

The Cradle of Knowledge: African Journal of Educational and Social Science Research AJESSR - ISSN 2304-2885-p, 2617-7315-e Volume 7, Issue No.2, 2019 P.O. Box 555 (00202) Nairobi. Kenya editor@serek.or.ke SOCIETY OF EDUCATIONAL RESEARCH AND EVALUATION IN KENYA

Motivators of Students' Involvement in Sports Betting in Public Secondary Schools in Mumias East Sub-County, Kenya

*David Okoti, Paul A. Ogula & Jennifer K. Munyua Catholic University of Eastern Africa, Kenya *Corresponding author - E-mail: <u>dvdokoti@gmail.com</u>

Abstract

The proliferation of sports betting among youths has been a matter of great concern in Kenya and other parts of the world, given that some of these youths are school-going. This study examined the motivation behind students' involvement in sports betting in public secondary schools in Mumias east sub-county, Kenya. The study adopted a causal-comparative design, with respondents comprising of 369 students, 206 parents and 21 class teachers, who were obtained by stratified random sampling. Data was collected using questionnaires. It was then analysed using frequencies, means and percentages. The study found that money is the main motivation behind student involvement in betting, followed by admiration of those who win. The social environment of students encourages betting involvement. The study also found that most students who bet are aware of the betting regulations and legislations governing betting. Weak or complete absence of enforcement of betting regulations and legislations is a catalyst for augmentation of betting involvement. The study recommends that: the Kenyan government should strengthen enforcement of gambling legislation that bars the under aged from betting; The government in consultation with relevant stakeholders should regulate gambling advertisements to help to reduce allurement of young people into betting; parents and religious leaders should teach young people the value of work, as a more reasonable means of getting money rather than betting; school administrators should dissuade teachers and school workers from betting while in the workplace for the impression and example it creates to students.

Keywords: Motivators, Students, Involvement, Sports Betting, Secondary Schools, Munias, Kenya

1. Introduction

The increasing fascination and participation of youths in sports betting in Kenya is alarming, and has precipitated an outcry among parents and society at large (Sanga, 2017). Kenya leads in the number of young people who engage in sports betting in Sub-Saharan Africa (GeoPoll, 2017, Ssewanyana & Bitanihirwe, 2018). Some of these youths are of school-going age. Such youths are thus faced with the challenge of balancing their attention between betting and the learning process (Guguyu, 2016). Little research has however been conducted to investigate what motivates secondary school students to be involved in sports betting. Continuous decline in academic performance among public secondary schools in Mumias is a matter of great public concern (Wanjala, 2018). This trend could be symptomatic of learning processes and practices that are under influence of other competing factors such as betting, thus is a pointer to the "necessity of evidence-based redress" (Ornstein & Hunkins, 2009).

Sports betting is a form of gambling. Gambling has been defined differently by various researchers. Productivity Commission (2010) explained that gambling is a broader concept that includes diverse commercial activities such as lotteries, slot machines, racing, betting on sports and casino games. On the other hand, Sammut (2010) defined gambling as the staking of money or property on an activity whose outcome is purely based on probability. According to professor Catherine Palmer, betting on sports is an act of "placing a financial wager on the outcome of a sporting match, as well as on events that occur within the larger match or fixture" (Palmer, 2013). From the above definitions, betting can thus be summarized simply as prediction of outcomes of sporting events, and placing a financial stake on the probabilistic result.

The glow and glory of winning multi-million jackpots by sport bettors from Kakamega county, Kenya, sparked increased interest and involvement in betting in the region. In 2016, a pastor in Kakamega won a betting jackpot of 10 million Kenya shillings from M-Cheza (Inyanji, 2016). This win by a spiritual leader offered an example that could have sanitized and energized the practice of betting as being acceptable and profitable. This is because not long after, a young man from the same locality became the first Kenyan to win SportPesa Mega jackpot of over 221 million Kenya shillings in May 2017, after wagering only 200 Kenya shillings (Onyango-Obbo, 2017). His abrupt transition from poverty to sudden multi-million pomp and opulence inspired many youths into sports betting. Proximity of Mumias-East to the Kakamega town that hosted each of the grand receptions of the two betting heroes hastened the cascading of the practice into the sub-county. Youth involvement in sports betting has since been on a perturbing crescendo, alongside declining academic performance in secondary schools (Wanjala, 2018).

