

**ASSESSMENT OF ETHICAL DILEMMAS OF GAMBLING AMONG YOUTHS IN  
EMBU WEST SUB-COUNTY, KENYA**

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## DECLARATION AND APPROVAL

### Declaration

This research project is my original work and has not been presented for a degree in any other university or for any other award.

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**MGE/2021/81325**

Signature: .....



Date: 8<sup>th</sup> July 2025

### Approval

I confirm that the work reported in this research project was carried out by the candidate above under my supervision.



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## **DEDICATION**

This research proposal is dedicated to my family members for their patience, support and encouragement during this period.



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## ABSTRACT

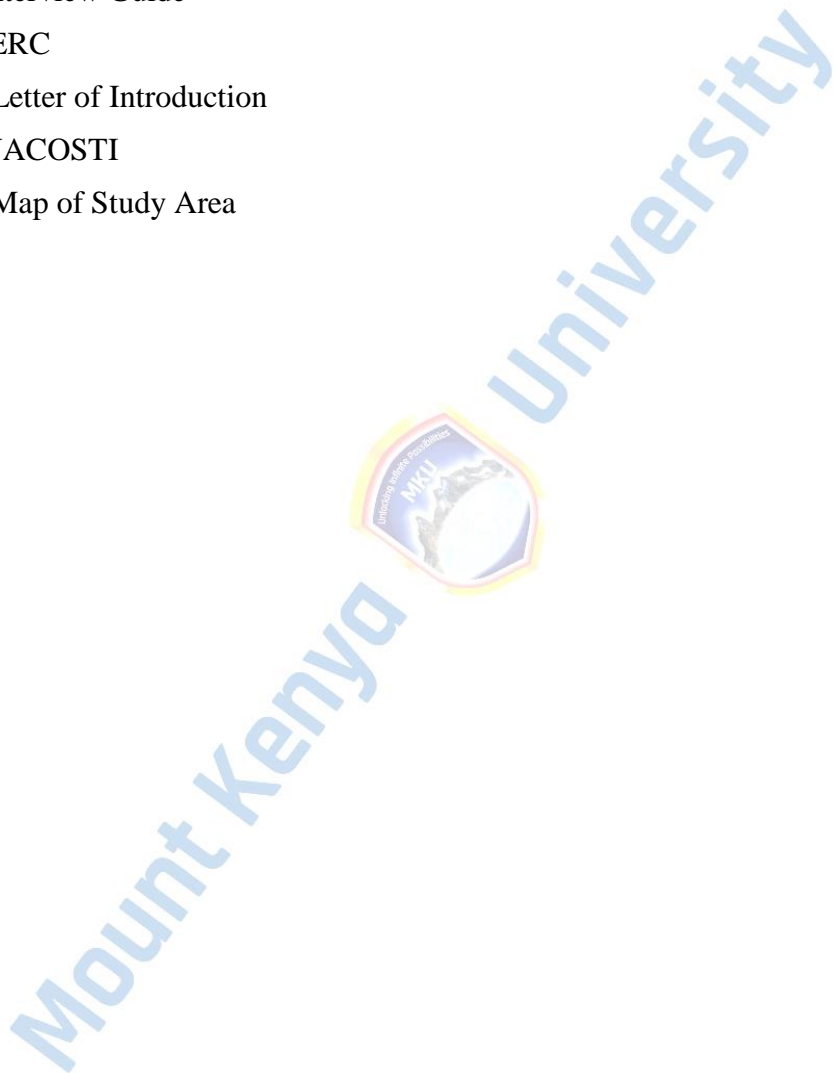
Youth gambling in Kenya has emerged as a cause for concern, with a GeoPoll statistic recently showing that 54% of Kenyan youth have participated in betting, and 76% participate in sporting betting, which is the highest percentage in sub-Saharan Africa. The purpose of this study is to assess the ethical dilemmas of gambling among the youth in Embu West Sub-County, Kenya. The following specific objectives guided the study; to evaluate the ethical dilemmas associated with gambling, to assess the prevalence of gambling among youths and to examine the socio-demographic variables associated with gambling in Embu West sub-county, Kenya. The study was based under two theories namely; utilitarian theory and Theory of planned behavior. The study adopted mixed research method approach (qualitative and quantitative research methods). The researchers conducted in-depth interviews and deployed questionnaires to individuals from the area of study. A sample of 100 respondents was drawn through random sampling and proportionate random sampling techniques to guarantee each participant equal opportunity in participation in the study. Quantitative analysis was done using SPSS software to summarize the data through descriptive statistics and to determine the relationship of the study variables through inferential statistical test. Descriptive statistics entailed frequencies, mean and standard deviation to determine the frequency of occurrence. Ethical issues were considered such as seeking permission from the organization and ensuring confidentiality of information given by the respondents. This study has indicated that problem gambling has negative impacts, and that prevalence vary based on factors such as gender. One of the foremost ethical concerns in sports betting is the risk of addiction. Kenyan population especially the youth are involved in gambling and especially in online betting on European football and lottery games which have become rampant in radios and televisions around the country. Findings and recommendations of this study are ethical responsibility falls on both the sports betting companies and the regulatory bodies to implement measures that promote responsible gambling. This includes providing resources for self-exclusion and support for those struggling with gambling addiction. Through sponsorships, marketing, in-stadium advertising, and regular advertising during televised sports, gambling items have grown more visible, particularly to minors. To promote a healthy betting environment, stakeholders must emphasize responsible gambling practices and implement effective regulatory measures.

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## LIST OF ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
BCLB	Betting Control and Licensing Board
GD	Gambling Disorder
GOK	Government of Kenya
HIV	Human Immunodeficiency Virus
NGO	Non-Governmental Organization
PWC	Price Water Coopers
SPPSS	Statistical Package for Social Sciences
TPB	Theory of Planned Behavior
TRC	Theory of Restricted Action
UK	United Kingdom
USA	United States of America
WAP	Wireless Application Protocol
WEF	World Economic Forum

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background to the study

Any gamble or bet whose result is unpredictable or dependent on skill or chance, whether for personal gain or not, and with stakes as small as a single penny, is considered gambling. When choosing between two possibilities, neither of which is wholly acceptable from an ethical standpoint, there is an issue known as an ethical dilemma. Another way to describe an ethical problem is when someone possesses two or more moral criteria that contradict one another, but none of them take precedence over the other.. An ethical dilemma in this paper will represent decisions which are morally questionable that are taken by different agencies for their own benefits without putting into consideration the effects or consequences of their actions.an ethical dilemma will also stand for morally questionable actions that lead people to ethical issues such as gambling addiction and its effects. The most difficult aspect of an ethical issue is that it lacks a clear answer that would adhere to morality or convention. It's well knowledge that gambling is considered a recreational activity (Awaworyi Churchill & Farrell, 2020a; Calado & Griffiths, 2016). Global gambling data show that it is becoming a problem on several continents and is today seen as a serious public health risk. (Calado & Griffiths,2016). Although gambling is mostly a game of chance, some forms of internet gambling can resemble skill-based video games and applications. This might look like fun to youth and lead them to think gambling also involves skill. They could have irrational or misleading ideas about their chances of success as a result.

Thomas and Lewis (2011) argue that gambling generally does not pose any genuine threat to an individual's life or health, but is possibly a natural part of being human. According to Hilbrecht (2020), gambling is related to several moral or ethical conundrums due to the nature of the activity. Gambling is non-universal, but more population participates in gambling than the population that does (Schwartz, 2007). Youth are using gambling as a form of hustling to put food on their table as resources have become scarce and they have to go through strain while others take gambling as a way of pleasure, and sporting activity and in the process win some bets while some perceive it as a form of investment (Lorains, 2011).According to Lambie and Randell (2013), gambling is

linked with several consequences that vary from relationships, financials, employments, and mental, and physical health. Lorain (2011) states that compulsive gamblers have a greater likelihood of having comorbid conditions including substance use disorder and mood disorder. Gambling has been shown to have a detrimental impact on well-being, relationships, health, employment, and social capital, among other issues, even though it is not a problem for the majority of people and is also habit-forming and detrimental for certain individuals. (Paterson et al., 2020).

Many individuals, especially the youth, perceive gambling as a means to evade confronting personal problems or emotions. Derevensky, J.L. & Gilbeau, L. (2015). " Young people turn to online gambling and slot machine gaming as ways to escape social interaction and the need to deal with their current issues." *Canadian Journal of Addiction*, 6(2), 4-12. Compared to non-gamblers and social gamblers, individuals with gambling problems have much higher rates of suicidal ideation and attempts. (Cook et al., 2015; Nower et al., 2004). Young people perceive gambling as a regular aspect of daily life since it is so common to engage in gambling and gambling-like activities. Online casinos frequently make it such that players win big in practice mode. Youth may think that when they play with real money, this winning run will continue. In comparison to adults, adolescents exhibit a heightened vulnerability to the emergence of gambling issues, and those who do typically have co-occurring mental health issues. Research indicates that problem gambling is more common among teenagers (ages 10–24) than among adults. Boak et al. (2018); Calado et al. (2017); Lalomiteanu et al. (2018). Results from the Ontario Student Drug Use and Health Survey (Boak et al., 2020) revealed that 32% of students engaged in at least one gambling activity in 2019. The Canadian Youth Gambling Survey (Elton-Marshall et al., 2016) revealed that 41.6 percent of youth had engaged in gambling within the preceding three months. Despite age restrictions prohibiting minors from engaging in most regulated gambling operations, youth nonetheless participate in various gambling endeavors. (Derevensky & Gilbeau, 2015).

According to Derevensky (2015), the establishment of specific legislation is transforming the gaming landscape, leading to more betting autonomy. Currently, gaming constitutes a multi-billion-dollar industry, encompassing casinos, lotteries, and internet gambling platforms across many nations globally (Schwartz, D. G., 2002). Electronic gaming machines featuring continuous play forms exhibit the most significant link with problem gambling in comparison to other

gambling kinds. (Allami et al., 2021). Schwartz (2019) asserts that gambling has transitioned from a societal scourge to a legalized activity and from a physical endeavor, such as in casinos, to an internet one. The global trend of legalizing and digitalizing gambling activities has significantly contributed to the increased engagement in gambling across several nations, including the Republic of Kenya. Lock (2022) anticipates that global online gambling will persist in its growth, projected to exceed a valuation of 92.9 billion U.S. dollars by 2023. He also observes that the present state of worldwide gambling is valued at 59 billion U.S. dollars; thus, projections suggest it will double by 2023. Online gambling is expanding rapidly and is anticipated to persist as technological improvement remains a focus. Online gambling encompasses poker, casino games, and sports betting, which many young individuals engage in due to internet accessibility.

Gambling has been permitted in Kenya since 1966, as delineated by the Betting Lotteries and Gaming Act of 1965. Gambling is classified into three categories: betting, lotteries, and promotions; nevertheless, sports betting and lotteries are the primary forms of betting in Kenya. The Kenyan gambling industry is substantial, with a current valuation of \$40 million (2020), and it is expanding rapidly despite the global financial crisis. Kenya presently occupies the third position in Sub-Saharan Africa regarding market size, following South Africa and Nigeria, however it possesses the greatest percentage of young gamblers in the vicinity. Sports betting is the primary type of gambling in Kenya. Football is the predominant sport for wagering in Africa, akin to numerous other continents, with European leagues comprising a significant share of betting inclinations. Online poker and casino games are the next most popular forms of gambling, although they still don't have the popularity of sportsbooks. Kenyan sportsbooks generate an estimated \$2 billion in annual revenue from their combined operations, which number close to 30. SportPesa, which got its license in 2013, was the inaugural online sportsbook to penetrate the Kenyan industry. According to data from GeoPoll, 82% of Kenyan bettors said they have an account with SportPesa, making it by far the most popular betting site in that country. Betin, Elitebet, Betika, Mcheza, and Betpawa are the other most well-known operators. The industry for brick-and-mortar casinos is well-established and thriving. Kenya has 30 casinos with licenses, the majority of them are found in major urban centers. The prominent casinos in the country include the Senator Casino and the Golden Key Casino in Mombasa, the Casino Flamingo, the Mayfair Casino, and the Captain's Club in Nairobi. In Kenya, the most popular table games are poker, roulette, and

blackjack. With an estimated 200 gaming tables and 1300 slot machines nationally, there are also a lot of slot machines.

Kenya is unique due of its use of technology. For an African nation, Kenya's 43% internet penetration rate is relatively high. And the vast majority of people in the nation who access the internet do so on mobile devices. Because of the growing digitization and the fact that many people in Kenya live in rural areas far from betting shops, the online gambling industry has grown rapidly. 88% of gamblers has utilized their mobile phones to place bets in 2019, and it is quite expected that this percentage will rise. M-Pesa (mobile money), a service for online payments that is quite well-liked in the nation, is another element that aids in this rise. Credit cards and bank accounts are very uncommon in Kenya because the country's economy is still predominantly cash-based. By enabling deposits in physical stores that may then be transmitted to online bookmakers and online casinos, M-Pesa fills the gap. The potential consumer base for online gaming firms was significantly increased as a result. In 2017, more than 7,000,000 players were drawn (Alexa, 2018). With the strain experienced by individuals on daily basis across society, it has resulted in them turning to and in reliance on gambling as a means of solving issues. There have been several instances where learners have committed suicide when they lose their bets. This points out concerns and ambiguity regarding whether economic contributions surpass the social costs associated with gambling. (Sammut, 2010).

Some of the ethical and governance issues associated with gambling include; Addiction: Gambling addiction is a significant ethical issue associated with gambling. It can lead to personal and financial ruin, and has an adverse effect on families and society at large which include, Exploitation: Some people argue that gambling exploits vulnerable individuals, such as those with low incomes or mental health issues. This is because these individuals may be more likely to spend money they cannot afford to lose in hopes of winning big, Fraud: Fraud is another ethical issue associated with gambling. This includes issues such as rigged games or deceptive advertising, Money Laundering: Gambling is also associated with money laundering, as criminals may use casinos or other gambling establishments to launder their illegal funds, Social costs: Gambling can have significant social costs, such as increased crime rates, bankruptcy, and family problems. These social costs can harm communities and the society at large. Governance: There are several governance issues associated with gambling, including issues such as transparency, accountability,

and regulation. These issues can be particularly important in jurisdictions where gambling is legal, as it is important to ensure that the industry is well-regulated and that consumers are protected, and the expansion of gambling and its societal costs are concerning. While betting can provide entertainment and generate revenue for governments and gambling operators, it can also have negative impacts on individuals and society as a whole.

