EFFECT OF SPORTS BETTING ON THE PSYCHOSOCIAL WELL-BEING OF BODA-BODA RIDERS IN KAJIADO COUNTY, KENYA

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Declaration

I declare that this thesis is my original work and has never been presented to any other University for academic credit. All the information from other sources have been dully acknowledged.

Signed …… Date:……
David Kipngetich Langat
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This research thesis is submitted for examination with my approval as University Supervisor

Signed…… …… Date……
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Dedication

This study is dedicated to my beloved family and cherished friends. Their guidance and encouragement enabled me to keep pushing forward throughout this academic journey. The faith they showed in my aspirations propelled me onward, and their understanding during challenging moments was a source of resilience. As I embarked on this research endeavour, I carried with me the profound impact of their care and support. This dedication symbolizes the crucial role they played in shaping my academic path and serves as a testament to the enduring bonds of friendship and family.

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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. This gambling behaviour not only jeopardizes their financial stability but also poses risks to their mental and social well-being, contributing to stress, anxiety, and strained relationships. 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, establish its effect on their social well-being, identify motivating factors influencing sports betting, and determine sustainable intervention measures to mitigate its effects. 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 were analyzed using the Statistical Package for Social Sciences (SPSS) version 28, employing both descriptive and inferential statistics, including linear regression analysis. Qualitative data were 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. The findings are expected to benefit policymakers, boda-boda riders and their families, and future researchers by providing evidence to inform interventions aimed at improving psychosocial well-being. Ethical considerations were observed throughout the study.

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Abbreviations and Acronyms

ANOVA	Analysis of Variance
APA	American Psychological Association
BCLB	Betting Control and Licensing Board
CPGI	Canadian Problem Gambling Index
FGD	Focus Group Discussion
FTC	Federal Trade Commission
GRAPC	Gambling Research & Ludomania Prevention Centre
KMO	Kaiser-Meyer-Olkin
MHC-SF	Mental Health Continuum Short Form
NACOSTI	National Commission of Science Technology and Innovation
SEC	Securities Exchange Commission
SPSS	Statistical Package for Social Sciences
UNICEF	United Nations International Children's Emergency Fund
USA	United States of America
WHO	World Health Organization

Operational Definition of Terms

Boda-Boda Rider**:** A boda-boda rider is a person who operates a motorcycle, offering a convenient and often faster means of transportation to people or goods, especially in areas with heavy traffic or poorly maintained roads (Siya et al., 2019). In this study the meaning of a boda-boda rider will be similar to that of (Siya et al., 2019).

Gambling: 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. In this study this term was be used interchangeably with sports betting.

Motivating Factors**:** Refer to the various reasons why people engage in betting activity such as the thrill and excitement that come from the uncertainty of the outcome; placing a wager adds an element of risk that many find stimulating (Lastra et al., 2018). In this study motivating factors will refer to monetary gains, socialization, advertising and technological advancement

Psychosocial Well-being: This refers to the interrelation of psychological and social components in an individual's life, encompassing how people feel emotionally, how they relate to others, and how

well they cope with stress or challenges (Hassan et al., 2016). In this study the term was used to mean psychological and social well-being of boda-boda riders.

Rich Patrons: This term was used interchangeably with the term- rich people.

Rich people: Those who have extra income to spend on betting

Sports Betting: This is the act of placing a bet on the outcome of a sports event, where one bets money on what they presume will happen, and if the prediction turns out to be correct, the bettor wins money based on the odds set by the bookmaker (Etuk et al., 2022). This term was used interchangeably with gambling.

Sustainable Intervention Measure**:** Refers to a long-term approach aimed at mitigating the probable negative effects of sports betting, especially on individuals and communities with the focus of providing immediate relief and to establish ongoing strategies that are effective, ethical, and adaptable to changing circumstances (Gainsbury et al.,2020).

Chapter One: Introduction and Background to the Study

Introduction

This chapter presents background to the study, statement of the problem, purpose of the study, objectives and research questions. Additionally, it discusses, the scope, limitations, assumptions and delimitations of the study. Lastly a chapter summary is presented.

Background to the Study

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 (Cobreros 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 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).

Derevensky et al. (2019) argue that, engaging in sports betting in an uncontrolled manner can lead to addictive behaviours, trapping individuals in a cycle where they are constantly seeking the next bet, hoping for a win that would offset previous losses. Moreover, this persistent focus on betting can strain personal finances, leading to debt and financial instability, which further exacerbates stress and anxiety (Gökce et al., 2022). The continual emotional highs and lows associated with wins and losses can contribute to psychological issues like anxiety and depression (Derevensky et al., 2019). When sports betting shifts from being a recreational activity to an obsessive behaviour, it is likely to have a significant negative impact on an individual's overall emotional and psychological state (Volberg et al., 2015). In extreme cases, gambling addiction can ruin lives, leading to broken families and suicide.

Therefore, 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).

This phenomenal growth was aided by the use of technological devices and the internet which enabled gambling firms to reach out to a wider market faster. Kaggwa et al. (2022) noted that 26 percent of the total global population was into gambling with the biggest gambling market being in Europe and North America. This growth was also due to a well-supported sporting infrastructure that supports online gambling (Newell, 2019). The high acceptability of gambling as pastime for the wealthy and as a source of income for the poor and the young was attributed to marketing (Kristiansen et al., 2022). Torrance et al. (2021) postulated that multinational gambling companies have set aside

huge budgets for marketing purposes. (Mwai et al., 2022) postulated gambling had harmful effect on young people and therefore the marketing of gambling should be regulated because gambling companies used gamblers who had won money to give their testimonials and as celebrities in their adverts to attract new bettors.

Pabayo et al. (2023) postulated that gambling exposes people to a myriad of psychosocial challenges, including mental health issues, financial problems, and relationship issues. In terms of its effect on mental health, (Pabayo et al., 2023) postulated that mental problems associated with gambling include depression, suicidal thoughts, anxiety which may lead to death. Linked to mental problems, is the acute financial problems gamblers get into as a result of gambling addiction (Pabayo et al., 2023). A number of empirical studies like that by Johnstone and Regan (2020) and Edmond et al.(2020) were conducted to investigate the impact of gambling in England, the country with the most gambling infrastructure and culture due to its vibrant sporting tradition especially in football. Johnstone and Regan (2020) for example, explored gambling and its effect on the public health of the British and established it had a predicable deterioration of quality of life of gamblers therefore, encouraging regulators to have a multifaceted approach to tackling gambling-related problems.

Drummond et al. (2020) did a study on the nexus between addictive gambling, excessive gambling and its impact on the psychological health. This was a comparative study which was commissioned to explore the impact of gambling between the USA, Australia and New Zealand. The study focused on loot boxes, an online gambling game which randomly rewards players on reaching certain milestones. This was across-sectional study in which the participants were recruited from the three countries using qualtrics survey. The study established loot boxes had a negative effect on gamblers, especially

psychologically and financially. The findings of the same study demonstrated that the consequences of gambling were similar in the three countries.

(Aguocha et al. (2021) in a study on Nigeria's betting scene noted 36 percent of the Nigerian population had participated in sports betting at one point in their life. Ayendele et al. (2021) postulated the pursuit of quick money, unemployment, general economic difficulties, and the sting of poverty as the main causes of participating in sports betting for young Nigerians. In addition, gambling products enjoyed by Nigerians included lotteries, slot machines, and scratch cards. (Aguocha et al., 2021), Ayendele et al. (2021), and Tamitope et al. (2019) in their research stated that habitual sports betting participation had devastating consequences on psychological and financial health of individuals.

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 study postulated all suicide cases occurred among people less than 40 years. The study however captured only cases of reported suicide attempts in the local media, though some countries do not have robust media to cover the breath of the East African Community countries (Kaggwa et al., (2022).

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).

Gambling in Kenya was legalized in 1966 and placed under the Betting Lotteries and Gaming Act (1965) and the administration of the Betting Control and Licensing Board (BCLB). The law was revised under the Betting, Lotteries and Gaming Act, Cap 131 by considering the various developments in the sector, including the online betting lotteries. Olweny (2022) summarized the categories of the legally accepted gambling games to include lotteries, betting, the gaming casino, price and competition. Despite the regulatory

framework set by the Kenyan government, Njonge and Rono (2022), Mumbi (2020) and Kaggwa et al. (2022) established that a huge significant of gambling activities take place illegally thus, posing danger to the lives of participants and additionally denying the government revenue.

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).

Njonge and Rono (2022) conducted a study on the impact of gambling on the psychological well-being of young people in Nakuru County, Kenya. The cross-sectional study was done in a rural setup and involved participants who were randomly selected in Njoro village. The study traced the types of gambling the youth were involved in, their reasons for participating in gambling, and the effects of gambling. The study established the magnitude of gambling was significantly and positively correlated to the mental health of the participating youths. The study particularly noted people with a gambling history in Njoro Sub-County, Nakuru were susceptible to depression, resulting from the gamblers' financial impropriety as well family breakup among other social strains. This was a cross-sectional study meaning the study could not establish cause-and-effect relationships, thus the study could not be generalized. Secondly, the study was done

among participants composed of students whose motivations for gambling could be different from boda-boda riders.

According to Njonge and Rono (2022) study, the results showed that gambling had a negative impact on young people but the study did not research on boda-boda riders. This study sought to establish the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya since the literature in this area was inadequate. The dependent variable constructs focused on boda-boda riders' psychological and social well-being and their motivation factors towards sports betting. It established some of the sustainable intervention strategies to mitigate the effects of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County.

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.

Research Objectives

The study was guided by one general objective and four specific objectives.

General Objective

The purpose of the study was to establish the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

Specific objectives

The following were the specific objectives of this study:

i. To examine the effect of sports betting on the psychological well-being of boda-boda riders in Kajiado County, Kenya.
ii. To establish the effect of sports betting on the social well-being of boda-boda riders in Kajiado County, Kenya.

iii. To find out factors that motivate boda-boda riders in Kajiado County, Kenya to engage in sports betting.

iv. To identify sustainable intervention measures that mitigate the effect of sports betting on the psychosocial well-being of boda -boda riders in Kajiado County Kenya.

Research Questions

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

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

iii. What factors motivate boda-boda riders in Kajiado County, Kenya to engage in sports betting?

iv. What sustainable intervention strategies can mitigate the effect of sports betting on boda-boda riders in Kajiado County, Kenya?

Assumptions of the Study

The study made the following assumptions:

i. Sports betting has effects on the psychological well-being of boda-boda riders' in Kajiado County, Kenya).

ii. Sports betting has effects on the social well-being of boda-boda riders' in Kajiado County, Kenya).

iii. Sports betting has factors that motivate boda-boda riders' in Kajiado County, Kenya) towards betting.

iv. There are some sustainable intervention strategies to mitigate the effect of sports betting on boda-boda riders in Kajiado County, Kenya.

Justification of the Study

This study examined invaluable data which may help bring about a better understanding between sports betting behaviour and psychosocial well-being of boda-boda riders. It may provide insights into the effect of sports betting on the psychological and social well-being of this vulnerable group. The findings would go a long way to inform appropriate enactment of effective laws to mitigate the effects of sports betting on boda-boda riders. Most boda-boda riders are very young persons and their economic background is unstable. They obtain their motor cycles through bank loans and once they begin engaging in sports betting, they default in repaying for the loans. This affects them in all spheres of life and it is in guarding against this development that this study on boda-boda riders was important. Inadequate research has been done on the effect of sports betting on boda-boda riders' psychosocial well-being.

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.

Scope of the Study

The study was on the effect of sports betting on the psychosocial wellbeing of boda-boda riders in Kajiado County, Kenya. The study took place in Kajiado County, Kenya because in this locality, boda-bodas are used as the primary means of transport. The study targeted boda-boda riders who carry passengers or deliver goods for pay in Kajiado County both male and female. The study excluded boda-boda riders who did not ferry passengers as a business. The study was also restricted to the boda-boda riders who were present on the actual day of the interview. The target sample size for the study comprised of 379 boda-boda riders and 5 leaders from the boda-boda SACCO who took part in the in-depth interview making a total sample size of 384 respondents. The study included male and female respondents aged 18 years and above.

Limitations of the Study

The researcher anticipated to encounter a number of challenges including; range of educational levels among the boda-boda riders in Kajiado County, Kenya. The diverse educational backgrounds which include levels of education may pose a challenge in administering complex questionnaires and interpreting the results uniformly. To address this limitation, the study employed questionnaires that were straightforward and easy to comprehend. Additionally, questionnaires were made available in English and Kiswahili languages to facilitate understanding among participants.

Another potential limitation was the language barrier within the local community. Some community members were expected not to be fluent in the English language in which the study was primarily conducted, this would have hampered the accuracy of the collected data. To mitigate this limitation, a local community member was recruited to serve as a liaison. This individual assisted in informing the community about the purpose of the study, as well as in the collection and interpretation of data, thereby bridging the language gap.

Lastly, the study focused solely on the psychosocial well-being of boda-boda riders in Kajiado County, which may have unique environmental factors affecting this group. Therefore, the results may not be generalized to boda-boda riders in other counties that may have different environmental, economic, and social conditions.

Delimitations of the Study

The study focused on the boda-boda riders in Kajiado County, Kenya. Time delimitation: The study confined itself to data collected within a defined period and did not take into account what happened outside the said time, Sample delimitation: the study only involved boda-boda riders in Kajiado County, Kenya and did not include other populations. The study was aware of the fact that sports betting has other effects on boda-boda riders, despite this, the study only focused on their psychosocial well-being.

Chapter Summary

This chapter has discussed the background of the study followed by the statement of the problem. The chapter then gave the general objectives and a list of specific objectives. This was followed by a discussion on the assumptions, justification, significance and scope of the study. Finally, limitations and delimitations of the study were also discussed here. The next chapter reviews literature according to the variables of the study.

Chapter Two: Literature Review

Introduction

Chapter two presents a comprehensive examination of the available literature on the effect of betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. The initial section of the chapter provides a comprehensive overview of the theoretical framework underpinning the current study. This is followed by an empirical examination of the phenomenon of sports betting, specifically focusing on its influence on the psychosocial well-being of boda-boda riders. This chapter also addresses research gaps, theoretical concepts, and provides a summary of the chapter.

Empirical Literature

In this section of empirical literature, I intend to discuss the effect of sports betting on psychological well-being of boda-boda riders which include suicidal ideation, depression and anxiety. Secondly the effect of sports betting on their social well-being which include social withdrawal, relationship and financial strains. Thirdly I will discuss motivating factors to sports betting and lastly discuss some of the sustainable intervention measures that can be put in place to assist bettors to shun harmful sports betting engagement.

Effect of Sports Betting on Psychological Well-Being of Boda-Boda Riders

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.

Cognitive distortions about gambling may make gamblers more likely to use drugs and have suicidal thoughts (Chukwuorji et al., 2020). When individuals have exhausted all possible sources of resources to gamble and have borrowed from all their friends and relatives, they become desperate. Others steal wares from home or even from friends. When these resources are scarce, they start developing suicidal ideation because the urge to gamble is at a fever pitch yet there is no money to wager (Chukwuorji et al., 2020). The current study sought to find out whether sports betting influences suicidal tendencies among boda-boda riders in Kajiado County, Kenya.

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 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.

Depression can foreshadow betting, with betting becoming a relieve from it conversely, gambling can lead to depression as a result of its financial and social repercussions. In addition, stress has been established as a precursor and a consequence of gambling hence gambling disorder can be as a result of altered stress physiology in a predisposed person (Dixon et al., 2018; Li et al., 2017; Luce et al., 2016). Research conducted on youths in Nakuru, Kenyan found that gambling results in depression when one loses money they had staked and this leads to a secondary problem of crime when gamblers engage in theft to get money for gambling (Maina, 2020).

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.

Additionally, Sharma (2016) examined the effectiveness of psych-astro therapy on problematic gamblers using a total of 75 pre-treated and 75 post-treated individuals with problematic gambling purposively sampled at the S. I. Mental and Physical Health Society (SIMPHS) in the Varanasi area of India. The inclusion criteria included age and gambling experience. T-tests for significance was carried out and the findings of the study revealed individuals diagnosed with pathological gambling after receiving treatment exhibited certain character traits such as cognizance, dominance, achievement, counteraction, sex capacity, interpersonal connections, among others. On the other hand, individuals diagnosed with pathological gambling prior to receiving treatment displayed characteristics such as anger, rejection and passivity

Effect of Sports Betting on Social Well-being of Boda-boda Riders

Social Withdrawal

Gathuru (2022) examined the relationship between sports betting and youth quality of life in Kenya. A sample size of 341 participants was employed. Endogenous switching regression model was used to measure the relationship between sports betting and youth quality of life. The findings established that sports betting adversely affect youth quality of life in a 1.49 percent higher manner than those who refrain from it, signalling social withdrawal symptoms. In this study, it was crucial to establish whether boda-boda riders experience social withdrawal as a result of engaging in sports betting.