The question of why people get motivated to start and continue betting despite numerous losses has been a subject of great interest, research having shown that gamblers lose more than they win their bets. Rachlin (1990) put this simply as "If a long series of gambles is subjectively structured into units each consisting of a string of consecutive losses followed by a win, positive valued strings will be short and negative valued strings will be long". So, what motivates people to start and continue betting uncontrollably despite losses? This is what is referred to as problem gambling. Williams, Volberg, and Stevens (2012) defined it as "having difficulties controlling the amount of money and /or time spent on gambling which leads to adverse consequences for the gambler, his household, or the community". Psychologists have identified different reasons why different people start and continue gambling despite heavy losses. These include influence from media and advertisements, peer influence, admiration of those who win rewards, pressure due to financial constraints and pursuit for entertainment.

Schellenberg, McGrath and Dechant (2016) conducted a study in Manitoba, Canada on gambling motives. The purpose of the study was to test the four-factor structure of gambling intentions proposed in the "Gambling Motives Questionnaire Financial, GMQ-F", namely; to cope with negative emotions, to enhance positive emotions, to socialize with others and to get money. The study used a survey design with a confirmatory approach. Participants included 932 adults who were involved in gambling. By telephone, the participants responded to questions from the GMQ-F, and the responses analyzed by factor analysis. The study found that each gambling motive predicted gambling frequency and problem gambling severity, thus provided a reasonable basis to include financial motives in the Gambling Motives Questionnaire. This agrees with researchers who have maintain that people bet for money. They bet more and more as they remember their past wins and start chasing what they lost. This means, the financial reward or loss is what attracts and keeps bettors. For those who lose, they go to recover what they lost. Data in this study was collected via telephone. The current study used self-administered questionnaires. Schellenberg, McGrath and Dechant (2016) reported that over 68% of those telephoned refused to participate in the survey, possibly because the survey questions focused on gambling behaviour and alcohol consumption, which are both sensitive issues. The current study only focused on betting, and its effects on the learning process.

In Denmark, a study was conducted by Kristiansen, Trabjerg and Reith (2015) on first gambling experiences among youths. This was in the light of the concern that many youths were getting involved in gambling. The study was longitudinal and qualitative. They captured the progression of teenage gamblers and examined how societal factors and culture a had bearing on their gambling behaviour. They emphasized on how young people are introduced to the practice, and the social settings of these first gambling encounters. Symbolic Interactionist Approach guided the study. It was revealed that the gamblers' first experiences occurred in a social medium, and that social settings, such as family plus peers contribute to these early experiences. Evidence from the study suggested that initiation into gambling was a social process that involved a transfer of knowledge and skills. Overall, the young people started gambling majorly through interacting with those within their social plexus. This agrees with the "Social Learning theory" advanced by Albert Bandura (1977), which posits that learning occurs through social interaction. The study contributed greatly to the knowledge base on how children are initiated into betting, but did not go further examine if and how their learning consequently may get affected. The current study seeks to fill this gap.

Kam, et al (2017) conducted a study to investigate gambling behaviour among students in Macau universities and colleges and in China. This was due to the concern that betting was growing to be a favorite indulgence among students in colleges and universities in China. In the study, 999 participants consisting of 370 male students and 629 female students were selected by convenience sampling. Questionnaires consisting of "Problem Gambling Severity Index (PGSI)" was utilized to collect data. The response rate was 64.5%. Results indicated three main reasons for gambling. These were: 18.7% sought entertainment, 12.5 betted to kill time while 11.1% were influenced by their peers. From the study, it was found that 32.3% (180 females, 143 males) of the students who responded had been involved in

gambling. It was further found that the first gambling occurred at a mean age of 14.5 years. This finding informed the target selection of participants of the current study, since in Kenya, children join high school around the age of 14 to 15 years. Kam, *et al* (2017) used data which was collected by convenience sampling, and therefore the outcome of the study could not be used to provide a general opinion of the entire population. The current researcher uses simple random sampling so as to enhance generalizability of the research findings.

