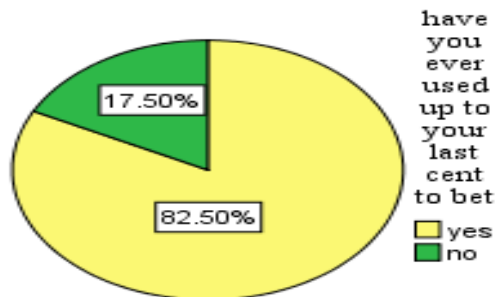
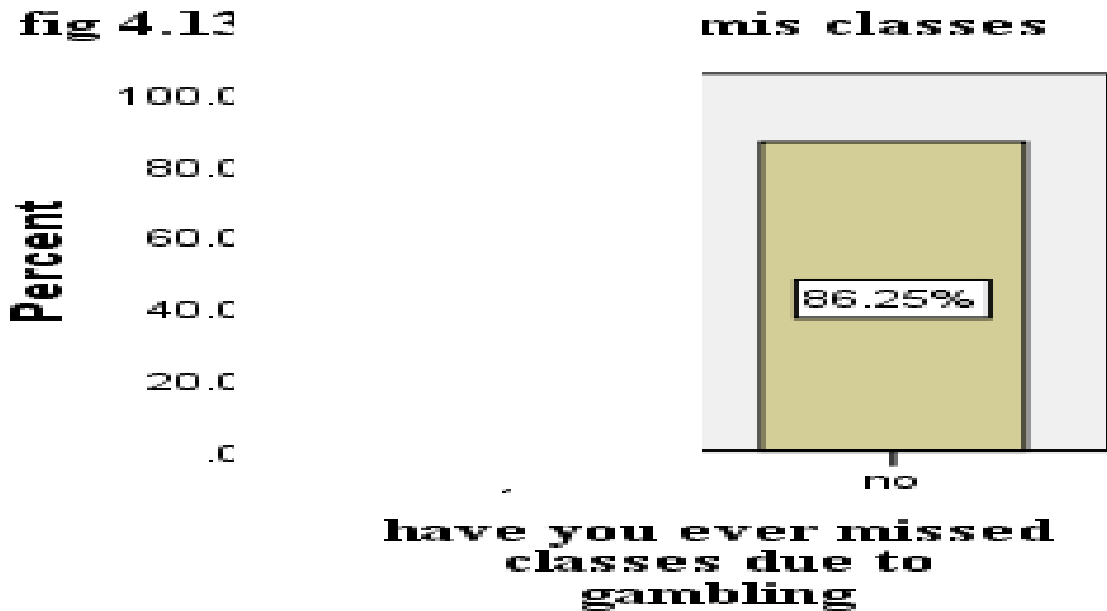
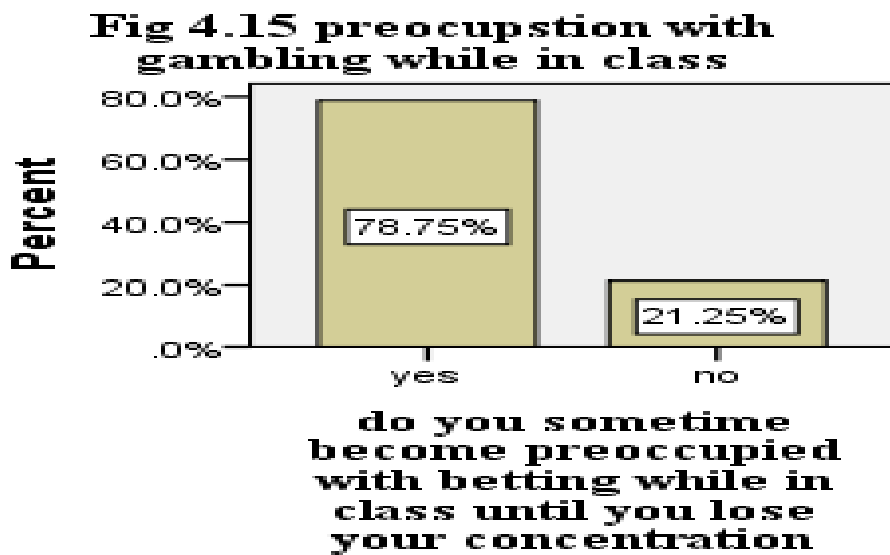


Fig 4.12 shows that 82.50% use up to their last coin to gamble. This is consistent with the 88.75% students who have a strong urge to gamble their money when they are broke. Here only 17.50% don't gamble their last coin



In the above fig 86.25% of the students said they sometime miss classes while 13.75% said they have never missed classes due to gambling. Therefore it is certain that gambling interferes with students class time.