Lopez et al. (2022) conducted a study in Spain on perception of sports betting. The study used a sample size of 43 and a qualitative thematic analysis technique. The study established facts for instance absence of stereotypes, the low-engagement of betting as a product, innovativeness of online sports betting, the persona of the bettor and the conducive work place environment as factors that could enhance gambling related harm which could in turn lead to social withdrawal. The study established that policymakers should be aware of these factors in order to regularize responsible gambling.

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.

Dodig et al. (2013) examined sports betting among teenagers in Croatia, from conducive environment to psychosocial consequences. The study findings established that teenagers whose fathers, siblings and friends are bettors, are likely to regularly engage in betting. In addition, it is highly likely that the parents are aware of their gambling activities and on many occasions bet together with their fathers. The findings depict acceptance of parents to betting and accessibility of sports betting to minors in Croatia.

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.

Avram et al. (2021) observed that when an individual progressively engages in increased gambling behaviour, allocating a greater portion of their financial resources to this activity while neglecting other routine activities, it can be argued that this person exhibits an excessive and compulsive pattern of behaviour that has the potential to grow into an addiction. The ramifications of gambling addiction encompass a range of negative

outcomes, including financial difficulties, heightened and prolonged stress levels, familial discord, squandered wealth, ruined lives, and educational disengagement. It is crucial, particularly for the younger generation, as well as the broader population increasingly engaging in gambling activities at arcades and casinos, to recognize the significance of responsible gambling practices and adopt strategies to prevent addiction.

Financial challenges may lead the gambler to engage in theft or fraud to get money to address various problems. Sports betting has a way of drawing the youth. To some, it may be a way to make easy money. Others may look at it as a way to add excitement to their favourite sports. Whatever the reason, being aware of the consequences of sports betting is important. (Aragay et al., 2021)

In relation to sports betting, addiction can be a real menace. Millions of people all over the world are addicted to gambling on various sporting events, and many will end up in debt or worse (Choi & Lee, 2019). The loss of income or diminished earning potential can contribute to financial challenges and instability. The boda-boda riders in Kenya have been affected, giving rise to up to 40 percent engaging in gambling and sports betting in particular as a way of earning easy pay (Njonge et al., 2022). According to the cabinet secretary for internal security, over half a million youths were blacklisted by the Credit Reference Bureau for defaulting on gambling loans hence, highlighting the difficulties attributed to gambling among the youth (Gamonde, 2019).

Motivating Factors towards Sports Betting among Boda-boda Riders

Monetary gains

Money being the major drive for gambling (Okoti, 2019), the findings that nearly all participants are obsessed with making it rich through gambling is unsurprising. Boda-boda riders often operate in a highly competitive market with low-profit margins and may

struggle to make ends meet. For some, gambling may offer a way to earn extra income and alleviate financial difficulties. In Ghana, for instance, sports betting affords the bettors to make large sums of money. (Gaming Commission of Ghana, 2017). The boda-boda riders in Kenya have also been affected, giving a rise of up to 40 per cent engaging in gambling like sports betting as a way of getting easy cash (Njonge et al.,2022)

A study was conducted in Australia to determine what motivates young men to participate in sports betting. There were 35 men participants aged between 18 and 34 years who bet at least once a month. The study revealed multiple motivators that were interrelated. The findings revealed that young men participate in sports betting because of innate motivation to feel competent and connected to others. However, others were motivated by monetary gains as side hustle apart from work related income. For some individual's participants, betting is purely on financial gains and not a sign of support for the football teams. (Matthieu et al., 2020).

Ofosu and Kotey (2020), stated that in Ghana, betters regarded betting as a means to improve their financial circumstances. while Mwai and Mberia (2022) revealed that sports betting in Kenya and gambling companies used gamblers who had won money to give their testimonials and as celebrities in their adverts to attract new people. Further, gambling had harmful effects on young people and therefore the marketing of gambling should be minimized. According to Kwesi (2019) sports betting has become a plague that has gradually affected the youth. The youth is motivated by a "get rich quick' mentality hence their participation in sports betting. The current study sought to established whether monetary gains was a motivating factor to sports betting among boda-boda riders in Kajiado County, Kenya.

Technology Advancement

Gonzalez (2021) argues that sports betting has increased since the inception of online betting and is a sign of quantification and rationality. The easy access to data providers, media practitioners, fun sports providers, poker and trading firms promotes continued betting activities. Therefore, betting is a growing and lucrative industry attracting other related activities for instance, gaming and fantasy sports, which is enhanced by technological advancement. Kurian et al.(2019) established that utilization of the internet and other social networks would be a huge catalyst that would have adverse effects and impact on the general health of the public.

Recent technological advances have become a major motivating factor for increased gambling behaviour (Elever, 2019; Mwadime, 2018). Advances in technology have resulted in evolving of gambling from a restricted activity to an open and unhindered betting that is more attractive to the younger generation as opposed to the older one (Parke & Parke, 2019), and naturally, the youth were most likely to participate in smartphone betting than the older generation (Zhao et al., 2018). In the last decade betting problems increased as a result of technological advances which rendered internet sports betting easily accessible through high-speed internet availability and smart phone use (Lawn et al, 2020). These sentiments have also been echoed by Lugongo, and Kaiba (2016) that accessibility of mobile phones over the last ten years has risen and now with a powerful internet connection, betting has become globally employed. The same study provided evidence on the magnitude smartphones have pushed gambling into higher levels of gambling and brought about a new behaviour from the gamblers (Parke & Parke, 2019).

Kenya is reported to have the third highest internet penetration and access in Africa. Out of 48 million people, 31 million of Kenyans access the internet. This is 10 percent of the

total African internet usage only surpassed by Nigeria and Egypt. Evidence in place suggests increased risks of problem gambling attributed to mobile betting (Gainsbury et al., 2016). As reported by gamblers from a range of various devices, smart phones have been linked as antifamily, isolationist and antisocial (Drennan et al., 2018). The mobile gambling design relies on the principle of small wins, near misses and losses to spur increased participation and engagement and when enticed to gambling game stimulations, mobile phone participants easily get hooked despite the loses encountered (James et al.,2019).

Smartphone bettors regularly engage widely with their gadgets on interval basis for shorter periods (James et al., 2019). Current sports betting is marked by full time accessibility via websites and mobile apps providing a wide range for local and international sports events (Hing et al., 2016). Due to the wide spread use of internet, sports betting is now widely accessible through computer, mobile phones or tablets (Hing et al., 2016; Gonzalez et al., 2017). As a result, there has been increased sports betting marketing in order to meet the increased supply and demand for sports betting (Yüce et al., 2021). It was important to find out how technology advancement in Kenya has enhanced sports betting and whether it is a motivation factor for boda-boda riders in Kajiado County to engage in sports betting.

Advertising

According to Deans et al. (2017), sports betting advertisement and marketing currently dominates in everyday habitation and media spaces as it is no longer confined to environments strictly for gambling. Despite advertising restrictions, widespread advertisement and promotional of betting has continued to occur through electronic and print media (Thomas et al., 2018). Kenyan youth rank first among those who participate

in sports betting in Sub-Saharan Africa (Geopoll, 2017, Ssewanyana & Bitanihirwe, 2018).

A study by Lolle et al. (2019) explored the inducement or motivating factors towards sports betting, given the psychological impact of advertising. A total of 59 subjects, consisting of 49 frequent gamblers and 10 non-gamblers were observed for eye-tracking and tonic electro dermal activity. The study findings confirmed there was a positive correlation between heightened electro dermal activity during the watching of advertising and the intensity of gambling-related harm. The desire to engage in gambling was shown to have a positive association with gambling-related harm, as indicated by a statistically significant p-value. Therefore, financial rewards on betting activities were associated with increased gambling tendencies, thus, resulting in varied social and psychological implications.

The content, frequency and accessibility of gambling advertisement influence betting behaviours and the occurrence of experiencing betting related problems (Håkansson & Widinghoff, 2019). In-play betting has often been linked with sports betting advertisement and marketing with 46 percent of sports betting television adverts containing in-play betting (Gonzalez et al., 2018). Likewise, empirical evidence has shown that advertising enhances in-play betting and determined that 39 percent of World Cup 2018 advertised bets could be decided before the end of the match (Newall et al., 2019).

Exposure to sports betting advertisements have been reported to have adverse effects on problem gamblers (Hing et al., 2019; Russell et al., 2018). According to (Gonzalez et al., 2018), sports-betting advertisement is geared toward raising the perceived control of bettors through reduction of the perceived risk of gambling. Given the huge number of audiences drawn to live sporting events and fuelled by the popularity of sports betting, the

broadcasting of wagering advertisements appears to have become rampant and, on the rise, more so during televised live games (Columb et al., 2020; Hing et al., 2015; Lole et al., 2019; Gonzalez et al., 2017; Purves et al., 2020). Sports betting has been linked to early exposure of the youth to advertising (Djohari et al., 2019; Thomas et al., 2018). According to this study, most of the respondents reported that betting advertising catalysed their gambling interest (Fridberg & Fels; Birkelund, 2016; Pallesen et al., 2016). Inherently, the content and depth of gambling, and commercial advertising may affect the gamblers behaviour and the risk of their betting problem. Also, the result of exposure to-gambling advertisement has been found to be more profound in problem and online gamblers compared to those in other gambling (Binde & Romild, 2018). Cassidy and Ovenden (2017) argued that propagation of gambling advertisement has proliferated the public space, especially the English Premier League football. Sports betting has also been markedly promoted through dubious means of dishing out bonus bets, promising money-back offers and odds boosts, as well as cash rebates (Hing et al., 2017).

Quitting gambling remains a challenge as a result of constant nudging by the gaming operators encouraging gamblers to continue placing their bets (Newall, 2019). Insistent reminders, “free” bets offer, mischievous advertisements and various combinations to place bets are some of the tricks employed by gambling proponents to entice gamblers to maintain gambling activity. Newall (2019) carried out a similar study with young men and established that sports betting marketing influence their betting behaviour. The current study intended to establish if advertisements on sports betting motivates the boda-boda riders in Kajiado County to engage in sports betting and how it influences their psychosocial well-being.

Socialization

Due to the widespread nature of sports betting, researchers have been more inclined to explore and characterize the normalization of sports betting into peer drive socialization and the broader context of sports fan culture (Bunn et al., 2019; Raymen & Smith, 2017). An increasing amount of research is now examining the elements contributing to the integration of sports betting into the main stream sports culture, thereby, encouraging its adoption. This parallels the growing emphasis in wider gambling studies on how environmental and society factors impact peoples' behaviour , shifting away from focusing on individual pathologies (Johnston & Regan, 2020).

Deans et al. (2017) carried out a semi-structured interviews with a conveniently selected group of 50 Australian males, aged 20 to 37, who were enthusiasts of NRL or AFL matches and placed bets on them. These young men who bet on spots revealed that their wagering activities were considered typical and socially embraced, particularly within the sports fan community and 'gambling-related language had become embedded in peer discussions about sport. Mathieu et al. (2020) conducted a study among Australian youth on motivations to sports betting, the researchers identified themes reflecting participants' motivations to sports betting as: encouragement by their family members and friends to bet so that they could be socially accepted. They wanted to spend time with their fathers or brothers, or to fit in their friends' groups, while some wanted to show off their sports betting prowess (Matthieu et al., 2020).

Sustainable Intervention Measures that Will Mitigate the Effect of Sports Betting on the Psychosocial Well-being of Boda -boda Riders

Awareness and Education

Awareness and education play significant roles in helping gamblers slow down their gambling behaviour and make more informed choices. Sewanyana and Bitanihirwe (2018) recommended accountable betting initiatives and educational initiatives should be put in place in sub-Saharan Africa. There also should be psychological support for bettors who are experiencing issues as a result of betting (Mukabi, 2022). With the proliferation of sports-betting advertising within sporting events, the inclusion of preventive messages in these campaigns have the potential to raise awareness about the risks associated with sports betting (Bouguettaya et al.,2020; Newall et al., 2019). Such messages can also underscore the importance of seeking additional advice or treatment when necessary.

Should this study find out that sports betting has affected boda-boda riders in Kajiado County, then educating them about the risks and negative consequences of excessive gambling will be an effective strategy to mitigate the negative effect of gambling on their psychosocial well-being. This can be done through targeted awareness campaigns, workshops, and training programs. A research project carried out by Anova Research and Consulting and the Gambling Research and Ludomania Prevention Centre (GRAPC) with backing from UNICEF Georgia, emphasized the necessity of launching information-communication campaigns on social media and in the media. These campaigns should centre on encouraging behavioural changes and emphasize psychological aspects of gambling addiction. They should also aim to spread awareness about the severe repercussions of gambling and Ludomania, particularly concerning mental health (United Nations Children's Fund { UNICEF}, 2022)

A study by Giroux et al. (2008) examined awareness training programs on responsible gambling for casino workers. A total of 2,432 workers from three casinos located in the province of Quebec in Canada participated in the training. A total of 1,615 staff from the three casinos consented to be reached via telephone for the purpose of conducting a follow-up. The findings indicated that the participants exhibited an enhanced comprehension of the concepts of probability and unpredictability, as well as a heightened awareness of the issue of pathological gambling. The individuals exhibited a heightened conviction of their responsibility in detecting individuals experiencing gambling-related crises, and had a deeper understanding of the adopted procedures designed to assist such individuals.

Bond et al. (2022) evaluated discussions regarding a course on mental health support for gambling related issues and its impact on knowledge, attitudes, confidence and supportive behaviour. Surveys were administered to participants. The study employed linear mixed models to evaluate the changes observed over time. The inceptive evaluation of Mental Health First Aid indicated that Australia's Conversations about Gambling Initiative suggests that it is a practical and positively received educational program for those looking to assist individuals dealing with gambling-related problems.

Counselling and Treatment

A study done by Nabifo et al. (2020) looked at the link between the consumption of alcohol and other substances and sports betting in a cohort of young adult males in Uganda. Using cross-sectional approach, 401 male boda-boda riders, were interviewed. The research revealed that sports-betting is prevalent among these relatively young male motorbike riders, and is linked to alcohol usage and cigarette smoking. The recommendations propose that interventions; such as ongoing counselling and education

should be combined with efforts to reduce alcohol and cigarette use among young adult males.

A study by Benson et al.(2021) examined how online sports betting influences the perceived social well-being of student athletes. It used a cross-sectional survey approach with a sample comprising 38 universities. The study's results indicate a statistically significant positive correlation between the severity of gambling behaviour and social well-being, including depression and anxiety. The research findings indicated that individuals facing gambling issues should be directed towards treatment or rehabilitation programs to assist them in recovering from their addiction to online sports betting.

Counselling and treating betting related addiction is the first line intervention. There are resources available to assist people overcome various addictions. There are support groups, psychotherapy services, and treatment programs available (Parke & Parke, 2019). The rise in part online-gambling options has led to more people engaging in sports-betting, which in turn, has resulted in a higher number of individuals seeking treatment for behavioural addiction in specialized units (Mestre-Bach et al., 2022). The study recommended appropriate interventions to mitigate sports betting among boda-boda riders in Kajiado County, Kenya.

Regulations/Legislative Intervention

Balsam (2019) observed that 13 states in the United States of America have legalized sports betting, 7 additional areas have approved legislation awaiting implementation, and more than 20 others have introduced bills related to sports gambling. However, most of the legislative measures have not adequately addressed the heightened dangers of match-fixing and during-play manipulation associated with the expansion of sports betting. The

study observed that there is a need for more stringent measures to curb threats inherent in events such as U.S. athletic competitions.

Ahaibwe et al. (2016) emphasized that in Uganda and various other African Nations, several aspects of the gaming regulations are outdated and no longer align with the modern principles of sports betting and the remarkable growth of the industry. Mwadime (2017) in his study indicated that betting in Kenya is lawful. The Betting Control and Licensing Board (BCL) vide the Betting, Lotteries and Gaming Act of 1966 take charge of most of the betting enterprises. However, the current law is struggling to keep up with technological advancement, having been enacted before the era of mobile phones and the internet.

According to Kenya's Budget Statement (2017), betting and gaming have gained extensive popularity in Kenya within an insufficiently regulated environment. According to Muchangi (2018), the government has implemented various policy directives and legislative actions to address the increasing participation of citizens in gambling. One significant measure is the imposition of a 35% tax on bookmakers' earnings from their gross gaming revenue. This move has caused concern among stake holders, primarily bookmakers, as it represents a substantial reduction in their income due to this additional tax. This study recommended appropriate legislation and regulatory controls on the negative effect of sports betting on the psychosocial well-being of the bod-boda riders in Kajiado County, Kenya.

Theoretical Framework

Theories serve as tools to help clarify, predict, and make sense of certain phenomena, often challenging and expanding upon what is already known, all within the context of certain key assumptions (Alan, 2008). In research, it is important to have a theoretical

framework that expresses an understanding of theories and concepts pertinent to the research topic, and that connects to broader domains of knowledge in the field being studied. The choice of a particular theory should be based on its suitability, ease of implementation, and its ability to offer meaningful explanations (Orodho, 2003). This study was guided by two theories, the Cognitive Behavioural Theory and the Social Learning Theory.

