

Gambling Addiction and Threat to Development in Kenya: Assessing the Risks and Problems of Gamblers in Changing Society

By Maurice N Amutabi

Abstract

Gambling is on the rise in Kenya. There have been fears that Kenya is becoming a nation of gamblers. On May 2, 2017 Sportpesa, a sports betting firm in Kenya declared 28 year old Samuel Abisai the winner of Kenya Shillings 221 million jackpot, through betting. The story made national headlines and Abisai was celebrated and invited to many TV and radio stations to share plans on what he would do with the money. He had become famous overnight. Sportpesa hailed the jackpot as “the biggest payout in African football history” and must have enjoyed the free publicity it received by media houses as Samuel Abisai moved from one station to the next. Such windfalls are making most young people convinced that good fortune could be all they need to change their lives. Even for those in official employment, the urge to try to win something, is high. It is for such reasons that Kenyan youth are increasingly getting lost into betting and gambling and many are getting to points beyond recovery. The purpose of this article is to assess the problem of betting and gambling and their effects on youth in Kenya and how this is undermining development in Kenya. It is estimated that youth are gambling over 20 billion shillings per month in Kenya and much of this money ends up in foreign accounts. Gambling has become a past time to many youth in Kenya. Many youth are merchandizing their household goods and taking the money into gambling. The crisis is experienced in both rural and urban areas alike, so that every Kenyan youth is under threat. Using secondary sources, newspaper reports, other media sources and oral interviews, this article seeks to focus on the causes of gambling and problems of betting and gambling among youth in Kenya. The article looks at how youth are betting on sports and how they are misusing family resources in the quick-rick schemes that never work. The article examines addiction to gambling as a disease and how gamblers need to be assisted as medical condition. The article points out many of the areas that need to be addressed in order to end this crisis in Kenya, especially through creation of peer counselling facilities and rehabilitation.

Key words: Betting, Gambling, Addiction, Kenya; Rehabilitation; Gambling Disease

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Introduction

Gambling is where people put bids with the possibility of winning or losing. It is a game of probability and chances, and one in which the controller of the gambling services often gets the better deal. Gambling in Kenya takes on various forms, including commercially legalized gambling options such as sports betting firms, especially sports, casinos, pool games, bingo, phone in talk shows by way of responding to easy bait questions, scratch cards and lotteries. This makes gambling readily accessible to people without adequate financial resources, such as minors and the rural and urban poor. Poor households gamble more than affluent households in Kenya. Radio talk shows that encourage callers to call in or send charged text messages tend to attract low class callers across Kenya and which often translates into millions of shillings per day.

There is no doubt that gambling industry has established itself as a prominent social and economic force in Kenya with significant impact on job creation and revenue generation. It has also expanded avenues and opportunities for Kenyans in entertainment and socialization and opened opportunities for advertising for newspapers, radio and TV, but those seem to be too few benefits compared to the negative effects of gambling in Kenya. Rataemane and Ligthelm (2003) have shown that gambling is disease that requires cure. They have demonstrated that like other medical conditions such as alcoholism, gambling can be addictive and addicts need rehabilitation to be cured of their disease. Recovering gambling addicts admit that it started little by little before they found themselves in the deep pool of gambling misery. Gambling is a serious problem in Kenya that threatens to bring down the nation. Families have lost their savings as a result of gambling sons and fathers. There is not a single family which has not been a victim of gambling by a member of the family. Some families have lost massive amounts of money in family savings due to gambling.

In an article in the *Daily Nation*, titled “Betting their lives away: How online gambling is ruining Kenyan youth” David Kahura, Daudi demonstrated how gambling is affecting the lives of youth in Kenya (Kahura, 2018). There is a lot of evidence to suggest that the dreams of making it rich without hard work are present in the entire Kenyan society. Youth are dreaming of becoming millionaires before they are 25 through gambling. They are abandoning hard work and choosing easy ways of making money compounding Kenya’s problem of development where the youth spend many hours sitting idle and strategising on their odds. Some youth at universities have gambled away school fees while others have lost their valuables through gambling.