Some key data about the global growth of gambling and its societal impacts include:

- The gambling market globally was worth \$465 billion in 2020, and is anticipated to reach \$516.03 billion by 2026 (Market Research Future).
- In the United States, the gambling industry generated \$81 billion in revenue in 2020 (American Gaming Association).
- In Australia, the average adult spends over \$1,200 per year on gambling, with over 80% of adults participating in some form of betting (Australian Institute of Family Studies).
- In the United Kingdom, over 40% of adults engage in various forms of gambling, with a total betting revenue of £14.2 billion in 2019 (Gambling Commission).
- The estimated economic costs of gambling-related harm fluctuate between 0.5% and 1.5% of a nation's gross domestic product (GDP) (World Health Organization).
- In the United States, the estimated annual expenditure associated with gambling-related problems is \$7 billion, including lost productivity, social welfare costs, and criminal justice costs (National Council on Problem Gambling).
- In Australia, the estimated annual cost of gambling-related harm ranges from \$4.7 billion to \$8.4 billion, encompassing healthcare costs, lost productivity, and criminal justice costs (Victorian Responsible Gambling Foundation).
- The estimated annual cost of gambling-related harm in the United Kingdom is £1.2 billion, encompassing healthcare expenses, diminished productivity, and criminal justice expenditures (Gambling Commission).

## 1.2 Statement of the problem

Betting among Kenyan youth is on the increase and its social and moral costs are still ill-conceived. Surveys at national level already show that more than half of Kenyan young people bet and as many as 76 percent bet on sports. New data links this activity to increased financial pressure, tense relationship, and decreased mental well-being. Nonetheless, researches have been scarce on how young betters themselves evaluates the moral dilemma, like quick cash versus studies or work commitment or long-term health, for instance. Embu West Sub-County constitutes a sharp and under-researched microcosm of the problem. Embu West Sub-County counts among its territory Embu town, a bustling commercial center with a university and several tertiary colleges and a considerable student/youth population in search of income. Aggressive betting operators are drawn by these factors: slot-machine kiosks, Kenya Charity Sweepstake shops, and a proliferative establishment of mobile-sport-betting agents. COVID-led economic distress has further induced student populations and young wage-earners into taking bets as a second “stream of income.” Administrative records confirm a concentration of illicit betting machines based in local markets, higher than in other adjacent sub-counties, qualifying Embu West as a natural laboratory on which to explore the moral dilemma young people face between quick gains and long-term security.

Previous Kenyan research focuses on prevalence and economic contribution but does not inquire into how young gamblers rationalize or doubt their actions. National-level data obscures sub-county variations in access, culture, and enforcement; Embu West's distinct combination of informal kiosks, licensed lottery sales, and college life is unmapped. Regulators concentrate on licensing and taxation but lack data on personal quandaries fueling irresponsible betting and guiding localized intervention. This research will chart Embu West young people's specific ethical quandaries, connect them to local betting environments, and piloted test how these quandaries affect betting intensity. Providing sub-county-level information, the research will enable educators, religious leaders, and policy makers to have appropriately localized strategies, corresponding to licensing controls, available for reducing harmful betting and promoting healthier habits among young persons.

### **1.3 Purpose of the study**

The purpose of this study is to assess the ethical dilemmas of gambling among the youth in Embu West Sub-County, Kenya.

### **1.4 Objectives of the study**

- i. To assess the prevalence of gambling among the youth in Embu West sub-county, Kenya.
- ii. To evaluate the ethical dilemmas of gambling among the youth in Embu West sub-county, Kenya.
- iii. To examine the socio-demographic variables of gambling among the youth in Embu West sub-county, Kenya

### **1.5 Research Questions**

- i. What is the prevalence of gambling among the youth in Embu West sub-county, Kenya?
- ii. What are the ethical dilemmas that arise from gambling activities in Embu West sub-county, Kenya?
- iii. How does socio-demographic variables influence gambling among the youth in Embu West sub-county, Kenya?

### **1.6 Justification of the study**

According to PWC (2018) gambling has escalated to an estimated value of 400 billion dollars and it's still expanding. Irrespective of that there is limited documentation on the ethical issues associated with gambling. Existing findings on the impacts of gambling and its associated risk factors provided the groundwork for this study. According to Splevins et al. (2010), individuals with addiction to gambling are not willing to look for help due to the fact that they also don't accept that they have a problem. Ethical dilemmas will increase as long as there is stigma and shame in society because it becomes a hindrance especially when one wants to seek help. Therefore, there is a need for serious discussions to provide long-term solutions.

## **1.7 Significance of the study**

The findings will give localized information on how young people in Embu West Sub-County experience and justify gambling activities, particularly their ethical values. This will allow organizations such as the Betting Control and Licensing Board (BCLB), counties, and national assemblies to develop concentrated interventions beyond just mere regulation, through value-based campaigns and youth engagement awareness. Universities, colleges, and religious organizations in Embu West will have their returns on how their learners and members of their faith are impacted by gambling not only financially, but ethically and socially. It will allow them to develop more relevant guidance, mentorship, and peer-support campaigns that address gambling on a moral and psychological front as well.

By illuminating the ethical concerns and latent pressures involved among young gamblers, the research will educate parents and guardians with information to help them start more substantive conversations and surveillance efforts in the household environment. This research contributes to existing literature on Kenya's gambling by filling a less studied gap—ethical concerns among young gamblers at a sub-county level. This research offers a basis for later studies on the moral psychology of gamblers, particularly in schools and poor urban communities. NGOs and community organizations operating among young people in Embu and other areas can leverage findings from this research to craft behavior change communication (BCC) and life skill training promoting well-informed and ethical choice-making among young people on matters of their involvement in gambling.

## **1.8 Scope of the study**

The scope of the study was the youth from Embu West sub-county of the ages between the 18-35 years. The study will consider both males and females. My study focused on campus students studying in Embu University and other colleges situated in Embu West Sub-County. This study considered fresh graduates and unemployed youths who are most likely to indulge in gambling to finance their day-to-day activities. Based on tools of data collection, the study preferred literate people for ease of data collection. The research was also conducted in administration offices to

acquire documented statistics of gambling prevalence in the area. The study was carried out between March and August 2023.

### **1.9 Limitations of the study**

One major limitation was that there was a reluctance among respondents to reveal their participation in gambling because of social desirability bias. This resulted in under-reporting of gambling activities and ethical issues, hence compromising the accuracy of information gathered. In response, the study gave all respondents a guarantee of strict anonymity and confidentiality. No personal information was gathered, and respondents were asked to voluntarily participate. Use of self-administered questionnaires minimized the fear of stigmatization and instead encouraged honest response, while interviews were held in confidential, private offices to ensure a feeling of security and create trust. Another limitation was obtaining and accessing correct data on activity relating to gambling in Embu West Sub-County. In that most of these activities are informal and limited reporting exists, getting a complete picture was a challenge. In response, the study used key informant interviews with local administrators, teachers, and influential members of their communities who had personal experience and knowledge. In cases where there was no access to formal records, triangulating information from administrative offices, personal experience, and other studies was used to authenticate findings and determine a pattern.

The question of privacy and confidentiality also posed a challenge because the subject of betting among youngsters is a moral and sensitive one. A section of respondents was fearful of getting exposed or judged according to their opinion or practice. In a move to ensure their privacy was ensured, a process of obtaining informed consent was carried out before a respondent was interviewed, and all information was handled with a high sense of care. The response was anonymized and kept securely, and respondents were made to understand their freedom to pull out at any time during the research process without any harm. Finally, the findings of this research may have limited generalizability to other settings outside Embu West Sub-County. Embu West Sub-County has unique characteristics, among them having a university, many tertiary colleges, and a high density of betting premises, which may not generalize with other regions' dynamics. This was well-acknowledged in this case's research, and results were conceptualized as context

specific. Despite this, the research presents good ground for other regions' similar studies and makes a good case for other comparative studies on exploring the ethical concerns of betting in diverse social and cultural contexts.

### **1.10 Assumptions of the study**

The research was premised on the view that;

- i. Most of the youth in Embu West Sub-County were busily engaged in gambling practices, and that they were not well conscious of how much their morals and ethical standards could be hurt by gambling.
- ii. Respondents would respond to all research questions sincerely and comprehensively, and would not omit information, hence enabling the researcher to obtain valid and reliable data.
- iii. Availability and presence of gambling practices, such as betting kiosks, mobile betting, and lottery stalls, would remain stable during data collection period, such that results reflect a typical scenario of gambling in Embu West Sub-County.

## 1.11 Operational Definition of Terms

<b>Gambling</b>	betting as a practice or activity: the act of wagering cash or other assets in a game or wager.
<b>Gaming</b>	playing a game of chance in hopes of gaining cash or money-worth.
<b>Gaming machine</b>	a device that operates on chance, wherein the player's sole action is to engage or control the machine.
<b>Gaming revenue</b>	gross turnover below the amount of winnings given to clients.
<b>Lottery</b>	is any plan or mechanism for the distribution, sale, gifting, or disposal of any property that is based on or determined by chance, such as by drawing lots, tickets, or cards, or by tossing or casting dice, using numbers or figures, employing a wheel, or any other means. Sweepstakes and raffles are also included in the definition of lottery.
<b>Problem gambling</b>	gaming that interferes with your everyday life or is harmful to you or your family.
<b>Regulatory framework</b>	The statutes, regulations, policies, and decrees formally established and sanctioned by the government.
<b>Socio-demographic factors</b>	Include variables such as age, gender, education, ethnicity, migration history, marital status, family composition, employment, income, and religious affiliation.
<b>Remote gambling</b>	It is gambling conducted through remote communication.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter represents a theoretical framework, conceptual review, and an examination of existing literature pertaining to issues associated with gambling. The chapter looks at the sources of data about ethical dilemmas, prevalence of gambling and other factors influencing the youth to gambling. Considering the rise of digital platforms that facilitate access to gambling, the issue has garnered heightened attention from researchers and policymakers alike. As society becomes more aware of the implications surrounding youth gambling, there is a call for more stringent regulations.

#### 2.2 Empirical Literature

Existing literature that relates to the variables of this study will be reviewed. This study reviewed the existing literature on gambling and ethics in Kenya. Existing research was reviewed to identify research gaps in this given field.

##### 2.2.1 Prevalence of Gambling

Betting in Kenya is becoming a lifestyle for so many young people which has been attributed to so scarce opportunity for young people to find fulfilling work, thus making gambling appear like a rational method for generating income. Statistics show that 76% of youth people in Kenya are involved in gambling, despite their awareness of its consequences. The major reason being that in Kenya, and across Africa in general, a little amount of regulation protects people from the negative effects of gambling. Gambling products through sponsorships, marketing, in-stadium advertising, and regular advertising during televised sports, are becoming more noticeable, particularly to youngsters. Mobile phones are the catalyst of the gambling industry in Kenya with 88% of gamblers using their mobile devices to place their bets. According to a Nation newspaper dated 13<sup>th</sup> May 2022, Kenyans spend Sh169 billion on gambling via M-Pesa. This was according to reports by Safaricom for the year ending March 2022. The value of bets deposited through M-Pesa during that time represented a 23.8 percent rise over the Sh136.58 billion in the prior year, even though the government levied high taxes to control the industry. According to a Geo Poll study

conducted in early 2019, 57% of Kenyans aged 18 and older—69% of men and 44% of women—have previously engaged in gambling. According to the report, gambling is more common among men between the ages of 25 and 34, 77% of whom have gambled in the past, and 58% of whom gamble at least once a week.

Sumitra and Miller (2005) assert that the incidence of gambling among young people is higher than that of adults. Studies already conducted in Kenya reveal that between 35 and 45 percent of youths between the ages of 18 and 34 have engaged in gambling, particularly through SMS (GOK, 2010). There is a greater likelihood that the number has increased as new internet platforms have emerged. According to Stinchfield (2004), most young people begin gambling before they begin engaging in other dangerous activities like abusing alcohol or nicotine. According to Downs and Woolrych (2009), there are actual consequences associated with gambling-related issues. According to their findings, a gambling addict is unable to schedule their financial commitments. Unrestrained gambling spending resulted in socioeconomic issues for both individuals and families. (Breen, 2012).

Mathew and Volberg (2012) assert that a significant proportion of gamblers have procured loans and liquidated personal and familial assets to fund their gaming activities, hence heightening the likelihood of engaging in economic crimes. Harassment from money lenders, constant threats, and suicide by the gamblers are experienced in families where gamblers come from and this leads to emotional tensions among these family members. Binde (2016) states that gambling at most times has led employment loss and criminal sentences which impact the family of the gambler negatively. Other problems include alcohol, cigarette and drug consumption, corruption, prostitution, and public immorality. More nations are permitting internet gambling, typically with no safeguards in place, despite specific worries about the effects on youth around the world. A recent World Economic Forum (WEF) report examining the most urgent threats to civilization worldwide revealed that negative technological advancements and young disenchantment are major issues.

### **2.2.2 Ethical Dilemmas and Gambling**

The youth go through a stage of self-exploration while in the pursuit of finding their identity and this has resulted in many negative consequences (Arnett, 2004). Participation in gambling is one of the activities indulge in this stage of finding identity. The proliferation of mobile phones has led to a heightened engagement in betting globally. This expansion has rendered gambling and betting exceedingly popular globally. The rapid advancement of mobile technologies has enhanced growth of lotteries and betting. Some of these technologies includes but not the least the provision of bet placing through SMS or WAP (panis et al. 2011). A report by nation media in march 2022, stated that Kenyan gamblers placed wagers of Sh169.1 billion through M-Pesa transactions. At a time when the economy is still reeling from the Covid-19 pandemic's aftereffects, which have hindered job growth, more Kenyans tried their luck at gaming. This depicted how greatly the growth of mobile technologies which can be accessed from the comfort of your home impacted on betting growth.

Griffiths (2013) states that technology and the media have been at the forefront of the global gaming and gambling industry's development and disruption. Like any other sector in the world, the technology revolution has affected the gaming industry as well. We could not have the developed gambling practices we have today were it not for the existing media in place. The television media, radio, and social medial, in general, have been advocating for gambling practices and encouraging individuals to bet. All media provide individuals with their first exposure to the world of gambling and the marketing/branding plan used is so promising and makes it look easy to bet and win (Sidenius, 2007). The media is providing practice sites and thus even kids who are as young as nine years are learning the concept of gambling. the practice site gives young people a distorted view of gambling mainly because they involve playing money and there is no cost to winning. More so practice site showcases a different pay-out rate which is very enticing and the opposite of the actual pay-site rate. These rates are very enticing and they result in the anxiety of wanting to practice the actual betting only to get disappointed. Television media frequently advertise gambling and as a result, introduce young people to electronic gambling which has been termed the most addictive form of gambling based on instant rewards.

Advertisements for sports betting frequently include the phrase "Gamble Responsibly" in an effort to encourage self-control. This example implies that moral measures have been taken, which prompts the question of whether the media and betting agencies are making every effort to curtail problem gambling. It also makes the case for the possibility that they have a greater ethical and societal obligation to act more decisively, particularly in the wake of the pandemic crisis. Isolation and boredom are key reasons majority of youth were into gambling more during the Covid-19 pandemic. The moral dilemma is whether their actions were additionally impacted by the deluge of advertisements and promotions that frequently serve as a trigger or motivator for activity. According to the facts, sports betting marketers are strategically framing their messaging and modifying their technique to appeal to their target audience. This suggests that online sports betting advertisements and participation may be related in a cause-and-effect manner. It is unethical to place an excessive emphasis on winning chances while paying little attention to the risks involved. The goal of normalizing the sector is to raise interest and involvement through the positive framing of sports betting as a pleasurable and entertaining activity. In this situation, the steps taken collectively by the sports betting business to caution their customers to wager responsibly presents a skewed perception of betting as a socially acceptable practice. Despite scientific evidence indicating the detrimental impacts of gambling, online sports betting is nevertheless available to everyone.