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 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.

The study's topic demonstrated a high degree of applicability to Cognitive Behavioural Theory (CBT). The emphasis of Cognitive Behavioural Therapy (CBT) on cognitive processes was pertinent when examining the effects of thoughts and beliefs on the behaviour of boda-boda riders in the context of sports betting. Numerous individuals may harbour illogical convictions regarding the likely outcomes of wagers, thereby, giving rise to impulsive and conceivably detrimental betting conduct. 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.

Moreover, Cognitive Behavioural Therapy (CBT) employs a comprehensive methodology to encompass the psychosocial well-being, so effectively targeting the emotional and social dimensions of the subject matter under investigation. This intervention has the potential to assist boda-boda riders in recognizing and managing the emotional stressors that arise from engaging in sports betting, including but not limited to money losses and interpersonal disagreements. Moreover, Cognitive Behavioural Therapy (CBT) has the potential to improve individuals' social skills and relationships, which could be negatively impacted as a result of compulsive sports betting behaviour.

This approach provided a methodical framework for recognizing and altering cognitive distortions, adjusting behavioural patterns, and addressing the emotional and social aspects of individuals' overall wellness within the realm of sports betting.

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). Individuals who possess prior knowledge of the game can be conceptualized as

authoritative figures, so assuming the role of social models, although being of the same age as the observer (Foster et al., 2023). Through the process of observing the behaviour of social models, individuals acquire knowledge about appropriate actions to undertake in specific situations.

The Social Learning Theory encompasses the influence of reinforcement in the process of behaviour formation. When individuals witness another person being rewarded for a specific behaviour, they tend to be more inclined to replicate that behaviour (Levine et al., 2020). On the contrary, when individuals perceive unfavourable outcomes associated with a certain behaviour, they are more likely to have a reduced propensity to imitate or reproduce this behaviour. Vicarious reinforcement refers to a type of observational learning wherein the behaviour of an observer is modified as a result of witnessing the outcomes of actions performed by another individual. Based on the tenets of the Social Learning Theory, individuals are not necessarily required to have direct exposure to rewards and punishments in order to acquire novel behaviours (Lee, 2020). Instead, they possess the capacity to observe and evaluate the outcomes encountered by a role model, hence, enabling them to deduce the likelihood of experiencing similar results themselves.

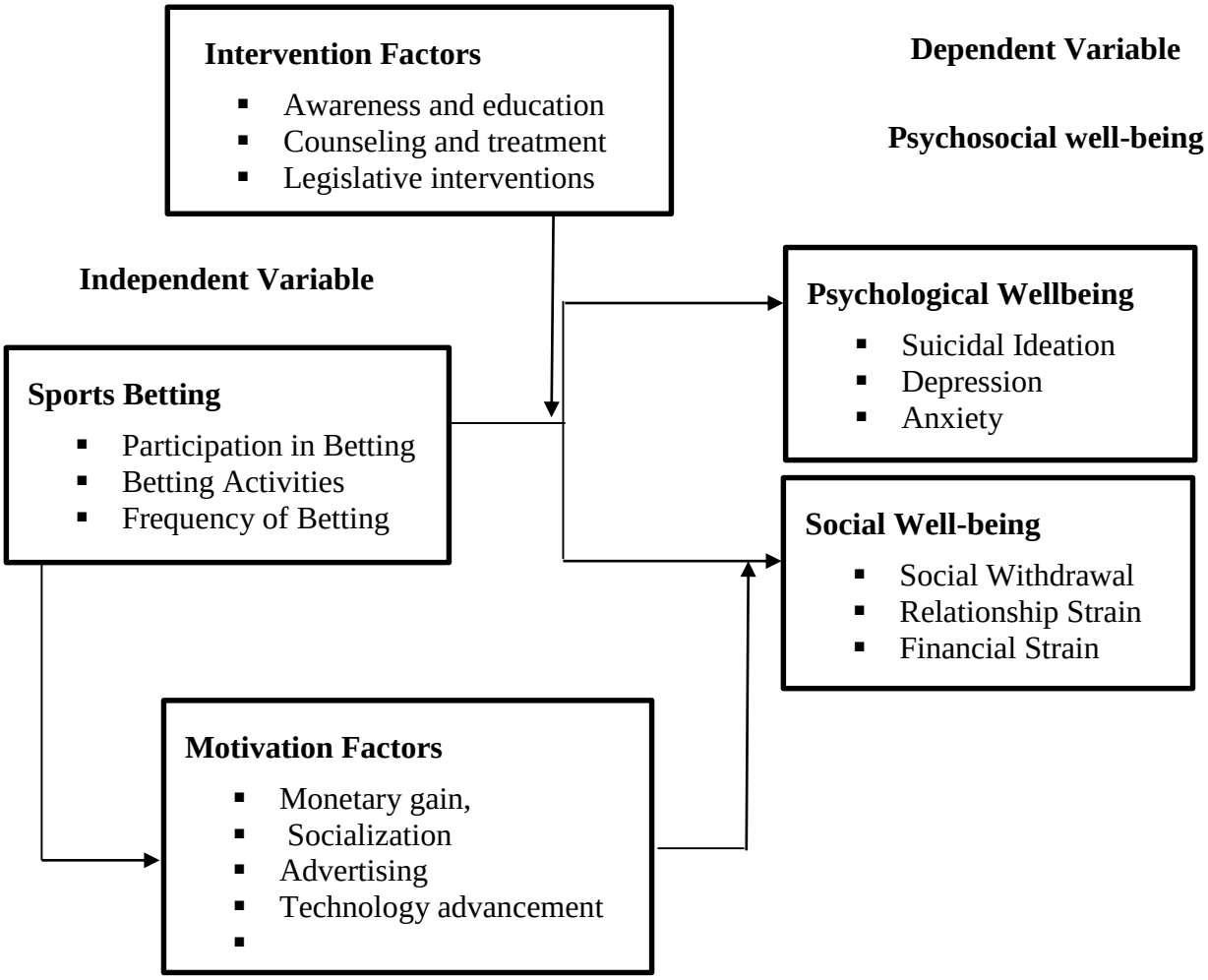
The utilization of the Social Learning Theory could offer valuable insights in the examination of the effect of sports betting on the psychosocial welfare of boda-boda riders in Kajiado County, Kenya. The Social Learning Theory provided a thorough theoretical framework for comprehending the processes 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.

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)

Research Gaps

The current body of research may have insufficiently examined the psychosocial effect of sports betting among boda-boda riders as a result of restricted data gathering methodologies. Studies by Njonge and Rono (2022) and Farrell (2017) employed surveys in conducting research, thus, presenting methodological gaps. Additional investigations should take into account the utilization of a combination of qualitative and quantitative

methodologies, such as interviews, in order to obtain a fuller comprehension of the riders' experiences.

The psychosocial well-being concept is intricate and diverse, and current research may lack a comprehensive comprehension of the impact of sports betting on several dimensions of well-being, thus presenting a conceptual gap. A study by Bussu and Detotto (2013) and Bond et al. (2022) focused on a generic study population, thus overlooking rider experiences. This study adopted a complete framework in order to provide a clear and standardized approach for defining and assessing the psychosocial well-being of boda-boda riders.

The effects of sports betting can be influenced by various aspects within the local context, such as cultural and socioeconomic elements. In order to gain a comprehensive understanding, it is imperative for research to take into account the distinct attributes of Kajiado County and its boda-boda riders, hence facilitating the acquisition of insights that are peculiar to the local context. There is a scarcity of research investigating potential interventions aimed at alleviating the adverse effects of sports betting on the psychosocial well-being of boda-boda riders. For instance, studies by Young and Bellringer (2022) were conducted in New Zealand, while Njonge and Rono (2022) conducted a study in Nakuru County. This study explored and offered solutions that are contextually appropriate in order to provide support for these riders.

Chapter Summary

This chapter has presented literature review on the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. The chapter has presented comprehensive empirical review regarding the effects of engaging in sports

betting on the psychological and social well-being of boda-boda riders in Kajiado County, Kenya. The discussion has scrutinized diverse literature, elucidating the potential for sports betting to engender financial hardship, addiction, and psychological distress within this susceptible demographic. Furthermore, the chapter has examined various strategies for coping and therapies that have the ability to alleviate these adverse consequences. In general, it has emphasized the necessity of customized assistance and awareness initiatives in order to enhance the psychosocial well-being of boda-boda riders in light of the pervasiveness of sports betting in their daily experiences.

Chapter Three: Research Methodology

Introduction

In this section, the researcher introduces the approach they employed in carrying out the investigation. It covers various aspects such as the research plan, the intended participants, the method of selection and the number of subjects, the nature of the data, pilot testing, how data was gathered assessing accuracy and consistency, data collection process, and techniques for analysing and displaying the findings. This chapter presents the methodology used by the researcher to conduct the study.

Research Design

A research design refers to the key strategy that the researcher chooses to integrate the various components of the study in a coherent and logical way. This aims at ensuring you will effectively address the research problem. It is the pathway for the collection, measurement, and eventual analysis of the collected data (Harish et al., 2021).

Similarly, Orodho (2009) notes that a research design is essentially a framework or schedule used to produce responses to research questions. The current study adopted mixed methods research design (convergent parallel). The design helps in validating findings because there is a convergence of results and also offers a precise depiction of the qualities of a single occurrence or a collection in a real-world setting (Kothari, 2017). The choice of this design was motivated by the aim to depict the current state of affairs among the boda-boda riders during the research. Convergent parallel collects and analyses both quantitative and qualitative data separately and then eventually merge the findings to arrive at a more comprehensive understanding the research problem.

Target Population

Understanding the population and the sample size assists researchers identify and resolve potential biases that may impact research outcomes. This knowledge enables researchers to reach evidence-based decisions, formulate applicable recommendations, and contribute significant insights to their respective fields (Rashid et al., 2019). Similarly, Saunders et al. (2016) define a population as a representation of the entirety of elements from which a sample can be taken. The current study targeted registered boda-boda riders in Kajiado County, Kenya who earn money by transporting passengers or goods. According to the National Transport and Safety Authority (NTSA), there were 21,568 such registered riders in the county as of 2023. Riders who did not use their boda-bodas for business purposes, specifically for transporting passengers or goods, did not form part of the study's target population. Additionally, the study only included riders who were available at the time the study was being conducted, implying the data collected did not necessarily come from the boda-boda owners themselves.

Sampling Method and Sample Size

Sampling involves the methodical choice of a restricted number of elements from a theoretically defined population. This is done with the goal of making inferences about the entire population. According to Kothari (2009), effectiveness of a sample design is ultimately assessed by how accurately it reflects the characteristics of the population it intends to represent. The boda-boda riders and the five leaders of boda-boda saccos were sampled using simple random method while the focus groups were by purposive sampling. The sample size determination was based on Krejcie and Morgan (1970) sample size determination table for ±5% precision and 95% confidence levels. It states that when the population is 21,568 at ±5% precisions, 379 should be the sample at a 95%

confidence level. The sample size therefore comprised of 384 respondents. The selection was distributed across Kajiado County's five sub counties as depicted below.

Table 1

Sample Size

Sub County	Sampling Method	Sample Size
Kajiado Central	Simple random	76
Kajiado North	Simple random	76
Kajiado South	Simple random	76
Kajiado West	Simple random	76
Kajiado East	Simple random	75
Total		**379**

The target sample size for the study comprised of 379 boda-boda riders and 5 leaders from the boda-boda SACCO who took part in the in-depth interview making a total sample size of 384 respondents.

Inclusion Criteria

i. The participants must be officially registered as boda-boda riders in Kajiado County.
ii. Participants must be earning their primary income from operating a boda-boda, either by transporting passengers or goods.
iii. Participants should be residents of Kajiado, County, ensuring that they are affected by local conditions and regulations.
iv. Participants who engage in sports betting

Exclusion Criteria

i. Any boda-boda operators who are not officially registered in Kajiado County.
ii. Those who operate a boda-boda as a secondary form of income, or for leisure.
iii. Individuals who operate boda-bodas in Kajiado County but are not residents.

Types of Data

Data collection is the procedure of acquiring unrefined and unprocessed data, which can then be transformed into meaningful information through the scientific data analysis process (Gall et al., 2007). This study relied on primary data which was collected from the respondents. Common techniques for data collection in social research encompasses, questionnaires, interviews, standardized tests and observation forms (Morgan & Harmon, 2001). Structured and semi structured open-ended questionnaires were employed for data collection in this study. These questionnaires were suitable for research studies because they gather data in accordance with the researcher's needs, are cost effective, and can be analysed and duplicated with ease. They are suitable for collecting both quantitative and qualitative data.

Data Collection Methods

Data collection methods refer to the ways the researcher gather information for the study or research (Johnson & Turner, 2003). Data collection methods vary depending on the kind of study being undertaken and what kind of information the researcher seeks to gather. The choice of method often depends on what is likely to yield the most accurate and helpful answers to the research questions.

This study adopted the use of Canadian Problem Gambling Index (CPGI) to collect data on sports betting (independent variable), while Mental Health Continuum Short Form (MHC-SF) was used to gather data on psychological and social well-being which were constructs of the dependent variable. The researcher designed a structured questionnaire to collect data on the intervention factors and semi-structured open-ended questionnaires to gather data on motivating factors as well as for Focus Group Discussions (FGDs) and

in-depth interview schedules. Focus groups were used to collect more information from the respondents. Two focus groups consisting of 6 members each were constituted.

Purposive sampling was used to sample the members of the two groups. To gather information from the respondents, the study employed semi structured open-ended questions to guide the discussions. The focus group discussions were carried out in English and Kiswahili; this ensured that the respondents understood the questions in order to give appropriate responses. The focus groups were homogenous to lessen inhibitions and enhance participation that would lead to a productive discussion. The researcher recruited research assistants to assist in data collection. In-depth interviews were also used to elicit information from 5 leaders of boda-boda SACCOs from each sub county to find out how sports betting affect boda-boda riders psychosocial well-being and what motivates them to engage in it. The in-depth interviews were open ended semi structured open ended questions to enable boda-boda riders give a detailed account of how sports betting affects their psychosocial well-being and methods that can be put in place to mitigate the problem of sports betting. Purposive sampling was used to sample the 5 boda-boda leaders that took part in the study.

Instrument pre-testing

Pre-testing refers to a stage in research whereby the survey tools are subjected for testing to evaluate their reliability and validity before the final survey (Hu, 2014). Pre-testing has been fronted as a necessary exercise in improving on the quality of data collection and also saving on time and resources. Though there are no clear guide lines in choosing a pre-test sample, Blair and Conrad (2011) suggested a number between a 0.05 and 0.10 of the sample size. On the other hand, Mugenda and Mugenda (2003), posit that a pre-test should be carried out using a sample of 1% and 10% of the study sample size. The researcher therefore, subjected the CPGI and MHC-SF questionnaire for pre-testing with

37 participants and 2 leaders of boda-boda SACCO who were sufficient to identify any possible problem areas or flaws that the researcher needed to improve on. In addition, the participants of the pilot study did not participate in the actual study. Pre-testing was carried out in Narok County which had the same characteristics as those of Kajiado County. Pre-testing involved both reliability and validity testing as discussed below.

Reliability Test

Reliability refers to the consistency or stability of a measurement. An instrument with a proper reliability should be able to obtain the same score from respondents on repeated testing (Bornstein, 2018). This assists in determining the clarity of the concepts and whether different participants can understand the questions in a consistent manner. To ascertain this from the test results, the study considered a Cronbach alpha coefficient of 0.7 or higher as an indicator of reliability. According to Kothari and Gaurav (2014), a Cronbach alpha (α) value of 0.7 or greater signifies that the items in the questionnaire are dependable, indicating a relatively strong internal consistency.

Validity Test

Validity refers to the extent to which an instrument actually measures what it purports or is designed to measure (Hancock, 2019). The importance of validity is that it has been argued to increase transparency, while ensuring that the bias of a researcher is minimized (Singh, 2014). The adapted CPGI and MHC-SF were guided by content validity that pertains to the extent to which an assessment tool is pertinent to and accurately represents the intended construct it is meant to evaluate. The above instruments were also presented to PAC University supervisors for verification.

Data Analysis

The collected data was analysed and prepared for reporting through two approaches; thematic analysis for qualitative data and quantitative data analysed by descriptive and inferential statistics aided by Statistical Package for the Social Sciences (SPSS) software version 28.0. The inferential statistics comprised of ANOVA, Pearson correlation coefficient and regression analysis, while descriptive statistics were frequencies, percent, mean scores and standard deviation.

