

Sports Betting and Psychosocial Well-Being of Boda-Boda Riders: Perspectives from Kajiado County, Kenya

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ABSTRACT: Psychosocial well-being is an important component of overall health and quality of life, as it encompasses both psychological and social factors that influence how individuals cope with stress, form relationships, and function within their communities. However, the convenience of mobile betting platforms has led to a surge in sports betting activities, particularly among low-income groups such as boda-boda riders. The purpose of this study was to examine the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. The specific objectives were to examine the effect of sports betting on the psychological well-being of boda-boda riders and establish its effect on their social well-being. The study was guided by Cognitive Behavioural Theory and Social Learning Theory. A mixed-method research design was adopted, targeting 21,568 registered boda-boda riders in Kajiado County. The sample size of 379 riders was determined using the Krejcie and Morgan Table. Additionally, five boda-boda SACCO leaders participated in in-depth interviews. The study covered all five sub-counties of Kajiado County: Kajiado North, Kajiado South, Kajiado Central, Kajiado West, and Kajiado East. Data were collected using the Canadian Problem Gambling Index (CPGI), the Mental Health Continuum Short Form Scale (MHC-SF), questionnaires, focus group discussions, and interview schedules, capturing both quantitative and qualitative data. Quantitative data was analyzed using the Statistical Package for Social Sciences (SPSS) version 28, employing both descriptive and inferential statistics, including linear regression analysis. Qualitative data was analyzed thematically using content analysis. The findings revealed that sports betting explained 68.2% of the variation in psychosocial well-being ($R^2 = 0.682$), indicating a significant negative effect. Specifically, a unit increase in sports betting was associated with a 0.396 unit decrease in psychosocial well-being ($\beta = -0.396$, $p < .001$). The ANOVA results further confirmed the model's significance ($F = 66.86$, $p < .001$). These findings indicate that increased engagement in sports betting is associated with emotional distress, financial instability, and weakened social relationships among boda-boda riders. The study concludes that sports betting has a significant negative effect on the psychosocial well-being of boda-boda riders in Kajiado County. The study recommends the implementation of structured interventions, including financial literacy programs, accessible counseling services, and policy measures to regulate gambling participation.

KEYWORDS: Sports betting; psychosocial well-being, Boda-boda riders, Problem gambling, Kajiado County.

1.0 INTRODUCTION

Psychosocial well-being is an essential component of the overall health and quality of life, as it encompasses both mental and social factors that contribute to how people handle stress, form relationships, and engage with community (Saleem et al., 2022). According to Matud et al., (2022), a healthy psychosocial well-being leads to better physical health, more fulfilling relationships, and higher levels of happiness and contentment. Psychosocial well-being helps people navigate challenges more effectively, manage their emotions, and make decisions that will benefit them in future (Matud et al., 2022). In contrast, poor psychosocial well-being is likely to lead to a host of problems, including mental health issues like anxiety and depression, as well as physical ailments such as heart disease and diabetes (Bossuroy et al., 2022). Therefore, paying attention to psychosocial well-being is essential for living a balanced, healthy life.

Studies have delved into various components of well-being, including emotional resilience, life satisfaction, and the capacity to maintain meaningful relationships (Cobrerros et al., 2023). People with high levels of psychological well-being are often less susceptible to chronic diseases and have longer lifespans (American Psychological Association (APA), 2020). Psychosocial well-being refers to how well a person's mental and emotional state interacts with their social environment. Having good psychosocial well-being is critical because it can directly influence physical health, job performance, and overall quality of life. According to the

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World Health Organization (WHO 2020), there is a strong link between psychosocial well-being and lower risks of chronic diseases like heart problems and diabetes. This shows that it is important for people to take care of their mental, physical and emotional well-being (WHO, 2020).

Sports betting has become a popular pastime, but its impact on psychological well-being is a subject of concern. On one hand, sports betting offers an avenue for entertainment and socialization, which is associated with positive psychological effects. For some people, the excitement and engagement can release endorphins, promoting a sense of well-being (Newman & Lorenz, 2013). Conversely, there are serious risks involved with sports betting. Excessive sports betting is likely to inflict severe consequences on mental health and well-being of the person engaging in it (Gökce et al., 2022).

While sports betting can offer short-term gratification and excitement, its long-term effects on mental health are largely negative for those who do not engage in it responsibly. Organizations like the National Council on Problem Gambling in the U.S. and Gamble Aware in the U.K. resorted to increasing awareness of the dangers connected to gambling and availing resources to people suffering from its addiction. Hence, the overall impact of sports betting on psychosocial well-being can be detrimental if not managed carefully. Ogachi et al. (2020) describes gambling as the process of casting lots on things of value such as money in the hope they will earn some fortunes. Wachege et al. (2019) simply described gambling as an activity through which people exchange something of worth with the expectation that they will win something more valuable. The history of gambling can be traced to the medieval age, from 2300 BC, when people would bet on gladiatorial contests and horse races in the Roman Empire (Matheson, 2021).

Gambling became common in Europe and the USA later in 1800 done in private clubs (Matheson, 2021) involving rich patrons. Later it evolved into a major activity for predicting which team would win a game in ancient sports like the Olympics (Matheson, 2021). Later in 2000 the internet would become the main carrier of gaming, popularly known as online gambling through which gambling market grew exponentially (Greer et al., 2019). Gambling concurrently benefited from the global high internet penetration rate and commercialization and growth of games like football which have become the vehicle for major and established brands in Europe and the USA (Greer et al., 2019).