Kenya lets people bet on games. The gaming, Lotteries, and Gaming Act of 1966 and the Betting Control and Licensing Board (BCLB) keep the gaming business in check. Menya (2016). Yawe and Ssenooba (2014) say that because there aren't as many rules in place to protect children and the weak, steps need to be taken to make sure that games are fair, gambling restrictions are followed, and worries about law enforcement are addressed. There are no obligations put in place by the law to ensure that the operators of gambling companies put in place proper precautions to impede problem gambling, and underage gambling or install the appropriate mechanisms to prevent money laundering. The Kenyan Act lacks clear provisions for what the law covers. The Kenyan Act does not define the guidelines to be followed when acting on the licensing mandate aimed at preventing gaming from serving as a conduit for criminality, supporting illicit activities, or being linked to crime. The Kenyan Acts also falls short of its expected mandate because it does

not provide provisions that ensure that the process of gambling is carried out in a fair way ensuring that the terms and conditions put in place are honored.

The gambling industry's legal landscape is continually evolving. The function of regulated gaming in the United States has become increasingly pertinent as the country's gambling sector continues to expand. This involves thinking about how the federal government should regulate an area that has generally been seen as the province of individual states. It is more crucial than ever for attorneys to comprehend the legal framework governing gaming in order to contribute intelligently to discussions on significant gaming policy problems. Several states seized the chance to allow this well-liked betting activity after the Supreme Court struck down a federal rule that restricted sports betting to Nevada in 2018. In actuality, one of the fastest growths in regulated gambling in US history has resulted from states' responses to legalize sports betting. The Australian Communications and Media Authority (ACMA) regulates and enforces media and communications laws in Australia, particularly those related to online and telephone gambling. (designated as the interactive gambling regulations). The ACMA regulates and enforces the legislation concerning interactive gambling. In Australia, engaging in internet casino activities is prohibited by the Interactive Gambling Act 2001. The Interactive Gambling Act in Australia prohibits online poker gaming.

### **2.2.3 Gambling Related Harms**

Kwigizile (2013) states that problem gambler is predisposed to high-risk activities and irrespective of that they have underestimated the consequences of their behavior. This has become even riskier due to the combination of alcohol, gambling, and drugs they are exposing themselves. When intoxicated with these drugs, they become mentally impaired and it becomes so difficult for them to make rational decisions regarding sexual matters. In the process, they become vulnerable to sexually transmitted diseases, including HIV and AIDS, as well as unintended and premature pregnancies and abortions. People with high gambling practices often steal or borrow money from family members, friends, and even colleagues. This results in accumulated debts which at some point result in auctioning of household items. These behaviors result in a loss of self-esteem which in turn leads to high suicide rates (Jazaeri & Hall, 2012). For example, a university student committed suicide after losing Kshs 80,000 which was supposed to be his school fees on a bet in

a game between Germany and Italy (Nairobi News, 2016). Depression has always been associated with suicide ideas and actual suicide. Griffiths (2013) states that individuals who are lonely and depressed may find the social aspects of accessibility of gambling a strong attraction to them and thus engage in gambling practices.

Individuals who partake in problem gambling are more prone to alcohol and substance abuse. A study conducted by Dowling et al. in 2016 revealed that problem gambling correlates with heightened psychological distress and various adverse consequences, including financial difficulties and relationship issues. Currie (2006) asserts a strong correlation between substance abuse and gambling addictions. To celebrate a win or drown depression, alcohol is always brought into the equation. Alcohol is also necessary when there is a need to drown the gambler's shame and guilt. It normally puts the gambler in the subconscious state of the mind. An increase in alcohol consumption in the process results in irrational decision making and at times it results in violence. According to Barnes et al., (2005) individuals engage in gambling activities and drug abuse to counter other behavioral issues such as antisocial personality disorder.

Gambling can lead to familial disintegration and damaged interpersonal relationships. A study conducted by Manning and associates in Australia revealed that relatives of problem gamblers faced several adverse effects, such as financial difficulties, emotional turmoil, and social alienation. The research indicated that gambling was a substantial influence in familial disintegration and separation (Manning et al. 2019). Family members of problem gamblers endured elevated levels of stress and anxiety, with gambling frequently resulting in disputes, deception, and mistrust within the family unit. Research conducted by Abbott and associates in the UK revealed that gaming adversely affected family finances and exacerbated financial hardships and indebtedness. Participants indicated that gambling had resulted in their inability to meet financial obligations, including bills and mortgage payments, with some compelled to sell their residences or file for bankruptcy. The study also highlighted the emotional toll of gambling on families, with many participants reporting feelings of shame, guilt, and anxiety. Relationships within families were often strained, with trust and communication breaking down because of gambling-related harm (Abbott et al. 2018). At times antisocial behaviors develop in the process and this creates a public health concern and substantial physical and psychological difficulties for the family members of the gamblers (American Psychiatric Association, 2013). Arguments, calls

from creditors as well as an irritable attitude from the gambler place the family in a situation of strain. At times gamblers mask their behaviors by engaging in clandestine pursuits, while others deceive their family about the losses they suffer. (Dowling, 2009).

#### **2.2.4 Socio-Demographic Factors and Gambling**

Age, gender, education level, job status, and net income are some of the sociodemographic factors that were looked at in this study. The places where people gamble have changed a lot over the years. More people can gamble, it's getting more attention, and new gaming goods are being made all the time. Statista 2020 says that people who gamble are spending more money than they used to. One of the greatest levels of gaming spending (GE) per person in Europe is found in Finland (Economist, 2017). Generally, men allocate more financial resources to gaming as compared to women (McCormack et al., 2014; Davidson et al., 2016; Castren et al., 2018). For both young people and older people, this is true (Merkouris et al., 2016; Molinaro et al., 2018). People with lower incomes tend to gamble more, which costs more (Davidson et al., 2016; Salonen et al., 2018a). A study from Canada found that families who got government aid were less likely to bet. Lossier neighborhoods tend to have more game options than wealthier neighborhoods. (2011); (2014); (2019) Raisamo et al. High-income groups gamble more, but studies from several countries have shown that low-income groups give more (Beckert & Lutter, 2009; Canale et al., 2016; Castren et al., 2018; Roukka & Salonen, 2020).

Statistically, males are three times more predisposed than women to have gambling disorder (GD). Men are competitive and thrill-seeking, and culture has shown that they want to show who they are through competitive games. Men want to get richer than women do, and they gamble as a way to get what they want (Volberg & Stevens, 2012). People who start gaming when they are young are more predisposed to develop addiction and encounter subsequent gambling issues. Dowling (2010) says that a family that allows gambling makes it more likely that their young people will start gambling. Wood and Griffiths (2007) say that putting off starting to gamble until later is a positive thing that makes people less likely to gamble. This means that kids who have never been exposed to gambling are less prone to developing a gambling addiction.

## **2.4 Theoretical framework**

The theoretical review provides the basis of research studies. Theories are articulated to understand, envisage and explain the spectacles being studied. More so through theories, we can challenge ourselves and extend the existing knowledge. Theoretical framework holds and supports a theory in a research study. This section establishes the groundwork for understanding the evolution of gambling and its detrimental effects on the general behavior of the youth (Swanson and Chermack, 2013).

### **2.4.1 Utilitarian Theory**

The main pioneers of utilitarian theory were Jeremy Bethan (1748-1832) and John Stuart Mill (1806-1873). This theory believes that a deed is deemed morally correct if it promotes the happiness of both the performer and everyone who is affected by the action being performed, and wrong if it does not produce happiness. According to Bentham, morally correct behaviors are those that maximize happiness or pleasure for the largest possible number of persons, while actions that produce more pain or suffering than pleasure are morally wrong. Bentham believed that this principle could be used to guide ethical decision-making in a variety of contexts, including law, politics, and economics.

Mill (1998) states that utilitarianism is a strategy that increases utility by benefiting a bigger number of people. Bentham and Mill (1987) argue that any action that yields the best result is always defined as the best act. A big number of ethical choices made by individuals normally result in greater good. To justify the actions there should be a moral framework, If the economic impact outweighs the social cost, then gambling can be made legal. This theory accounts for benefits and costs and thus it will inform the study.

According to Mill, J. S. (1998), one-way utilitarian theory helps to understand ethical dilemmas in gambling by evaluating the net effect of gambling on society. Supporters of gambling argue that it generates significant tax revenue for governments and creates jobs, while opponents argue that it leads to social problems like addiction, crime, and bankruptcy. Utilitarianism posits that the best actions are those that maximize overall happiness or pleasure while minimizing overall pain or suffering. Therefore, utilitarianism would suggest that society should permit gambling only if the

benefits outweigh the harms. Another way utilitarianism helps to understand ethical dilemmas in gambling is by evaluating the impact of gambling on individuals. For example, a utilitarian approach would require an evaluation of whether an individual's decision to gamble brings more pleasure than pain. If gambling leads to addiction, financial ruin, or other negative consequences, then it may be deemed unethical. Overall, utilitarianism offers a paradigm for assessing the ethical ramifications of gambling. By considering the net effects on society and individuals, utilitarianism can provide guidance on whether gambling is a morally acceptable activity. But it's crucial to understand that utilitarianism has limitations and may not be the only or best approach to addressing ethical dilemmas in gambling.

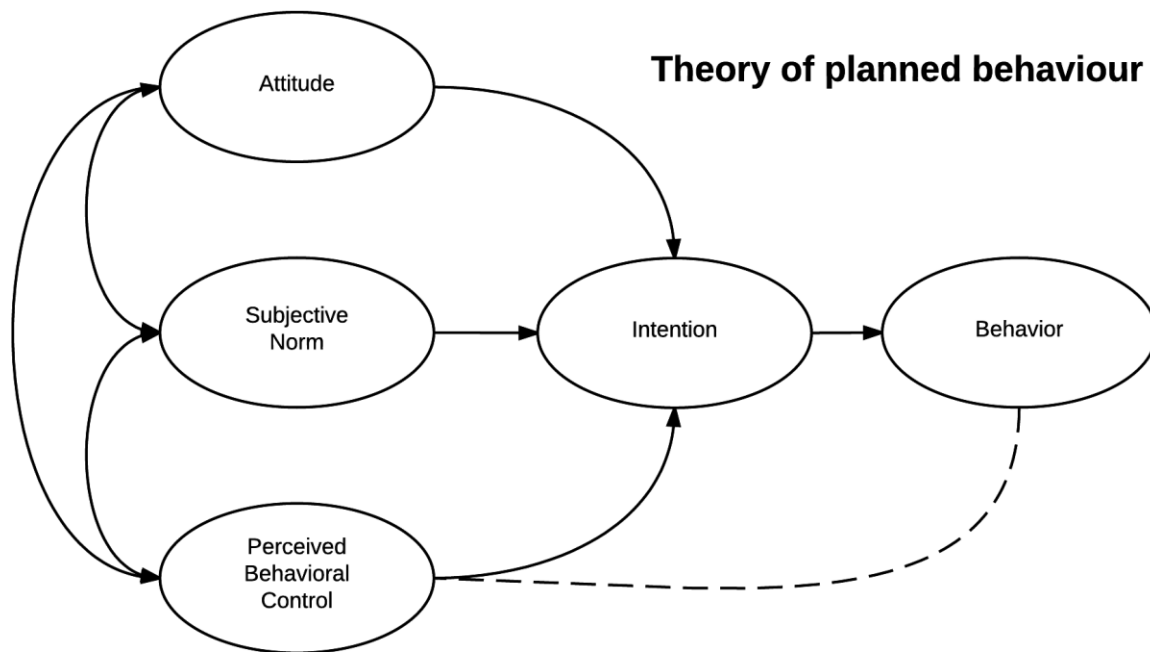
Finally, the reason why this theory was used is because it focuses on maximizing the general contentment and wellbeing of society. In the context of gambling, utilitarian theory can be used to weigh the costs and benefits of gambling on individuals and society. For example, utilitarian theory would consider the potential benefits of gambling, such as entertainment, economic benefits for the gambling industry, and the potential for individuals to win money. However, it would also consider the potential costs, such as addiction, financial hardship, and the potential negative impact on families and communities. Utilitarian theory would evaluate whether the advantages of gambling surpass the disadvantages; and if not, it would suggest that gambling should be regulated or prohibited. Additionally, utilitarian theory can be used to identify ways to minimize the negative impact of gambling, such as providing resources for individuals struggling with addiction or promoting responsible gambling practices. Overall, utilitarian theory offers a framework for evaluating the ethical dilemmas surrounding gambling and balancing the interests of individuals and society as a whole.

### **2.4.2 Theory of planned behavior**

The Theory of Reasoned Action (TRA), which underpins the Theory of Planned Behavior (TPB), was established in 1980 to predict an individual's intention to engage in an action at a designated time and place. The model's primary component is behavioral intent, shaped by attitudes regarding the likelihood that an act will provide the desired result and a subjective assessment of the related risks and advantages of that result. The theory of planned behavior, formulated by Ajzen in 1991, represents an enhancement of the theory of reasoned action (TRA), originally proposed by Ajzen and Fishbein in 1980. The Theory of Planned action is a cognitive framework suggesting that a persons' decision to take part in a specific action, such as gambling, may be anticipated based on their desire to perform that behavior. Azjen's primary objective through this theory was to comprehend and anticipate individual human behavior. Perugini and Bagozzi (2001) assert that an individual must possess an intention or desire to execute a behavior, typically demonstrated by the extent of effort invested to actualize it. An individual with positive inclinations towards gambling is likely to engage more frequently in betting acts and has an elevated risk of acquiring gambling-related problems.

This theory elucidates the ethical difficulties that emerge when individuals participate in gambling. In the realm of gambling, an individual's views, perceptions of societal standards, and self-regulatory capacity can significantly affect their decision to gamble and the extent of their gambling activities. The theory emphasizes the significance of intention as a primary predictor of behavior, indicating that an individual's propensity to wager can strongly forecast their actual gambling behavior. Researchers have utilized the theory of planned behavior to investigate gambling through various approaches, including analyzing gamblers' attitudes and beliefs, the evaluation of social norms' effects on gambling behavior, and the investigation of perceived control's influence on gambling actions. A research indicated that positive gambling experiences, characterized by enjoyment and excitement, correlated with an increased intention to gamble, whereas responsible gambling practices, such as establishing limits on time and expenditure, correlated with a diminished intention to gamble (Wood & Griffiths, 2015). A separate study revealed that individuals with gambling issues frequently encounter stigma, both from society and within their communities, which can influence their perceptions of gambling and their readiness

to seek assistance for their problems (Hing et al., 2016). Therefore, a person's attitude as well as those of significant others towards gambling can either motivate or demotivate one from gambling. This theory can thus be used to explain gambling and its ethical dilemmas since it is based on attitude as a key factor for human behavior.