Thematic analyses have been found useful in analysing responses from the structured interviews, FGDs transcripts, qualitative survey responses or any other qualitative data that may be generated during the study (Terry et al., 2017). Thematic analysis is useful in enabling the researcher to construct themes that are based on meaningful patterns that create insights in interpretation of qualitative data set. Babbie (2020) posit that the Statistical Package for the Social Sciences (SPSS) version 31 is efficient in statistical analysis of numerical data, questionnaire and surveys as it helps to analyse findings that assist in explaining a particular phenomenon. Findings of the study were presented using tables and narrations.

The Analysis of Variance (ANOVA) was employed to assess the overall significance of the model. Specifically, the computed F statistics was compared to the tabulated F statistics. Additionally, a significance level.0.05 (p-value) was used to determine the overall model's significance. Furthermore, individual regression coefficients were examined to assess the impact of independent variable which was sports betting on the dependent variable, which was psychosocial well-being. A significance level of 0.05 (p-value) was also used to determine the significance of individual variables. The relationship between the dependent variable and the independent variables was assessed through multiple regression in the model;

$$\mathbf{Y = \alpha + \beta X + \varepsilon} \quad \textbf{(1)}$$

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 Considerations

Ethical considerations describe a number of principles that are to guide the researcher's design and practice. Researchers should confine themselves within a speculated code of conduct while collecting data in the field (Bhandari, 2022). Informed consent is core on matters that regard ethical consideration (Denzin & Lincoln, 2011). It is therefore imperative that participants are made aware of what they are required to do in the research process; for instance, how data was used and if there will be any consequences. The researcher sought permission from PAC University Graduate School Ethical Committee and National Commission for Science, Technology and Innovation for permission to collect data. On the other hand, consent to participate in the study was sought from the participants through providing explicit, active, signed consent letter. The researcher included participant's rights to be furnished with information and the right to withdraw from participating at any point.

In addition, the researcher ensured anonymity. Mugenda (2003) conceptualized anonymity as the prudence of a researcher to conceal personal data of participants such as names and cultural orientation through ensuring that the participants' confidential information is kept safe and secure. The study sought to explore very sensitive information from the participants and therefore, the researcher was bound by providing

anonymity to the respondents. There were no consequences on the participants who would have wanted to drop out of the study. After data collection, the researcher conducted debriefing by explaining the purpose of the study in more detail, addressing any questions or concerns raised by the participants, and providing reassurance and guidance where the discussion of gambling-related issues may have caused emotional discomfort.

Chapter Summary

This chapter discussed research methodology. This is basically the approach used by the researcher to carry out the investigation. Covered also in this chapter included target population of the study, sampling method used, sample size determination as well as inclusion and exclusion criteria.

Types of data and data collection methods was also discussed here. Instrument pretesting, reliability and validity testing were also discussed. Finally, data analysis approaches together with ethical considerations were looked at.

Chapter Four: Results and Discussion

Introduction

This study sought to establish the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. Specifically the study sought to: examine the effect of sports betting on the psychological well-being of boda-boda riders in Kajiado County, Kenya, establish the effect of sports betting on the social well-being of boda-boda riders in Kajiado County, Kenya, find out what factors motivate boda-boda riders in Kajiado County, Kenya to engage in sports betting and identify sustainable intervention measures that will mitigate the effect of sports betting on the psychosocial well-being of boda -boda riders in Kajiado County Kenya. In this chapter, the results are presented in check with the study objectives. Additionally, the findings are discussed in line with the reviewed empirical literature. The chapter begins by providing results on response rate and data reliability. The results on background information are then provided followed by descriptive analysis, correlation and regression analysis results.

Response Rate

The response rate for the study was established so as to ascertain the representation and the quality of responses for conclusion of the study. 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. The response rate was as presented in Table 2.

Table 2

Response Rate

Category	Responded	Did not Respond	Percentage Response Rate
Boda-boda Riders	362	17	95.5
Leaders	5	0	100
Overall	**369**		**96.1**

The results in Table 2 show that 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%, while Orodho (2009) asserts that a response rate above 50% is adequate for generating sufficient data that can be generalized to the target population. Given the high response rate of 96.1%, the findings of this study were deemed representative of the population and provide reliable data for assessing the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

Instrument pre-testing

Reliability Test Results

Reliability is the consistency of responses; the degree to which an instrument measures in a similar manner at each time albeit under the same conditions. According to Thanasegaran (2009), reliability is broadly defined as the degree to which measures are free from error and therefore produce consistent results. Thanasegaran (2009) further

argue that Cronbach alpha is a correlation coefficient between two sets of data. Field (2013) posited that scores of between .4 and .7 are considered to be of normal consistency while scores higher than .7 are considered of high consistency. To assess the reliability of the data collection instrument, the study used 10% of the sample size. The reliability results are presented in Table 3.

Table 3

Reliability Analysis

Variable	Number of items	α>0.7	Comments
Sports Betting	9	0.790	Reliable
Psychosocial Well-being	14	0.831	Reliable
Factors Motivating Sports Betting	20	0.742	Reliable
Sustainable Intervention Measures	6	0.810	Reliable

The findings in Table 3 indicate that the Cronbach's alpha for all the items exceeded the acceptable threshold of 0.7, confirming the reliability of the questionnaire for data collection. The variable sports betting had a Cronbach's alpha of 0.790, psychosocial well-being recorded 0.831, factors motivating sports betting scored 0.742, and sustainable intervention measures had an alpha value of 0.810. These results suggest that the items used to measure each variable demonstrated consistent reliability. According to Taherdoost (2016), reliability scores between 0.7 and 0.8 indicate acceptable reliability, while scores above 0.8 demonstrate good reliability. In this study, Psychosocial Well-being and Sustainable Intervention Measures exhibit good reliability (>0.8), while Sports Betting and Factors Motivating Sports Betting show acceptable reliability (>0.7).

These findings are consistent with the assertions by Field (2013), who contend that reliability scores within this range indicate consistency in measuring the intended

constructs. Given that all variables recorded Cronbach's alpha values above the threshold of 0.7, the questionnaire is deemed reliable and suitable for capturing data relevant to the study. This ensured that the data collected is dependable for analysis and supports the validity of the study's conclusions regarding the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

Validity Test Results

This study utilized both construct validity and content validity. For construct validity, the questionnaire was divided into various sections to ensure each section assesses information for a specific objective. This was done to ensure that the information being assessed closely relates to the conceptual framework for this study. Kaiser-Meyer-Olkin (KMO) was employed to determine whether the responses generated were valid as per their values. For a data set to be regarded as valid and appropriate for statistical analysis, the value of KMO must be greater than .5 (Field, 2013). The results of the KMO and Bartlett's Test of Sphericity (significance) are summarized in Table 4.

Table 4

Validity Test Results

Variable	KMO	P-Value
Sports Betting	.647	.000
Psychosocial Well-being	.519	.000
Factors Motivating Sports Betting	.792	.000
Sustainable Intervention Measures	.846	.000

The findings in Table 4 show that the KMO statistic for all the variables, namely; sports betting, psychosocial well-being, factors motivating sports betting, and sustainable intervention measures, were greater than 0.5, indicating a high level of validity.

Specifically, the KMO values ranged from 0.519 to 0.846. These values confirm that the data collected is suitable for factor analysis. In addition to the KMO test, Bartlett's Test of Sphericity was significant for all the study variables ($p = .000$, at $p < .05$), further validating the appropriateness of the data for statistical analysis. These results provided strong evidence that the questionnaire's sections effectively measure the intended constructs.

The KMO value for sports betting was 0.647, while psychosocial well-being recorded a value of 0.519. The variables factors motivating sports betting and sustainable intervention measures demonstrated higher validity, with KMO values of 0.792 and 0.846, respectively. Together, these findings confirmed that the questionnaire was valid and ensured the robustness of subsequent statistical analyses, supporting the study's conclusions on the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

Demographic Analysis

The respondents' demographic information was captured in the first section of the data collection instrument. The main aspects of the background information were analyzed including gender of the respondent, age, highest level of education attained, experience and marital status. The demographics were essential for the discussion regarding the sample size composition. Table 5 shows the demographic characteristics results.

Table 5

Demographic Information of Respondents

Demographic Information	Distribution	Frequency	Percentage
Gender	Male	356	98.3
	Female	6	1.7
Age Bracket	18 years and below	40	11
	19-30 years	136	37.6
	31-40 years	127	35.1
	41-50 years	49	13.5
	51 years and above	10	2.8
Level of Education	Certificate	224	61.9
	Diploma	11	3
	Degree	92	25.4
	Masters	35	9.7
Years as Boda-boda Rider	Below 1 year	66	18.2
	1-5 years	93	25.7
	6-10 years	148	40.9
	11 years and above	55	15.2
Marital Status	Single	62	17.1
	Married	256	70.7
	Divorced/Separated	31	8.6
	Widowed	13	3.6

The study revealed that majority of boda-boda riders in Kajiado County were male (98.3%), with only 1.7% being female. This is consistent with the general trends in the transport sector, where motorcycle taxi businesses are predominantly male-dominated due to the physical demands and risks associated with the job. Given that sports betting is also more prevalent among men than women, the high male representation in the sample suggests that the findings are largely reflective of male experiences and behaviors in relation to sports betting.

The results also indicated that a larger proportion of the respondents were in the 19-30 years (37.6%) and 31-40 years (35.1%) age brackets, collectively accounting for 72.7% of the sample. This suggests that the boda-boda industry is largely dominated by young and middle-aged individuals, who are more likely to engage in sports betting due to their

exposure to digital platforms and social influences. The 18 years and below category (11%) also raises concerns, as younger riders may lack financial stability, making them more vulnerable to the negative effects of gambling, such as debt accumulation and addiction.

Moreover, majority of the respondents had attained a certificate-level education (61.9%), followed by degree holders (25.4%), master's degree holders (9.7%), and diploma holders (3.0%). This distribution suggests that most boda-boda riders possess basic education, which may impact their decision-making when engaging in sports betting. Lower education levels have been associated with a higher likelihood of engaging in high-risk gambling behaviors due to limited financial literacy and critical thinking skills. However, it is notable that a considerable number of respondents had university-level education, with 35.1% holding a degree or master's degree. This suggests that even those with higher education are participating in the boda-boda sector, possibly due to limited job opportunities. For educated riders, sports betting could be viewed as an alternative income-generating activity, yet the risk of financial losses remains. The presence of educated individuals in the industry also presents an opportunity for targeted interventions through financial literacy training, which could help boda-boda riders make informed decisions regarding gambling.

The results further shows that 40.9% of respondents had been boda-boda riders for 6-10 years, followed by those with 1-5 years (25.7%), below one year (18.2%), and those with over 11 years of experience (15.2%). The high number of riders with significant experience (more than six years) indicates that many individuals view boda-boda riding as a long-term source of livelihood. Riders with longer experience may have already experienced the financial instability associated with betting and might either have learned to manage it or suffered negative consequences such as debt and mental stress.

The marital status results show that most respondents were married (70.7%), followed by single individuals (17.1%), divorced or separated individuals (8.6%), and widowed respondents (3.6%). The high percentage of married riders implies that their betting behavior has direct implications not only on their personal well-being, but also on their families. Excessive sports betting among married riders may lead to financial strain, conflicts, and neglect of family responsibilities, affecting their overall social well-being. The study suggests that sports betting could contribute to marital conflicts, particularly if financial resources meant for family needs are directed toward gambling. This emphasizes the importance of addressing the social consequences of betting through family counseling and financial management programs for boda-boda riders.

Descriptive Statistics

Descriptive analysis was employed to describe the rudimentary features of the data under study as they provide summaries about the sample and its measures. Descriptive analysis is simply the basis of every quantitative analysis of data and includes the mean and standard deviation (Conradie & Paduri, 2014). This section presents descriptive statistics analysis on sports betting, psychological well-being, factors motivate boda-boda riders in Kajiado County, Kenya to engage in sports betting and sustainable intervention measures. The mean was utilized as a measure of central tendency, while standard deviation was employed as a measure of dispersion to understand how the responses were dispersed from the mean. The section was clustered into personal and contextual data and descriptive analysis for independent and dependent variables. The study employed a scale of 1–5 for answering the questions.

Sports Betting

The first objective of the study was to examine the effect of sports betting on the psychological well-being of boda-boda riders in Kajiado County, Kenya. 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 6.

Table 6

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	8.30%	0.00%	60.50%	31.20%	3.15	0.79

problems both for you or your household?	
Overall Mean	**3.218**

Based on the study results, most (57.20%) of the respondents agreed that they almost often returned another day to try to win back the money they lost in their last bet, while 23.50% stated they did so most of the time. A smaller percentage (10.80%) never attempted to recover their losses, while 8.60% engaged in the behavior sometimes. The responses yielded a mean of 3.27 and a standard deviation of 1.01. This implies that the majority of boda-boda riders frequently attempted to recover their betting losses, and the variation in responses was moderate. Additionally, most (56.40%) of the respondents stated that they most of the time worried about having a problem with sports betting, while 32.90% almost always had such concerns. Only 10.80% of the respondents never worried about their gambling habits. The responses had a mean of 3.11 and a standard deviation of 0.87, indicating that many respondents frequently experienced concerns about their betting behaviors, with responses being fairly consistent.

The study further established that most (40.90%) of the respondents almost always felt guilty about their betting or its outcomes, while 40.10% did so most of the time. A smaller proportion (19.10%) never felt guilty. The responses had a mean of 3.03 and a standard deviation of 1.08, suggesting that feelings of guilt were common among the riders, with a moderate variation in responses. Regarding the tendency to bet with larger amounts of money for excitement, most (68.50%) of the respondents almost always engaged in this behavior, while 23.20% did so most of the time. Only 8.30% never engaged in it. The responses had a mean of 3.52 and a standard deviation of 0.87, indicating that the majority of boda-boda riders frequently sought increased betting excitement, with responses being fairly consistent.

Additionally, most (52.50%) of the respondents almost always experienced health problems such as stress, anxiety, and depression due to betting, while 31.50% faced such problems most of the time. Only 10.80% never experienced such health issues. The responses yielded a mean of 3.26 and a standard deviation of 0.97, implying that betting had significant psychological and health-related consequences for many respondents, though the variation in responses was moderate. Furthermore, the study found that most (67.40%) of the respondents almost always received criticism or were told they had a gambling problem, while 32.60% stated that this happened most of the time. None of the respondents indicated that they never experienced this. The responses had a mean of 3.67 and a standard deviation of 0.47, indicating that betting-related criticism was a widespread experience, with relatively little variation in responses.

The findings also revealed that most (56.60%) of the respondents almost always bet more than they could afford to lose, while 34.50% did so most of the time. A small percentage (1.90%) never engaged in this behavior. The responses yielded a mean of 3.46 and a standard deviation of 0.71, suggesting that many boda-boda riders frequently risked more than they could afford to lose, with moderate variation in responses. Regarding borrowing money or selling assets to bet, most (43.60%) of the respondents stated that they engaged in this behavior most of the time, while 22.90% never did. A smaller proportion (19.10%) sometimes borrowed money or sold assets, and 14.40% almost always did so. The responses yielded a mean of 2.49 and a standard deviation of 1.00, implying that while some riders frequently borrowed money or sold items to fund their betting, responses varied considerably.

Moreover, most (60.50%) of the respondents stated that betting had most of the time caused financial problems for them or their households, while 31.20% indicated that this happened almost always. Only 8.30% never experienced financial issues due to betting.

The responses yielded a mean of 3.15 and a standard deviation of 0.79, implying that financial distress due to betting was a common experience among boda-boda riders, with responses being fairly consistent. Generally, the study responses had an overall mean of 3.218, indicating that most boda-boda riders frequently engages in problematic betting behaviors in the county. The standard deviations varied across the statements, with some responses showing moderate variability and others being more consistent. These findings suggested that sports betting had serious negative psychological and financial effects on the boda-boda riders in Kajiado County.

In addition to the above Likert scale statements, the researcher conducted two Focus Group Discussions (FGDs) with boda-boda riders, each group comprising of 6 boda-boda riders in which they were asked to indicate how they first engaged in sports betting. Their responses revealed that most riders were introduced to betting through their peers, who encouraged them to place their first bets as a form of entertainment or social engagement. Many respondents indicated that they started betting casually, often placing small wagers on popular football matches after hearing about betting from friends. They mentioned that group discussions about match predictions and betting strategies created an environment that made it easy for them to participate. Some boda-boda riders also reported that they first engaged in betting after witnessing a colleague win money, which motivated them to try their luck, believing they too could achieve similar financial success.

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. Others mentioned that they first

engaged in betting due to financial struggles, believing it could provide a quick solution to their income challenges. Over time, what started as casual betting for entertainment or small financial gains became a habitual practice, with some riders increasing their betting amounts in the hope of making bigger profits.

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."*

These responses imply that sports betting has seriously affected the financial stability, mental well-being, and productivity of boda-boda riders in Kajiado County. Many riders are caught in a cycle of gambling, hoping for quick gains, but end up in deeper financial problems. The SACCO leaders recognize the need for interventions such as financial literacy programs, counseling services, and peer support groups to help members manage their betting habits and improve their overall well-being. These findings corroborate Avram et al.'s (2021) observation that an individual who progressively engages in increased gambling behavior allocates greater portion of their financial resources to gambling neglecting other routine activities. These findings agree with the Cognitive Behavioral Theory's assertion that people's behavior and mental processes have a significant effect on their emotional experiences and that altering any of the said variables will lead to corresponding modifications in the remaining variables.