Cowley, Briley, and Farrell (2015) conducted study in Australia on, "How do gamblers maintain an illusion of control?" The objective was to test the hypothesis that "selected moments, specifically the moment of the highest win and the last moment of the gaming session, explain the retrospective evaluation of the session of for gamblers high in the illusion of control". Two studies which entailed gambling on outcomes of a coin toss in twenty occasions were conducted. The first study involved 102 experienced gamblers recruited from gambling venues, and the second one involving 35. The participants then assessed how much they enjoyed the gambling experience, and thereafter completed a questionnaire for measuring the level to which the participants believed they were good at influencing outcomes, called "gamblers' enduring illusions of control (IOC)". The study found that participants believed that they were in control of their gambling actions, a reason that motivated their deeper engagement in the practice. Those who had high "IOC" used the largest win in their evaluation when they lost while those with a low "IOC" used the final outcome. This illusion was a cause for engagement in gambling despite continuous losses. This therefore implies that bettors persist by believing that they have unique knowledge, skills, or other advantages when betting, they easily get convinced that it doing once more has merit. This perception has made the betting industry grow to become an attractive socio-economic force with consequences on society. Young people therefore continue to bet with hopes of financial benefits, some of whom are students whose learning may be affected. This study was done in Australia involving experienced adult gamblers purposively selected. This sampling technique limited generalizability of the research findings. The current study conducted in Kenya involved secondary school students who were randomly sampled.

In Kenya, Koross (2016) conducted a study in Eldoret to investigate "University Students Gambling: Examining the Effects of Betting on Kenyan University Students' Behavior". This was due to the concern that betting was becoming a lifestyle in Kenya, and the gambling rate among university students was very high. The study investigated the effects of university students' involvement in betting on their behavior. It addressed the questions of: the extent (prevalence) of university student involvement in betting, reasons for involvement in betting and how betting behavior of university students ultimately affects them. By random sampling, 100 participants were obtained from the Eldoret campus of Kisii University who completed the questionnaires administered. The questionnaires obtained data concerning the frequency of involvement in betting, the reasons for betting and the effects of betting on the behaviour of students. The findings of the study revealed that there was high betting prevalence. Most participants indicated that they betted mainly for enjoyment and for money. It was also revealed that betting had significant consequence on student behaviour. The study suggested incorporation of gambling information in university curricula, and framing of a clear policy framework to regulate gambling. In addition, the study also observed the need for programs and seminars for gambling education and awareness in universities in Kenya. While Koross (2016) focused exclusively on university students, the researcher in the current study focused on secondary school students. Because of its narrow scope, Koross (2016) study failed to show the extent of influence of betting on academics of those who betted. The current study particularly addresses itself to the effects of involvement in betting on learning process.

Gambling legislation in Kenya was enacted in 1966 with the introduction of betting, and was thereafter revised in 2016. This law limited the age of participants to above 18 years (The Republic of Kenya, 1966). After the registration of SportPesa in Kenya in 2013, betting on sports has exponentially grown. Though SportPesa is still the most popular online betting platform in Kenya (Wangari, 2018), many other betting agencies have hit the market. According to BetMoran (2017), Kenya has more than twenty-one betting agencies. These include Sportpesa, Betin, Eazi Bet, Betpawa, M-Cheza, Bet Yetu, Betway, Luck2U, Kenya Sports Bet, Kwikbet, Dafabet Kenya, Betika.com, mCheza, Chezacash, Supabet247 and shabiki.com among others. These betting agencies have exposed youths to gambling opportunities and advertisements that lure them to place bets. But of primary concern is underage gambling, considering that teenagers have access to the internet and use of the same (Derevensky &Gupta, 2007). Such teenagers, if school-going, are faced with the challenge of balancing their attention between betting and the learning process (Guguyu, 2016).