**Figure 1.1 Theory of planned behavior**

This method has been criticized for prioritizing cognitive processes over substantive issues. Negative anticipated emotions, despite their considerable role in addictive behaviors, have been omitted (Gibbons et al., 2009). Fishbein and Ajzen (2010) proposed that prominent factors contributing to this variance should be incorporated into behavior modification interventions utilizing the Theory of Planned Behavior (TPB). Individuals act rationally based on their perspectives, subjective norms, and perceived behavioral control, as posited by the Theory of Planned Behavior. The objective of this branch of study is to uncover the underlying values and conceptions that influence decision-making.

The Theory of Planned Behavior (TPB) is employed to clarify the decision-making processes and behavioral involvement of individuals. The Theory of Planned Behavior posits that someone's intentions are the foremost predictor of their actions. Behavioral intentions are shaped by three determinants: attitudes towards the behavior, subjective norms or perceived social pressure to perform the behavior, and perceived behavioral control or confidence in one's capability to execute the behavior. TPB has been utilized in gambling to clarify the reasons influencing individuals' gambling decisions and the factors impacting their decision-making processes. Research utilizing the TPB has demonstrated that favorable attitudes towards gambling, supportive social norms, and elevated perceived behavioral control might enhance the probability of participating in gambling activities.

## **2.5 Conceptual framework**

The conceptual framework delineates the variables and illustrates their interrelationships. Mugenda (2003) contends that it is an attempt to precisely define what is implied by a particular term when referring to a variable. Singleton states that the variations in unit characteristics are made by using various values, categories, or attributes for various observations. Variables are related to one another to some extent. For instance, independent variables are assumed to be causes, whereas dependent variables are assumed to be effects of a cause. The conception of this study helped to clarify Kenyan gambling and its ethical dilemmas. The independent variables in this framework are the objectives of this research which are the digitalization in gambling, regulation of gambling and gambling related harms while the dependent variables will be gambling environment, gambling exposure, types of gambling and gambling resources. The behavior indicators were characterized by a preoccupation with alcohol and drug abuse, suicide rates increase, sexual activities, and broken family relationships.

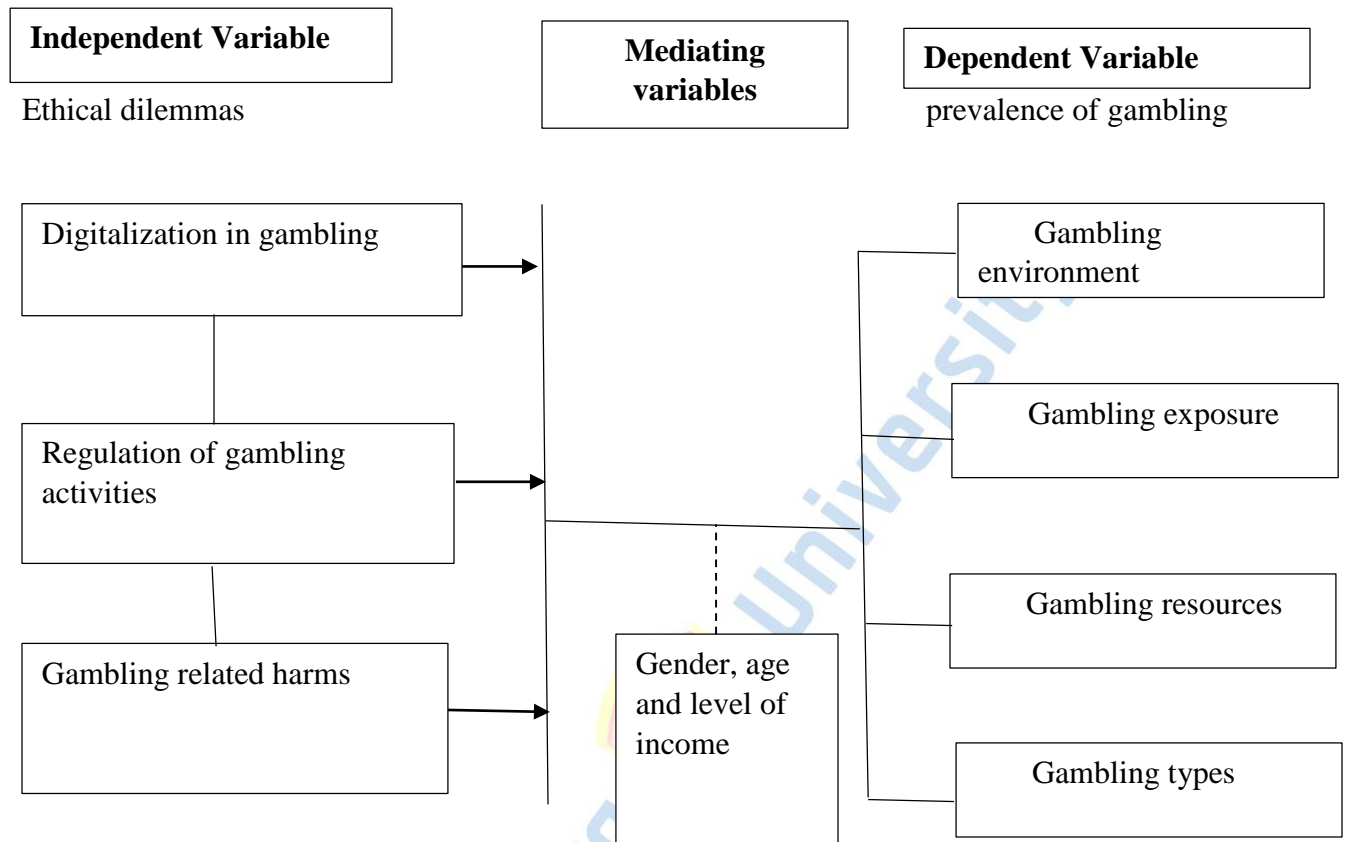


figure 1. 1 Conceptual Flamework

## **2.6 Recap of literature review**

Literature review on the topic of reveals that gambling has become an increasingly prevalent issue among young people in Kenya, with many experiencing negative consequences as a result. Several studies have explored the motivations behind gambling among young people in Kenya, with factors such as boredom, desire for money, and peer pressure being identified as common reasons for participation. Many young individuals, however, might not be entirely aware of the dangers of gambling, which could result in a number of moral conundrums pertaining to problems like addiction, debt, and criminal conduct. The material now in publication also emphasizes the dearth of knowledge and instruction regarding safe gaming behaviors and the harmful consequences of gambling. It is maintained that to solve the problem of gambling among the youth and the moral conundrums it raises, more education and awareness-raising campaigns aimed at youth, parents, and community leaders are required. In order to address problems like underage gambling and the proliferation of unlicensed gambling operations, the evaluation also highlights the necessity for better regulation of Kenya's gambling sector. The review concludes by pointing out that additional research is necessary to comprehend the scope and character of youth gambling in Kenya as well as to create efficient preventative and intervention plans. The literature review's overall findings emphasize the necessity of a multifaceted strategy to resolve the moral conundrums raised by juvenile gambling in Kenya's Embu West Sub-County. To better understand and address the issue, this entails greater regulation, more study, and education and awareness-raising.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Introduction

This chapter outlines the research technique utilized in the study and the corresponding implementation plan. It underscores and elucidates the research concept, site selection, target population, sampling procedures, and data collection methodologies.

#### 3.2 Research methodology

The study utilized a mixed-methods research strategy, incorporating both qualitative and quantitative methodologies. The researchers performed comprehensive interviews and focus group discussions with participants from the study area. The research utilized pre-existing secondary data from diverse sources, including news articles, governmental publications, and NGO reports. In quantitative research, the researcher relies on statistical tools to examine data and draw findings. Numerical data was obtained using standardized instruments, such as surveys, questionnaires, or tests, to collect information from a substantial sample size. Quantitative research emphasizes measurable variables that may be quantified and subjected to statistical analysis. Variables may be classified as independent or dependent, and precise measurement procedures were employed to guarantee consistency and reliability.

#### 3.3 Research design

Cooper and Schindler (2012) characterize a study design as a structure for data collection, measurement, and analysis. This is an experimental technique and framework intended to collect, analyze, and interpret data to address specific research inquiries (Schutt, 2003). The research design delineates the methodologies for data gathering and analysis (Gordon, 2009). This study employed a descriptive research design to gather data. This research design method is highly effective for collecting data on individuals' ideas, attitudes, emotions, and behaviors regarding a specific topic (Cohen et al., 2013). Cresswell (2014) observes that employing qualitative approaches enables the researcher to promptly interpret respondents' perspectives. The employed design involves collecting responses to the questions presented in questionnaires to respondents.

### 3.4 Location of study

The research was conducted in Embu West Sub-County, Kenya. The sub-county is situated in Kirimari ward, Manyatta constituency, Embu County. The location is best suited for this study because it has several towns and markets under it where gambling is mostly carried out. The sub-county also houses a university and several colleges. University students and college students are the majority in the age bracket of my respondents thus the location proved best suited for the research study.

### 3.5 Target population

Koul (1984) the entire set of components from which we draw or desire to draw conclusions about a population. Young people were the study's target audience who are aged between the age of 18-35 years. This group is of great importance because they are in the experimental stage of searching their space and can be highly open to gambling activities and are willing to try almost everything as long there is a promising reward. Amett (2000) refers to them as emerging adults in a transitory stage since most of them are experiencing independence for the first time.

Table 1: target population

Categories	Population	Proportionate%
Administration officers	25	7.6 %
Betting shops	10	3 %
General population (employed and unemployed middle-aged)	75	22.7 %
College/ University students	220	66.7%
<b>Total</b>	<b>330</b>	<b>100</b>

### **3.6 Sampling procedure**

The research utilized a stratified sampling approach. Stratified sampling entails partitioning the target population into discrete subgroups or strata and subsequently choosing participants from each stratum by a random or intentional sample method. Stratified sampling guarantees representation from various portions of the population, hence improving the generalizability of results. This methodology is advantageous in mixed research when investigators seek to assess and juxtapose qualitative and quantitative data across various strata. For example, if the research aims to explore gambling behavior among different age groups, stratified sampling can be employed to ensure adequate representation from each age group for both qualitative and quantitative data collection. A unit of analysis is an element or group of units from which data is to be studied. It is the entity or subject from which the researcher gets information. The unit of analysis and the observation unit, or the object used to collect data, might occasionally be different. The study's unit of analysis was the frequency of gambling and associated ethical dilemmas. The researcher evaluated the concept of gambling, the sociodemographic parameters associated with it, and the frequency of gambling activities. Although the adolescents were the primary unit observed, the researcher also paid attention to the other community members who have an impact on these individuals.

### **3.7 Sample size**

A sample represents a subset or section of a whole population extracted from the target population (Douglas et al., 2000). Mancie (2010) asserts that sampling is crucial as it facilitates the generalization of sample findings to the broader population. The sampling procedure refers to the methodology employed to select subjects or cases for inclusion in the sample. The approaches utilized by researchers during the statistical sampling process are known as sampling techniques. Mugenda, 1999. The research utilized a probability sampling method. Availability sampling was utilized to pick the participants in gambling.

<b>Table 2: Categories</b>	<b>Population Size</b>	<b>Proportionate% techniques</b>	<b>Sampling</b>	<b>Sample size</b>
Administration officers	25	7.6 %	Random sampling 30%	8
Betting shops	10	3 %	Random sampling (30%	3
General population	75	22.7%	Random sampling 30%	23
College/ University students	220	66.7%	Proportionate purposive Random sampling 30%	66
<b>Total</b>	<b>330</b>	<b>100%</b>		<b>100</b>

The study encompassed 100 respondents, utilizing a probability sampling procedure to ensure that each participant had a non-zero and known probability of inclusion in the sample.

### 3.8 Research instruments

Questionnaires and interview schedules served as instruments for data gathering.

#### 3.8.1 Questionnaires

Questionnaires are tools for obtaining responses to inquiries by employing a form that the respondent must complete (Creswell et al., 2014). The questionnaire has several sections based on research objectives. Questionnaires were administered through interviews and served as the primary data collection tool. To facilitate interpretation and gather diverse data, a structured questionnaire incorporating both open-ended and closed-ended questions was utilized.

### **3.8.2. Interview Guide**

Information was collected from sub-county leaders and prominent community members utilizing an interview guide. The interview guide enabled the researcher to employ diverse strategies to motivate respondents to articulate their thoughts. According to Mohamad et al., (2015), Interviewing with a guide enables one to learn facts that the subject is unlikely to disclose or be willing to reveal through other data collection methods. Interview questions are adaptable because the questions can be adjusted as the need arises. Interview guides provided an in-depth response, and they composed several sections which were derived from the research objective. Both instruments complement each other and bring out clarity regarding gambling and its ethical dilemmas. According to Creswell (2013), through interview guides, the researcher can schedule interviews in advance, and this can lead to a high response rate as participants feel obligated to complete the interview. In-depth interviews allow flexibility to explore new and unfamiliar ideas that participants report (Edwards & Holland, 2013).

### **3.9 Validity and reliability of research instruments**

Validity refers to the quality of our interpretations, inferences, or claims. The research assistant was given the data gathering tools to review and determine their validity (Onen D. and Oso W.Y, 2009). Allan (2013) defines reliability as the capacity of an instrument to reliably produce uniform outcomes over repeated trials. The researcher pre-tested the data collection instruments to authenticate their reliability and validity by detecting the presence of any weaknesses. In cases where there was a lack of clarity to respondents on some questions in the questionnaire and interview, clarifications were done and mistakes corrected for better understanding. Data Source and Method Triangulation validity determination procedure was used in the research. In mixed research, researchers often employ multiple data sources and methods to gather information about the research topic. Validity determination can involve examining the consistency of findings across different data sources such as interviews, surveys, observations and methods qualitative coding, statistical analysis). Comparing and cross-referencing data from various sources and methods can help identify converging patterns or discrepancies, enhancing the validity of the overall findings.

### **3.10 Data collection procedures**

This inquiry included both primary and secondary data sources. Primary data was collected through face-to-face interviews with respondents, utilizing both open-ended and closed-ended questions. According to Kothari (2004), secondary data refers to existing data. This data was retrieved from existing research findings, related books, websites, and government-based reports. The researcher collected data according to a schedule, however, the data was primarily obtained by a self-administered questionnaire. The survey questionnaire's questions were reviewed by the researcher exactly as written. However, where respondents misinterpreted the question, it was clarified. For respondents who were unable to read and comprehend the questions, the data collecting method was chosen in accordance with the advice given by Mugenda, O. M., and Mugenda, A. G. in 2003. Koul (1984) defines data collection methods as how to find relevant qualitative or quantitative data from relevant sources for a certain project. The researcher in this study predominantly employed qualitative methods for data gathering, with the quantitative method serving as a backup. Data was gathered for this project through fieldwork and the application of fundamental data gathering techniques. The researcher collected data through observations and document verification. This entailed examining how gambling influenced the ethics and morals of individuals

### **3.11 Data analysis techniques**

The data was systematically coded, rigorously examined, and compared utilizing the Statistical Package for the Social Sciences (SPSS) to select the most accurate, high-quality, and least inconsistent responses. The sociodemographic characteristics of the participants were delineated by descriptive statistics, with the primary analytical method being the calculation of means. Descriptive and inferential statistical techniques were employed to evaluate quantitative data. Essential elements, including gaming frequency and demographic information, were encapsulated using descriptive statistics, such as means, standard deviations, percentages, and frequencies. To enhance comprehension, these were presented in tabular format. Inferential statistics, including as t-tests and chi-square tests, were utilized as needed to evaluate hypotheses and examine relationships among variables. Thematic analysis was employed to examine qualitative data derived from interviews or open-ended inquiries. This approach encompassed several processes,

such as data familiarization, coding, trend identification, and theme development. Utilizing an inductive approach, subjects emerged organically from the content rather than being imposed in advance.