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 7.

Table 7

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
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	

Descriptive results in Table 7 depict that most (60.50%) of the respondents reported that they felt happy every day, while 39.50% experienced happiness about thrice a week. None of the respondents indicated that they never felt happy. The responses had a mean of 3.6 and a standard deviation of 0.49, implying that the majority of boda-boda riders frequently experienced happiness, with minimal variation in responses. Additionally, most (68.50%) of the respondents reported feeling interested in life every day, while 31.50% felt this way about thrice a week. None of the respondents indicated that they never felt interested in life. The responses yielded a mean of 3.69 and a standard deviation of 0.47, suggesting that the majority of boda-boda riders were generally interested in life, with responses being fairly consistent.

The study further established that most (75.70%) of the respondents reported feeling satisfied with life every day, while 20.40% felt satisfied about thrice a week. A small proportion (3.90%) felt satisfied only once or twice in the past month. The responses had a mean of 3.72 and a standard deviation of 0.53, indicating that most boda-boda riders

frequently felt satisfied with life, with relatively low variability in responses. Regarding their perceived contribution to society, most (74.00%) of the respondents felt they had something important to contribute every day, while 2.20% felt this way about thrice a week. However, 23.80% of respondents only felt this way once or twice in the past month. The responses had a mean of 3.5 and a standard deviation of 0.85, implying that while many respondents felt they had a meaningful role in society, there was a moderate variation in responses.

Additionally, most (71.00%) of the respondents felt a sense of belonging to a community every day, while 22.90% reported feeling this way about thrice a week. A small proportion (6.10%) felt this only once or twice in the past month. The responses had a mean of 3.65 and a standard deviation of 0.59, suggesting that most boda-boda riders frequently felt a sense of community belonging, with moderate variation in responses. The study also found that most (71.00%) of the respondents believed that society was becoming a better place every day, while 29.00% felt this way about thrice a week. None of the respondents indicated that they never held this belief. The responses yielded a mean of 3.71 and a standard deviation of 0.45, indicating that most respondents had an optimistic outlook on society, with little variation in responses.

Regarding their perception of people's nature, most (53.00%) of the respondents felt that people were basically good every day, while 33.70% felt this way about thrice a week. However, 13.30% of respondents never felt this way. The responses had a mean of 3.27 and a standard deviation of 1.00, suggesting that while many respondents viewed people positively, there was considerable variation in perspectives. Similarly, the study found that most (57.70%) of the respondents felt that the way society works made sense to them every day, while 28.50% experienced this feeling about thrice a week. A notable 13.80% never felt that the way society works made sense to them. The responses had a mean of

3.3 and a standard deviation of 1.02, indicating a moderate level of agreement with this perception, though responses varied significantly.

Additionally, most (51.10%) of the respondents felt that they liked most parts of their personality every day, while 39.50% felt this way about thrice a week. A smaller proportion (9.40%) never experienced this feeling. The responses had a mean of 3.32 and a standard deviation of 0.89, suggesting that many respondents had a positive self-image, but there was some variation in their levels of self-acceptance. Regarding managing responsibilities, most (40.60%) of the respondents felt good at managing their daily responsibilities every day, while 28.20% experienced this feeling about thrice a week. A notable 22.10% felt this way only once or twice, while 9.10% never felt good at managing their responsibilities. The responses had a mean of 3.00 and a standard deviation of 1.00, indicating that while some respondents felt confident in managing their responsibilities, others struggled, leading to considerable variation in responses.

Furthermore, the study found that most (47.80%) of the respondents felt that they had warm and trusting relationships with others about thrice a week, while 19.30% felt this way every day. However, 20.20% never experienced this, and 12.70% only felt it once or twice. The responses had a mean of 2.66 and a standard deviation of 1.01, indicating a lower frequency of warm and trusting relationships, with high variability in responses. Regarding personal growth, most (30.90%) of the respondents reported feeling challenged to grow and improve once or twice in the past month, while 27.90% experienced this every day. A notable 23.80% felt this way about thrice a week, while 17.40% never had such experiences. The responses had a mean of 2.62 and a standard deviation of 1.07, suggesting that while some boda-boda riders experienced personal growth challenges, responses were highly varied.

The study further found that most (43.60%) of the respondents felt confident in expressing their own ideas and opinions about thrice a week, while 26.50% felt this way every day. A significant 29.80% only felt this way once or twice. The responses had a mean of 2.97 and a standard deviation of 0.75, indicating moderate levels of confidence, with some variation in responses. Moreover, most (55.20%) of the respondents felt that their life had a sense of direction or meaning every day, while 44.80% experienced this feeling about thrice a week. None of the respondents indicated that they never felt this way. The responses had a mean of 3.55 and a standard deviation of 0.50, implying that the majority of boda-boda riders felt a sense of purpose in their lives, with little variation in responses.

The study responses had an average mean of 3.326, indicating that most boda-boda riders experienced positive social well-being. However, the standard deviations varied across different aspects of well-being, with some responses being more consistent while others showed some levels of variation. These findings suggest that while many boda-boda riders had a generally positive outlook on their social well-being, areas such as trusting relationships and personal growth exhibited greater diversity in experiences.

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. Others reported feeling regretful after losing

large amounts of money, especially when they had used funds meant for essential expenses such as food or fuel. The emotional rollercoaster of betting contributed to unstable moods, with some riders experiencing temporary highs from wins but prolonged stress from losses.

The FGDs also sought to understand how involvement in sports betting affects boda-boda riders' job performance and attention to work. The discussions revealed that betting had a notable impact on their focus and productivity. Many riders admitted that they frequently checked betting odds and game updates on their phones while working, leading to distractions and reduced efficiency. Some respondents stated that they had missed out on customers because they were preoccupied with placing bets or watching games. Others noted that losing a bet affected their concentration, making them less motivated to work for the rest of the day. A few boda-boda riders admitted to skipping work entirely after a major loss, choosing instead to spend time looking for ways to recover their money through additional bets. The findings indicated that sports betting interferes with job performance, reducing productivity and, in some cases, leading to financial losses due to decreased work output.

The study further explored how sports betting impacts social relationships among boda-boda riders. The FGDs revealed that betting had both positive and negative effects on their social interactions. Some riders stated that betting had strengthened their friendships, as it provided a common topic of discussion and a shared activity within their social circles. However, many respondents acknowledged that excessive betting had led to conflicts with family members, friends, and colleagues. Some riders reported that frequent losses had caused tension in their households, with spouses or family members criticizing their gambling habits. Others noted that they had distanced themselves from friends who did not support their betting lifestyle. A few respondents admitted that they

had borrowed money from friends to place bets and failed to repay their debts, leading to strained relationships. These findings suggest that while betting creates social bonding among some riders, also contributes to relationship breakdowns, particularly when gambling becomes problematic.

Furthermore, the FGDs examined how sports betting impacts the financial situation of boda-boda riders. The discussions revealed that much as some riders had experienced occasional wins, most reported huge financial losses over time. Many respondents stated that they had spent substantial portions of their daily earnings on betting, often at the expense of essential needs such as food, rent, and motorcycle maintenance. Some admitted to borrowing money or taking loans to continue betting, leading to increased debt and financial instability. A few riders explained that betting had made it difficult for them to save money or invest in long-term financial goals, as they frequently used their income for gambling instead. Others reported experiencing financial stress and insecurity due to unpredictable betting outcomes. The findings indicated that, overall, sports betting has a detrimental effect on the financial well-being of boda-boda riders, leading to financial strain and, in some cases, long-term economic hardship.

The study conducted interviews with leaders of boda-boda SACCOs in Kajiado County to understand the negative consequences of sports betting among their members. The SACCO leaders provided insights into the various ways betting has affected boda-boda riders, highlighting financial distress, psychological effects, reduced productivity, and strained social relationships as key challenges faced by those who engage in excessive gambling.

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. Others had taken loans from the SACCO or borrowed money from friends and family, hoping to recover their losses, only to fall into deeper financial trouble. These findings support Njonge and Rono's findings that betting resulted in increased financial burdens due to a gamblers inability to manage their budgetary requirements. Additionally, these findings align with (Chukwuorji et al.,2020) that bettors borrow money from friends and family or even steal wares to sell simply to get money to gamble. 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:

> *"We have seen cases where members' families are breaking apart because of sports betting. Some riders spend all their money on gambling and neglect their responsibilities at home. Their spouses complain about financial struggles, and some even leave their marriages because of it. Among friends, betting debts have caused conflicts, leading to broken relationships."*

These findings indicate that sports betting has had severe negative consequences on boda-boda riders in Kajiado County, affecting their financial stability, mental health, work productivity, and personal relationships. The SACCO leaders emphasized the need for intervention programs, such as financial literacy training, counseling services, and stricter regulations on betting advertisements, to help mitigate these issues and support affected riders in overcoming gambling-related challenges. These findings support assertions by Muggleton et al. (2021) that gambling much is linked to increased levels of financial distress.

Sports Betting Motivating Factors

The third objective of the study was to find out the factors that motivate boda-boda riders in Kajiado County, Kenya to engage in sports betting. The respondents were asked to give their opinions regarding the statements on factors motivating boda-boda riders in Kajiado County, Kenya to engage in sports betting. Their responses are as shown in Table 8.

Table 8

Descriptive Statistics on Sports Betting Motivating Factors

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
Helps me interact with peers	0.00%	0.00%	10.80%	34.30%	55.00%	4.44	0.68
It makes me feel like someone important	0.00%	0.00%	8.30%	36.70%	55.00%	4.47	0.64
To obtain cash I so badly need	0.00%	0.00%	34.30%	46.40%	19.30%	3.85	0.72
Playing for cash allows me to test my capacity to control myself	0.00%	20.70%	18.20%	34.50%	26.50%	3.67	1.08
I play for money, but once in a while regret why I have to engage in it	0.00%	0.00%	45.00%	20.40%	34.50%	3.9	0.89

To get rich quickly	8.30%	0.00%	49.20%	30.70%	11.90%	3.38	0.99
To show others that I am a dynamic individual	8.30%	22.40%	52.50%	14.40%	2.50%	2.8	0.87
Influence of advertising	0.00%	9.70%	59.10%	27.60%	3.60%	3.25	0.67
To access cash to buy something that I dream of	14.40%	9.70%	30.40%	44.50%	1.10%	3.08	1.08
Because of the flexibility accorded by mobile platforms	8.30%	9.90%	55.00%	22.10%	4.70%	3.05	0.92
Mobile phones betting is easy and affordable	0.00%	6.10%	55.00%	27.30%	11.60%	3.44	0.78
Use of mobile phones offers me the control and privacy that I need to engage in sports betting	10.50%	17.10%	8.30%	29.00%	35.10%	3.61	1.38
Access to my earnings are prompt and stress free	45.90%	19.90%	5.80%	3.60%	24.90%	2.42	1.65
To be envied and feared by others	0.00%	0.00%	0.00%	42.30%	57.70%	4.58	0.49
Simply because it makes me be associated with celebrities	0.00%	0.00%	19.60%	55.80%	24.60%	4.05	0.66
I play for money but sometimes I feel I am not getting a lot out of it	0.00%	0.00%	3.60%	59.10%	37.30%	4.34	0.54
To make money easily without sweating	0.00%	0.00%	11.30%	52.20%	36.50%	4.25	0.64
Because it’s the best way to socialize	0.00%	0.00%	6.10%	61.60%	32.30%	4.26	0.56
To please my buddies so that they can accept me in their social groups	0.00%	0.00%	7.70%	48.30%	43.90%	4.36	0.62
To feel good	0.00%	0.00%	9.90%	57.50%	32.60%	4.23	0.61
Overall Mean						**3.772**	

Based on the study results, most (55.00%) of the respondents strongly agreed that sports betting helped them interact with their peers, while 34.30% agreed with the statement. A smaller percentage (10.80%) remained neutral. The responses had a mean of 4.44 and a standard deviation of 0.68, indicating that social interactions were a significant

motivating factor for boda-boda riders to engage in sports betting, with minimal variation in responses. Additionally, most (55.00%) of the respondents strongly agreed that betting made them feel like someone important, while 36.70% agreed with the statement. Only 8.30% remained neutral. The responses yielded a mean of 4.47 and a standard deviation of 0.64, suggesting that feelings of self-importance were a strong motivator for betting, with responses being fairly consistent.

The study further established that most (46.40%) of the respondents agreed that they engaged in betting to obtain cash they badly needed, while 19.30% strongly agreed. However, 34.30% remained neutral. The responses had a mean of 3.85 and a standard deviation of 0.72, indicating that financial necessity played a significant role in betting participation, though responses varied moderately. Regarding betting as a means of testing self-control, most (34.50%) of the respondents agreed with the statement, while 26.50% strongly agreed. However, 18.20% were neutral, and 20.70% disagreed. The responses had a mean of 3.67 and a standard deviation of 1.08, implying that while some boda-boda riders engaged in betting to test self-control, there was notable variation in their opinions.

Additionally, most (34.50%) of the respondents strongly agreed that they played for money but sometimes regretted engaging in it, while 20.40% agreed. However, 45.00% remained neutral. The responses yielded a mean of 3.9 and a standard deviation of 0.89, suggesting that regret was a common feeling among bettors, though opinions varied. The study also found that most (30.70%) of the respondents agreed that they engaged in betting to get rich quickly, while 11.90% strongly agreed. However, a large proportion (49.20%) remained neutral, and 8.30% strongly disagreed. The responses had a mean of 3.38 and a standard deviation of 0.99, indicating that while some boda-boda riders viewed betting as a quick way to wealth, many remained undecided on the matter.

Regarding social status, most (52.50%) of the respondents were neutral about betting to show others that they were dynamic individuals, while 14.40% agreed and 2.50% strongly agreed. However, 22.40% disagreed, and 8.30% strongly disagreed. The responses had a mean of 2.8 and a standard deviation of 0.87, suggesting that this was not a strong motivation for engaging in betting, with significant variation in responses. The influence of advertising was another factor examined, with most (59.10%) of the respondents remaining neutral, while 27.60% agreed and 3.60% strongly agreed. However, 9.70% disagreed. The responses yielded a mean of 3.25 and a standard deviation of 0.67, indicating that advertising had a moderate influence on betting engagement, though responses were somewhat varied.

The study further established that most (44.50%) of the respondents agreed that they engaged in betting to access cash to buy something they dreamed of, while 1.10% strongly agreed. However, 30.40% remained neutral, 9.70% disagreed, and 14.40% strongly disagreed. The responses had a mean of 3.08 and a standard deviation of 1.08, implying that financial aspirations were a factor, though responses varied significantly. Additionally, most (55.00%) of the respondents were neutral about engaging in betting due to the flexibility accorded by mobile platforms, while 22.10% agreed and 4.70% strongly agreed. However, 9.90% disagreed, and 8.30% strongly disagreed. The responses had a mean of 3.05 and a standard deviation of 0.92, indicating that mobile platform flexibility had a moderate influence, though responses varied widely.

Regarding the affordability of mobile betting, most (55.00%) of the respondents were neutral, while 27.30% agreed and 11.60% strongly agreed. However, 6.10% disagreed. The responses had a mean of 3.44 and a standard deviation of 0.78, suggesting that mobile betting accessibility was a consideration for some riders, though opinions varied. The study also found that most (35.10%) of the respondents strongly agreed that using

mobile phones offered them control and privacy in betting, while 29.00% agreed. However, 8.30% remained neutral, 17.10% disagreed, and 10.50% strongly disagreed. The responses had a mean of 3.61 and a standard deviation of 1.38, indicating that control and privacy were important factors, though there was substantial variation in responses.

Regarding access to earnings, most (45.90%) of the respondents strongly disagreed that their earnings were prompt and stress-free, while 19.90% disagreed. A small percentage (24.90%) strongly agreed. The responses had a mean of 2.42 and a standard deviation of 1.65, implying that access to earnings was a contentious issue, with significant variation in responses. Furthermore, most (57.70%) of the respondents strongly agreed that they engaged in betting to be envied and feared by others, while 42.30% agreed. None of the respondents were neutral or disagreed. The responses had a mean of 4.58 and a standard deviation of 0.49, indicating that social status was a significant motivator, with minimal variation in responses.

Regarding association with celebrities, most (55.80%) of the respondents agreed that betting made them feel associated with celebrities, while 24.60% strongly agreed. A smaller proportion (19.60%) remained neutral. The responses yielded a mean of 4.05 and a standard deviation of 0.66, suggesting that celebrity influence was a considerable motivator, with responses being fairly consistent. The study further established that most (59.10%) of the respondents agreed that they played for money but sometimes felt they were not getting much out of it, while 37.30% strongly agreed. The responses had a mean of 4.34 and a standard deviation of 0.54, indicating that many riders had concerns about their betting outcomes, though responses were fairly consistent.