2. Methods

The study was conducted in Mumias East Sub-County in Kakamega County, Kenya. A causal-comparative design was employed. The study targeted 4936 students of Forms II, III and IV of all 22 public mixed day secondary schools

in the Sub-County, 4936 parents and 121 class teachers. The total target population was 9,993 participants. Stratified random sampling was applied to obtain 2 (out of 5) schools from the sub-urban category and 5 (out of 17) schools from the rural category. This is because the target population had two mutually exclusive groups which comprised of 17 secondary schools in purely rural areas and 5 schools located in fairly urban settings. The sample of students comprised of 378 students, 378 parents and 21 class teachers. Data for the study was collected by use of questionnaires. The data was then coded as per research questions of study and captured in a computer for analysing by use of SPSS version 21. The data was analysed using frequencies, means and percentages.

3. Results and Discussion

The study sought to determine the motivation behind student involvement in betting. To achieve this, the participants (students, parents and teachers) were asked various questions, whose responses were analysed as below.

First, the participants were asked the question "What do you consider to be the main motivation behind student involvement in betting?". The responses from students, parents and teachers were placed for comparison as in Figure 1.

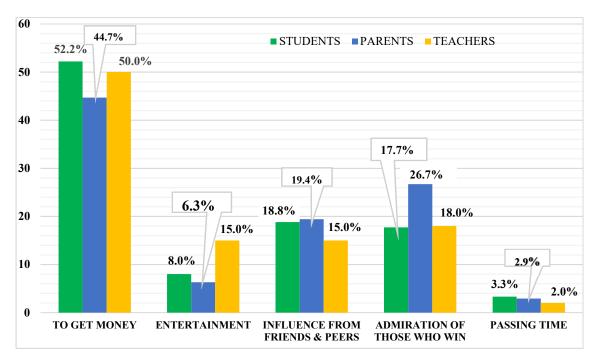


Figure 1. Students', Parents' and Teachers' responses to the question "What do you consider to be the main motivation behind student involvement in betting?"

The results showed that "to get money" was the main motivation behind student involvement in betting, rated by the students, parents and teachers at 52%, 45% and 50% respectively. This agrees with the findings of Koross (2016) that youths bet intentionally for money. This is consistent with Icek Ajzen (1985) theory of planned behaviour that perceives gambling as intentional and deliberate (Martin *et al*, 2010). It simply means that a person does not bet by accident. This however contradicts the findings of Kam, *et al* (2017) that the three main reasons for gambling are: for entertainment (19%), for passing time (13%) and due to influence by peers (11%).

The second motivator as rated by students (17.7%), parents (26.7%) and teachers (18.0%) is admiration of those who win. This happens especially when winners are given coverage in media, whether mainstream media or social media. This is also because betting firms use celebrities to endorse their operations, creating an impression that to be as successful and admirable as those personalities, one needs to engage in betting (Hing, Russell, Thomas & Jenkinson, 2019). Other factors motivating learner involvement in betting, though to a smaller extent, included entertainment (8.0%), influence from friends and peers (18.8), and for passing time (3.3%). These were also indicated by Koross (2016) and Kam, *et al* (2017).

Influence of Students' Social Environment

Secondly, to determine the influence of social environment as a possible cause for involvement in betting, the students were asked if they knew any teacher and school worker who bets. This is because students daily interact with their teachers and school workers during school days, from whom they learn behaviour that they may thereafter imitate. The students' responses were as shown in Figure 2.

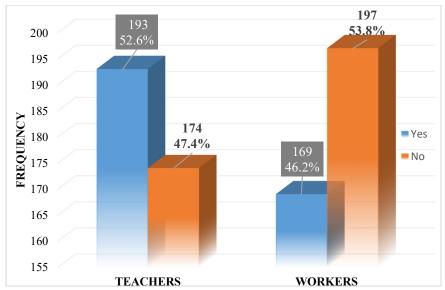


Figure 2. Students' responses to the questions "Do you know any teachers in school who bet? Do you know any school workers who bet?".

A total of 193 students (52.6%) indicated that they knew a teacher who bets while 174 (47.4) did not know any teacher who bets. A total of 169 (46.2%) of the participants indicated that they knew a school worker who bets, while 197 (53.8%) did not know any school worker who bets. This means that some teachers and school workers were betting within the school environment, that is why students were able to know. Komba and Mwandanji (2015) indicated that apart from the "student factors", the "teacher factors" cannot be ignored in the learning process because they contribute to the totality of the learning environment.