In fig 4.15 78.75% of the students said lost their concentration in class because they think about bets while 21.25% of the students denied this and said betting does not always affect them.

Fig 4.16 Students who sleep in class due to gambling

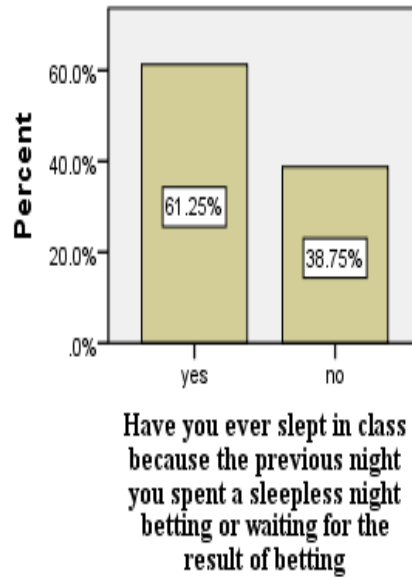


Fig 4.16 illustrate that 61.25% of the students sleep in class as an effect of betting while 38.75% are not affected by gambling while in class.

Fig 4.17 Do you procrastinate your class work because you want to bet

	Frequency	Percent
yes	48	60.0
no	32	40.0
Total	80	100.0

The frequency table in fig 4.17 shows the number of students who procrastinate their class work due to betting. 48 students procrastinate while 32 do not.

Fig 4.18 have you ever skipped class or exams because maybe you did not read well because you were betting

	Frequency	Percent
yes	20	25.0
no	60	75.0
Total	80	100.0

In fig 4.18 60 students denied missing class and exams as a result of gambling while 20 of them attributed to missing class but not the main exam

Fig 4.19 Have you ever considered self-destruction or suicide as a result of your gambling habit

	Frequency	Percent
yes	13	16.3
no	67	83.8
Total	80	100.0

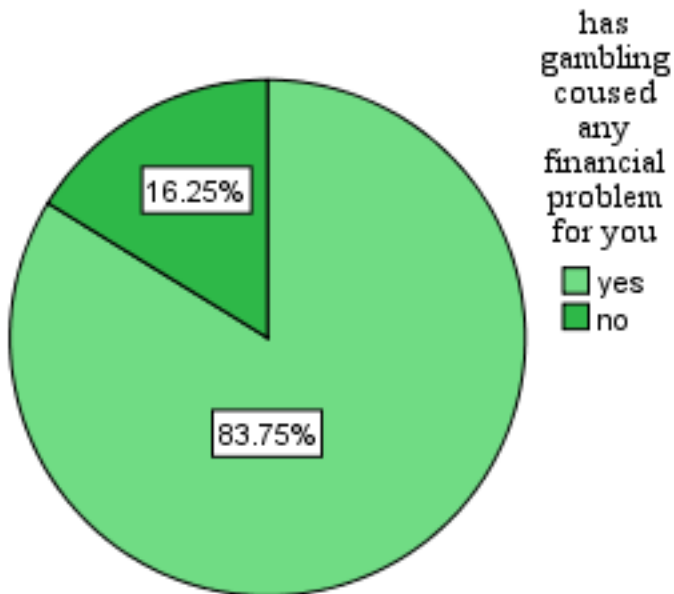
Fig 4.19 indicates that 83.8% of the students have never contemplated suicide because of losing on gambling while 16.3% said they have sometimes thought of destroying themselves.

FIG 4.20 Has gambling caused any health problem like daily stress or anxiety

	Frequency	Percent
yes	67	83.8
no	13	16.3
Total	80	100.0

In fig 4.20 83.8% of the students said gambling has caused them stress and anxiety while 16.3% said gambling has never caused any stress on them.