Additionally, most (52.20%) of the respondents agreed that they engaged in betting to make money easily without sweating, while 36.50% strongly agreed. There was no neutral response. The responses had a mean of 4.25 and a standard deviation of 0.64,

implying that ease of making money was a strong motivator, with minimal variation in responses. Moreover, most (61.60%) of the respondents agreed that betting was the best way to socialize, while 32.30% strongly agreed. There was no neutral response. The responses had a mean of 4.26 and a standard deviation of 0.56, suggesting that socialization was a key reason for engaging in betting, with responses being fairly consistent.

The study also found that most (48.30%) of the respondents agreed that they engaged in betting to please their buddies and gain social acceptance, while 43.90% strongly agreed. The responses had a mean of 4.36 and a standard deviation of 0.62, indicating that peer influence played a significant role in betting engagement, with minimal variation in responses. Furthermore, most (57.50%) of the respondents agreed that they engaged in betting to feel good, while 32.60% strongly agreed. The responses had a mean of 4.23 and a standard deviation of 0.61, implying that betting was a source of enjoyment for many respondents, with responses being fairly consistent.

The study responses had an average mean of 3.772, indicating that most boda-boda riders were motivated to engage in sports betting due to financial, social, and psychological factors. The standard deviations varied across different statements, with some motivations being more consistent while others showed significant variation. These findings suggested that while some boda-boda riders bet for financial reasons, social and psychological factors such as peer influence, self-importance, and socialization played a crucial role in their betting behavior.

These findings concur with Okoti's (2019) observation that nearly all participants are obsessed with making it rich through gambling is unsurprising. Boda-boda riders often operate in a highly competitive market with low-profit margins and may struggle to make ends meet. For some, gambling may offer a way to earn extra income and alleviate

financial difficulties. In Ghana, for instance, sports betting affords the betters to make large sums of money. (Gaming Commission of Ghana, 2017). The boda-boda riders in Kenya have also been affected, giving a rise of up to 40 per cent engaging in gambling like sports betting as a way of getting easy cash (Njonge et al. 2022). Gonzalez (2021) also argues that sports betting has increased since the inception of online betting and is a sign of quantification and rationality. The presence of data providers, media companies, fantasy sports providers, poker and trading firms inform continued betting activities. Therefore, betting is a growing and lucrative industry attracting other related activities; for instance, gaming and fantasy sports, which is enhanced by technological advancement. Kurian et al. (2019) established that utilization of the internet and other social networks would be a huge catalyst that would have adverse effects and impact on the general health of the public.

The findings discussed above were corroborated by the interviews with leaders of boda-boda SACCOs in Kajiado County to understand the motivations that drive their members to participate in sports betting. The SACCO leaders shed light on the various factors influencing boda-boda riders to engage in betting activities, revealing that financial struggles, social influence, accessibility of mobile betting, and the illusion of quick wealth were key motivators.

During the interviews, respondents were asked to describe the main reasons why boda-boda riders participated in sports betting. The results revealed that financial need was a serious driver, as many riders viewed betting as a way to supplement their low and unstable income.

One SACCO leader noted:

> *"Many of our members struggle to make ends meet. They see sports betting as a way to get quick money, especially when their daily earnings are not enough to cover personal and family expenses. When someone wins even once, they believe they can continue winning, which keeps them betting despite the risks."*

Additionally, the SACCO leaders explained that peer influence played a major role in motivating boda-boda riders to participate in sports betting. Many riders joined betting activities due to encouragement from colleagues or the need to fit into social groups. The leaders observed that group discussions often revolved around betting odds and game predictions, creating an environment that encouraged more riders to engage in gambling. This finding corroborates Bunn et al. (2019) and Raymen and Smith (2017) assertion that peer drive socialization and sports fan culture is a key motivating factor to betting. One leader shared:

> *"Sports betting has become a bonding activity among our members. During their breaks, they sit together, check their phones for game odds, and encourage each other to place bets. It has become part of their social life, making it difficult for individuals to stop even when they experience financial losses."*

The study also found that the accessibility and convenience of mobile betting platforms contributed to increased participation among boda-boda riders. The leaders explained that most riders owned smartphones, making it easy for them to place bets anytime and anywhere. The availability of mobile money services further fueled the habit, as funds could be quickly deposited and withdrawn without restrictions. One SACCO leader explained:

> *"The fact that they can bet using mobile phones at any time makes it very tempting. It's easy to place a bet in between rides or even while waiting for customers. Mobile betting does not require much effort, and with just a few clicks, one can place multiple bets without realizing how much they are losing."*

This finding is supported by Gonzalez (2021) observation, that easily accessible and cheaper online platforms is a huge motivating factor to betting. Moreover, the leaders highlighted that many boda-boda riders were motivated by the belief that betting provided a shortcut to financial success. Some members had heard stories of individuals who had won large amounts through betting, creating the illusion that they too could achieve financial prosperity. This idea aligns with Mathieu et al.'s (2020) finding that for many individuals, betting is purely for financial gain. Njonge et al. (2022) also indicated that many view betting as a way to make quick and easy money. This perception led to risky gambling behaviors, with some riders placing larger bets in hopes of hitting a jackpot. One leader commented:

> *"Many of them dream of making it big overnight. They believe that one lucky win could change their lives. Even when they lose, they convince themselves that the next bet could be the one that makes them rich. This belief keeps them betting despite repeated losses."*

Moreover, the SACCO leaders noted that boredom and lack of alternative recreational activities also contributed to sports betting engagement among boda-boda riders. Since their work involved long waiting periods between customers, many riders turned to betting as a way to pass time and entertain themselves. One leader explained:

> *"For many riders, there are no other leisure activities available. When they are not working, they spend their time checking betting sites and analyzing game statistics. Betting gives them something to do, which is why many keep engaging in it even when they are losing money."*

These findings indicate that boda-boda riders in Kajiado County engage in sports betting primarily due to financial insecurity, social influence, ease of access through mobile platforms, the illusion of quick wealth, and the need for entertainment. The SACCO leaders emphasized the importance of financial literacy programs, alternative income-

generating activities, and social interventions to reduce the overreliance on sports betting as a financial and recreational solution.

Sustainable Intervention Measures

The fourth objective of the study was to identify sustainable intervention measures that will mitigate the effect of sports betting on the psychosocial well-being of boda -boda riders in Kajiado County Kenya. The respondents were asked to give their opinions regarding the statements on sustainable intervention measures that will mitigate the effect of sports betting and their responses were as shown in Table 9.

Table 9

Descriptive Statistics on Sustainable Intervention Measures

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Dev.
I believe that peer support groups discussing the risks of sports betting would be beneficial for me.	0.00%	0.00%	3.60%	55.00 %	41.40 %	4.38	0.55
Educational programs about the consequences of sports betting would influence my behaviour positively.	0.00%	0.00%	6.10%	77.30 %	16.60 %	4.1	0.46
Access to free or affordable counseling services would help me manage my sports betting habits.	0.00%	0.00%	0.00%	42.30 %	57.70 %	4.58	0.49
Having a support hotline to discuss my betting behaviour would be useful.	0.00%	0.00%	0.00%	58.60 %	41.40 %	4.41	0.49
A financial literacy program focused on managing betting expenses would benefit me.	0.00%	0.00%	3.90%	56.60 %	39.50 %	4.36	0.55
Learning how to budget and manage my finances could reduce my reliance on sports betting for income.	0.00%	0.00%	2.50%	54.10 %	43.40 %	4.41	0.54

Overall Mean	**4.373**

Based on the study results, most (55.00%) of the respondents agreed that peer support groups discussing the risks of sports betting would be beneficial for them, while 41.40% strongly agreed. A smaller percentage (3.60%) remained neutral, and none of the respondents disagreed with the statement. The responses had a mean of 4.38 and a standard deviation of 0.55, indicating that the majority of boda-boda riders found peer support groups as an effective intervention, with minimal variation in responses. Additionally, most (77.30%) of the respondents agreed that educational programs about the consequences of sports betting would influence their behavior positively, while 16.60% strongly agreed. A smaller proportion (6.10%) remained neutral, and none of the respondents disagreed. The responses yielded a mean of 4.10 and a standard deviation of 0.46, suggesting that educational programs were seen as a beneficial intervention, with responses being fairly consistent.

The study further established that most (57.70%) of the respondents strongly agreed that access to free or affordable counseling services would help them manage their sports betting habits, while 42.30% agreed. None of the respondents were neutral or disagreed. The responses had a mean of 4.58 and a standard deviation of 0.49, indicating that counseling services were considered a highly effective intervention measure, with minimal variation in responses. Regarding the usefulness of a support hotline for discussing betting behavior, most (58.60%) of the respondents agreed with the statement, while 41.40% strongly agreed. None of the respondents remained neutral or disagreed. The responses had a mean of 4.41 and a standard deviation of 0.49, suggesting that a support hotline would be an effective intervention measure, with responses being fairly consistent.

Additionally, most (56.60%) of the respondents agreed that a financial literacy program focused on managing betting expenses would benefit them, while 39.50% strongly agreed. A smaller proportion (3.90%) remained neutral, and none of the respondents disagreed. The responses yielded a mean of 4.36 and a standard deviation of 0.55, indicating that financial literacy was considered an important measure to mitigate betting-related challenges, with minimal variation in responses. The study also found that most (54.10%) of the respondents agreed that learning how to budget and manage finances could reduce their reliance on sports betting for income, while 43.40% strongly agreed. A small percentage (2.50%) remained neutral, and none of the respondents disagreed. The responses had a mean of 4.41 and a standard deviation of 0.54, suggesting that financial management education was perceived as an effective intervention, with responses being fairly consistent.

In general, the study responses had an average mean of 4.373, indicating that most boda-boda riders believed that sustainable intervention measures, such as counseling services, financial literacy programs, educational campaigns, and peer support groups, would be effective in mitigating the negative effects of sports betting. The standard deviations varied slightly across the statements but remained relatively low, implying that there was strong agreement among the respondents regarding these intervention measures. These findings suggest that providing structured support systems and financial education could significantly help boda-boda riders manage and reduce their involvement in sports betting.

The results are consistent with the recommendations made by Sewanyana and Bitanihirwe (2018) that there is need for accountable betting initiatives and educational initiatives should be put in place in sub-Saharan Africa. There should also be psychological support for bettors who are experiencing issues as a result of betting

(Mukabi, 2022). With the proliferation of sports-betting advertising within sporting events, the inclusion of preventive messages in these campaigns have the potential to raise awareness about the risks associated with sports betting (Bouguettaya et al.,2020; Newall et al., 2019), such messages can also underscore the importance of seeking additional advice or treatment when necessary

In addition to the above Likert scale statements, the researcher conducted Focus Group Discussions (FGDs) with boda-boda riders, in which they were asked to suggest effective ways to help riders who might be negatively impacted by sports betting. Their responses revealed that financial literacy programs would be one of the most effective interventions. Many respondents stated that boda-boda riders often lack proper financial management skills, leading them to rely on betting as a quick way to make money. This is illustrated in the following excerpt:

> *"Sometimes you find yourself using all the money you made during the day to bet, thinking maybe you'll double it. But when you lose, you have nothing left. If we were taught how to plan our money, maybe we wouldn't fall into that trap."* (FGD 2)

Moreover, respondents suggested that structured training on budgeting, saving, and investment opportunities could help riders make better financial decisions and reduce their dependence on gambling, as one of them stated: *"Most of us didn't go far in school, so things like saving and investing, we don't really understand them. A training that teaches us how to manage our daily earnings would really help."* (FGD 3). Some also proposed that SACCOs and financial institutions introduce savings programs with incentives to encourage riders to set aside a portion of their daily earnings instead of using it for betting.

> *"If there was a way for SACCOs to encourage us to save — maybe like matching a percentage of what we put in — that would push more of us to save instead of spending on betting."* (FGD 1)

Additionally, the FGDs revealed that access to counseling services and peer support groups would be beneficial in addressing betting-related problems. These sentiments are captured in the following excerpts:

> *"Some of my friends have become addicted. They bet even with borrowed money. They need someone to talk to, but they are afraid of being judged. If there was a place to get help anonymously, many would go."* (FGD 4)

> *"We need support groups where we can share what we're going through. When you talk to someone going through the same, it becomes easier to deal with the stress."* (FGD 3)

Results from the interviews further corroborated the findings made in the FGDs. The SACCO leaders acknowledged that gambling addiction was a growing concern among their members, with some riders exhibiting severe betting-related problems that had negatively affected their financial stability, personal relationships, and overall well-being. When asked whether there were members who had become completely addicted to sports betting, one SACCO leader explained:

> *"Yes, we have members who are fully addicted to sports betting. These individuals spend almost all their earnings on gambling, hoping to recover their losses. Some of them even borrow money or sell their personal belongings just to place bets. Their financial situations have worsened, and they struggle to provide for their families."*

The leaders further described how addiction had led to strained family relationships and mental health challenges among affected riders. Some boda-boda riders had become

socially withdrawn, avoiding SACCO meetings and interactions with colleagues due to embarrassment over their betting losses. Others exhibited signs of anxiety and stress, especially after losing significant amounts of money. These findings support Dudas (2016) who cited that on gambling personality, depression and addiction become the main pathological consequences. One leader shared:

> *"Some members no longer participate in group activities or SACCO meetings. They are always on their phones, checking betting odds and looking for the next opportunity to gamble. When they lose, they become easily frustrated and irritable. Some have even reported experiencing depression and stress because of their losses."*

When asked about the interventions in place to assist members struggling with sports betting addiction, SACCO leaders noted that there were limited formal programs available but that they had taken some steps to support affected members. Some SACCOs had introduced informal peer counseling, where members who had managed to control their betting habits shared their experiences and encouraged others to reduce their gambling activities. This supports the idea of having in place support groups, counselling services and treatment programs (Parke & Parke, 2019). One leader explained:

> *"We try to talk to those who are struggling with gambling addiction and encourage them to limit their betting. Some of our members who have managed to cut back on betting share their experiences to show that it is possible to quit. However, we do not have professional counseling services, which makes it difficult to offer proper support."*

Additionally, the SACCO leaders revealed that they had started financial education initiatives to help boda-boda riders manage their earnings better and understand the risks of excessive gambling. These sessions focused on budgeting, saving, and investing to discourage members from relying on betting as a financial solution. However, they

acknowledged that more structured financial literacy programs were needed to create long-term behavior change. One leader stated:

> *"We have started encouraging our members to save their earnings instead of gambling. Some SACCOs have introduced savings targets and financial education to teach riders how to manage their money better. While this has helped some members, many still struggle because betting is deeply ingrained in their daily routines."*

Additionally, the SACCO leaders detailed the need for external support, such as access to professional counseling and rehabilitation programs for those experiencing severe gambling addiction. They noted that while informal peer support and financial education were helpful, more structured interventions were required to address the psychological and behavioral aspects of addiction. This finding aligns with (Mukabi, 2022) to avail psychological support services for bettors. One leader emphasized:

> *"We need help from professionals who can provide counseling and rehabilitation services to those struggling with gambling addiction. Some members have reached a point where they cannot stop on their own. If there were free or affordable counseling services, more riders would seek help."*

These findings indicate that sports betting addiction is a serious issue among boda-boda riders in Kajiado County, with some members experiencing severe financial distress, social isolation, and mental health challenges due to their gambling habits. While SACCO leaders have initiated informal support measures such as peer counseling and financial education, there is a need for more structured interventions, including professional counseling services and rehabilitation programs, to help affected riders regain control of their lives.

The riders' recommendations reflect a natural alignment with the Social Learning Theory by emphasizing the need to change the social and informational environment, from peers

to media, to promote healthier behavior patterns and reduce gambling-related harm. Many riders reported that their colleagues had developed gambling addictions, leading to observable negative consequences such as financial distress and family strain. The Social Learning Theory suggests that these outcomes can serve as either reinforcements or deterrents, depending on the social context in which the behavior is presented. If gambling is still perceived as a potential "quick solution" or is accepted within their social environment, riders might persist in mimicking that behavior despite the associated risks.

The suggestion to form peer support groups aligns with the theory's emphasis on modeling positive behavior. In such groups, riders could observe healthier coping mechanisms, responsible betting behaviors, and hear testimonials from peers who have successfully overcome addiction. This can shift the perceived norm and create new models for behavior. Moreover, confidential counseling services provide an opportunity for cognitive restructuring by helping individuals reframe their thoughts and beliefs about gambling. The Social Learning Theory recognizes the role of cognitive processes in learning; thus, interventions that challenge and reshape belief systems about betting can reduce its appeal.