The students were further asked the question "Is there anybody in your family who has ever won money through betting?" The results were as shown in Figure 3.

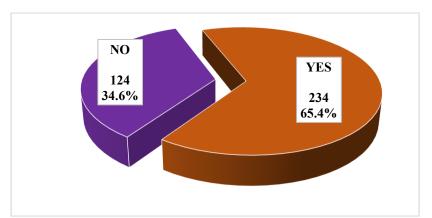


Figure 3. Students' responses to the question "Is there anybody in your family who has ever won money through betting?"

A majority (234, 65.4%) of the students knew a family member who had ever won money through betting while 124 (34.6%) did not.

The study thus finds that the social environment of learners, both while in school and at home, encourages betting. A total of 52.6% indicated that they knew their teachers who betted while 46.2% indicated that they knew school workers who betted. In addition, 65.4% of the students knew a family member who had ever won money through betting. If teachers, school workers, family members and peers are betting, a student learns that betting is a good thing, and would also want to engage in it without thought of possible consequences. Kristiansen, Trabjerg and Reith (2015) found that gamblers' first experiences occurred in a social medium. They further explained that young people start gambling majorly through interacting with those within their social plexus. As premised by Albert Bandura's (1977) Social learning theory, behaviours are acquired through social interaction. The theory thus views betting as a behaviour that is learned through imitating of an admired personality or friends within one's social sphere of interaction.

Betting Regulations and Legislation

The study investigated if participants were aware of the betting laws and regulations, which bar the under aged from involvement in betting. They responded to the question "Are you aware of the betting regulations and legislations that bar the under aged from betting?" Their responses were as in Figure 8 below.

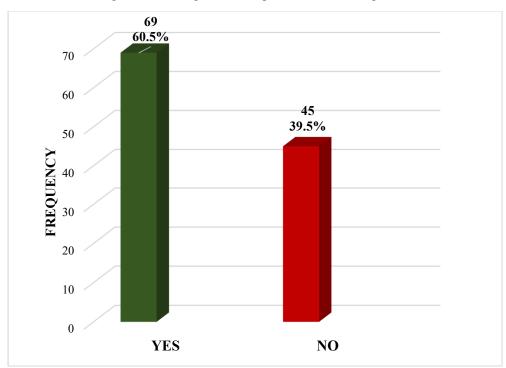


Figure 1. Responses by students who betted, to the question "Are you aware of the betting regulations and legislations that bar the under aged from betting?"

A total of 69 students (60.5%) who betted were aware of the betting regulations and legislations governing betting in Kenya, while 45 (39.5%) were not aware. This means that despite knowledge of regulations that restrict the underaged from involvement in betting, they still engaged in the practice. It thus indicates either poor, or complete absence of enforcement of gambling regulations and legislation. This agrees with Mwadime (2017) who observed that lapses and loopholes in the content and enforcement of gambling regulations were responsible for the challenges being faced within the betting industry and its entire scope of impact. Yawe and Ssengooba (2014) opined that most countries in Africa lack an adequate regulation and legislation framework that can protect those who are vulnerable and underaged. They further argued that countries that have the laws are slack in matters of legal enforcement and provision of restrictions, which in turn encourages illegal gambling. Weak or complete absence of enforcement of regulations and legislations that restrict the under aged from betting is thus a motivation for growth of the practice (Mutuku, 2013).

4. Conclusion and Recommendations

Getting money is the main motivation behind student involvement in betting, followed by admiration of those who win. Other reasons include entertainment, influence from friends and peers and lastly for leisure. The social environment of students encourages betting involvement. Most students know teachers and school workers who bet, and a majority know a family member who has ever won money through betting. About a third of those who bet are addicted to betting, having tried to quit betting but found it difficult to stop despite loses. Most students who bet are aware of the betting regulations and legislations governing betting in Kenya. Weak or complete absence of enforcement of regulations and legislations that restrict the under aged from betting motivates growth of betting involvement.