### **3.12 Ethical consideration**

To safeguard each participant's rights, dignity, and welfare, this study complied with accepted ethical guidelines. The appropriate institutional review board or ethics committee granted ethical permission prior to data collection. Getting the respondents' requisite consent was an ethical consideration and describing to them why the study was being conducted and responding to any questions the respondents might have. This study utilized voluntary human participation; the importance of participation was explained beforehand to all participants. The study as well was based on high confidentiality, privacy and security of all participants. The study considered taking verbal consent from all participants and there was freedom to discontinue the discussion in case respondents felt insecure. All findings achieved were presented without any name or any personal description of the participants to preserve anonymity and confidentiality.

## CHAPTER FOUR

### RESEARCH FINDINGS AND DISCUSSION

#### 4.1 Introduction

This chapter delineates the study's outcomes in alignment with the specified objectives and research inquiries. It assesses how people responded to the research-specific factors and analyzes their interconnections. The chapter demonstrates the interconnection of the examined variables through the regression model. The analysis and interpretation of the findings happens last. The discussion section elucidates new knowledge or insights derived from the research and interprets the importance of the findings in respect to existing understanding of the research subject under examination. This chapter will link to the introduction via the aims and research questions, and to the literature review to elucidate how the study enhances the comprehension of the research subject.

#### 4.2 Response Rate

Table 4.1 indicates that of the 100 questionnaires provided, 80 were accurately completed and returned. This signifies a response rate of 80%.

**Table 4.1 Response Rate**

	<b>Frequency</b>	<b>Percent</b>
<b>Returned questionnaires</b>	80	80%
<b>Unreturned questionnaires</b>	20	20%
<b>Total</b>	100	100%

**Source: Author (2024)**

As stated by Wu et al. (2022), samples sizes less than 500, 20% to 25% rates of response provide fairly consistent approximations. Therefore, the response rate in this study is reliable since it stands at 80%. Hence, the responders were a great sample of the target community.

### 4.3 Demographic Profile of the Participants

This part examined the demographic information of the participants by detailing age, gender, and highest level of education.

#### 4.3.1 Age of the Respondents

Table 4.2 summarizes the age distribution of 80 respondents. Majority of them fall into the 25-29 age group, comprising 28.75% of the total. The 35-39 age group follows closely at 30%, while the 18-24 and 30-34 age groups make up 18.75% and 22.5%, respectively. The study found out that individuals at the age of 30-39 led in gambling cases followed by 25-29 bracket which was influenced by the following factors; Increased Chance of Developing an Addiction: Young gamblers are more prone to developing gambling disorders or gambling issues by adulthood, Social Pressures: Peer pressure, social media, and online sites regularly idealize gambling, raising exposure and interest and Lack of financial maturity: Absence of financial planning and improper handling of funds make losses more crushing in the case of 25-29 group. Increased Income/Access: Increased disposable income can lead to more frequent and higher-stakes gambling, Stress and Escapism: For many, gambling serves as a stress relief or coping strategy for stress related to work, family issues, or financial burdens, Increased Control : Adults also have improved impulse control and an appreciation for odds, yet issues can still crop up, particularly regarding Internet access and People who are undergoing significant life transitions (e.g., job loss, divorce) would be more prone to gamble problematically in the case of 35-39.

**Table 4.2 Age of the Respondents**

	Frequency	Percent
18-24	15	18.75
25-29	23	28.75
30-34	18	22.5
35-39	24	30
Total	80	100

**Source: Author (2024)**

#### 4.3.2 Gender of the Respondents

Table 4.3 provides a summary of the gender distribution among the 80 respondents. The majority, constituting 66.25%, are male, while the female respondents make up 33.75% of the total. The research established that men are more inclined than women to initiate gambling at an earlier age, prefer strategic or competitive forms of gambling like sports betting and poker, and gamble more frequently and regularly for excitement, social competition, or pure ego. They are more predisposed to developing a gambling problem at an earlier stage in life. Individuals often initiate gambling later in life, showing a preference for non-strategic, chance-based activities such as bingo, lotteries, and slot machines. They are more susceptible to gambling as a means of escaping stress, loneliness, or emotional distress, and they tend to develop gambling-related issues more rapidly after they start. Historically, gambling disorders have been more common among men, but as more women gamble, the difference is narrowing. When it comes to gambling issues, women frequently face greater stigma and guilt, which might put off getting assistance. Women's gambling has been more concealed or stigmatized, whereas men's gambling has become increasingly accepted and even exalted particularly in sports culture. Women are increasingly the target of marketing efforts nowadays that is glamorized slot machine advertising, social casino games.

**Table 4.3 Gender of the Respondents**

	Frequency	Percent
Male	53	66.25
Female	27	33.75
Total	80	100

**Source: Author (2024)**

#### **4.3.3 Highest Level of Education of the Respondents**

Table 4.4 presents the highest educational attainment among the 80 respondents is presented providing an overview of the educational distribution within the surveyed group, with a notable prevalence of respondents with tertiary-level qualifications. The majority of respondents, accounting for 52.5%, have attained tertiary education. Secondary education follows with 32.5%, while 15% of the respondents have completed only primary education. The research drew a conclusion that college or university attendance is commonly associated with more gambling activity, but not necessarily problem gambling while low levels of education are commonly linked

to reduced overall levels of gambling but increased risk of developing problem gambling if they do gamble. Increased educational attainment: More probable to participate in strategy-based betting namely poker, betting on sports and believe that betting is entertainment and lower educational attainment: More prone to high-speed, high-stakes betting namely slot games, lotteries, which are associated with more rapid progression of problem gambling. Better-educated individuals tend to be more financially literate, so they may cope better with managing losses from gambling whereas low educational attainment can result in fewer economic buffers and coping techniques, leading to more disastrous consequences from losses in gambling.

**Table 4.4 Highest Level of Education of the Participants**

	Frequency	Percent
Primary education	12	15
Secondary education	26	32.5
Tertiary education	42	52.5
Total	80	100

**Source: Author (2024)**

#### **4.4 Responses on Specific Variables**

This section summarizes the responses obtained regarding each of the dependent variable and the independent variables.

##### **4.4.1 Gambling Prevalence and Ethical Dilemmas of Gambling**

The research sought to investigate the association between gambling prevalence and the ethical dilemmas of gambling. The findings are reported in the tables 4.5, 4.6, and 4.7 below.

**Table 4.5 Years Gambled (When did you start gambling?)**

	Frequency	Percent
Less than 1 year	8	10
1-5 years	20	25
6-10 years	25	31.25
11-15 years	15	18.75

16-20 years	12	15
Total	80	100

**Source: Author (2024)**

Table 4.5 outlines the years of gambling initiation among 80 respondents, presenting both frequency and percentage distributions. The majority of respondents, constituting 31.25%, started gambling between 6 and 10 years ago. Those who began gambling within the last year make up 10%, while 25% initiated gambling activities within the 1-5-year range.

**Table 4.6 Frequency of Engaging in Gambling (In the last 12 months)**

	Frequency	Percent
Daily	10	12.5
Weekly	25	31.25
Monthly	30	37.5
Yearly	15	18.75
Total	80	100

**Source: Author (2024)**

Table 4.6 presents the frequency of gambling engagement over the past 12 months for a sample of 80 respondents, with corresponding frequencies and percentages. The majority of respondents, accounting for 37.5%, reported engaging in gambling on a monthly basis. Weekly engagement follows closely, with 31.25% of respondents participating in gambling activities on a weekly basis. Those who gamble yearly constitute 18.75%, while 12.5% engage in gambling on a daily basis.

**Table 4.7 Means of Gambling**

	Frequency	Percent
Online betting on events like football	35	43.75
Poker machines or gaming machines	20	25
Buying instant scratch tickets	10	12.5

Playing lotto or any other lottery game	15	18.75
Total	80	100

**Source: Author (2024)**

Table 4.7 outlines the means of gambling employed by 80 respondents, presenting both frequency and percentage distributions. The predominant method is online betting on events like football, chosen by 43.75% of respondents. Poker machines or gaming machines are utilized by 25% of respondents, while 18.75% engage in playing lotto or other lottery games. The chosen method for 12.5% of respondents was buying instant scratch tickets.

#### **4.4.2 Socio-Demographic Characteristics and Ethical Dilemmas of Gambling**

This study sought to establish the relationship between socio-demographic characteristics and ethical dilemmas of gambling. The findings are reported in the tables 4.8, 4.9, 4.10 and 4.11 below.

**Table 4.8 Money in KSH Have Spent in Gambling in the Last 12 Months**

	Frequency	Percent
0-1000	12	15
1001-5000	25	32.25
5001-10000	20	25
Over 10000	23	28.75
Total	80	100

**Source: Author (2024)**

Table 4.8 presents a breakdown of the amount of money, in Kenyan Shillings (KSH), incurred by 80 respondents on gambling over the past 12 months. The majority, constituting 32.25%, spent between 1001-5000 KSH, while 28.75% expended sums exceeding 10000 KSH. Additionally, 25% of respondents reported spending within the range of 5001-10000 KSH, and 15% spent 1000 KSH or less.

**Table 4.9 Gambling Having Caused Any Health Problems, Including Stress or Anxiety, in The Past 12 Months**

	Frequency	Percent
Never	20	25
Sometimes	28	35
Most of the time	18	22.5
Always	14	17.5
Total	80	100

**Source: Author (2024)**

Table 4.9 explores the effects of gambling on the health of 80 respondents in the last 12 months, specifically focusing on the occurrence of health problems, including stress or anxiety. The results reveal a range of responses, with 35% of respondents acknowledging experiencing such issues sometimes, and 22.5% indicating that it occurs most of the time. A significant portion, constituting 25%, reported never experiencing health problems due to gambling, while 17.5% stated that it happens always.

**Table 4.10 Financial Loss, Relationship Break Down, Suicidal Thoughts, and Sought Mental Health Services in the Last 12 Months**

	Financial Loss	Relationship Break Down	Suicidal Thoughts	Mental Health Services	Mean	Standard Deviation
Yes	30	15	8	20	18.25	9.25
No	50	65	72	60	61.75	9.25

**Source: Author (2024)**

The following are the questions asked:

1. In the past year, have you experienced a loss of financial value because of your own gambling?
2. In the last 12 months, has your connection with a significant individual broken down because of your own gambling?

3. In the preceding year, have you ever contemplated suicide, even if you would not do it?
4. In the past 12 months, pursued assistance, support, or information through online platforms, in-person consultations, or telephone communication with mental health services?

Table 10 presents a comprehensive overview of various outcomes related to gambling behaviors among respondents in the last 12 months. The first column indicates whether the respondents experienced financial losses due to their own gambling, with 30 respondents affirming such losses and 50 respondents denying it. The second and third columns reveal the impact on relationships, with 15 respondents experiencing a breakdown in relationships and 65 respondents reporting no such breakdown. Additionally, 8 respondents admitted to having suicidal thoughts, while 72 respondents did not. The last column represents the respondents' utilization of mental health services, indicating that 20 sought help, while 60 did not. The mean and standard deviation columns provide summary statistics, suggesting an average of 18.25 for these outcomes with a standard deviation of 9.25.

The mean is a central tendency statistic that denotes the average value of a data set (Lee et al., 2015). In this table, the mean values are provided for each category of outcomes- financial loss, relationship breakdown, suicidal thoughts, and seeking mental health services. For example, the mean for "Financial Loss" is 18.25. This indicates that, on average, the respondents reported a value of 18.25 for experiencing financial losses due to their own gambling activities. The standard deviation quantifies the dispersion of a dataset (Lee et al., 2015). It measures the extent to which individual data points diverge from the mean (Lee et al., 2015). In Table 10, the standard deviation values are also given for each category. For instance, the standard deviation of 9.25 for "Financial Loss" suggests that the responses regarding financial losses varied around the mean of 18.25. A higher standard deviation indicates greater variability among responses.

**Table 4.11 Should the Government Activate More Severe Measures to Prevent Addiction to Gambling from Continuing to Increase?**

	Frequency	Percent
Agree	40	50
Strongly Agree	25	31.25
Disagree	10	12.5
Strongly Disagree	5	6.25
Total	80	100

**Source: Author (2024)**

Table 11 presents the opinions of 80 respondents regarding whether the government should implement more severe measures to curtail the increase of gambling addiction. The table includes both the frequency and percentage distributions of the responses. 50% of respondents concurred that the government ought to take more severe measures, and an additional 31.25% strongly agreed. Conversely, 12.5% disagreed, while 6.25% strongly disagreed with the idea.

#### **4.4.3 Dependent Variable: Ethical Dilemmas of Gambling**

The dependent variable of this study was the ethical issues associated with gambling, and the responses from participants about this variable are reported in tables 4.12, 4.13, and 4.14.

**Table 4.12: Crime Committed to Finance Gambling and Lying to Family or Others to Hide the Extent of Gambling**

	Crime Committed	Lying to Family and Others	Mean	Standard Deviation
Very Often	5	18	11.5	9.19
Fairly Often	8	25	16.5	12.02
Occasionally	15	10	12.5	3.53
Never	52	27	39.5	17.67

**Source: Author (2024)**

The questions asked are as follows:

1. In the preceding 12 months, have you engaged in criminal activity to fund gambling?
2. In the past 12 months, have you deceived family or others to conceal the magnitude of your gambling?

Table 4.12 presents data on the frequency of respondents committing crimes to finance gambling and the tendency to lie to family or others to obscure the magnitude of their gambling activities. The mean and standard deviation are provided for each category, offering insights into the central tendency and variability of the responses. Notably, the mean for "Crime Committed" increases from 11.5 for those who reported doing it very often to 39.5 for those who never committed a crime. Similarly, for "Lying to Family and Others," the mean increases from 16.5 for those who reported lying very often to 39.5 for those who never lied. The standard deviation measures the spread of individual responses around the mean. A higher standard deviation, such as 17.67 for "Never" lying, indicates more variability in responses. These descriptive statistics provide a nuanced understanding of the prevalence and variation in criminal behavior and dishonesty among respondents, contributing to a comprehensive overview of the ethical challenges associated with gambling behaviors in the surveyed population.