There are many betting firms in Kenya some of which are associated with political and economic elite. The top 12 sports betting and gambling websites in Kenya which are authorized and regulated by the Betting Control and Licensing Board of Kenya under the Betting, Lotteries and Gaming act, Cap 131, Laws of Kenya are: Sportpesa, Elibet Kenya, M-Cheza, Betin Kenya, Justbet Kenya, Betyetu, Betway Kenya (formerly Royal Kenya Bets), Eazi Bet, Lucky2u Bets, Kenya Sports Bet, Betpawa Kenya and Betika. Their total financial turnover is estimated at 250 billion, more than the national recurrent budget.

I first experienced the problem of betting and gambling when I was a student in the United States of America at the University of Illinois at Urbana-Champaign, USA. I was told that many people who were homeless on the streets had lost their investments through

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gambling. Gambling was therefore a serious issue in the country at the time that in job application forms people were supposed to declare if they had been through rehabilitation for gambling or not. There were even positions that pointed out that they would not hire recovering gamblers.

The problem of gambling came close to me when one of my Kenyan friends turned to gambling and would gamble any dime that he laid his hands on until he started to sell his personal things in order to bit bets on various lottery items in casinos in malls and even online. I did not know Kenya would become victim of gambling. Things were fine in Kenya when gambling was illegal and only allowed in casinos where mainly the rich had a right to enter and gambled their wealth away to fellow rich. The gambling allowed on the street was controlled by the government under the Kenya Charity Sweepstakes and took place once a month. The problem today is that gambling is taking place through the phone and almost 90 percent Kenyans own a mobile phone. Things are getting out of hand and something needs to be done to stop this menace. Therefore, this article seeks to address the problem of betting and gambling in Kenya and how it can be stopped.

My contention is that there is something wrong in a society where every media house is broadcasting a ‘winner’ of this lottery fund or another in alarming succession only to discover it is all lies, but make belief. every TV and FM radio station are running a betting chain and lie to Kenyans on air about ‘winners’ and this drives the nation crazy. My contention in this paper is that something needs to be done about this, urgently in order to protect Kenyan youth from these merchants of doom. My argument is that just like the government has fought against smoking and abuse of alcohol; it needs to do the same about betting and gambling in order to protect families from addicts.

The Statement of the Problem

Some Kenyans are already sick from gambling. There are some Kenyans who have shown signs of gambling addiction which is defined as a biopsychosocial disorder characterized by a persistent and recurring maladaptive pattern of gambling behavior (Clark, 2013). This disorder is associated with adverse psychological, physical, economic, social, and legal outcomes (Jacobs, 2000 and Meyer, Hayer and Griffiths (2009). Many Kenyans are committing suicide after gambling away their retirement earnings or family inheritance. There are many newspaper reports about this in Kenya to the point that it is now becoming normal to hear such stories. There are families which cannot pay fees and pay rent because the bread winner has gambled their only means of survival away. There are university students who have dropped out of university because they gambled their fees away. Clark et al in an article entitled, “Pathological choice: the neuroscience of gambling and gambling addiction” have discussed the problems of addiction. This is an important issue that needs to be addressed urgently.

The Kenyan economy is at risk because of excessive gambling. The country may collapse due to online gambling. Some developed countries such as Spain have put limits on how people can bet online in order to save citizens from predatory betting companies. In 2016 in Star Newspaper, Former Gem Member of Parliament Jakoyo Midiwo warned about the problem of gambling in Kenya. The headline read: “Gambling will break Kenya's economy, Midiwo warns” but people did not take him seriously. Today we are witnessing serious effects of gambling in Kenya. Betting and gambling have introduced to Kenya a culture of laziness and easy money. Youth are refusing hard work and spending time on their phone strategising on effective gambling and keep hoping of becoming millionaires overnight. They visit websites that provide education on effective and smart gambling. Some are stealing from their

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homes in order to sustain gambling. Sons and daughters are becoming addict and spend many hours online placing bets. The youth are dropping out of school because they cannot focus on studies.