The riders noted the pervasive nature of betting adverts, which glamorize winning and rarely show the losses. This is an example of vicarious reinforcement: people see others being rewarded for a behavior, which increases the likelihood that they will imitate it. According to the Social Learning Theory, repeated exposure to such messages, especially without seeing the negative consequences, can strongly influence behavior. Calls for stricter regulation of such advertising reflect an understanding of this psychological mechanism. As one rider put it: *"The betting adverts are everywhere — on TV, radio, even posters on our stages. They make it look so easy to win, but in reality, most of us*

lose. Those adverts should be reduced." This shows an awareness of how observational learning from media shapes risky financial behaviour.

Inferential Analysis Results

This section presents both correlation and regression results on the association and relationship between sports betting and the psychosocial well-being of boda-boda riders in Kajiado County, Kenya.

Correlation Analysis Results

Correlation analysis is a statistical method used to evaluate the strength of the relationship between two quantitative variables. A high correlation means that two or more variables have a strong relationship with each other, while a weak correlation means that the variables are hardly related. This analysis is fundamentally based on the assumption of a straight-line linear relationship between the quantitative variables, and it measures the strength or the extent of an association between the variables and also its direction. The result of a correlation analysis is a correlation coefficient whose values range from -1 to +1. A correlation coefficient of +1 indicates that the two variables are perfectly related in a positive (linear) manner, a correlation coefficient of -1 indicates that the two variables are perfectly related in a negative (linear) manner, while a correlation coefficient of zero indicates that there is no linear relationship between the two variables being studied (Gogtay & Thatte, 2017). In addition, correlation coefficient whose values range between 0.25 and 0.50, shows weak association between the variables. When the correlation coefficient range is above 0.6, the association is considered strong.

In this study, 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 10

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. This suggests that increased participation in sports betting is associated with declining psychosocial well-being among the riders. The significant negative correlation implies that as boda-boda riders engage more in sports betting, their levels of psychological and social well-being deteriorate, potentially due to financial strain, stress, anxiety, and social isolation caused by excessive betting behaviours. 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 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. This also supports Cognitive Behavioral Theory's assertion that there exists a strong interconnection between a person's feelings,

mental conduct and body sensations. That when person experiences worry, they may participate in cognitive processes and emotional reactions that might raise adverse emotions.

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.

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 11, 12 and 13 present the model summary, ANOVA, and regression of coefficient results respectively.

Table 11

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 11 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 12

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 12, 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 13

Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		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 13 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. This is consistent with previous studies that have linked gambling behaviours to negative psychological and social outcomes. The Cognitive Behavioral Theory concurs with tis development. 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.

The Social Learning Theory asserts that individuals learn behaviours through observation, imitation, and modelling, especially when such behaviours appear socially accepted or rewarded. The regression equation ($Y = 2.428 - 0.310x$) shows that as engagement in betting increases — a learned behaviour within social settings — psychosocial well-being deteriorates. This is consistent with the idea that harmful learned behaviours (such as excessive betting) can result in psychological distress, financial insecurity, and relationship strain.

Sustainable Intervention Measures

The study sought to identify sustainable intervention measures that can mitigate the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. The study found that peer support groups discussing the risks of sports betting were considered beneficial by most respondents. The study found that boda-boda riders believed that engaging in peer-led discussions about the negative impacts of betting could help them develop healthier perspectives on gambling. The study found that peer support groups provide a safe space where individuals can share experiences, learn from others facing similar challenges, and receive encouragement to manage their betting habits. This is consistent with previous studies suggesting that community-driven interventions can be instrumental in fostering behavioral change among individuals struggling with gambling-related problems. Parke and Parke (2019) and Mukabi (2022) corroborate this finding. Their studies showed that psychological support was necessary for bettors who experienced issues as a result of betting.

Additionally, the study established that educational programs about the consequences of sports betting were seen as an effective intervention measure. Most respondents indicated that such programs would positively influence their behaviour by increasing awareness of the financial, emotional, and social risks associated with excessive betting. Education empowers individuals with the knowledge needed to make informed choices, helping them understand the long-term implications of gambling on their well-being. Incorporating betting awareness into public campaigns and community workshops could help boda-boda riders make more responsible decisions regarding sports betting, thereby reducing their negative psychosocial impact.

The findings further revealed the importance of access to free or affordable counselling services in managing sports betting habits. The study found that boda-boda riders

perceived counselling as an important support system for those struggling with betting addiction or related stress. Professional counselling services were also found to provide strategies for coping with betting urges, managing financial distress, and improving overall mental well-being. However, limited access to such services due to financial constraints or stigma surrounding mental health support remains a big barrier. Establishing affordable or subsidized counselling centres in boda-boda communities could provide the necessary psychological assistance to help riders regain control over their betting behaviours. Bouguettaya et al. (2020) and Newall et al. (2019) echo the above findings and suggest awareness raising, particularly on risks associated with betting.

Another key intervention measure identified in the study was a dedicated support hotline where boda-boda riders can be able to discuss their betting behaviours. Many respondents agreed that a confidential helpline would be a useful resource for individuals seeking guidance or emotional support regarding their gambling habits. A support hotline would allow riders to speak with trained professionals, receive advice on managing gambling tendencies, and access referrals to counseling or financial literacy programs. Such an intervention could be particularly beneficial for those who feel isolated or ashamed of their betting struggles and may not be comfortable seeking help in person.

Moreover, the study found that financial literacy programs and budgeting education were important in reducing reliance on sports betting for income. Many respondents believed that learning how to manage their finances effectively would help them minimize their dependence on gambling as a source of quick cash. This finding resonates with the recommendation by Sewanyana and Bitanihirwe (2018) that accountable betting and educational initiatives be put in place. A structured financial literacy program focused on responsible money management, savings, and alternative income-generating activities

was found necessary in equipping boda-boda riders with the necessary skills to achieve financial stability without resorting to betting. These findings suggest that addressing financial vulnerability through education and training is key to mitigating the adverse effects of sports betting on boda-boda riders in Kajiado County, Kenya.

Chapter Summary

This chapter discussed the overall results of the study. The discussion started by looking at the response rate. This was followed by instrument pretesting which specifically discussed reliability and validity tests results. The chapter also looked at demographic analysis.

Other areas discussed in this chapter included descriptive analysis results, inferential analysis results, correlation analysis results as well as regression analysis results. Overall study results were also discussed in this chapter. The next chapter summarizes findings, recommendations, areas for further research and conclusion.

Chapter Five: Summary of Findings, Recommendations, Areas for further research and conclusion

Introduction

This chapter provides a discussion of findings, conclusions and recommendations of the study. Firstly, the summary of the entire study is presented. The conclusion and recommendations are presented as per the study objectives.

Discussion of the Findings of the Study

The purpose of this study was to establish the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. Specifically, the study sought to: examine the effect of sports betting on the psychological well-being of boda-boda riders, assess its impact on their social well-being, identify factors motivating boda-boda riders to engage in sports betting, and determine sustainable intervention measures to mitigate its effects.

An empirical review was conducted to identify research gaps and theoretical foundations for the study. The research was anchored on the Cognitive Behavioural Theory and the Social Learning Theory, which provided insights into the behavioural and cognitive processes that influence gambling tendencies and their subsequent effects. The study employed a mixed-methods design (convergent parallel), targeting boda-boda riders registered within Kajiado County, Kenya. The unit of observation comprised boda-boda riders who actively engage in sports betting, with additional qualitative data gathered from boda-boda SACCO leaders and focus groups. The summary of key findings is presented in this section according to the study objectives.

Sports Betting and Psychological Well-being

The first objective of the study was to examine the effect of sports betting on the psychological well-being of boda-boda riders in Kajiado County, Kenya. The descriptive statistics revealed that many respondents reported fluctuating emotions depending on their betting outcomes. Riders who frequently won bets expressed excitement, temporary happiness, and a sense of accomplishment, whereas, those who experienced losses reported feelings of frustration, anxiety, and regret. The findings also indicated that persistent losses contributed to heightened stress levels and, in some cases, depressive symptoms among the boda-boda riders.

Descriptive statistics results revealed that sports betting had significant negative effects on the psychological and financial well-being of boda-boda riders in Kajiado County, Kenya. The findings showed that most riders frequently attempted to recover their betting losses, with 57.20% reporting that they almost always went back to bet after a loss. Many respondents (56.40%) also admitted to worrying about their gambling habits, while 52.50% reported experiencing stress, anxiety, and depression due to betting. Additionally, the study found that most riders (56.60%) frequently bet more than they could afford to lose, while 43.60% reported borrowing money or selling assets to fund their betting activities. Financial problems were also a common consequence, with 60.50% of respondents stating that betting had caused them financial difficulties. The overall mean of 3.218 indicated that the majority of boda-boda riders frequently engaged in problematic betting behaviors, leading to financial distress and psychological strain.

In addition, Focus Group Discussions (FGDs) revealed that most boda-boda riders were introduced to sports betting through their peers. Many respondents indicated that they initially started betting casually, either for entertainment or as a social activity, but eventually became regular participants. Over time, casual betting evolved into a habitual

practice, with some riders increasing their betting amounts in the hope of making bigger profits.

From the interviews with boda-boda SACCO leaders, it was reported that sports betting had become a serious issue among members, affecting their financial stability, mental health, and productivity. The SACCO leaders observed that many riders spent a significant portion of their earnings on betting instead of saving or taking care of their families, leading to financial distress and loan repayment challenges. Additionally, they reported that sports betting had contributed to increased stress, anxiety, and even depression among some riders, with some avoiding social interactions due to shame over their financial struggles. The leaders also noted that excessive betting had led to behavioral changes, including declining productivity, neglect of work responsibilities, and increased risk-taking behaviors. Based on these findings, SACCO leaders emphasized the need for interventions such as financial literacy programs, counseling services, and peer support groups to help members manage their betting habits and improve their overall well-being.

Furthermore, the correlation analysis results revealed a negative and significant association between sports betting and psychological well-being ($r = -0.696$, $p < 0.01$). This suggests that increased engagement in sports betting corresponds to a decline in psychological well-being, characterized by heightened emotional distress and reduced self-control over betting habits. The regression analysis further demonstrated that sports betting had a negative and significant effect on psychological well-being ($\beta = -0.396$, $p = 0.000$), implying that for every unit increase in sports betting engagement, psychological well-being decreased by 0.310 units. These findings indicate that sports betting poses a considerable risk to the psychosocial well-being of boda-boda riders, necessitating targeted interventions.

Sports Betting and 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 descriptive analysis revealed that while some boda-boda riders reported positive social interactions through betting activities, a significant proportion experienced strained relationships with family and friends due to excessive gambling. The findings highlighted conflicts often arose between riders and their spouses over financial strain caused by betting losses. Additionally, some boda-boda riders admitted to borrowing money from friends and failing to repay debts, leading to broken social ties.

The study responses had an average mean of 3.326, indicating that most boda-boda riders experienced positive social well-being. However, the standard deviations varied across different aspects of well-being, with some responses being more consistent while others showed some levels of variation. These findings suggest that while many boda-boda riders had a generally positive outlook on their social well-being, areas such as trusting relationships and personal growth exhibited greater diversity in experiences.

The regression results demonstrated that sports betting had a significant negative effect on social well-being ($\beta = -0.396$, $p = 0.000$), confirming that increased betting activities contribute to deteriorating social relationships. These results align with prior studies indicating that excessive gambling behaviors often lead to social isolation, financial conflicts, and strained family relationships Gathuru (2022). The findings emphasize the need for interventions that address the social consequences of sports betting among boda-boda riders in Kajiado County.

Factors Motivating Boda-boda Riders to Engage in Sports Betting

The third objective of the study was to explore the factors that motivate boda-boda riders to participate in sports betting. The descriptive analysis revealed several key motivating factors, including the perceived ease of making money, peer influence, entertainment value, and the influence of advertising. Many respondents indicated that they engaged in sports betting as a means of supplementing their income, especially when daily earnings from boda-boda operations were insufficient. However, despite occasional winnings, most boda-boda riders acknowledged experiencing more losses than gains over time.

Descriptive statistics results revealed that boda-boda riders in Kajiado County engaged in sports betting due to various financial, social, and psychological motivations. The findings indicated that most riders (55.00%) strongly agreed that sports betting helped them interact with their peers, while 55.00% also felt that betting made them feel important. Financial necessity also played a key role, with 46.40% of respondents agreeing that they bet to obtain cash they badly needed, though responses varied. Some respondents mentioned that financial struggles motivated them to bet, believing that gambling could provide a quick solution to their income challenges.

Additionally, a significant proportion (52.20%) of riders bet as a means to make money easily, and 57.70% admitted that they engaged in betting to be envied or feared by others. The study found that access to mobile betting platforms and the convenience they offered influenced participation, with 55.00% of respondents stating they found mobile betting flexible and accessible. Media advertisements and promotions also played a significant role in attracting first-time bettors, with many riders stating that they were influenced by radio, television, and social media campaigns that portrayed betting as an easy way to make money. Overall, the responses had an average mean of 3.772, indicating that most

boda-boda riders were motivated to engage in sports betting due to financial aspirations, peer influence, and entertainment, with varying levels of response consistency.

In addition, Focus Group Discussions (FGDs) revealed that boda-boda riders were primarily motivated to bet by the hope of making quick money. Many respondents expressed that their daily earnings were insufficient to meet personal and family expenses, leading them to view betting as an alternative means of supplementing their income. Some respondents indicated that previous wins reinforced their belief in the possibility of making money through betting, even though losses were frequent. The FGDs also highlighted that social influence and entertainment played a key role in sustaining betting behaviors, with many riders stating that betting had become part of their social interactions. Discussions about match predictions and betting strategies were common among colleagues, making it difficult for individuals to quit. Furthermore, advertisements and promotional offers from betting companies also influenced continued participation, as riders were drawn in by the potential for bonuses, free bets, and jackpot winnings.

From the interviews with boda-boda SACCO leaders, it was reported that financial struggles, social influence, and mobile betting accessibility were key motivators for betting among boda-boda riders. The leaders noted that many riders viewed sports betting as a way to escape financial hardship, often betting in the hope of securing quick money. Peer influence was also a major factor, as betting had become a shared activity among riders, with colleagues frequently encouraging each other to place bets. The SACCO leaders further emphasized that mobile betting platforms had made gambling more accessible, as most riders owned smartphones and could easily place bets at any time. Additionally, the leaders highlighted that many boda-boda riders were motivated by the illusion of financial success, believing that a single win could drastically change their

lives. Finally, boredom and lack of alternative recreational activities were also mentioned as contributing factors, with many riders using betting as a way to pass time during work breaks. These findings suggest that addressing the motivations behind sports betting requires multi-faceted interventions, including financial literacy programs, awareness campaigns on responsible gambling, and the promotion of alternative income-generating activities to reduce dependency on betting.

Additionally, peer influence emerged as a major driver of betting engagement. Many riders reported that they participated in betting because their friends and colleagues were involved, creating a social environment that normalized gambling. The role of mobile betting platforms also facilitated betting engagement, as they provided convenience and anonymity. Moreover, aggressive advertising from betting companies contributed to heightened participation by creating unrealistic expectations of easy wealth accumulation. These findings suggest that addressing the motivations behind sports betting requires multifaceted intervention strategies, including financial literacy training, public awareness campaigns on the risks of gambling, and stricter regulations on betting advertisements. By addressing these underlying motivators, policymakers and stakeholders can work towards reducing excessive gambling among boda-boda riders.

Sustainable Intervention Measures

The fourth objective of the study was to identify sustainable intervention measures that can mitigate the negative effects of sports betting on boda-boda riders in Kajiado County, Kenya. The findings highlighted several key intervention measures, including peer support groups, financial literacy programs, counseling services, and the establishment of confidential support hotlines. Respondents indicated that peer support groups would be beneficial in providing a platform for riders to share experiences, receive guidance, and develop alternative coping strategies to manage gambling urges.

Descriptive statistics results revealed that boda-boda riders in Kajiado County believed that sustainable intervention measures could help mitigate the negative effects of sports betting. The findings indicated that most riders (55.00%) agreed that peer support groups discussing the risks of betting would be beneficial, while 77.30% agreed that educational programs on gambling consequences would positively influence their behavior. Additionally, access to counseling services was highly favored, with 57.70% strongly agreeing that free or affordable counseling would help them manage their betting habits. There was no neutral response. A financial literacy program focused on managing betting expenses was also seen as an effective intervention, with 56.60% agreeing and 39.50% strongly agreeing. There was no neutral response. The overall mean of 4.373 indicated that most respondents supported structured interventions such as financial literacy programs, counseling services, and educational initiatives, with minimal variation in responses, suggesting strong agreement on the importance of these measures.

In addition, Focus Group Discussions (FGDs) revealed that boda-boda riders believed financial literacy programs were among the most effective interventions for addressing betting-related challenges. Many respondents indicated that boda-boda riders often lacked financial management skills, leading them to rely on gambling as a quick way to make money. They suggested that training on budgeting, saving, and investment could help riders make better financial decisions. Additionally, respondents emphasized the importance of access to counseling services and peer support groups, stating that some of their colleagues had developed gambling addictions that led to financial distress and strained family relationships. The riders suggested that SACCOs and community organizations establish structured support systems to help those struggling with betting habits. Some also recommended the regulation of betting advertisements and promotional offers to limit exposure to gambling incentives.