A study conducted in Ghana by (Opoku et al., 2021) established that the main motivation for gambling in Ghana was the allure of quick financial gain, to entertain themselves and to respond to social pressure. The factors which predisposed youth to gambling in Ghana were established to be the influence of the family, the youth social network, the cultural beliefs, the sex of the participants and ecosystem on which one operates (Glozah, 2020). Similarly, (Ofosu et al., 2020) estimated gambling among Ghanaians at 42 percent of which 48 percent comprised the youth aged between 21 years to 40 years, meaning nearly half of the Ghanaian youth engaged in gambling. Kaggwa et al. (2022), using media reports, examined the dangers of gambling within the East African community countries. The qualitative study involved data which was collected from media excerpts on gambling from Kenya, Uganda, Tanzania, South Sudan, Rwanda, and Burundi. The study used data analysis to arrive at conclusions due the difficulty of collecting data from potentially suicidal gamblers. The study mined data from media companies in these countries for eight years, beginning 2014 to 2021. The study found that Kenya recorded the highest number of suicide rates, followed by Uganda and lastly Tanzania, while the rest of the countries reported no data on suicide.

The gambling market in Kenya was estimated at USD 169.1 million, the figure growing by an average of 20 percent annually despite tight government regulations, including increase of taxes (Mumbi, 2020). According to Mumbi (2020), a significant part of the gambling population were young people aged between 18 years to 35 years who gambled to boost their income and pass time. The other factors making gambling attractive to young people highlighted by Mumbi (2020) include environmental factors such as peer pressure, family background and social factors. Amutabi (2018) added that gambling in Kenya was partly caused by the high rate of unemployment estimated at 5.71 percent. According to Ogachi et al. (2020), most of the gambling revenue in Kenya is driven by the English Premier League (EPL) games which are widely watched by young people in popular spots like bars and other entertainment centres through paid television. The current gambling market leader in Kenya is Sports Pesa with an estimated market share of 82 percent with an estimated market value of Kshs 10 billion (Mumbi, 2020).

Boda-boda transport sector is a key economic driver in the country, accounting for 60 percent of the Kenyan transport needs (Deppuh & Nganga, 2022). The boda-boda business was opened up during the early years of the third Kenyan President Mwai Kibaki who zero rated the importation of motorcycles as an economic stimulus aimed at increasing employment among the youth (Nyaga & Kariuki, 2019). This resulted in a massive increase of the number of boda-boda cyclists in the country (Amutabi, 2018). According to Nyaga and Kariuki (2019) there were 1.6 million boda-boda riders across the country, with 97 percent of which were male riders. However, like any other business, due to the oversupply of the number of boda-bodas, the income generated from the business that was to sustain riders and their families dwindled (Amutabi, 2018).

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1.1 Statement of the Problem

The boda-boda transport sector is a key economic driver in Kenya, accounting for 60% of the country's transport needs (Deppuh & Nganga, 2022). However, the growing number of boda-boda riders has led to reduced incomes that are often insufficient to sustain their families (Amutabi, 2018). In search of additional income, many riders have turned to alternative sources, with sports betting emerging as a popular choice. The convenience of mobile betting platforms has intensified gambling engagement, particularly among low-income groups, posing financial, psychological, and social challenges (Njonge & Ronoh, 2022; Katola, 2021).

Studies indicate that increased gambling among boda-boda riders is associated with higher rates of road accidents, as preoccupation with betting and scores distracts riders from safe driving (Mutua, 2019). Moreover, prolonged gambling can lead to addiction, financial instability, heightened stress, and social isolation (Gökce et al., 2022; Hing et al., 2015). Similar patterns have been documented in other East African countries. In Uganda, gambling participation among young, economically vulnerable groups was linked to financial stress, emotional distress, and reduced work productivity (Ahaibwe et al., 2016; Abaasa et al., 2018). In Nigeria, sports betting among informal workers has been associated with indebtedness, anxiety, and strained family relationships (Adebayo et al., 2020; Olawale-Isaac et al., 2019).

Despite evidence of the negative effects of gambling, limited research has focused specifically on boda-boda riders. Most studies have examined youth in general (Amutabi, 2018; Njonge & Rono, 2022), leaving a gap regarding the psychosocial well-being of riders who are directly impacted by sports betting. This study sought to address this gap by examining the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

1.2 Research Objective

To establish the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

1.3 Research Questions

What is the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya?

1.4 Significance of the Study

This study's results may provide invaluable benefit to various stakeholders. Firstly, the government of the Republic of Kenya in enacting appropriate legislation to regulate the gambling industry in order to mitigate the problem of sports betting among boda-boda riders should the results indicate otherwise. Secondly, it could benefit families of boda-boda riders to understand the adverse effects occasioned by sports betting and thereby, improvise ways to mitigate those effects. Thirdly, the study results could help in deterring the gambling industry using falsified techniques to hook boda-boda riders into addictive sports betting behaviours.

Additionally, the findings of this study may be valuable to counselling psychologists and marriage and family therapists by providing empirical evidence on the psychosocial effects of sports betting among boda-boda riders. Such evidence can inform the development of targeted counselling interventions, screening tools, and psychoeducation programs addressing gambling-related stress, addiction, and family conflict. The results may further guide therapists in designing culturally responsive prevention and rehabilitation strategies for affected riders and their families.