The study recommends that the Kenyan government should strengthen enforcement of gambling legislation that bars the under aged from betting. This can be achieved collaboratively with other arms of government. To minimize admiration of those who win, which was rated second reason for involvement in betting in this study, the government in consultation with relevant stakeholders should regulate gambling advertisements, whether outdoor, on mainstream media or social media. This will help to reduce the enticement and allurement of young people into betting. Betting firms should be disallowed from using celebrities to endorse their operations, and gambling adverts should contain a warning message of the consequences such as addictions. Parents and religious leaders should teach young people the value of work, as a more reasonable means of getting income rather than gambling. Finally, schools should dissuade teachers and school workers from betting while in the workplace, to minimize the influence it can have on students.

References

- Bandura, A. (1977). Social Learning Theories. Englewood Cliffs, NJ: Prentice Hall.
- BetMoran (2017). List of All Betting Sites in Kenya. Retrieved on August 16, 2018 from https://betmoran.co.ke/list-sports-betting-sites-kenya/
- Cowley, E., Briley, D. A., & Farrell, C. (2015). How do gamblers maintain an illusion of control? *Journal of Business Research*, 68, 2181-2188.
- Derevensky, J. L., & Gupta, R. (2007). Internet Gambling amongst Adolescents: a growing concern. International Journal of Mental Health and Addiction, 5, 93-101
- Fong, T. W. (2005). The Biopsychosocial Consequences of Pathological Gambling. Psychiatry ,2, 22-30
- GeoPoll (2017). *Mobile Gambling Among Youth in Sub-Saharan Africa*. Denver. Retrieved on August 21, 2018 from http://blog.geopoll.com/mobile-gambling-among-youth-in-sub-saharan-africa
- Guguyu, O. (Dec 2016). Your Child may be gabling more than doing homework. Retrieved on September 28, 2018 from https://www.google.com/amp/s/www.standardmedia.co.ke/mobile/amp/article/2000226015/your-child-may-be-gambling-more-than-doing-homework
- Hing, N., Russell, A.M., Gainsbury, S. M., & Nuske, E. (2016). The public stigma of Problem Gambling: Its nature and relative intensity compared to other health conditions. *Journal of Gambling Studies*, *32*, 847-864.
- Hing, N., Russell, A. M., Thomas, A., & Jenkinson, R. (2019). Wagering advertisements and inducements: Exposure and perceived influence on betting behaviour. *Journal of Gambling Studies*, 1, 1-19.
- Inyanji, J. (2016). Pastor hits betting jackpot, stirs up investment in sleepy Kakamega village. Retrieved on September 10, 2018 from https://www.google.com/amp/s/www.standardmedia.co.ke/mobile/amp/article/2000211637/pastor-hits-betting-jackpot-stirs-up-investment-in-sleepy-kakamega-village
- Kam, S. M., Wong, I. L. K., So, E. M. T., Un, D. K. C., & Chan, C. H. W. (2017). Gambling behavior among Macau college and university students. *Asian Journal of Gambling Issues and Public Health*, 7, 2-10
- Komba, S. C., & Mwandanji, M. (2015). Reflections on the Implementation of Competence Based Curriculum in Tanzanian secondary schools. *Journal of Education and Learning*; 4, 73-80
- Koross, R. (2016). University students gambling: Examining the effects of betting on Kenyan university students' behavior. *International Journal of Liberal Arts and Social Science*, 4, 57-66.
- Kristiansen, S., Trabjerg, M. C., & Reith, G. (2015). Learning to gamble: Early gambling experiences among young people in Denmark. *Journal of Youth Studies*, 18, 133-150.
- Lesieur, H. R., & Rosenthal, R. J. (1991). Pathological gambling: A review of the literature prepared for the American Psychiatric Association task force on DSM-IV committee on disorders of impulse control not elsewhere classified). *Journal of Gambling Studies*, 7, 5-39.
- Martin, R. J., Usdan, S., Nelson, S., Umstattd, M. R., LaPlante, D., Perko, M., & Shaffer, H. (2010). Using the theory of planned behavior to predict gambling behavior. *Psychology of Addictive Behaviors*, 24, 89.
- Miller, M. D., Linn, R. L. & Gronlund, N. E. (2009). Measurement and Assessment in