There are many predatory betting firms that are baiting youth into gambling and many are becoming addicts. There are many sports betting platforms in Kenya which include Elitebet, Justbet, Betyetu, Betway, Eazibet among others but the most visible so far is Sportpesa which has had winners winning big amounts of up to Kshs.29 million. This was won by a Nairobi based businessman George Mwangi who had spent a total of Kshs 16,000 before the big win. Elimah Khanatisa a sales lady from Eldoret also won big with Sportpesa whereby she walked away with a cool Kshs. 22 million. It is these wins that motivate people to keep betting hoping to win big.

Many Kenyans own radios which have become the easy into betting and gambling through the phone. Many FM Radio stations and TV stations have joined the betting and gambling bandwagon and enticing peasants to gamble away their hard earned cash. Every radio stations runs a betting line starting with 22....in which listeners answer simple questions without being told that every answer they send takes away from them at least 10 shillings. TV stations have also joined the fray where every message sent to the betting lines is charged 10 shillings. Many of the Kenyans sending those SMS text messages do not know that they are being charged for the messages. When eventually they are called and given airtime of 200 shillings, they have no idea that they have made millions of shillings for the radio or TV station. There is need for education to the masses to know that they are being charged and they are in away engaging in betting or gambling albeit on small scale. Innocent Kenyans are being lured into gambling without knowing that they are gambling.

There is a lot of literature on gambling in Western nations but very little in African countries. There is little literature covering gambling behaviour such as causes of gambling, effects of gambling on society, frequency and amount of gambling, forms of gambling, and gambling motivations as well as social and economic effects on the entire society. This information gap is important in terms of gaining a better understanding and knowledge of these variables and will assist in designing effective preventive and treatment programs in Kenya. In this context, study aims to provide a fresh perspective on the emerging issue of gambling in Kenya.

Objectives

The main objective of this study is to find why, what and how Kenyans are gambling. Specific objectives include:

1. Identify causes and effects of gambling on Kenyan society
2. Assess how Kenyan society has responded to the problem of gambling and identify some of the remedies that have been recommended to address this crisis
3. Examine some of the factors that have accentuated gambling in Kenya
4. Establish some of the ways that can be used by society to assist in ending gambling

Research questions

1. What are the causes and effects of gambling on Kenyan society?
2. How has the Kenyan society responded to the problem and what are some the remedies that have been recommended?
3. What are some of the factors that have accentuated gambling in Kenya?
4. In what ways can society assist in ending gambling?

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Methodology

The study used qualitative method, ideal for case studies and descriptive surveys. The quantitative research method allows us to use case studies and estimate trends and relationships. The study was carried out in Kenya between 2016 and 2018. The advantage of qualitative study is the simplicity of sampling which requires far smaller percentages of target and sample population for it to be efficacious (Orodho, 2003). It is flexible on response rate and allows for use of variety of unstructured tools such as questionnaire, key informant interview, focus group discussion and observation (Mugenda and Mugenda, 2004). Qualitative study also allows for use of direct voices and themes. The research project used simple random sampling, purposive sampling and snowballing in Kenya. This study used random sampling by engaging youth randomly on the subject of betting and gambling, in informal and formal spaces. It was also purposive in engaging critical stakeholders such as parents and guardians on the issue of betting and gambling, as well as discussions with experts such as psychologists and counsellors in the field as well as law enforcement. The entire Kenyan nation was the study area and the entire Kenyan population was the target population. Sampling was done in manner that would make the data representative in terms of age, gender, region, race, region and education levels. Validation of the instruments was done through sharing with experts.

Qualitative research also enabled me to conduct in-depth study of smaller samples and great methodological flexibility in using observation and focus group discussions as research instruments (Orodho and Kombo (2002). Use of experts assisted on the issues of validity and reliability of the study. Orodho (2003) has pointed out that validity is the extent to which the data collection method accurately measures what were intended to measure, while reliability is the extent to which the data collection methods yield consistent findings that can be replicated by others.