2.0 LITERATURE REVIEW

2.1 Theoretical Framework

2.1.1 Cognitive Behavioural Theory

This theory was first posited by Beck (1960). The theory asserts that there exists a strong interconnection between a person's feelings, mental, conduct, and body sensations. It is evident that people's behaviour and mental processes have a significant effect on their emotional experiences. Moreover, altering any of the said variables will lead to corresponding modifications in the remaining variables. When person experiences worry or concern, they may participate in cognitive processes and emotional reactions that might raise adverse emotions. This idea elucidates the crucial significance that an individual's cognitive processes assume in shaping their emotional state. Restructuring of one's cognitions is a crucial aspect of Cognitive Behavioural Therapy (CBT), wherein, individuals engage in the process of recognizing and questioning unreasonable or negative cognitive patterns. Therapists collaborate with individuals to identify and reframe these cognitions into ones that are more grounded in reality and rationality (Urits et al., 2019). In cases when an individual holds the belief that their self-worth is diminished as a result of a solitary error, a cognitive-behavioural therapy (CBT) practitioner assists in facilitating a shift towards a more equitable and rational assessment of the situation.

Cognitive Behavioural Therapy (CBT) encompasses a variety of behavioural approaches, including exposure therapy, behavioural studies, and activity scheduling. The aforementioned approaches have been specifically developed to assist

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individuals in gradually confronting their anxieties or avoidance behaviours (Querstret et al., 2020). Cognitive Behavioural Therapy (CBT) is commonly characterized as a brief and focused therapeutic approach. In the therapeutic context, both clients and therapists engage in a collaborative process to come up with goals that adhere to the SMART framework, which denotes specific, measurable, achievable, relevant, and time-bound. Goal-setting is a valuable tool that aids persons in striving towards tangible results and offers a well-organized framework for therapeutic interventions.

Cognitive Behavioural Therapy (CBT) can be employed as a means to uncover cognitive distortions and subsequently facilitate the modification of such distortions in order to foster more favourable betting behaviour. Furthermore, the utilization of behaviour modification approaches in Cognitive Behavioural Therapy (CBT) was important in assisting boda-boda riders in devising effective tactics to regulate their engagement in sports betting endeavours should results of the study point out any effect. By means of cognitive-behavioural therapy (CBT) therapies, individuals can acquire the skills necessary to establish boundaries, monitor their sports betting behaviours, and participate in alternative activities that promote their psychosocial well-being.

2.1.2 Social Learning Theory

The Social Learning Theory was formulated by Bandura (1960). This theory centres on the process through which individuals acquire knowledge and adopt behaviours, attitudes, and values through the act of seeing and interacting with others within their social milieu. Observational learning is a fundamental aspect of Albert Bandura's Social Learning Theory, which proposes that humans have the ability to acquire new responses through the process of seeing and imitating the behaviours of significant others. Observational learning is not contingent upon reinforcement, but rather, relies on the influence of individuals known as social models. Social models typically possess a greater level of status or authority in relation to the individual observing them (Qiu et al., 2021). Through the process of observing the behaviour of social models, individuals acquire knowledge about appropriate actions to undertake in specific situations.

The utilization of the Social Learning Theory could offer valuable insights in the examination of the effect of sports betting on the psychosocial welfare of boda-boda riders in Kajiado County, Kenya. The Social Learning Theory provided a thorough theoretical framework for comprehending the processes through which boda-boda riders acquire knowledge and engage in sports betting activities, primarily through the mechanisms of observation, reinforcement, and self-efficacy. By employing this theoretical framework, scholars can acquire more profound understandings of the sociological and psychological determinants associated with sports betting within the particular demographic residing in Kajiado County, Kenya.

2.2 Empirical Review

Suicidal Ideation

A study by Njonge and Rono (2022) researched on the influence of gambling on the psychological well-being of the youth in Njokerio Village of Nakuru County, Kenya. The study population comprised the adolescent rural population in Nakuru, Kenya. A cross-sectional survey was done on a sample size of 292 young individuals residing in the Njoro Sub-County, Kenya. The data was gathered using questionnaires. The research findings established that rates of suicide also exhibited an upward trend in cases when individuals are unable to reconcile with the losses they experience after taking risks. The act of gambling has been identified as a major contributing factor to the disintegration of interpersonal relationships within the context of friendships and familial bonds. Furthermore, individuals may have increased financial burdens due to their inability to effectively manage their budgetary requirements. The current study sought to find out whether sports betting has affected boda-boda riders in Kajiado County in a similar manner.

According to Ronzitti et al. (2017), there is evidence of a present connection between gambling and suicide. This is further corroborated by reports from families and surviving persons. Kaggwa et al. (2021) indicated that among university students, 5 out of 21 succumbed as a result of suicide after gambling their university tuition fee. Similarly, Amutabi (2018) reported of a university student committing suicide because of the same issue in Migori County. Hakanson et al. (2021) established that despite suicidal behaviour being rampant among patients with gambling challenges, it was also associated with existence of other comorbid disorders. The above studies depict that there is a high correlation between gambling and psychosocial well-being of young people engaged.