**Table 4.13 How Often Have You Borrowed or Sold Anything to Get Funds to Gamble in The Past 12 Months**

	Frequency	Percent
Almost Always	7	8.75
Most of the Time	15	18.75
Sometimes	28	35
Never	30	37.5
Total	80	100

**Source: Author (2024)**

Table 4.13 delves into the frequency with which 80 respondents borrowed or sold items to acquire funds for gambling in the last 12 months. The table showcases both the frequency and percentage distributions of responses. Notably, 37.5% of respondents reported never engaging in this behavior, while 35% indicated doing it sometimes. Additionally, 18.75% responded that they did

it most of the time, and 8.75% reported almost always resorting to borrowing or selling items for gambling funds.

**Table 4.14 Influence of Media into Gambling through Advertisement**

	Frequency	Percent
Agree	25	31.25
Strongly Agree	35	43.75
Disagree	15	18.75
Strongly Disagree	5	6.25
Total	80	100

**Source: Author (2024)**

Table 4.14 provides insights into the perceived influence of media, particularly through advertisements, on respondents' engagement in gambling. The table displays both frequency and percentage distributions of responses. A notable portion, constituting 43.75%, disagreed with the idea that media influences them into gambling, while 31.25% strongly disagreed. On the other hand, 18.75% agreed, and 6.25% strongly agreed with the notion of media influencing their gambling behavior.

#### **4.5 Diagnostic Tests**

There are classic linear regression assumptions that the data ought to conform to and therefore, diagnostic tests are important. These tests include multicollinearity, heteroscedasticity, and normality of residuals. The analysis results are presented below.

##### **4.5.1 Testing for Multicollinearity**

Shieh (2010) states that multicollinearity arises when there is a strong linear correlation between two or more independent variables employed collectively to estimate a regression model. The variance inflation factors were used to test for multicollinearity. Before conducting any additional analysis, the issue should be fixed if any variable has a variance inflation factor greater than 5. This indicates the presence of multicollinearity.

**Table 4.15 Summary Output (Socio-demographic Characteristics against Gambling Prevalence)**

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.574988908							
R Square	0.330612245							
Adjusted R Square	-0.004081633							
Standard Error	5.727128425							
Observations	4							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	1	32.4	32.4	0.987804878	0.425011092			
Residual	2	65.6	32.8					
Total	3	98						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	12.88	7.789736838	1.643187731	0.242059334	-20.71653247	46.31653247	-20.71653247	46.31653247
Gambling Prevalence	0.366	0.362215406	0.993883735	0.425011092	-1.198487103	1.918487103	-1.198487103	1.918487103

**Source: Author (2024)**

Variance Inflation Factor for Socio-demographic Characteristics,  $VIF_i = 1 / (1 - R_i^2)$

$$= 1 / (1 - 0.33^2) = 1.12$$

**Table 4.16 Summary Output (Gambling Prevalence against Socio-demographic Characteristics)**

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.574988							
	908							
R Square	0.330612							
	245							
Adjusted R Square	-							
	0.004081							
	633							
Standard Error	9.147320							
	339							
Observations	4							
<i>ANOVA</i>								
	<i>Df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	1	82.653061	82.6530	0.98780	0.425011			
		22	6122	4878	092			
Residual	2	167.34693	83.6734					
		88	6939					
Total	3	250						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	1.632653	19.037928	0.08575	0.93947	-	83.5462	-	83.5462
	061	78	7914	1184	80.28094	4929	80.28094	4929
					317		317	
Socio-demographic Characteristics	0.918367	0.9240188	0.99388	0.42501	-	4.89409	-	4.89409
	347	92	3735	1092	3.057365	9753	3.057365	9753
					06		06	

**Source: Author (2024)**

Variance Inflation Factor for Gambling Prevalence,  $VIF_i = 1 / (1 - R_i^2)$

$$= 1 / (1 - 0.33^2) = 1.12$$

As per Tables 4.15 and 4.16 above, all the Variance Inflation Factors were below 5. The conclusion is that there was no multicollinearity in the data, making it suitable for the study.

#### 4.5.2 Testing for Heteroscedasticity

Using the Breusch Pagan test, the researcher examined the data for heteroscedasticity. When the variance of the error terms is not constant, heteroscedasticity is present. This is a serious issue because it often exacerbates the standard errors. Due to this, there is a greater chance of making a type II error in hypothesis testing, which is failing to rule out a false hypothesis. There is evidence of heteroscedasticity if the p value of the Breusch Pagan test is exceeds 5%.

**Table 4.17 Testing for Heteroscedasticity**

<p>Breusch- Pagan /Cook-Weisberg test for heteroskedasticity</p> <p>Ho: Constant variance</p> <p>Variables: fitted values of C_ Satisfaction</p> <p>Chi2 (1) = 2.00</p> <p>Prob &gt; chi2 = 0.1573</p>
--

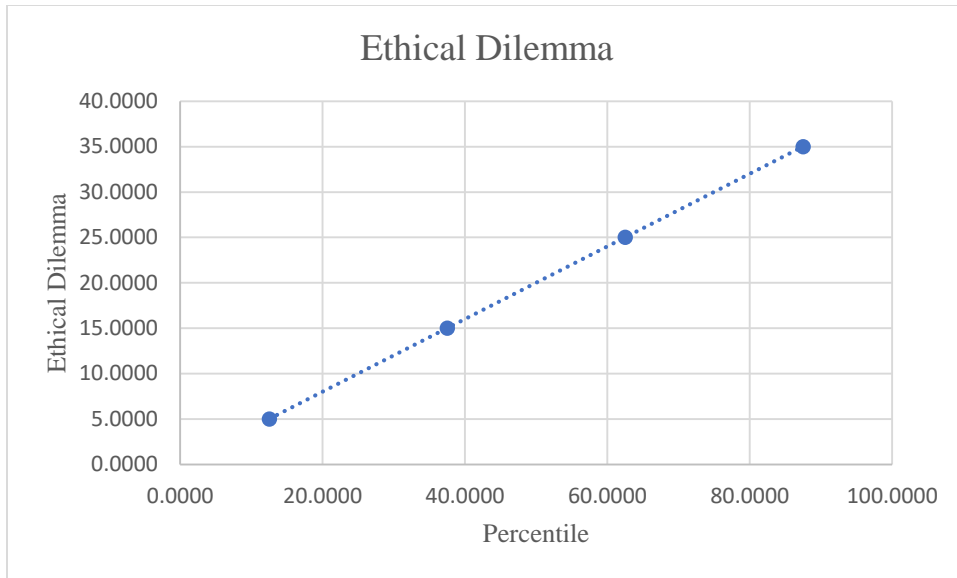
**Source: Author (2024)**

Table 4.17 indicates that the null hypothesis of constant variance should not be rejected, as the p-value exceeded 5%. The finding was that the dataset exhibited no heteroscedasticity.

#### 4.5.3 Testing for Normality of Residuals

According to the Gauss-Markov Theorem, for the coefficients of regression analysis to be the best linear unbiased estimators, the residuals must have a normal distribution, constant variance, and a mean of zero. Figure 4.1 below illustrates the p-p plot utilized by the researcher to evaluate the normality of the residuals. The linearity of the plot suggests that the residuals follow a normal distribution.

**Figure 4.1 Testing for Normality of Residuals**



**Source: Author (2024)**

The P-P plot indicates that because the plot is linear, therefore, the residuals are normally distributed.

#### **4.6 Inferential Analysis**

The researcher used the study data to perform various types of inferential analysis to calculate the strength between the dependent and the independent variables. Specifically, the investigator performed an Analysis of Variance (ANOVA), multiple regression analysis, and assessed the study's coefficient of determination.

#### 4.6.1 OLS Regression Analysis

The researcher conducted a multivariate ordinary least squares (OLS) regression analysis to measure the relationship between the independent factors and the dependent variable. The analysis results are presented in Table 4.18 below.

**Table 4.18 OLS Regression Analysis Coefficients**

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple R	0.4191							
R Square	0.1756							
Adjusted R Square	-1.4732							
Standard Error	20.3026							
Observations	4.0000							
<i>ANOVA</i>								
	<i>Df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	2.0000	87.8049	43.9024	0.1065	0.9080			
Residual	1.0000	412.1951	412.1951					
Total	3.0000	500.0000						
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	22.9268	42.3325	0.5416	0.6840	-514.9590	560.8127	-514.9590	560.8127
Gambling Prevalence	0.7073	1.5694	0.4507	0.7304	-19.2342	20.6488	-19.2342	20.6488
Socio-demographic Characteristics	-0.8537	2.5067	-0.3406	0.7910	-32.7041	30.9968	-32.7041	30.9968

**Source: Author (2024)**

The OLS regression analysis table indicates that the independent factors exerted both positive and negative significant effects on the dependent variable. The findings are concisely outlined here:

$$Y = 22.93 + 0.71X_1 - 0.85X_2$$

Where Y is the ethical dilemmas of Gambling, X<sub>1</sub> is the gambling prevalence, and X<sub>2</sub> is the socio-demographic characteristics.

The Ordinary Least Squares (OLS) regression analysis table presents a model expressing the dependent variable, ethical dilemmas of gambling (Y), as a function of the independent variables gambling prevalence (X<sub>1</sub>) and socio-demographic characteristics (X<sub>2</sub>). The regression equation is given as  $Y = 22.93 + 0.71X_1 - 0.85X_2$ . In this equation, 22.93 represents the intercept, which is the estimated value of Y when both X<sub>1</sub> and X<sub>2</sub> are zero. The coefficient 0.71 attached to X<sub>1</sub> signifies the estimated change in Y for a one-unit increase in gambling prevalence, assuming other variables are held constant. Similarly, the coefficient -0.85 associated with X<sub>2</sub> signifies the estimated change in Y for a one-unit increase in socio-demographic characteristics, assuming all other variables remain unchanged. The positive and negative signs of the coefficients indicate the direction of the impact, whereas their significance indicates that these variables exert a statistically significant influence on the ethical difficulties associated with gambling.

#### 4.6.2 Coefficient of Determination

The explanatory capacity of variation in the independent variables on the variance in the dependent variable was evaluated using the coefficient of determination. The coefficient of determination, 17.56%, derived from the subsequent data analysis, shows an unacceptable goodness of fit. The model might be unable to predict future outcomes well.

**Table 4.19 Coefficient of Determination**

<i>Regression Statistics</i>	
Multiple R	0.4191
R Square	0.1756
Adjusted R Square	-1.4732
Standard Error	20.3026

**Source: Author (2024)**

### 4.6.3 Analysis of Variance

The research utilized the analysis of variance (ANOVA) F test to assess the accuracy of the regression model. The analysis results, presented in Table 4.20 below, demonstrated that the overall model was significant, since the p-value was below 5%. Therefore, gambling prevalence and socio-demographic characteristics are significant predictors of the ethical dilemmas of gambling.

**Table 4.20 ANOVA**

ANOVA					
	<i>Df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	2.0000	87.8049	43.9024	0.106	0.9080
Residual	1.0000	412.195	412.1951	5	
Total	3.0000	500.000			

Source: Author (2024)

### 4.6.4 Evaluating the Research Questions using the Multiple Regression Model and the Interviews

The regression model results indicate that the gambling prevalence has a positive coefficient while socio-demographic characteristics have a negative coefficient. Nevertheless, both are significant predictors of the ethical dilemmas of gambling within Embu West sub-county, Kenya.

1. What are the socio-demographic attributes of individuals who engage in gambling within Embu West sub-county, Kenya?

Table 4.8 details the amount of expenditure on gambling by respondents in the last 12 months, categorized in Kenyan Shillings (KSH). The distribution reveals that 32.25% of respondents spent between 1001-5000 KSH, while 28.75% expended sums exceeding 10000 KSH. Additionally, 25% reported spending within the range of 5001-10000 KSH, and 15% spent 1000 KSH or less. Table 4.9 investigates the impact of gambling on respondents' health, focusing on the occurrence

of health problems, including stress or anxiety, in the past 12 months. The results show that 35% of respondents experienced such issues sometimes, and 22.5% indicated that it occurred most of the time. A notable portion (25%) reported never experiencing health problems due to gambling, while 17.5% stated that it happened always.

Table 4.10 explores various outcomes related to gambling behaviors in the last 12 months, including financial loss, relationship breakdown, suicidal thoughts, and seeking mental health services. The mean and standard deviation columns provide summary statistics, suggesting an average of 18.25 for these outcomes, with a standard deviation of 9.25. The mean values indicate the average responses for each category, such as financial loss, relationship breakdown, etc., while the standard deviation quantifies the spread or variability of individual responses around the mean.

Overall, these tables offer insights into the financial behaviors, health impacts, and various outcomes associated with gambling within the studied population in Embu West sub-county, Kenya. The OLS regression analysis further explores the impact of gambling prevalence and socio-demographic characteristics on the ethical dilemmas of gambling. The regression equation  $Y = 22.93 + 0.71X_1 - 0.85X_2$  suggests that gambling prevalence ( $X_1$ ) and socio-demographic characteristics ( $X_2$ ) both contribute to the ethical dilemmas of gambling ( $Y$ ), with the coefficients indicating the direction and magnitude of their impact. The coefficient  $-0.85$  associated with  $X_2$  represents the estimated change in  $Y$  for a one-unit increase in socio-demographic characteristics, keeping all other factors constant. In other words, there is a negative relationship between socio-demographic characteristics and ethical dilemmas of gambling.

Therefore, understanding the socio-demographic characteristics of individuals who engage in gambling provides critical insights into the broader implications of gambling in Embu West sub-county, Kenya. These characteristics include age, economic status, and social environment, all of which significantly influence gambling behavior.

## **Interview Script and Responses**

### **Open-ended Questions:**

1. How does gambling influence the ethics and morals of individuals?
2. What are the subjective experiences, attitudes, and beliefs of individuals involved in gambling activities?
3. How does the social and cultural context impact gambling and its ethical dilemmas?
4. What are the complex social dynamics involved in gambling and the ethical dilemmas that arise?

### **Closed-ended Questions:**

1. Does gambling have an influence on the ethics and morals of individuals?
2. Are there any specific subjective experiences, attitudes, or beliefs of individuals involved in gambling activities?
3. Does the social and cultural context impact gambling and its ethical dilemmas?
4. Are there any identifiable complex social dynamics involved in gambling and the ethical dilemmas that arise?

From the interviews, Respondent M indicates that the socio-economic background of gamblers can greatly affect their ethical and moral decisions. He explains, "Gambling can lead to behaviors and decisions that are contrary to their values, such as deceit or neglect of responsibilities." This suggests that individuals from lower socio-economic backgrounds, who might be under financial pressure, are more prone to engaging in ethically questionable behavior to sustain their gambling habits. Respondent E, on the other hand, provides a perspective on how economic needs and social pressures play a role. He notes, "Gambling can significantly influence the ethics and morals of individuals. It often creates a conflict between personal gain and societal values." This highlights that individuals from different socio-economic strata may engage in gambling either out of necessity or under the influence of their social circles.