The study used expert opinion and piloting to test the accuracy of the instruments and also gauge their reliability. Research instruments for this research project included questionnaires, interview guides, focus group discussions and observation guides. The instruments were tested for reliability by seeking validation by experts and also testing them out during piloting. The study relied on the experience and knowledge of experts. The study used piloting for validity, reliability and testing of research instruments. Orodho (2003) suggests that pilot study is the best approach in any methodology as opposed to reconnaissance which is suitable for mainly quantitative research. The study was piloted in Nairobi and Vihiga which represent urban and rural populations. Piloting is important in order to identify critical stakeholders and lessen the difficulties of getting the participants on board when conducting the actual study. The study used piloting as pre testing in order to get rid of ambiguous questions, verify content and expressions followed by deleting and correcting mistakes.

The respondents, informants and interviewees served as case studies for this study, found in casinos, betting shops and other places. Orodho (2003) has noted that case study approach is a form of qualitative design which involves the detailed analysis of isolated case or cases that are different or similar. Case study is an investigation of a particular existing phenomenon such as gambling which uses multiple sources of evidence (Orodho and Kombo, 2002). This approach will be employed to answer key questions of why many Kenyans are gambling. The use of case study qualitative design enabled the documentation of real life events of gamblers, on adults and youth and implications on development.

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The data analysis was carried out using qualitative techniques. The qualitative phase created themes on gambling and identified critical direct voices which were deemed representative and presented in the findings. The study adhered to acceptable ethical standards in conducting research, by avoiding the use of the actual names of respondents, informants and interviewees. The study did not use deception, bribery or coercion to get data from people. The study sought consent of all informants before interviews and kept privacy and confidentiality of information given. The study did not use children in its sample and only included people over 18 years involved in betting and gambling or with friends and relatives who have been involved in the practice.

Literature Review

A lot of literature has show that gambling is a disease and addicts need immediate medical attention in order to be rescued. Studies have revealed that health problems that accompany gambling include depression, heart disease, high blood pressure, disrupted sleep patterns, intestinal disorders, migraines, irritability, extreme moodiness, and other stress-related disorders such as loss of appetite (Abbott, 2017; Scott and Barr, 2013). At the individual level, compulsive gambling problems affect a measurable proportion of young gamblers and may manifest in both psychiatric disorders such as anxiety, depression, and sleep deprivation as well as long-term physical conditions such as cardiovascular disease, peptic ulcer disease, and hypertension. Surprisingly, very few gamblers would admit that gambling is an addictive habit.

Ssewanyana and Bitanihirwe (2018) have documented problem gambling in the entire Sub-Saharan African countries (Ssewanyana and Bitanihirwe, 2018). Many researchers such as G. Ahaibwe; C. P. Lakuma; M. Katunze and J. Mawejje (2018) have discussed the effects of gambling on youth in Uganda (Ahaibwe, 2018). Youth are the biggest victims of gambling because of many of them have been ensnared into sports gambling where they bet on outcomes of sports events such as the English Premier League and other European Football leagues. It is therefore double tragedy where youth are getting addicted to English or Bundesliga or French League or La Liga or Serie A or other leagues and then betting in all the outcomes of those leagues. Many youth are not doing their homework in school or dropping from work in order to gamble. They are coning parents or stealing from friends and relatives in order to bet. Some are selling their phones and laptops in order to bet. There is a danger that the Kenyan populace will become increasingly a gambling nation if this menace is not stopped.

Many developed countries also experience problems with gambling. G. Meyer; T. Hayer and M. Griffiths (2009) have discussed problems of gambling in Europe. They point out the gamblers need help just drug addicts do. D. F. Jacobs (2000) has documented addiction among adolescents in North America and many of the issues he describes are what are happening in Kenya today. The only difference is that in America there are clinics and facilities to treat addicts.