Depression

In a study by Dudas (2016) on gambling personality where a sample of 40 participants was employed, it was established that depression and addiction are the main pathological consequences reflected in gambling personality. Studies carried out in the United Kingdom established that the severity of gambling challenges was significantly connected with severity of depression symptoms. It also indicated that problem gamblers as opposed to non-gamblers exhibit high depressive and anxiety scores (Sharman et al., 2021). Despite evidence linking gambling, depression and anxiety being well understood, there is inadequate

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literature on the direction of the effect. This study was carried out in the United Kingdom and focused on general gambling instead of specific category of gambling, this study was on effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

Anxiety

Pabayo et al. (2023) postulated that mental problems associated with gambling include depression, suicidal thoughts and anxiety which may lead to death. Hing et al. (2018) while studying impulsive in-play bets, showed that these types of bettors were statistically predetermined by problem gambling and higher buying impulsiveness, alongside other factors. Further, he suggested that people who play bets before a match had greater levels of impulsivity, an idea that is concurred with by (Jimenez et al., 2021). Farrell (2017) studied the connection between gambling behaviour and subjective well-being. The study examined the aforementioned relationship using empirical analysis, utilizing data obtained from the 2010 British Gambling Prevalence Survey. The analysis yielded statistically significant results that provide support for the hypothesis positing a negative relationship between the severity of gambling disease and individual well-being. The study posited that populations can be categorized into distinct groups of gamblers, namely; those who engage in gambling as a benign recreational pursuit and those who exhibit pathological or problem gambling behaviours, which have detrimental consequences.

Relationship Strain

The study by (Kissane et al., 2016) explored how fancy sports participation affects players' perceptions of their interactions with others. The study employed a sample size of 396 fantasy sports participants. Findings established that women who are greatly involved in alternative groups are unlikely to use fancy sports to interact with others. Further, male partners more than female players use fancy sports to interact with others. Additionally, it was observed that participation in fancy sports leads to strenuous relationships with partners. The current study sought to find out whether sports betting among boda-boda riders leads to strenuous relationships.

Financial Strain

According to Muggelton et al. (2021), there was a correlation between the percentage of monthly income spent on gambling, and the range of financial, social, and health consequences. The survey employed a sample size of 7,756 participants. The findings established that gambling is linked to increased levels of financial distress and decreased levels of financial inclusion and planning. Additionally, engaging in gambling is related to adverse effects on one's lifestyle, health, well-being, and leisure activities. The act of engaging in gambling has been found to be correlated with elevated levels of future unemployment and physical handicap. Furthermore, individuals who partake in gambling at the most extreme levels are at a significantly heightened risk of experiencing premature death.

2.3 Conceptual Framework

A conceptual framework is a comprehensive cognitive construct that provides guidance and structure to a research attempt. Kothari (2019) asserts that it facilitates the depiction of the interplay between dependent and independent factors. In this study, the dependent variable is psychosocial well-being and it is affected by sports betting which is the independent variable. In addition, the study incorporates sports betting intervention factors as mediating variable and sports betting motivational factors as moderating variable. Figure 1 shows the conceptual framework.

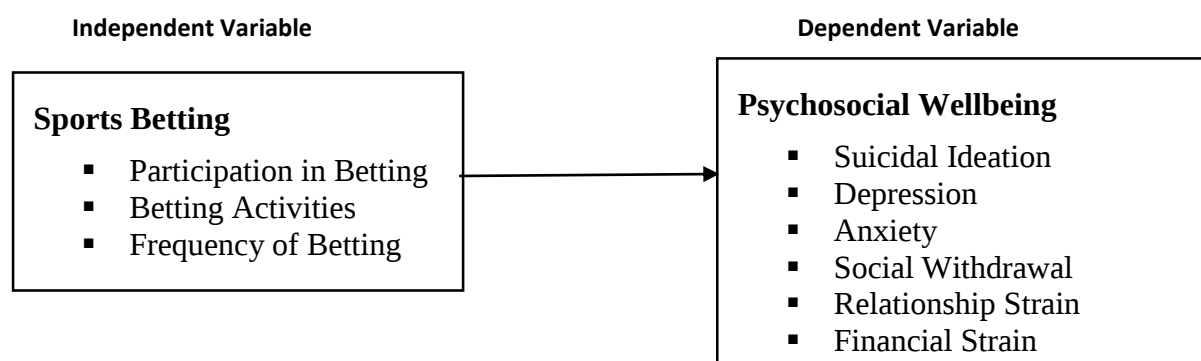


Figure 1: Conceptual Framework
Source: Researcher (2023)

3.0 RESEARCH METHODOLOGY

The study adopted a convergent parallel mixed-methods research design, where quantitative and qualitative data were collected and analyzed separately before being merged to provide a fuller understanding of the research problem. The target population comprised 21,568 registered boda-boda riders in Kajiado County who earned income by transporting passengers or goods. The study covered all five sub-counties: Kajiado Central, Kajiado North, Kajiado South, Kajiado West, and Kajiado East. A sample of 379 boda-boda riders was selected using the Krejcie and Morgan sample size table at a 95% confidence level, while five boda-boda SACCO leaders were included for in-depth interviews, giving a total sample size of 384 respondents. Simple random sampling was used for boda-boda riders and SACCO leaders, while purposive sampling was applied in selecting focus group participants.

The study relied on primary data collected through structured questionnaires, semi-structured open-ended questionnaires, focus group discussions, and in-depth interviews. The Canadian Problem Gambling Index (CPGI) was used to measure sports betting, while the Mental Health Continuum Short Form (MHC-SF) was used to assess psychological and social well-being. Two focus groups, each with six members, were conducted in English and Kiswahili to improve understanding and participation. In-depth interviews with five SACCO leaders helped gather additional information on how sports betting affected riders' psychosocial well-being and what motivated their betting behavior. The instruments were pre-tested in Narok County using 37 riders and two SACCO leaders, and the pilot participants were excluded from the final study. Reliability was assessed using Cronbach's alpha, with 0.7 and above considered acceptable, while content validity was confirmed through supervisor review.