Fig 4.21 gambling and finance



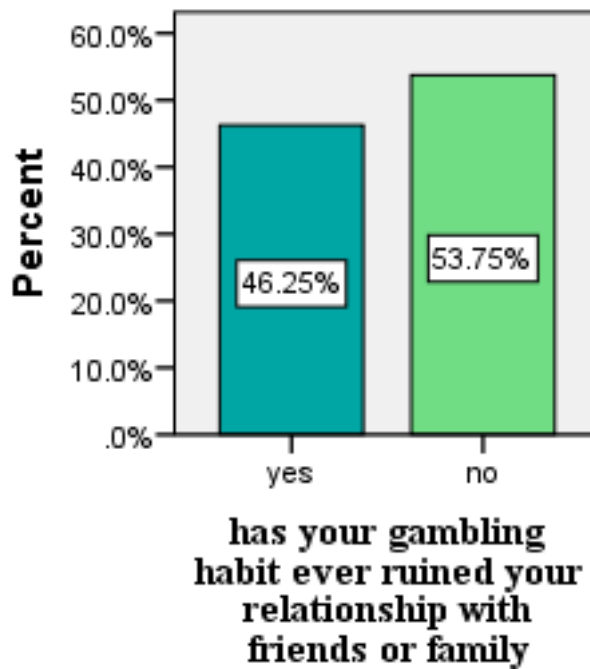
In fig 4.21 83.75% of the students admitted that gambling has ruined their finances while 16.25% of the students said they have never misused their money on gambling.

fig 4.22 have you needed to gamble with large amount of money to get the same feeling of excitement

	Frequency	Percent
yes	72	90.0
no	8	10.0
Total	80	100.0

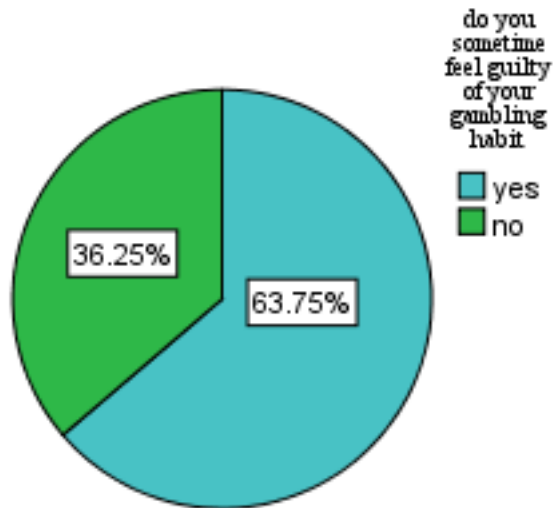
In fig 4.22 90% of the students who took part in the research said they needed to gamble with larger amount of money while 10% of the students did not.

FIG 4.23 gambling and relationship



53.75% of the students in fig 4.23 said that gambling has never ruined their relationship with friends and family but 46.25% of the student admitted to ruin their relationship with friends as a result of betting

Fig 4.24 gambling and guiltiness



In fig 4.24 63.75% of the students admitted feeling guilty about their gambling habit while 36.25% of the students said they don't feel guilty about their gambling habit

Fig 4.25 Correlation analysis

		reasons	appropriateness	effects
Reasons	Pearson Correlation	1	.396**	.574**
	Sig. (2-tailed)		.000	.000
	N	80	80	80
Appropriateness	Pearson Correlation	.396**	1	.279*
	Sig. (2-tailed)	.000		.012
	N	80	80	80
Effects	Pearson Correlation	.574**	.279*	1
	Sig. (2-tailed)	.000	.012	
	N	80	80	80

Table

*. Correlation is significant at the 0.05 level (2-tailed).

In the above fig the variable are strongly and positively correlated

CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

Increased acceptance, legalization, and accessibility over the past one decade have expanded gambling into a mainstream occurrence in Kenya. Along with the growth of gambling and the corresponding increase in approval and convenience, the incidence of problem gambling has also risen, with college students being a particularly vulnerable group.

Consistent with prior studies, the result of this study found that for most university students gambling provides a platform for entertainment with some substantial amount of time and money being lost in the activity. Also, there is a small minority of students that gamble excessively with larger amounts of money, potentially leading them to problem gambling. This study aimed at getting the general knowledge and perception of university students on gambling.

5.2 SUMMARY OF THE FINDINGS

The study tested the knowledge and perception of university students on gambling through a survey questionnaire. The intervention group consisted of undergraduate students in Maasai Mara University who gamble. It was hypothesized that if we get to know the knowledge of university students on gambling then proper methods to help problems the gamblers can be achieved, time and money spent on gambling can also be regulated. Four research questions were tested in this study using frequencies, pie charts, and simple bar graphs.