Nigeria leads in gambling in Africa. South Africa is the second in gambling in Africa. It is also the leading economy in Africa. Kenya is the third nation in gambling in Africa, with a much smaller economy compared to South Africa and Nigeria. Gambling is on the rise in Africa and even countries which did not previously have gambling mania like Uganda and Tanzania are quickly getting to the dangerous bandwagon of gambling. The presence of cable TV has created interest because African youth are exposed to all kinds of sports channels where they watch almost all leagues in the world. Besides subscription to cable TV networks watching live matches has also been made easy through online transmission through phones.

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Youth in remote villages can follow live matches of the English Premier League and place bets, which go as low as 20 shillings (US\$.20 cents). In Nigeria, 60 million people between the ages of 18 and 40 years spend up to 2 billion naira (\$6.2 million) on sports betting daily (PricewaterhouseCoopers, 2017).

Kenya has the third highest internet penetration in Africa for its citizens. Of an estimated 48 million people, 31 million Kenyans are estimated to have access to the internet. The country contributes about 10% of Africa's total internet usage, surpassed only by Egypt and Nigeria and is also home to the third-largest gambling market in Africa (Shiangala, 2017). Kenya which is the third largest gambling market in Africa besides Nigeria, South Africa and Egypt, has created interesting dynamics for betting firms, which have poured into the country in their hundreds in the past five years.

Alushula (2017) has explained the effects of gambling in Kenya through an article titled "Why Kenyans' love for quick riches is overshadowing normal investments" in which he explains the effects of gambling on the Kenyan economy. The country is being suffocated by billboards and messages on radio, TV, newspapers and phones. Every site is inundated by adverts for betting firms. The sports pages in local newspapers have disappeared under betting firms buying most of the space leaving little space for sports reporting. In Kenya, the era of Smartphone and digitalization of TV has ushered in a floodgate of gamblers. Recent surveys conducted in Africa by various polling agencies have revealed that youth are deeply falling into the trap of gambling. A recent poll of youth between the ages of 18-35 in sub-Saharan Africa, Kenya had the highest number of youth who were frequently gambling. Studies have revealed that many youth are sinking into depression in Kenya due to gambling. There are also many reports of youth committing suicide after losing bets, especially on the English Premier League which has perhaps one of the biggest fan bases in Africa, with Manchester United having leading number of fans.

Many countries such as South Africa have started responsible gambling programmes that they hope would save youth and other gamblers from themselves. Scholars such Collins et al (2011) have shown how gambling is breaking up families and killing many people, especially young adults after they gamble away a lot of money (Collins, et al 2011). Many youth in Kenya are committing suicide due to gambling while others are in deep depression because they have gambled away their inheritance. There are many youth who resort to crime in order to get money to gamble. There are many more who are dropping out of schools, colleges and universities because they have gambled away their fees. We read and see these things everyday but nothing seems to be done about it. There are many researches, theses and dissertations and articles which have been written about gambling problem in Kenya but policy to regulate the sector is slow to emerge because betting firms often rush to compromise legislators as soon as anything is proposed in the direction of controlling or banning betting and gambling in the country.

Youth are the most vulnerable groups when it comes to gambling. K. Peltzer and J. M Thole carried out a study on black youth in South African universities and found out how widespread the problem is (Peltzer and Thole). Universities students in South African universities gambled their phones and laptops and other valuables and dropped out. In Kenya many cases have reported when universities students have spent their fees on gambling. In 2017 a University student committed suicide in Migori after gambling away his university fees for an entire semester.

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Findings and Discussion

Data revealed that there are many causes of gambling in Kenya. One of the biggest reasons people are engaging in gambling in Kenya is the publicity given to jackpot winners on radio, TV and newspapers. Many people interviewed for this study indicated that the stories of winners made them feel the need to try their luck. Dennis, a young man, from Rongai said that he started to place bets in 2017 after watching and reading the story of Samuel Abisai who on May 2, 2017 received a jackpot of Kenya shillings 221 million after placing a bet of Kenya shillings 200. Such boons are making most young people convinced that luck could be all they need to transform their lives. Dennis said,

After watching Samuel Abisai win 221 million by betting 200 shillings I told myself there is no harm in trying. I spend 200 shillings on air time on useless stories with friends and feel that one day I get lucky and if I don't I would have lost the money on air time and other useless ventures anyway. I don't regard myself as an addict but there are people who spending a lot of money on placing bets after watching winners of lotteries in recent past.