Data analysis involved both quantitative and qualitative procedures. Quantitative data were analyzed using SPSS version 28, applying descriptive statistics such as frequencies, percentages, means, and standard deviations, as well as inferential statistics including Pearson correlation, ANOVA, and regression analysis. The regression model assessed the effect of sports betting as the independent variable on psychosocial well-being as the dependent variable. Qualitative data from interviews and focus group discussions were analyzed thematically to identify recurring patterns and meanings. The relationship between the dependent variable and the independent variables was assessed through multiple regression in the model;

$$Y = \alpha + \beta X + \epsilon \dots\dots\dots (1)$$

Where:

Y = Psychological and social Well-being

X = Sports Betting

β_0 = intercept (Constant term);

ϵ = an error term that captures the unknown variation in the developed model.

Ethical approval was obtained from the PAC University Graduate School Ethical Committee and NACOSTI. Participants gave informed consent, were assured of anonymity and confidentiality, and were informed of their right to withdraw from the study at any point without consequences.

4.0 FINDINGS AND DISCUSSION

The study targeted all the registered boda-boda riders in Kajiado County totalling to 21,568. From this population, a sample size of 384 respondents was obtained comprising of 379 boda-boda riders and 5 leaders from the boda-boda SACCO who took part in the in-depth interview. Out of the 379 questionnaires administered to boda-boda riders in Kajiado County, 362 were duly filled and returned, translating into a response rate of 95.5 percent. Additionally, all the five (5) leaders from the boda-boda SACCO participated in the in-depth interview, giving a response rate of 100 percent. The overall response rate for the study was 96.1 percent, which is above the conventionally acceptable threshold for surveys. According to Baruch (1999), the average response rate for empirical studies is approximately 65%.

The demographic findings show that boda-boda riders in Kajiado County were predominantly male, with men making up 98.3% of the respondents, indicating that the sector remains highly male-dominated. Most riders were young and middle-aged, especially those aged 19–30 years and 31–40 years, who together accounted for 72.7% of the sample, suggesting strong exposure to digital betting platforms and peer influence. In terms of education, most respondents had certificate-level education, though a notable proportion had university qualifications, pointing to both basic literacy among riders and possible unemployment pressures among educated youth. The experience profile showed that many riders had been in the sector for six years or more, confirming that boda-boda riding is a long-term livelihood for many. Most respondents were married, meaning that betting behavior may affect not only individual riders but also household finances, family stability, and social relationships.

4.1 Descriptive Statistics

Sports Betting

The respondents who were the boda-boda riders were questioned on their opinions regarding the statements of sports betting and their responses were as shown in Table 1.

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Table 1: Descriptive Statistics on Sports Betting

Statement	Never	Sometimes	Most of the time	Almost always	Mean	Std. Dev.
When you engage in gambling and lose how frequently do you return another day to try to win back your lost bet?	10.80%	8.60%	23.50%	57.20%	3.27	1.01
How often do you worry that you might be having a problem with sports betting?	10.80%	0.00%	56.40%	32.90%	3.11	0.87
How regularly do you become guilty about your betting or what happens when you bet?	19.10%	0.00%	40.10%	40.90%	3.03	1.08
How regularly have you desired to bet with larger amounts of money to get excited?	8.30%	0.00%	23.20%	68.50%	3.52	0.87
How frequently has betting caused your health problems including stress, anxiety and depression?	10.80%	5.20%	31.50%	52.50%	3.26	0.97
How recurrently have people criticized your betting or told you that you have a gambling problem regardless of whether you thought it is true?	0.00%	0.00%	32.60%	67.40%	3.67	0.47
How constantly have you bet more than you could really afford to lose?	1.90%	6.90%	34.50%	56.60%	3.46	0.71
How often have you borrowed money or sold anything to get money to bet?	22.90%	19.10%	43.60%	14.40%	2.49	1
How often has your betting caused you financial problems both for you or your household?	8.30%	0.00%	60.50%	31.20%	3.15	0.79
Overall Mean					3.218	

The descriptive results show that problematic betting behavior was common among boda-boda riders in Kajiado County. Most respondents reported returning another day to try to win back lost money, with 57.20% doing so almost often and 23.50% doing so most of the time, producing a mean of 3.27 and a standard deviation of 1.01. Many riders also worried about having a betting problem, as 56.40% reported this most of the time and 32.90% almost always, with a mean of 3.11 and standard deviation of 0.87. Feelings of guilt were also widespread, with 40.90% almost always feeling guilty and 40.10% doing so most of the time, yielding a mean of 3.03 and standard deviation of 1.08. In addition, 68.50% almost always bet larger amounts for excitement, while 23.20% did so most of the time, giving the highest mean of 3.52 and a standard deviation of 0.87. These findings suggest that many riders displayed repeated betting, emotional distress, guilt, and risk-taking tendencies linked to sports betting.

The findings further indicate that sports betting had serious psychological, social, and financial effects on the riders. Most respondents reported health problems such as stress, anxiety, and depression due to betting, with 52.50% experiencing this almost always and 31.50% most of the time, producing a mean of 3.26 and standard deviation of 0.97. Betting-related criticism was also common, as 67.40% almost always received criticism or were told they had a gambling problem, while 32.60% experienced this most of the time, giving a mean of 3.67 and the lowest standard deviation of 0.47. Financially, 56.60% almost always bet more than they could afford to lose, with a mean of 3.46 and standard deviation of 0.71, while 60.50% reported that betting caused financial problems most of the time and 31.20% almost always, with a mean of 3.15 and standard deviation of 0.79. Borrowing money or selling assets to fund betting was less uniform, with a mean of 2.49 and standard deviation of 1.00. Overall, the aggregate mean of 3.218 shows frequent engagement in problematic betting behaviors. The FGDs supported these