- Teaching (10th ed.). New Jersey: Pearson Educational International Publishers.
- Mutti-Packer, S., Hodgins, D. C., el-Guebaly, N., Casey, D. M., Currie, S. R., Williams, R. J., & Schopflocher, D. P. (2017). Problem gambling symptomatology and alcohol misuse among adolescents: A parallel-process latent growth curve model. *Psychology of Addictive Behaviors*, *31*, 447.
- Mutuku, M. F. (2013). The Regulatory Regime Governing the Casino Industry in Kenya: A Need for Reforms. A Masters Thesis, University of Nairobi.
- Mwadime, A. (2017). Implications of Sports Betting in Kenya: Impact of Robust Growth of the Sports Betting Industry. A Masters Thesis, United States International University Africa.
- Onyango-Obbo, C. (2017). The Curious Case of Abisai and his 221M Football Jackpot. Retrieved on September 30, 2018 from https://www.google.com/amp/s/www.nation.co.ke/lifestyle/1190-3922334-view-asAMP-4gaflw/index.html
- Ornstein, A. C. & Hunkins, F. P. (2009). Curriculum: Foundations, Principles and Issues. Boston: Pearson Education, Inc
- Palmer, C. (2013). Sports Betting Research: Literature Review. Retrieved from https://www.dhhs.tas.gov.au/ data/assets/pdf file/0006/170772/Sports Betting Literature Review.pdf
- Productivity Commission (2010). *Gambling. Productivity Commission Inquiry Report. Volume 1.* Report no. 50. Canberra: Productivity Commission.
- Rachlin, H. (1990). Why do people gamble and keep gambling despite heavy losses? *Psychological Science*, 1, 294-297.
- Rosenthal, R. J. (1986). The pathological gambler's system for self-deception. *Journal of Gambling Behavior*, 2, 108-120.
- Sammut, M. (2010). The Prevalence of Gambling among University Students: With a Focus on Internet Gambling. Unpublished Thesis Faculty of Education the University of Malta.
- Sanga, B (2017, September 5). *How Betting Machines are Turning Children into Daily Gamblers*. Retrieved on July 30, 2018 from https://www.sde.co.ke/article/2001253592/how-betting-machines-are-turning-children-into-daily-gamblers
- Schellenberg, B. J., McGrath, D. S., & Dechant, K. (2016). The Gambling Motives Questionnaire financial: factor structure, measurement invariance, and relationships with gambling behaviour. *International Gambling Studies*, 16, 1-16.
- Ssewanyana, D., & Bitanihirwe, B. (2018). Problem Gambling among Young People in Sub-Saharan Africa. *Frontiers in public health*, 6, 23.
- The Republic of Kenya (1966). Betting, Lotteries and Gaming Act, CAP 131(Rev.2017). Nairobi: National Council for Law Reporting
- Wangari, N. (2018). *Understanding the Kenyan Gambling Consumer: Insights on Sport Betting*. Retrieved on October 18, 2018 from https://www.geopoll.com/blog/understanding-the-kenyan-gambling-consumer-insights-on-sport-betting/
- Wanjala, K. M. (2018) Factors Influencing Academic Performance of Learners in Public Secondary Schools: A Case of Mumias West Sub-County.
- Williams, R. J., Volberg, R. A. & Stevens, R. M. G. (2012). *The Population Prevalence of Problem Gambling: Methodological Influences, Standardized Rates, Jurisdictional Differences, and Worldwide Trends.* Report prepared for the Ontario Problem Gambling Research Centre and the Ontario Ministry of Health and Long-Term Care. Retrieved on September 3, 2018 from http://hdl.handle.net/10133/3068
- Yawe, B. L., & Ssengooba, K. (2014). Gambling and Mobile Money Payments: A Case Study of Sports Betting in Uganda. Retrieved on October 18, 2018 from https://www.imtfi.uci.edu>docs>2013