The fact that all Samuel Abisai needed was Sh200 to become a millionaire resonated strongly with youth. Only that was needed was the Samuel Abisai to correctly predict outcome of 17 football games across various leagues in the world. The catch was the 200 shillings which he used to place the bet with SportsPesa betting firm. It was a sum that many Kenyans could afford. Many got their financial antennae and calculators out, seeing many possibilities through betting. Dennis was not alone in being lured into trying betting through Samuel Abisai's jackpot.

The other cause for betting and gambling that emerged from research findings is the ease with which people start gambling. There were many opportunities to gamble from the village to the city. Betting shops and FM radio stations made gambling easy. It is very easy to enter gambling in Kenya and for most people interviewed for this study, the ease of entering is the main reason they ended up as gamblers. One recovering gambler said,

It just started like a small fun, just like a joke when I placed a bet on a Manchester and Stoke City match and double my money. I would put in 1000 shillings and get back another 1000. I was predicting matches accurately with the help of friends and sports commentators and fans. Then I started to increase my betting to 5000 shillings. At one time I got 100,000 and placed bets worth 50,000 and that is when I got in totally, without knowing. Before I knew it, I was gambling away my salary and borrowing money. Work became less interesting (Rogers, 2018, Interview).

Evidently, betting comes across as fun, exciting, and an easy and fast way to strike it rich, especially computer-operated betting which releases a winner of 100,000 for every One million reached, so that it can generate many winners. Some computer programs have programmed a winner after every 1000 bids. There is also a way of targeting individuals betting for the first time by letting them win on smaller denominations to entice them to play more. The response of Rogers above is typical of many cases we came across during this study. There is a lot of baiting and temptations across the country through which people get easily lured into gambling. This finding agrees with the findings in South Africa by a study carried out in Mpumalanga by Ligthelm (2001) on how casinos lure people into gambling.

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The availability of smart phones has made gambling much easy. There are many websites that provide tips to people on how to place bets. There are also websites that provide tips on auto gambling. Many WhatsApp groups also engage in chatting and encouraging each other, forming gambling groups and solidarity groups of online gamblers. People are able to spend many hours on gambling due to smart phones, wasting a lot of valuable time in the process. The flawless amalgamation of mobile money wallets and betting platforms has also encouraged mobile-based gaming, with telecoms operators making lucrative returns from bookmaking. One university student, David said that he started gambling when he got his first smart phone. He said,

Buying a smart phone was the beginning of my problems. It was easy to do online betting and the returns were initially good. After sometime, I started to run out of luck and many of my bids did not win anything. I realised that when I used new phone numbers I would win, but this also stopped working.

Smart phones allow people to open accounts on online gambling platforms. There is evidence in the data indicating that there are more people who own smart phones compared to those who do not have smart phones. There were however many rural areas where we found people sending text messages to FM radio and TV stations and other betting sites using the non-smart phones, known in Kenya ‘mulika mwizi’. Many interviewees who owned smart phones were aware of betting sites, especially online ones.

Data also revealed that peer pressure played an important role in making people to join gambling. There were even youth we encountered who had made gambling teams and placed betting bids together in order to share proceeds. They were afraid of placing bids individually but confident when spreading the risks through friends. One of the respondents reported that this one of the problems when one wants to leave. She said that:

Friends at my work place were my biggest problem because they kept on encouraging me, sharing stories of winners in the newspapers and TV. We contributed as team and selected one of us who was knowledgeable in matters of football and she brought us some good results but most of the time we lost. I continued because I did not want to let my colleagues down.