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results by showing that most riders were introduced to betting through peers, casual football match wagers, group discussions on predictions, and seeing colleagues win money, which encouraged them to participate with the hope of similar financial gain. Additionally, the FGDs revealed that media advertisements and promotions played a significant role in attracting first-time bettors. Many boda-boda riders stated that they were exposed to betting through radio, television, and social media advertisements, which portrayed betting as an easy way to make money. Some respondents noted that they were drawn in by promotions offering free bets or bonus winnings for new users, which encouraged them to sign up and place their first bets. In an interview, the leaders of boda-boda SACCOs in Kajiado County were asked to describe the situation of sports betting among their members. In response, the leaders explained that:

"Sports betting has become a serious issue among our members. Many of them are deeply involved, spending a significant portion of their daily earnings on betting instead of saving or taking care of their families. We have seen cases where riders borrow money to place bets, hoping to win big, only to end up in financial distress. This habit has made it difficult for some members to meet their loan obligations within the SACCO, causing delays in loan repayments and affecting the overall financial stability of our groups."

Additionally, the leaders were asked about the impact of sports betting on the psychological well-being of boda-boda riders. They said that:

"Many of our members are struggling emotionally due to sports betting losses. We have noticed increased stress levels, anxiety, and even depression among some of them. Some riders avoid socializing or contributing to SACCO meetings because they are ashamed of their financial struggles caused by betting. Others have become aggressive and easily irritable when they lose money, affecting their relationships with colleagues and family members. We have also seen cases where members turn to alcohol to cope with their betting losses, further worsening their situation."

The leaders were further asked if they had observed any behavioral changes among members who engage in sports betting frequently. They asserted that:

"Yes, there are clear behavioral changes among those who bet excessively. We have seen riders who prioritize betting over work, spending hours on their phones checking odds instead of transporting passengers. Some even miss work entirely, hoping to recover their losses by betting more. This has led to declining productivity, with some members struggling to afford fuel or maintain their motorcycles. Those who win occasionally become overly confident and take bigger risks, while those who lose frequently end up frustrated and desperate."

Social Well-being

The second objective of the study was to establish the effect of sports betting on the social well-being of boda-boda riders in Kajiado County, Kenya. The respondents who were the boda-boda riders were asked to give their opinions regarding the statements on their psychosocial well-being and their responses are in Table 2.

Table 2: Descriptive Statistics on Psychosocial Well-being

Statement	Never	Once or twice	about thrice a week	Every day	Mean	Std. Dev.
In the past month, how regularly did you feel happy	0.00%	0.00%	39.50%	60.50%	3.6	0.49
Throughout the past month, how regularly did you feel interested in life	0.00%	0.00%	31.50%	68.50%	3.69	0.47
In the course of the past month, how often did you feel satisfied with life	0.00%	3.90%	20.40%	75.70%	3.72	0.53
Throughout the past month, how regularly did you feel that you had something important to contribute to society	0.00%	23.80%	2.20%	74.00%	3.5	0.85
During the past month, how regularly did you feel that you belonged to a community (like a social group, or neighborhood)	0.00%	6.10%	22.90%	71.00%	3.65	0.59

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In the past month, how regularly did you feel that our society is a good place, or is becoming a better place, for all people	0.00%	0.00%	29.00%	71.00%	3.71	0.45
During the past month, how regularly did you feel that people are basically good	13.30%	0.00%	33.70%	53.00%	3.27	1.00
Throughout the past month, how regularly did you feel that the way our society works makes sense to you	13.80%	0.00%	28.50%	57.70%	3.3	1.02
in the past month, how regularly did you feel that you liked most parts of your personality	9.40%	0.00%	39.50%	51.10%	3.32	0.89
In the past month, how regularly did you feel good at managing the responsibilities of your daily life	9.10%	22.10%	28.20%	40.60%	3.00	1.00
that you had warm and trusting relationships with others	20.20%	12.70%	47.80%	19.30%	2.66	1.01
During the past month, how regularly did you feel that you had experiences that challenged you to grow and become a better person	17.40%	30.90%	23.80%	27.90%	2.62	1.07
During the past month, how regularly did you feel confident to think or express your own ideas and opinions	0.00%	29.80%	43.60%	26.50%	2.97	0.75
During the past month, how regularly did you feel that your life has a sense of direction or meaning to it	0.00%	0.00%	44.80%	55.20%	3.55	0.50
Overall Mean					3.326	

The descriptive results show that boda-boda riders in Kajiado County generally reported positive levels of emotional and social well-being. Most respondents felt happy every day (60.50%; $M = 3.60$, $SD = 0.49$), felt interested in life every day (68.50%; $M = 3.69$, $SD = 0.47$), and felt satisfied with life every day (75.70%; $M = 3.72$, $SD = 0.53$). In terms of social functioning, 74.00% felt they had something important to contribute to society every day, although 23.80% felt this only once or twice in the past month, giving a mean of 3.50 and a standard deviation of 0.85. Similarly, most respondents felt a strong sense of community belonging every day (71.00%; $M = 3.65$, $SD = 0.59$) and believed society was becoming a better place every day (71.00%; $M = 3.71$, $SD = 0.45$). These findings suggest that many riders retained positive emotional states, social connectedness, and optimism despite the psychosocial pressures linked to sports betting.