1. Why student gamble and what makes students gamble?
2. Is gambling right or wrong for university students?
3. Does gambling interfere with the academic performance of university students?
4. Is gambling harmful among university students

5.3 DISCUSSION

As expected this study found out that students indeed gamble or bet online. However contrary to the expectations students are not addicted to gambling but love gambling because it is fun even though majority reported to lose more than they win. Making money is also a reason why student gamble. Peer pressure and desire to make money is a major reason why student starts to gamble. Advertisement on TVs and pop-ups on phone contribute a smaller percentage to influencing students to gamble.

This study found out that gambling interferes with student's finances since it makes students to gamble up to their last coin, use their pocket money to bet and some use even their government loan to bet. This has seen a significant number of students suffering from stress, anxiety, and lack of sleep. This, however, has not developed to depression since most of the students reported not to have considered self-destruction due to their gambling behavior.

Gambling has not interfered much with the academic performance of university students. Even though the majority of the students have stress, lack sleep, and procrastinate their class activities most students take their exams and cats seriously.

5.4 CONCLUSION

In summary, the findings of this study show that students

1. Take gambling as fun
2. They lose more than they win on gambling
3. They feel guilty because of their gambling habit
4. Get stress and mismanage their finances because of gambling

5.5 RECOMMENDATION

Gambling among university student is not a new phenomenon; however, the rising trend of university students gambling online and their adverse effect on the minority is on the rise.

1. The universities should include education about gambling in university programs including gambling educational programs and awareness seminars.
2. The university should be engaged in the screening of problem gamblers and refer them for guidance and counseling.
3. Students who cannot do without gambling should write a monitoring budget to keep track of their finances.
4. The government should implement a clear policy on gambling.

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<http://www.teenhelp.com/teen-issues/teen-gambling.html>

APPENDICES

Appendix I: Letter of Introduction

Maasai Mara University,

P.O. BOX 861-20500,

Narok.

20th, Feb. 2018.

Dear Respondent,

RE: REQUEST FOR DATA

I am RapandoLawrance, a student at Maasai Mara University undertaking a Bachelors Degree in Community Development. I am undertaking a study on the perception and knowledge of university students on gambling in Maasai Mara University as part of my degree requirements. I am currently collecting data and would be grateful if you could provide me with relevant information that Support this study. The responses provided will be kept confidential and used only for the study purposes.

Yours Faithfully

RapandoLawrance

Appendix II: Questionnaire

Online gambling questionnaire

I hereby declare that I am conducting a research on the perception of university student on gambling. I kindly request you to provide me with the relevant information to accomplish the task

Section one

1 Are you male or female?

Male

female

2 Do you gamble?

Yes No

3 Why do you gamble?(You can answer two or more option)

Its fun

It's an addiction

To make money

To chase after loses

Others-----

4 What made you start gambling?

Influence from friends

Advertisement on TVs and pop ups on your phone

To get pocket money

Lack of money

Lust for big money

Others-----

Section two

5 Where do you get money to gamble?

Parents

Friends

HELB loan

Pocket money

Others.....
.....

6 How often do you gamble per day?

Once

Twice

Thrice

Others-----

7 Do you win more than you lose? **Yes No**

8 In your own opinion/experience, do you think gambling is right? **Yes No**

9 Give a reason -----

10 If the government ban gambling, do you think you will be relieved **Yes**
No

11 On average how many hours do you spent in a day analyzing bets, thinking about bets, or following on your stake to see if you have won or lost?

1-2hrs

2-4 hrs

3-6 hrs

Others-----

12 Do you feel the urge to gamble even if you are broke without money? **Yes No**

13 Have you ever used up to your last sent to bet? **Yes No**

Section three

14 Have you ever missed classes due to gambling? **Yes No**

15 If yes what was the reason

Analyzing bets

Waiting for the result of bets

Thinking about losses

Others

specify.....
.....

Yes NO

16 Do you sometime become preoccupied with betting while in class until you lose your concentration?

17 Have you ever slept in class because the previous night you spent a sleepless

night betting or waiting for the result of bet?

18 Do you procrastinate your class work because you want to bet?

19 Have you ever skipped class/ exams because maybe you did not read well because you were betting?

20 Has gambling ever affected you during exams that you think it contributed to your lower grade in that exam?

Section four

Yes No

21 Have you ever considered self destruction or suicide as a result of your gambling?

22 Has gambling caused any health problem like daily stress or anxiety?

23 Has gambling caused any financial problem for you?

24 Have you needed to gamble with larger amount of money to get the same feeling of excitement?

25 Has your gambling habit ever ruined your relationship with friends or family?

26 Do you sometime feel guilty of your gambling habit?