Another cause of gambling is the presence of all kinds of schemes by betting firms which are predatory and often present fake ‘winners’ and give them cheques in front of cameras. There are many predatory betting firms that are baiting youth into gambling and many are becoming addicts. One interviewee Nelson in Nairobi reported,

We used to believe in the news about winners but got discouraged when we realized that some of the winners were not real. This happened when one radio station paid a person we know 10,000 to say that she had won 100,000. This is when sense came to us that they were using the media to lure us.

The story of Nelson is becoming common in Kenya among competing betting sports companies and competing FM radio stations. They bait and lure gamblers through lies and fables. There are many sports betting platforms in Kenya which include Elitebet, Justbet, Betyetu, Betway, Eazibet among others but the most visible so far is Sportpesa which has had winners winning big amounts of up to Kshs. 29 million. For example in one its

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widely televised event, SportPesa declared that Nairobi based businessman George Mwangi had won 29 million shillings after spending a total of Kshs 16,000 betting before the big win. Another winner that splashed across TV screens was Elimah Khanatisa a sales lady from Eldoret who allegedly also won big with Sportpesa when she allegedly walked away with Kshs. 22 million. The manner in which the wins are announced and declared leaves a lot of to be desired because they purpose to generate as much interest as possible. These “wins” motivate people to keep betting hoping to win big.

Betting halls and radio and TV shows are run by very attractive people, beautiful girls scantily dressed and handsome men. Many betting shops in many towns employ sleek ladies and men who are the main attraction for boys and girls. They are located in strategic places with huge screens and even serve water and other services. There are all kinds of attractions including live soccer matches, wrestling and athletics. Young people are attracted to such places and that is how they get caught up in gambling. Nancy reports that she had gone to one such a place to do photocopying when she saw a lady win 100,000 and receive the cash on the spot. Nancy said,

I took the copies to my boss and went back to try my luck at the betting shop below our office. I received 1000 on day one. I went back the next day during lunch break and got 5000. I now made it a habit to pass there after work and was doing well. I then started to sneak out of the office to go and game in the shop, or would be lost on my phone gambling. My colleagues at the office could not hold it anymore and got me fired by which time I had run high debts by gambling the money away.

The trick for many betting shops is to entice people by letting start small. Many of them ask as little as 20 shillings and make them win in initial entries. Things get complicated when they start putting big bids. That is when they start to find the going tough, for there is less winning.

Another reason why many Kenyans are gambling is the presence of many TV and radio shows committed to betting. There are many FM Radio stations which have many sports shows that target the gambling youth who tune in to get tips on which team is likely to win and follow these sports shows religiously. Many FM radio stations in Kenya such as Radio Maisha, Qwetu Radio, Radio Jambo, Citizen Radio, Milele FM, Radio Taifa, among others are popular with gamblers. Stephen Mukangai presents for Sure Bet and presents a popular show known as ‘Danadana Viwanjani’ which has made many youth place bids and win. Mukangai predicts results of many soccer matches and many youth followed his programmes religiously to hear his predictions. One University student Immanuel had this to say:

Stephen Mukangai was my hero. He made me to start betting and it worked for me for some time, but there are a few times when he failed me, especially on the unpredictable English Premier League. I lost badly recently when he predicted victory for Manchester United by 2-1 only to be beaten by Newcastle United. That day I lost big and have not placed any bets since.

Data revealed that Kenyans were taking advantage of the fact that betting and gambling in Kenya are not strongly regulated because there are too many players, some of them illegal. Kenya has one of the highest numbers of betting bodies which operate in rural and urban areas such as Betika, Betway, BetPawa, mCheza, SportPesa, and Betin. There are also many investors, mainly Chinese who have introduced betting machines in market centres

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and villages throughout the country. The machines have attracted youth to urban areas away from farms. Many students in high school, colleges and universities have become addicts and have no idea on how to stop gambling. Oscar, a student in a city University said,

I place bets for at least 500 shillings per week as part of savings from my pocket money sent to me by my parents and siblings. I have not been able to win a lot of money. The highest I have received is 5000. I don't place big bets but I have friends who have lost their entire fees of up to 40,000 on gambling.