However, some aspects of psychological and relational well-being were weaker and more varied. While 53.00% felt people were basically good every day, 13.30% never felt this way, resulting in a mean of 3.27 and a standard deviation of 1.00. Similarly, 57.70% felt every day that the way society works made sense to them, though 13.80% never felt this, giving a mean of 3.30 and standard deviation of 1.02. Self-acceptance was moderate, with 51.10% liking most parts of their personality every day ($M = 3.32$, $SD = 0.89$), while responsibility management was weaker, as only 40.60% felt good at managing daily responsibilities every day ($M = 3.00$, $SD = 1.00$). Warm and trusting relationships recorded a lower mean of 2.66 and standard deviation of 1.01, while personal growth had a mean of 2.62 and standard deviation of 1.07, showing greater variation. Confidence in expressing ideas was moderate ($M = 2.97$, $SD = 0.75$), while sense of life direction remained strong, with 55.20% experiencing it every day and 44.80% about thrice a week ($M = 3.55$, $SD = 0.50$). Overall, the findings indicate that although riders reported positive

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emotional well-being and life meaning, challenges remained in relationships, personal growth, responsibility management, and confidence.

In addition to the above Likert scale statements, the researcher conducted two Focus Group Discussions (FGDs) with boda-boda riders 6 boda-boda riders each, in which they were asked how winning or losing a bet affects their mood and emotional state. Their responses revealed that winning a bet often brings excitement, happiness, and a sense of accomplishment. Many boda-boda riders stated that winning makes them feel lucky and motivated to continue betting, reinforcing their belief that they can make money from gambling. However, losing a bet led to frustration, disappointment, and stress. Some respondents admitted that repeated losses made them feel anxious and irritable, affecting their ability to focus on their daily activities. During the interviews, respondents were asked to describe the financial consequences they had observed among members who participate in sports betting. The SACCO leaders noted that many riders had experienced severe financial strain due to their gambling habits. Some members had lost their daily earnings in betting, leaving them unable to afford basic necessities such as food, rent, and fuel for their motorcycles. One SACCO leader explained:

"We have seen members default on their loan repayments because they used the money to place bets. Some even sell their personal belongings or motorcycles just to continue gambling. Their financial situation worsens over time, making it difficult for them to meet their daily needs."

The SACCO leaders also discussed the psychological effects of sports betting on boda-boda riders. Many riders who lost money frequently experienced stress, anxiety, and, in some cases, depression. The leaders observed that some members became irritable and withdrawn after betting losses, affecting their overall mental well-being. A few riders were reported to have turned to alcohol or substance abuse as a way of coping with their gambling-related stress. This supports Chukwuorji et al. (2020) assertion that gambling more may result in one turning to drug use and harboring suicidal ideation. One leader shared:

"Some of our members are constantly worried about their losses. They struggle with anxiety and even avoid coming to meetings because they feel ashamed of their gambling habits. We have had cases of riders who become aggressive or easily frustrated when they lose money, which affects their interactions with colleagues and family members."

Another significant concern raised by the SACCO leaders was the decline in job performance and productivity among boda-boda riders who engage in sports betting. Many leaders reported that some riders prioritized betting over work, spending hours on their phones checking odds instead of transporting customers. Others missed work entirely on match days or after major losses, leading to inconsistent earnings and unreliable service delivery. One SACCO leader commented:

"We have riders who are so addicted to betting that they neglect their work. Some of them spend more time following games than looking for customers, and as a result, they struggle to make enough money to sustain themselves. Their work discipline has been affected, and it's becoming a serious problem."

The interview findings also highlighted the impact of sports betting on social relationships among boda-boda riders. The SACCO leaders noted that betting had caused tensions between riders and their families, with spouses and relatives frequently complaining about the financial strain caused by excessive gambling. Some riders had also lost friendships due to borrowing money for betting and failing to repay their debts. This aligns with Njonge and Rono (2022). One leader described the situation, stating:

4.2 Correlation Analysis Results

Correlation analysis was conducted to ascertain the association between sports betting and the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. Correlation coefficient was computed and used to test whether independent variables were interdependent and also whether the independent variables were associated to the dependent variable. The results for the correlation as presented in Table 10 show the correlation matrix.

Table 3: Correlation Matrix

		Psychosocial Well-being	Sports Betting
Psychosocial Well-being	Pearson Correlation	1.000	
	Sig. (2-tailed)		
Sports Betting	Pearson Correlation	-.696**	1.000
	Sig. (2-tailed)	0.000	

** Correlation is significant at the 0.01 level (2-tailed).

The findings show a strong negative and significant association ($r = -0.696$, $p = 0.000$) between sports betting and the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. The strong negative correlation between sports betting and psychosocial well-being supports the assumptions of the Social Learning Theory: that individuals can adopt harmful behaviours by observing

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their peers or media figures, particularly when those behaviours appear to be rewarded. This relationship underlines the importance of modifying the social and informational environment, for instance, through peer education, regulation of betting advertisements, and promotion of alternative, positive role models, to reduce the appeal and adoption of harmful betting behaviours. These findings are also consistent with the assertions by Gathuru (2022) that sports betting adversely affects youth quality of life in a 1.49 per cent higher manner than those who refrain from it, signalling social withdrawal symptoms. It will be crucial to establish whether boda-boda operators experience social withdrawal as a result of engaging in sports betting. Similarly, Dodig et al. (2013) established that teenagers whose fathers, siblings and friends are betters are likely to regularly engage in betting. In addition, the parents are likely aware of their gambling activities and on many occasions, bet together with their fathers.