Respondent F adds that the social environment and peer pressure can drive gambling behaviors, emphasizing, "The social dynamics of gambling are complex and multifaceted, involving factors such as peer pressure, social acceptance, and family influence." This indicates that gambling is not only an individual choice but also a socially influenced activity, which can vary widely based on one's socio-demographic background.

2. What are the ethical dilemmas that arise from gambling activities in Embu West sub-county, Kenya?

The ethical dilemmas arising from gambling activities in Embu West sub-county, Kenya, are reflected in the responses gathered from the study's participants, as summarized in Tables 4.12, 4.13, and 4.14.

Table 4.12 explores the occurrence of certain behaviors related to gambling that pose ethical challenges. The respondents were asked about committing crimes to finance gambling and deceiving families or others to conceal the extent of their gambling activities. The mean score and standard deviation are provided for each category, offering insights into the central tendency and variability of the responses. The results indicate that some respondents admitted to engaging in such behaviors, with varying frequencies. For instance, the mean for "Crime Committed" increases from 11.5 for those who reported doing it very often to 39.5 for those who never committed a crime. Similarly, for "Lying to Family and Others," the mean increases from 16.5 for those who reported lying very often to 39.5 for those who never lied. The standard deviation measures the spread of individual responses around the mean, indicating more variability in responses for certain categories.

Table 4.13 delves into the frequency with which respondents borrowed or sold items to acquire money for gambling in the last 12 months. The table shows both the frequency and percentage distributions of responses. Ethical dilemmas emerge as respondents admit to resorting to borrowing or selling items for gambling funds. Notably, 37.5% of respondents reported never engaging in this behavior, while 35% indicated doing it sometimes. Additionally, 18.75% responded that they did it most of the time, and 8.75% reported almost always resorting to these measures.

Table 4.14 sheds light on the perceived influence of media, particularly through advertisements, on respondents' engagement in gambling. The table displays both frequency and percentage distributions of responses. Ethical dilemmas are evident as respondents express disagreement or strong disagreement with the idea that media influences them into gambling. A notable portion, constituting 43.75%, agreed, while 31.25% strongly agreed. Conversely, 18.75% disagreed, and 6.25% strongly disagreed with the notion of media influencing their gambling behavior. This suggests a divergence of opinions on the ethical implications of media influence in the context of gambling activities in the studied population.

Therefore, gambling introduces numerous ethical dilemmas that impact both individuals and their communities, challenging personal integrity and societal norms. From the interviews, Respondent M explains how gambling can lead individuals to compromise their values: "Gambling can lead to behaviors and decisions that are contrary to their values, such as deceit or neglect of responsibilities." This indicates that the pursuit of gambling can lead individuals to engage in unethical behaviors, such as lying about losses or neglecting their familial responsibilities.

Even Respondent E further elaborates on this ethical conflict: "The pursuit of easy money can lead to unethical behaviors such as lying, cheating, or even stealing." This suggests that the desire to win at gambling can overshadow an individual's moral principles, leading to a gradual erosion of their ethical framework.

Respondent D on the other hand, highlights the internal ethical struggles faced by gamblers: "The lure of winning can lead to decisions that compromise personal integrity, such as hiding gambling activities from loved ones." This underscores the personal conflicts that arise when gambling behavior conflicts with one's ethical standards, leading to guilt and shame.

3. What is the prevalence of gambling and what are the behavioral patterns associated with gambling in Embu West sub-county, Kenya?

The rate of gambling and the patterns of gambling behavior in Embu West sub-county, Kenya, are revealed through the study's findings presented in Tables 4.5, 4.6, and 4.7. Table 4.5 provides insights into the years of gambling initiation among 80 respondents, presenting both frequency and percentage distributions. The majority of respondents, constituting 31.25%, started gambling between 6 and 10 years ago. Additionally, 25% initiated gambling activities within the 1-5-year

range, 18.75% started within the 11-15-year range, and 15% within the 16-20-year range. A notable portion, 10%, began gambling within the last year. This distribution offers a snapshot of the duration of gambling engagement among the surveyed population.

Table 4.6 delves into the frequency of engagement in gambling over the last 12 months for a sample of 80 respondents, with corresponding frequencies and percentages. The majority, accounting for 37.5%, reported engaging in gambling on a monthly basis. Weekly engagement follows closely, with 31.25% of respondents participating in gambling activities on a weekly basis. Those who gamble yearly constitute 18.75%, while 12.5% engage in gambling on a daily basis. This table offers a detailed overview of the regularity of gambling behavior within the specified time frame.

Table 4.7 outlines the means of gambling employed by 80 respondents, presenting both frequency and percentage distributions. The predominant method is online betting on events like football, chosen by 43.75% of respondents. Poker machines or gaming machines are utilized by 25% of respondents, while 18.75% engage in playing lotto or other lottery games. Buying instant scratch tickets is the chosen method for 12.5% of respondents. This table sheds light on the diverse avenues through which individuals in Embu West sub-county engage in gambling activities.

The OLS regression analysis, as represented by the equation  $Y = 22.93 + 0.71X_1 - 0.85X_2$ , further emphasizes the significance of gambling prevalence ( $X_1$ ) and socio-demographic characteristics ( $X_2$ ) in predicting the ethical dilemmas of gambling ( $Y$ ). The positive coefficient for gambling prevalence indicates a positive impact on ethical dilemmas of gambling.

Hence, the frequency and patterns of gambling in Embu West sub-county are influenced by cultural, social, and individual factors, which shape how gambling is perceived and practiced. From the interviews, Respondent F provides insight into the prevalence of gambling through the lens of social acceptance: "In societies where gambling is widely accepted or even encouraged, individuals may face fewer ethical dilemmas and feel less social stigma." This suggests that in environments where gambling is culturally accepted, it is more prevalent and socially integrated.

Respondent D, however, notes the diverse attitudes and beliefs towards gambling: "Many individuals describe the excitement and adrenaline rush associated with gambling, which can be

highly addictive." This indicates that gambling patterns are driven by the emotional highs and lows experienced by gamblers, leading to habitual and potentially problematic gambling behavior.

Finally, Respondent B discusses the impact of social and cultural contexts on gambling patterns: "In cultures where gambling is widely accepted, ethical dilemmas may be less pronounced, and there may be more support systems in place." This highlights that cultural acceptance of gambling can lead to more widespread participation and potentially less internal conflict among gamblers.



## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

Chapter Five offers a thorough overview of the research findings and makes connections between the findings and the study's original objectives and research questions. This chapter seeks to elucidate the moral dilemmas associated with gambling among youth in Kenya's Embu West sub-county through a meticulous analysis of the collected data and replies obtained. The chapter will also conclude with a section that offers important insights, implications, and recommendations based on the findings. This section will be helpful in guiding policymakers, stakeholders, and practitioners in addressing the issues associated with gambling disorders among young people.

#### 5.2 Summary of Findings

##### 5.2.1 Key Ethical Dilemmas Associated with Gambling Among Youths in Embu West Sub-County, Kenya

Some key ethical dilemmas associated with gambling among youths in Embu West sub-county, Kenya, include: Engaging in criminal activities to finance gambling; The research indicates that some individuals in Embu West sub-county resort to committing crimes to fund their gambling habits. This behavior poses significant ethical challenges as it involves illegal activities that can harm both the individuals involved and the broader community, lying to family or others to conceal the extent of gambling activities; Participants in the study admitted to deceiving their loved ones to hide the true extent of their gambling behavior. This ethical dilemma highlights the impact of dishonesty and the strain it places on relationships, as well as the potential for further harm if the addiction is left unchecked, Borrowing or selling items to acquire money for gambling; The findings reveal that a notable percentage of respondents reported resorting to borrowing or selling possessions to finance their gambling activities. This behavior not only raises ethical concerns about financial irresponsibility but also indicates a potential escalation of the gambling problem, Influence of media on encouraging gambling behavior; The study shows that media, particularly advertisements, play a significant role in shaping individuals' engagement in gambling. This ethical dilemma underscores the responsibility of media outlets in advocating for safe gaming

activities and the need for regulations to protect vulnerable individuals from excessive exposure to gambling content, Stigma and shame hindering help-seeking behavior; The study emphasizes that stigma and shame associated with gambling addiction might hinder individuals from pursuing essential support and treatment. This ethical dilemma emphasizes the importance of creating a supportive and non-judgmental environment to encourage those struggling with gambling issues to seek help without fear of social repercussions and deficiency in awareness about the detrimental impacts of gambling; The study suggests that there is a lack of awareness among youths in Embu West sub-county about the potential negative consequences of gambling on morals and ethics. Addressing this ethical dilemma requires educational initiatives to increase understanding of the dangers linked to excessive gambling and to advocate for appropriate conduct.

### **5.2.2 Prevalence of Gambling and The Patterns of Gambling Behavior in Embu West Sub-County, Kenya**

The rate of gambling and patterns of gambling behavior in Embu West sub-county, Kenya, include the following key findings: Years of gambling initiation; The study indicates that a significant proportion of respondents started gambling between 6 and 10 years ago, with varying durations of involvement in gambling activities among the surveyed population, Frequency of engagement in gambling. The data shows that most participants reported engaging in gambling on a monthly basis, followed by weekly engagement. Additionally, some individuals gamble yearly or on a daily basis, reflecting diverse patterns of gambling behavior within the specified time frame and Means of gambling employed; The predominant method of gambling among respondents in Embu West sub-county is online betting on events like football, followed by the use of poker machines or gaming machines, playing lotto or other lottery games, and buying instant scratch tickets. This highlights the various avenues through which individuals in the region participate in gambling activities.

### **5.2.3 Socio-Demographic Variables and Characteristics of Individuals Who Engage in Gambling Within Embu West Sub-County**

The socio-demographic variables and attributes of individuals associated with gambling in Embu West sub-county, Kenya, include the following key points: Age; The study indicates that gambling activities are prevalent among youths in Embu West sub-county, with a focus on the younger

population engaging in various ways of gambling, such as online betting on European football and lottery games, Gender; The research suggests that both male and female individuals in Embu West sub-county are involved in gambling activities, however, there are twice as many men than women engaging in gambling activities, Education level; Given that Embu West sub-county houses a university and several colleges, a significant portion of individuals engaged in gambling have some level of education beyond secondary school. Higher education institutions in the area influence the prevalence of gambling among students and young adults. Socio-economic status; The study hints at the economic challenges faced by individuals in Embu West sub-county, with gambling being perceived as a means to alleviate financial difficulties. The data on the amount of money spent on gambling and the impact of gambling on financial outcomes provide insights into the socio-economic issues linked with gambling behavior, Employment status ;The document suggests that limited employment opportunities in the region may contribute to the prevalence of gambling as a way for individuals, especially youths, to earn money and Cultural influences; The socio-demographic characteristics of individuals associated with gambling in Embu West sub-county may also be influenced by cultural factors specific to the region. Cultural norms, beliefs, and practices significantly influence attitudes toward gambling and influencing participation rates among different demographic groups.

### **5.3 Conclusions**

Based on the study conducted in Embu West sub-county, Kenya, the following conclusions can be drawn:

- i. Gambling is prevalent among youths aged 18-35 in Embu West sub-county, signifying a considerable percentage of young adults participate in gambling activities. Enduring solutions are required to tackle the prevalence of gambling and its impact on individual morals and societal well-being in Embu West sub-county, Kenya.
- ii. Ethical dilemmas arise from gambling activities in the region, highlighting the need for addressing stigma and shame associated with seeking help for gambling addiction. Policies and regulations are required to protect vulnerable users from the adverse effects of gaming and to promote safe gambling practices.

- iii. The socio-demographic characteristics of individuals engaged in gambling vary, with factors such as age, gender, educational attainment and socio-economic status influencing gambling behavior. Cultural influences significantly shape views toward gambling in Embu West sub-county, emphasizing the need to consider cultural factors in designing interventions.
- iv. There is a necessity for heightened awareness and education regarding the negative effects of gambling, particularly among vulnerable populations in Embu West sub-county. Gambling behaviors can have adverse health impacts, including stress, anxiety, and other mental health issues, underscoring the importance of addressing the health consequences of gambling. Financial loss, relationship breakdown, and other negative outcomes are associated with gambling behaviors in the region, highlighting the need for interventions to mitigate these effects.

These conclusions highlight the complex nature of gambling behavior in the region and underscore the importance of addressing ethical, social, and health-related issues associated with gambling through targeted interventions and policy measures.

#### **5.4 Recommendations for Policy and Practice**

Based on the study conducted in Embu West sub-county, Kenya, the following recommendations for policy and practice can be proposed:

- i. Develop comprehensive gambling regulations  
Implement and enforce comprehensive regulations that govern gambling activities in the region, including age restrictions, licensing requirements, and responsible gambling measures to protect vulnerable individuals.
- ii. Enhance public awareness campaigns  
Initiate public awareness campaigns to enlighten the community about the dangers of gambling, advocate for responsible gambling practices, and disseminate information regarding accessible support resources for individuals facing gambling addiction.
- iii. Establish support services for problem gamblers

Develop and expand support services, such as counseling, helplines, and treatment programs, specifically tailored to meet the requirements of those facing gambling-related issues within the community.

iv. Collaborate with stakeholders

Foster collaboration among governmental entities, non-profit groups, healthcare practitioners, and community leaders to coordinate efforts in addressing gambling issues, sharing resources, and implementing evidence-based interventions.

v. Conduct regular research and monitoring

Continuously monitor gambling trends, conduct research on the prevalence of gambling behaviors, and evaluate the effectiveness of interventions to inform evidence-based policymaking and practice.

vi. Implement cultural sensitivity training

Facilitate cultural sensitivity training to professionals working in the gambling prevention and treatment field to better understand and address the cultural factors influencing gambling behaviors in the local community.

vii. Promote responsible marketing practices

Encourage gambling operators including the media to adopt responsible marketing practices that do not target vulnerable populations, glamorize gambling, or promote excessive gambling behaviors.

viii. Offer financial literacy programs

Integrate financial literacy programs into gambling prevention initiatives to help individuals develop money management skills, understand the risks of gambling-related debt, and make informed financial decisions.

ix. Support research on gambling behaviors

Allocate resources for further research on gambling behaviors, ethical dilemmas, and the effect of gambling on people and communities to advance knowledge in the field and guide evidence-based interventions.

### **5.5 Suggestions for Further Studies**

Based on the research conducted in Embu West sub-county on the ethical dilemmas of gambling among youths, the following suggestions for further studies can be considered:

i. Longitudinal studies

Conduct longitudinal studies to track the gambling behaviors and ethical dilemmas among youths over an extended period to comprehend the trends, changes, and long-term impacts of gambling on individuals and communities.

ii. Comparative studies

Compare the prevalence of gambling and ethical dilemmas among youths in different regions or countries to identify variations in gambling behaviors, cultural influences, regulatory frameworks, and intervention strategies.

iii. Qualitative research

Execute comprehensive qualitative research, including interviews and focus groups, to explore the lived experiences, perceptions, and motivations of youths engaged in gambling activities, as well as the ethical considerations and decision-making processes involved.

iv. Intervention studies

Evaluate the effectiveness of different intervention strategies, such as educational programs, counseling services, policy initiatives, and community-based interventions, in addressing gambling-related ethical dilemmas and promoting responsible gambling behaviors among youths.