Data revealed that there are many effects of gambling in Kenya. There was evidence of social and health costs of gambling in some informants. There were many respondents who pointed out that they knew a relative or a friend who had suffered greatly as a result of gambling. There were many cases of youth who lost jobs due to gambling. There were also many cases of people who fell out with friends because of debts that they were unable to repay. Oscar reported having lost his best friend through gambling. He said,

I lost my best friend due to gambling addiction. He started borrowing money and I did not know until I realised he had heavily from many other friends. He started avoiding me and then eventually moved to a different estate. He stopped picking my calls but he eventually lost his job and moved back to his rural home. Gambling is bad.

Loss of jobs and friends and falling out with relatives was common among the cases about gamblers. Like other potentially addictive habits such as drinking alcohol and smoking, it evident that gamblers were a nuisance because they borrowed money and never refunded. Some were also aggressive, while other showed withdrawal symptoms similar to drug addicts and alcoholics.

Majority of people interviewed revealed that gambling does not have any positive impact on their household welfare. Kenyans from middle class families did not gamble a lot. Even university students from middle class families did not appear to gamble a lot compared to those from low income families. Unfortunately, it is mainly the poorest strata of Kenyans who spend most of their income on gambling. as a consequence, a vicious cycle of poverty ensues, where the poor remain poor by gambling away their savings. Some of the notable impacts of gambling as revealed in this research included loss of productive school or work hours, truancy, and domestic and community violence as well as loss of family assets. The research also revealed that minors and young people who indulge in gambling are found to perform poorly in their studies, to lose their school/tuition fees in gambling-related activities, and to engage in risky behaviour, such as alcohol use and high-risk sexual behaviour.

Data revealed that youth who were exposed to gambling at a young age through family became addicts. The age of exposure and onset of gambling behaviour was strongly associated with addiction to gambling and greater risk of developing gambling-related problems. Data also revealed evidence of underage gambling where school children involved in betting. Data revealed that there was lack of education and public awareness regarding the problem of gambling in Kenya.

Conclusion

With the expansion of the gambling industry in Kenya, there is evidence to suggest that opportunities to engage in gambling are numerous and will bring more challenges than we

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have already seen. Given the high level of youth unemployment and the genuinely low wages in employment, an increasing number of youth find themselves participating in gambling-related activities without being aware of the potential undesirable effects that may culminate from gambling addiction. The government needs to give people healthy gambling information to enable people make informed choice, including wagering sensible amounts and knowing when to walk away. Kenya should introduce responsible gambling programs to provide information and education about the risks of gambling and counselling support to gamblers who are dealing with problems of addiction to gambling. In order for such education program to prove effective, it is vital that policies are adopted that can cultivate environments supportive of behaviour change.

Recommendations

There is need for more resources and funding to help increase awareness of gambling addiction in Kenya. There is need for collaborative efforts between governments, private and civil society sectors as well as prevention specialists, legislators, researchers, and treatment providers will help contribute to the development of social policies to deal with addiction of youth and adults in Kenya. The problem in Kenya is that there are few programs to prevent youth from gambling as well as treatment facilities. There should be laws preventing gambling centres from setting up shops close to schools and universities in addition to enforcing a limitation of opening hours and tighter restrictions on entry.

The minimum age for gambling should be raised in order to discourage youth from getting addicted to gambling. There is need to set limits on how one can gamble in a day or a week. Betting should also be restricted to income so that people do not borrow to engage in gambling. People should only be allowed to engage in betting in relation to their income. There is need to regulate and save Kenyans from these betting firms many of which are foreign owned. Stricter regulations are needed, especially on the promotion gimmicks that marketers use to sell their products. People need to be aware of manipulation by the gaming industry and the myths of chance and probability. Kenya needs to revisit the regulatory frameworks governing gambling to reduce exposure and solicitation of vulnerable groups.

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