4.3 Regression Analysis Results

Regression analysis is a set of statistical methods used for the estimation of relationships between a dependent variable and one or more independent variables. For the case of this study, regression analysis was conducted to determine the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. Tables 4, 5 and 6 present the model summary, ANOVA, and regression of coefficient results respectively.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.826a	0.682	0.654	0.473987

a Predictors: (Constant), Sports Betting

The results in Table 4 show that the coefficient of determination (R squared) is 0.682, with an adjusted R squared of 0.654 at a 95% significance level. The R squared value of 0.682 implies that sports betting explains 68.2% of the variation in the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. The remaining 31.8% of the variation in psychosocial well-being is influenced by other factors not included in the current model. The R-squared value indicates that sports betting has a significant effect on the psychosocial well-being of boda-boda riders, indicating the need for effective intervention measures to mitigate its negative impact.

The R^2 value of 0.682 provides strong empirical support for Social Learning Theory, illustrating that sports betting a socially learned behaviour significantly influences the psychosocial well-being of boda-boda riders. This emphasizes the critical need for behavioural interventions that reshape the social and observational context in which such risky behaviours are normalized and reproduced. By addressing the social models that drive betting, stakeholders can foster more positive psychosocial outcomes in this vulnerable population.

Table 5: ANOVA Results

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	18.51	1	18.51	66.86	.000 ^b
	Residual	99.664	360	0.277		
	Total	118.174	361			

a. Dependent Variable: Psychosocial Well-being

b. Predictors: (Constant), Sports Betting

In Table 5, the ANOVA results are presented. The results show that the model was statistically significant in explaining the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, as indicated by a p-value of 0.000, which is less than 0.05. The F-statistic of 66.86 further confirms that the model provides a good fit for the data, demonstrating that sports betting has a significant impact on the psychosocial well-being of boda-boda riders.

When viewed through the framework of Social Learning Theory (Bandura, 1977), these results reinforce the idea that learned behaviour within social environments—in this case, sports betting plays a substantial role in shaping individual psychological and social outcomes. The highly significant p-value supports the conclusion that sports betting is not a random or isolated behaviour, but rather, one that has a measurable and substantial effect on riders' well-being. The Social Learning Theory asserts that such behaviours are acquired and reinforced through observation, imitation, and modelling, particularly within peer groups or communities. The statistically significant ANOVA results further validate the Social Learning Theory framework by demonstrating that sports betting a behavior shaped by social influences — has a reliable and measurable impact on psychosocial well-being. This highlights the need for multi-level interventions that disrupt harmful learning patterns and introduce new models of behavior within the boda-boda rider community.

Table 6: Regression Coefficients

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.428	0.135		17.922	0.000
	Sports Betting	-0.310	0.038	-0.396	8.177	0.000

a. Dependent Variable: Psychosocial Well-being

The regression model therefore became;

$$Y = 2.428 - 0.310X$$

Where:

Y= Psychosocial Well-being

X= Sports Betting

Regression coefficients in Table 6 show that sports betting had a negative and significant effect on the psychosocial well-being of boda-boda riders in Kajiado County ($\beta = -0.396$, $p = 0.000 < 0.05$). This was supported by a calculated t-statistic of 8.177, which was greater than the critical t-statistic of 1.96, further confirming the significance of the effect. The results imply that a unit increase in sports betting results in a decrease in psychosocial well-being by 0.310 units. These findings indicate that sports betting significantly deteriorates the psychosocial well-being of boda-boda riders, likely due to financial stress, anxiety, and social consequences associated with excessive betting. The Social Learning Theory asserts that individuals learn behaviours through observation, imitation, and modelling, especially when such behaviours appear socially accepted or rewarded.

5.0 CONCLUSION

Sports betting significantly influences the psychological well-being of boda-boda riders in Kajiado County, Kenya. The study concludes that betting behaviors are closely associated with fluctuating emotions, where winning temporarily boosts excitement and confidence, while losses result in stress, anxiety, and depressive symptoms. The negative psychological effects of betting are further intensified by financial distress, as many riders frequently attempt to recover their losses by increasing their bets. This cycle of gambling addiction leads to heightened emotional distress and reduced self-control over betting behaviors. The study also concludes that sports betting presents a major mental health risk to boda-boda riders, necessitating targeted psychological interventions such as counseling services and structured awareness programs.

The study further concludes that sports betting negatively affects the social well-being of boda-boda riders. While some participants initially engaged in betting as a social activity, excessive betting behaviors eventually led to strained relationships with family and friends. Many boda-boda riders experience conflicts with their spouses due to financial strain caused by gambling, while others borrow money from colleagues and fail to repay, leading to broken social ties. The findings suggest that sports betting contributes to social isolation and deteriorating relationships within the community, making it necessary to implement social support interventions such as peer support groups and financial literacy programs to foster responsible betting behaviors.

6.0 RECOMMENDATIONS

In view of the findings, the study recommends that boda-boda riders should be provided with structured financial literacy programs to help them develop responsible financial management skills. Many riders engage in sports betting due to financial distress, believing that gambling provides an opportunity to supplement their income. Financial training programs focusing on budgeting, saving, and investment would empower boda-boda riders to make informed financial decisions and reduce dependency on gambling as a source of income. Additionally, SACCOs and financial institutions should introduce savings initiatives with incentives to encourage boda-boda riders to set aside their earnings instead of using them for betting.

At the policy level, the study recommends that regulatory authorities should implement stricter controls on sports betting advertisements and promotions. Many boda-boda riders are drawn into gambling by aggressive marketing strategies that create unrealistic expectations of financial success. Policymakers should establish regulations to limit misleading advertisements and promotional offers, ensuring that betting companies provide clear disclosures on the risks associated with gambling. Additionally, the government should work towards regulating mobile money transactions related to betting, setting daily betting limits to protect vulnerable individuals from excessive gambling.

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