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## APPENDICES

### Appendix I: Questionnaire

Tick  or  where appropriate.

#### SECTION 1: DEMOGRAPHIC INFORMATION

AGE OF THE RESPONDENT:

18-24

25-29

30-34

35-39

GENDER OF THE RESPONDENT:

Male

Female

Others

WHAT IS YOUR HIGHE EDUCATIONAL LEVEL?

Primary education

Secondary education

Tertiary institution

#### SECTION 2: PREVALENCE OF GAMBLING

WHEN DID YOU START GAMBLING?

- Less than a year
- 1-5 years
- 6-10 years
- 11-15 years
- 16-20 years

IN THE LAST 12 MONTHS, WHAT IS YOUR FREQUENCY OF ENGAGING IN GAMBLING?

- Daily
- Weekly
- Monthly
- Yearly

WHAT IS YOUR MEANS OF GAMBLING?

- Online betting on events like football
- Poker machines or gaming machines
- Buying instant scratch tickets
- Playing lotto or any other lottery game

**SECTION 3: GAMBLING RELATED HARMS**

HOW MUCH MONEY IN KSH HAVE YOU SPENT IN GAMBLING IN THE PAST 12 MONTHS?

68

0- 1000

1001-5000

5001-10000

Over 10,000

IN THE PAST 12 MONTHS HAVE YOU COMMITTED A CRIME IN ORDER TO FINANCE GAMBLING?

Very often

Fairly often

Occasionally

Never

IN THE PAST 12 MONTHS HAVE YOU LIED TO FAMILY, OR OTHERS, TO HIDE THE EXTENT OF YOUR GAMBLING?

Never

Occasionally

Very often

Fairly often

IN THE LAST 12 MONTHS, HOW OFTEN HAVE YOU BORROWED OR SOLD ANYTHING TO GET MONEY TO GAMBLE?

Almost always

Most of the time

Sometimes

Never

IN THE PAST 12 MONTHS, HAVE YOU FELT THAT GAMBLING HAS CAUSED YOU ANY HEALTH PROBLEMS, INCLUDING STRESS OR ANXIETY?

Never

Sometimes

Most of the time

Almost always

IN THE LAST 12 MONTHS, HAVE YOU LOST SOMETHING OF FINANCIAL VALUE BECAUSE OF YOUR OWN GAMBLING?

Yes

No

IN THE LAST 12 MONTHS, HAS YOUR RELATIONSHIP WITH SOMEONE CLOSE TO YOU BROKEN DOWN BECAUSE OF YOUR OWN GAMBLING?

Yes

No

IN THE PAST 12 MONTHS, HAVE YOU EVER THOUGHT OF TAKING YOUR OWN LIFE, EVEN IF YOU WOULD NOT DO IT?

Yes

No

IN THE LAST 12 MONTHS, HAVE YOU SOUGHT HELP, SUPPORT OR INFORMATION ONLINE, IN-PERSON OR BY TELEPHONE FROM MENTAL HEALTH SERVICES?

Yes

No

THE GOVERNMENT SHOULD ACTIVATE MORE SEVERE MEASURES TO PREVENT  
ADDICTION TO GAMBLING FROM CONTINUING TO INCREASE?

Agree

Strongly Agree

Disagree

Strongly Disagree

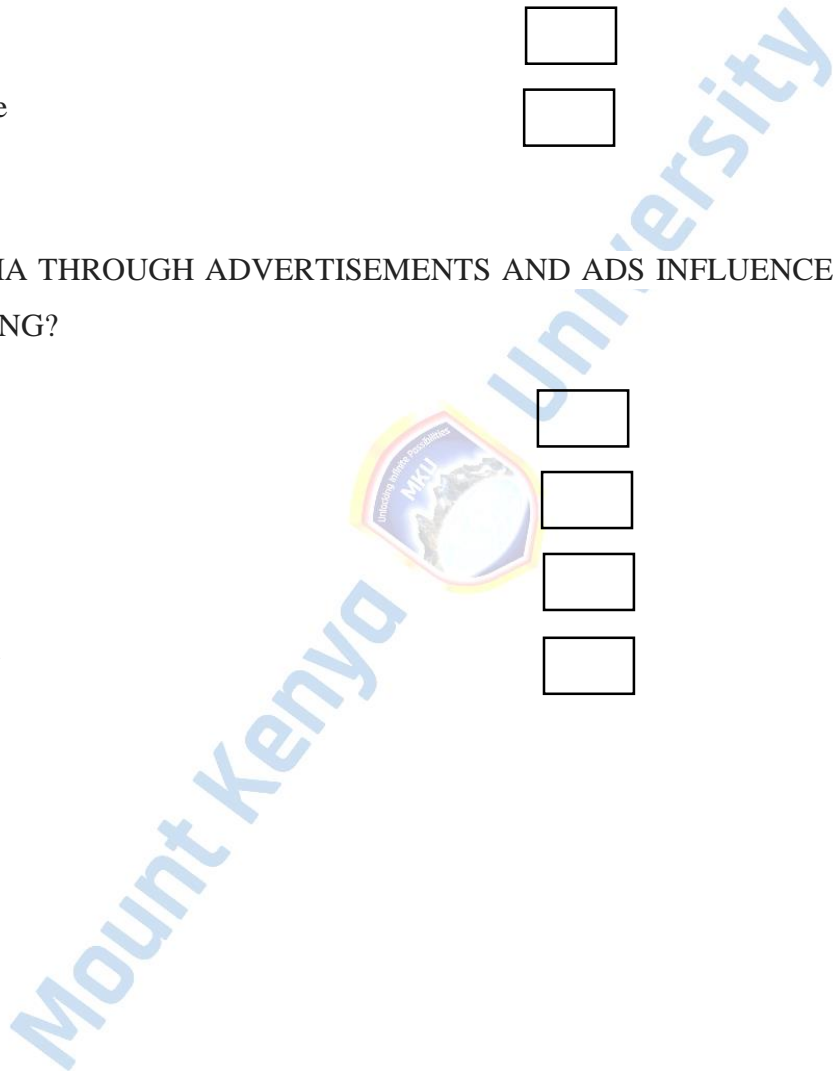
HAS THE MEDIA THROUGH ADVERTISEMENTS AND ADS INFLUENCED YOU INTO  
GAMBLING?

Agree

Strongly Agree

Disagree

Strongly disagree




## Appendix II: Interview Guide

These questions are meant to gather information on the prevalence of youth gambling in Embu West Sub-County, the motivations behind gambling, the ethical dilemmas associated with gambling, and potential prevention and intervention strategies. They can be adapted and refined based on the research question, target population, and chosen research methodology.

1. Have you ever gambled in the past year? If yes, how often do you gamble?
2. What types of gambling activities have you participated in? (e.g., sports betting, lottery, slot machines, card games)
3. What motivates you to gamble?
4. Do you think gambling is an ethical issue among youths in your community? Why or why not?
5. Have you ever encountered any negative consequences as a result of gambling? If yes, what were they?
6. Do you think gambling can lead to addiction? Why or why not?
7. What role do parents and family members play in preventing underage gambling among young people in your community?
8. Do you think there is enough education and awareness around responsible gambling practices in your community? Why or why not?
9. Have you ever been approached by someone to participate in illegal gambling activities? If yes, what was your response?

10. What policies and regulations do you think could be implemented to prevent underage gambling and the negative consequences associated with gambling among youths in your community?

### Appendix III: ERC



# Mount Kenya University

REF: MKU/ISERC/3317 Date: 02 November 2023  
TO: EDWIN MUTUMA MURITHI REG: MGE/2021/81325

Dear Sir/Madam,

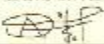
**RE: ASSESSMENT OF ETHICAL DILEMMAS OF GAMBLING AMONG YOUTHS IN EMBU WEST SUB-COUNTY, KENYA**

This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **2361**. The approval period is **02/11/2023 - 01/11/2024**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research.portal.nacosti.go.ke> and also obtain other clearances needed.


  
Yours sincerely, **The Chairman**  
**Mount Kenya University**  
Ethics Review Committee  
P. O. Box 342 - 0100, Thika

**Dr. Alfred Owino, PhD**  
Chairman, Mount Kenya University ISERC

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Main Campus, General Kago Road, P.O. Box 342-01000 Thika. Tel: +254 67 2820 000.  
Cell: +254 720 790 798; 0709 153 000  
Email: info@mku.ac.ke, Web: www.mku.ac.ke  
Chartered and ISO 9001:2015 Certified Institution  
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## Appendix IV: Letter of Introduction

  
**Mount Kenya University**

**DIRECTORATE OF GRADUATE STUDIES**

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**MGF/2021/81325**

3<sup>rd</sup> November, 2023

*National Commission for Science Technology & Innovation (NACOSTI)  
Off Waiyaki Way, Upper Kabete,  
P.O Box 30623- 00100  
NAIROBI, KENYA*

Dear Sir/Madam,


**RE: EDWIN MUTUMA MURITHI- REGISTRATION NO. MGE/2021/81325**

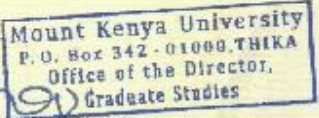
The purpose of this letter is to introduce the above named student who is pursuing Master of Arts in Ethics and Governance in the department of Institute of Security Studies, Justice and Ethics in the school of Social Sciences

The title of the thesis is "Assessment of Ethical Dilemmas of Gambling among Youths in Embu West Sub-County, Kenya." It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between November, 2023 and January, 2024.

Any assistance accorded to the student will be highly appreciated.

Thank you.

  
**Dr. Samuel M. Karunga, Ph.D.**  
**Director, Graduate Studies**


  
Mount Kenya University  
P. O. Box 342 - 01000, THIKA  
Office of the Director,  
Graduate Studies


Enc.

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Main Campus, General Kago Road, P.O. Box 342-01000 Thika.  
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Email: info@mku.ac.ke, Web: www.mku.ac.ke  
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Appendix V: NACOSTI

  
REPUBLIC OF KENYA

  
NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY & INNOVATION

RefNo: **899315** Date of Issue: **10/November/2023**


**RESEARCH LICENSE**




**This is to Certify that Mr. MUTUMA MURITHI of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Embu on the topic: ASSESSMENT OF ETHICAL DILEMMAS OF GAMBLING AMONG YOUTHS IN EMBU WEST SUB-COUNTY, KENYA for the period ending : 10/November/2024.**

License No: **NACOSTI/P/23/31349**

**899315**  
Applicant Identification Number

  
Director General  
NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY & INNOVATION

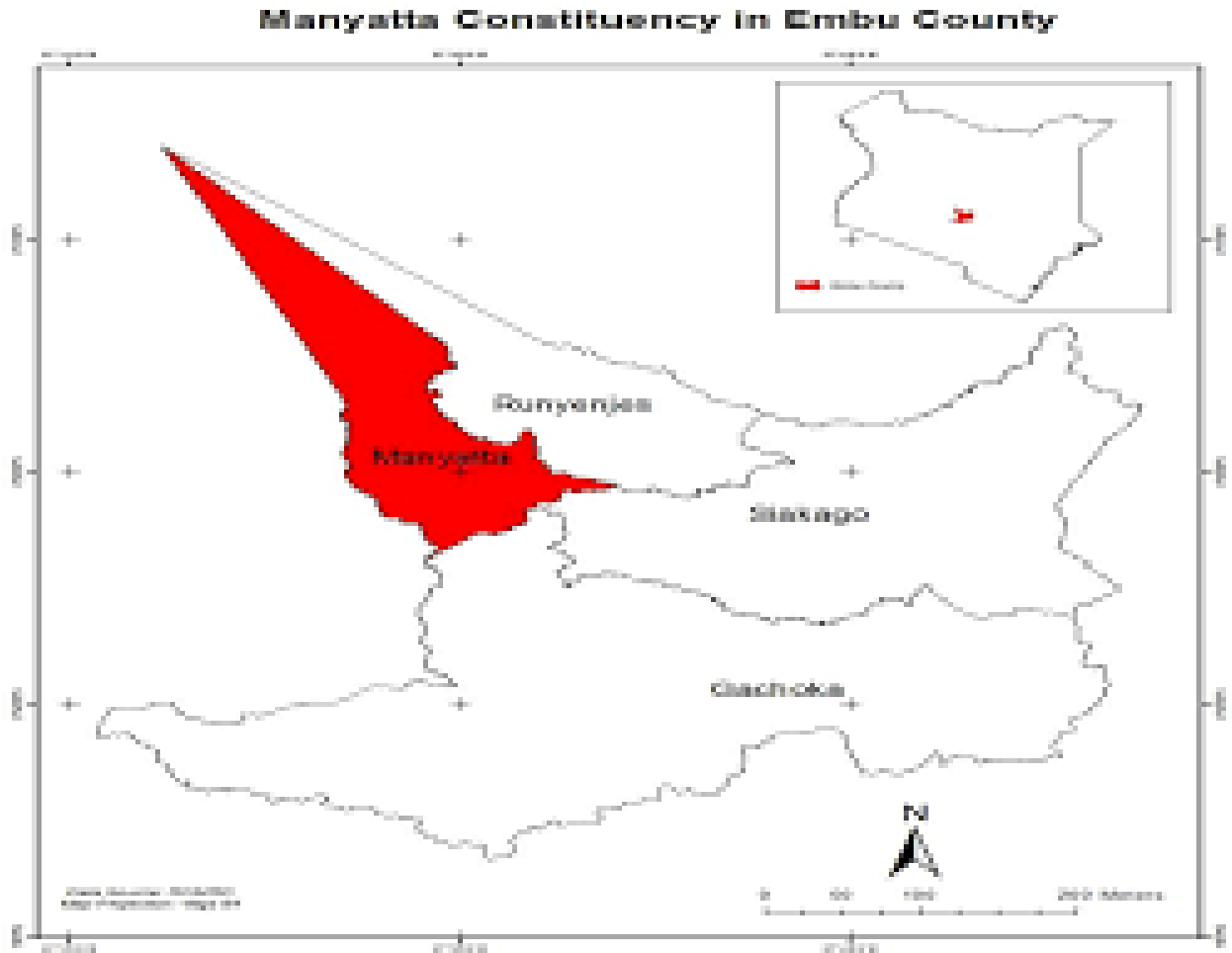
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**See overleaf for conditions**

## Appendix VI: Map of Study Area



Embu West Sub-County is one of the administrative divisions within Embu County, Kenya which is under Manyatta constituency. Manyatta Constituency is one of the four constituencies in Embu County. It encompasses several wards, including Kirimari, Nginda, Gaturi South, Mbeti North, Ruguru Ngandori, and Kithimu.

**Edwin MUTUMA**

**ASSESSMENT OF ETHICAL DILEMMAS OF GAMBLING AMONG YOUTHS IN EMBU  
WEST SUB-COUNTY, KENYA**

📅 Postgraduate 2025

📅 POSTGRADUATE 2024/25

🏫 Mount Kenya University

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