From the interviews with boda-boda SACCO leaders, it was reported that gambling addiction was a growing concern among their members, with some riders exhibiting severe betting-related problems. The leaders noted that some riders had lost control over their betting behaviors, often prioritizing gambling over essential expenses such as food, rent, and motorcycle maintenance. Additionally, the SACCO leaders observed that addiction had led to social withdrawal, increased stress, and conflicts within families. Although some SACCOs had initiated informal peer counseling and financial education initiatives, the leaders emphasized that more structured interventions, such as professional counseling and rehabilitation programs, were needed. They also highlighted the importance of external support from government agencies and organizations to provide comprehensive addiction recovery services. These findings suggest that a combination of community-based support, financial literacy programs, and access to professional counseling could help mitigate the harmful effects of sports betting among boda-boda riders in Kajiado County.

Furthermore, financial literacy programs were identified as an effective measure to help boda-boda riders manage their finances better and reduce their reliance on gambling for income. Many respondents believed that structured training on budgeting, saving, and investment opportunities could help them make informed financial decisions. Additionally, access to free or affordable counseling services was considered crucial in helping those struggling with gambling addiction regain control over their behaviors. The study also found that a confidential support hotline could provide boda-boda riders with immediate assistance and referrals to counseling services, thereby offering a discreet and accessible form of support. These findings suggest that a combination of community-driven support systems, educational interventions, and policy regulations can help curb the negative effects of sports betting among boda-boda riders.

Conclusions

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.

Additionally, the study concludes that several factors motivate boda-boda riders to engage in sports betting, with financial aspirations being the most significant driver. Many riders participate in betting with the hope of making quick money, especially when their daily earnings are insufficient. However, despite occasional wins, most riders experience more losses, leading to financial distress. Peer influence also plays a major

role in betting engagement, as many boda-boda riders are introduced to gambling by friends or colleagues. The study also concludes that aggressive marketing by betting companies has normalized gambling, creating unrealistic expectations of financial success. This highlights the need for stricter regulations on betting advertisements and enhanced financial education programs to discourage overreliance on gambling as a source of income.

The study also concludes that sustainable intervention measures such as financial literacy training, counseling services, and peer support groups can help mitigate the negative effects of sports betting. Many boda-boda riders lack financial management skills, leading them to use betting as a financial coping mechanism. Structured training on budgeting, saving, and investment could help riders make informed financial decisions and reduce dependency on gambling. Additionally, access to free or affordable counseling services is crucial in helping those struggling with gambling addiction regain control over their behaviors. Establishing confidential support hotlines and peer support groups would also provide boda-boda riders with the necessary guidance to manage their betting habits effectively.

Moreover, addressing the issue of sports betting among boda-boda riders requires a multi-faceted approach involving financial education, psychological support, policy interventions, and community engagement. While informal interventions such as peer counseling and SACCO-led financial literacy programs have had some positive impact, there is a need for more structured and professional intervention programs. Government agencies, financial institutions, and community-based organizations should collaborate to implement long-term solutions that empower boda-boda riders to make informed financial decisions, develop sustainable livelihoods, and reduce their reliance on gambling as a financial and social coping mechanism.

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.

From a theoretical perspective, the study shows the applicability of the Cognitive Behavioral Theory and the Social Learning Theory in explaining sports betting behaviors among boda-boda riders. The study recommends that future research should expand the theoretical understanding of gambling addiction, particularly in informal sectors such as boda-boda operations. Scholars and policymakers should examine how different cognitive and social factors contribute to problem gambling, providing deeper insights into behavioral interventions. Additionally, research should explore alternative income-

generating opportunities that can serve as substitutes for betting among low-income populations.

The study also recommends the establishment of counseling services and peer support groups to assist boda-boda riders struggling with gambling addiction. Many riders experience stress, anxiety, and social isolation due to excessive gambling, yet few have access to professional psychological support. Community-based organizations, SACCOs, and local governments should collaborate to set up affordable or free counseling services to help those affected by problem gambling. Support groups where riders can openly discuss their challenges and receive guidance on responsible betting should also be introduced to promote healthier gambling behaviors.

The study recommends multi-stakeholder collaboration to address the negative effects of sports betting comprehensively. Government agencies, financial institutions, non-governmental organizations, and community leaders should work together to create sustainable interventions that support boda-boda riders in making informed financial and social decisions. This could involve designing alternative recreational activities, expanding access to vocational training, and introducing mentorship programs that provide boda-boda riders with opportunities for economic growth beyond gambling. A holistic approach that combines financial education, policy regulations, counseling services, and community engagement is necessary to mitigate the harmful consequences of sports betting among boda-boda riders in Kajiado County.

Recommendations for Further Research

This study examined the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. The findings indicated that sports betting had significant negative effects on psychological well-being, social relationships, and

financial stability among boda-boda riders. The study also established that financial necessity, peer influence, and media advertisements were key factors motivating riders to engage in betting. Even though the study identified key drivers and consequences of sports betting, it is suggested that future research explores additional variables betting advertising and betting regulations enforcement that can further explain the long-term impact of gambling addiction on boda-boda riders' livelihoods and overall economic mobility.

Additionally, the study focused exclusively on boda-boda riders in Kajiado County. A similar study could therefore be conducted in other regions of Kenya to compare findings and establish whether the effects of sports betting vary based on location, economic conditions, or cultural influences. Furthermore, future research could expand the scope to include other informal sector workers, such as matatu drivers, market traders, and construction workers, to determine if sports betting has similar psychosocial and financial implications across different occupations. A comparative analysis would provide deeper insights into how sports betting affects low-income earners in various informal sectors.

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Appendices

Appendix I: Letter of Introduction

Dear Sir/Madam,

RE: **REQUEST TO COLLECT DATA FOR ACADEMIC PROJECT**

My name is David Kipngetich Langat a Masters' degree student at Pan Africa Christian University, Kenya in the department of Counseling Psychology. I am currently working on a research thesis titled ***"Effect of Sports Betting on the Psychosocial Well-being of Boda-Boda Riders in Kajiado County, Kenya".*** This is to request you to take part in this study by filling the included questionnaire. Your participation in this study is highly appreciated. We will ensure the utmost confidentiality for all your responses and the data gathered will be exclusively utilized for academic purposes.

Thank you.

Yours faithfully,



David Langat

Appendix 11: Questionnaire for Demographic Data

Dear Respondent;

This questionnaire is aimed at collecting data for a master's degree thesis on the 'Effect of Sports Betting on the Psychosocial Well-being of Boda-Boda Riders in Kajiado County, Kenya.' The information collected will exclusively serve academic purposes and will be regarded with utmost confidentiality. I request your participation in the research by answering the questions raised in the different sections of the questionnaire.

PARTICIPANT INSTRUCTIONS

Please fill or tick (√) your response appropriately in the space provided. All the information furnished here will be handled as private and confidential and will only be used for this research **ONLY.**

Section A: Background Information

1. Indicate your gender

   a) Male [ ]

   b) Female[ ]

2. Kindly indicate your age bracket.

   a) 18 years and below [ ]

   b) 19-30 years [ ]

   c) 31-40 years [ ]

   d) 41-50 years [ ]

   e) 51 years and above [ ]

3. What is your highest level of education

   a) Certificate [ ]

   b) Diploma [ ]

c) Degree [ ]

d) Masters [ ]

e) PhD [ ]

4. For how long have you worked as a boda-boda rider?

a) Below 1 year [ ]

b) 1-5 years [ ]

c) 6-10 years [ ]

d) 11 years and above [ ]

5. What is your marital status?

a) Single [ ]

b) Married [ ]

c) Divorced/Separated [ ]

d) Widowed [ ]

Appendix 11I: Canadian Problem Gambling Index (CPGI)

This section has statements regarding sports betting among boda-boda riders in Kajiado County, Kenya. Please take a few minutes to complete the questionnaire as per the appended instructions. Your responses will be treated confidentially; and the research outcomes will be reported honestly. Please tick (√) one cell for each statement regarding your opinion on the same. Use the scale 1-4 where 1: Never; 2: Sometimes; 3: Most of the time; 4: Almost always.

S/NO	Statement	1	2	3	4
1	When you gamble and lose how frequently do you go back another day to try to win back the money you lost?				
2	How often do you worry that you might be having a problem with sports betting?				
3	How regularly do you become guilty about your betting or what happens when you bet?				
4	How often have you desired to bet with larger amounts of money to get excited?				
5	How frequently has betting caused your health problems including stress, anxiety and depression?				
6	How recurrently have people criticized your betting or told you that you have a gambling problem regardless of whether you thought it is true?				
7	How constantly have you bet more than you could really afford to lose?				
8	How often have you borrowed money or sold anything to get money to bet?				
9	How often has your betting caused you financial problems both for you or your household?				

Appendix IV: Mental Health Continuum Short Form Scale

This section has statements about the effect of sports betting on the psychosocial well-being of boda-boda riders in Kajiado County, Kenya. Please take a few minutes of your time to fill the questionnaire as per the given instructions. Your responses will be treated confidentially and ethically. Please tick (√) one cell for each statement about your opinion on the statements provided. Use the scale 1-4 where 1: Never; 2: Once or twice; 3: about thrice a week; 4: Every day.

S/NO	Statement: **During the past month, how regularly did you feel …**	1	2	3	4
1	During the past month, how regularly did you feel happy				
2	During the past month, how regularly did you feel interested in life				
3	During the past month, how regularly did you feel satisfied with life				
4	During the past month, how regularly did you feel that you had something important to contribute to society				
5	During the past month, how regularly did you feel that you belonged to a community (like a social group, or neighborhood)				
6	During the past month, how regularly did you feel that our society is a good place, or is becoming a better place, for all people				
7	During the past month, how regularly did you feel that people are basically good				
8	During the past month, how regularly did you feel that the way our society works makes sense to you				
9	During the past month, how regularly did you feel that you liked most parts of your personality				
10	During the past month, how regularly did you feel good at managing the responsibilities of your daily life				
11	During the past month, you had cordial and trusting relationships with others				
12	During the past month, how regularly did you feel that you had experiences that challenged you to change and become a better person				
13	During the past month, how regularly did you feel confident to think or express your own ideas and opinions				
14	During the past month, how regularly did you feel that your life has a sense of direction or meaning to it				

Appendix V: Questionnaire for Motivating Factors

This section has statements regarding the motivating factors for sports betting among boda-boda riders in Kajiado County, Kenya. Kindly spare a few minutes to fill the questionnaire below as given. Your answers will be handled confidentially. Data and results will be reported honestly. Kindly tick (√) a cell for each statement reflecting your opinion on the statements provided. The prompt is; Why do you bet on soccer games? Use the scale 1-5 where 1: Strongly Disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: Strongly Agree.

S/NO	Statement					
1	Helps me interact with peers					
2	It makes me feel like someone important					
3	To obtain cash I so badly need					
4	Playing for cash allows me to test my capacity to control myself					
5	I play for money, but once in a while regret why I have to engage in it					
6	To get rich quickly					
7	To show others that I am a dynamic individual					
8	Influence of advertising					
9	To access cash to buy something that I dream of					
10	Because of the flexibility accorded by mobile platforms					
11	Mobile phones betting is easy and affordable					
12	Use of mobile phones offers me the control and privacy that I need to engage in sports betting					
13	Access to my earnings are prompt and stress free					
14	To be envied and feared by others					
15	Simply because it makes me be associated with celebrities					
16	I play for money but sometimes I feel I am not getting a lot out of it					
17	To make money easily without sweating					
18	Because it’s the best way to socialize					
19	To please my buddies so that they can accept me in their social groups					
20	To feel good					

Appendix VI: Questionnaire for Intervention Factors

This section has statements regarding intervention and mitigating factors on the effect of sports betting on boda-boda riders in Kajiado County, Kenya. Kindly spare a few minutes to complete the questionnaire below as instructed. Your responses will be confidentially treated and findings will be shared with you freely. Please tick (√) a cell for each statement depicting your opinion on the statements provided. Apply the scale 1-4 where 1: Disagree; 2: Neutral; 3: Agree; 4: Strongly Agree.

S/NO	Statement	1	2	3	4
1	I believe that peer support groups discussing the risks of sports betting would be beneficial for me.				
2	Educational programs about the consequences of sports betting would influence my behaviour positively.				
3	Access to free or affordable counseling services would help me manage my sports betting habits.				
4	Having a support hotline to discuss my betting behaviour would be useful.				
5	A financial literacy program focused on managing betting expenses would benefit me.				
6	Learning how to budget and manage my finances could reduce my reliance on sports betting for income.				

Appendix VII: Focus Discussion Questionnaire

1. How did you first engage in sports betting?

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2. How regularly do you take part in sports betting?

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3. What motivates you to bet on sports?

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4. How does winning or losing a bet affect your mood and emotional state?

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5. How does your involvement in sports betting affect your job performance or attention to work as a boda-boda rider?

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6. How has sports betting impacted your social relationships?

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7. How does sports betting impact your financial situation?

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8. How do you feel that you have gained a certain level of skill in betting, or do you see it more as a game of chance?

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9. How have you or anyone you know sought help for issues related to sports betting?

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10. What would you suggest as effective ways to help boda-boda riders who might be negatively impacted by sports betting?

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Appendix VIII: In-Depth Interview Schedule for Boda-boda Leaders

1. In your own words, how can you describe the situation of sports betting among your members?

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   ……

2. What motivates members of your SACCO to participate in sports betting?

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   ……

   ……..

3. What negative consequences of sports betting have you encountered among members who participate in sports betting?

   ……

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   ……

   …….

4. How has technology advancement enhanced sports betting among members of your SACCO?

   ……

   ……

   ……

   …….

5. Are there members who have become completely addicted to sports betting and if so, what interventions are in place to assist them?

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6. What recommendations would you suggest in regards to addressing the issue of sports betting among your members?

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Appendix IX: Table For Determining Sample Size of Boda-boda Riders

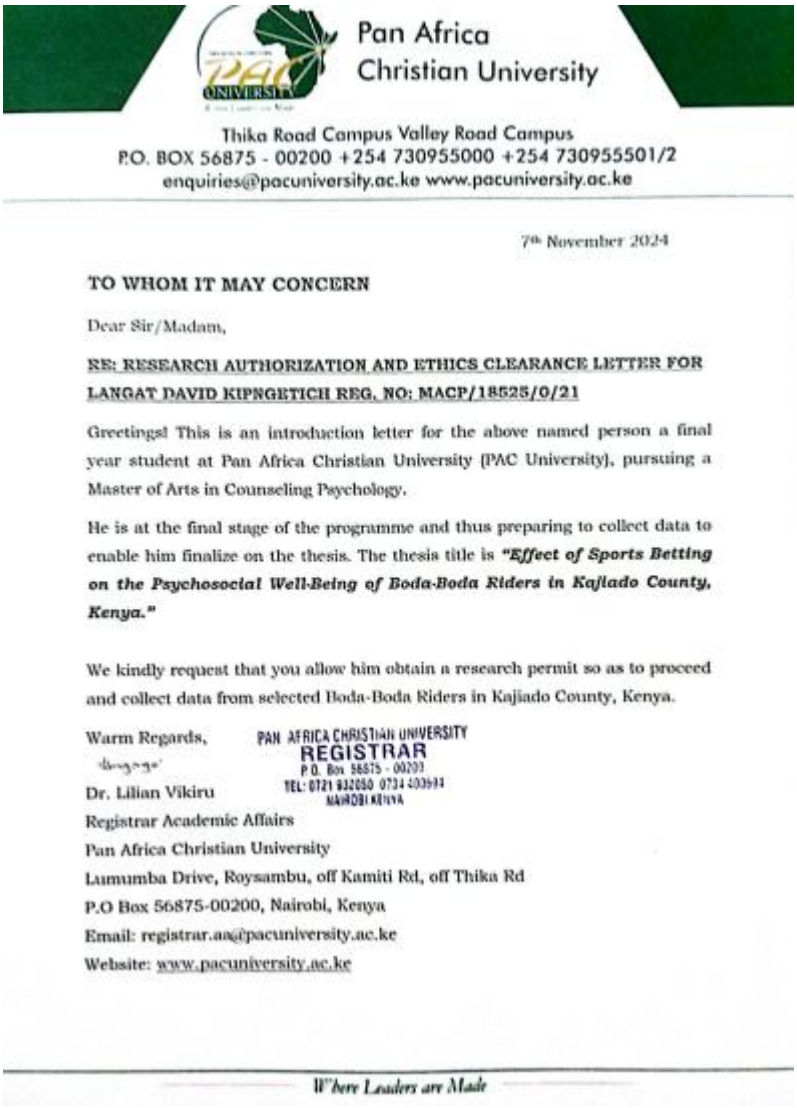
Table 3.1

Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

Appendix X: Authorization Letter



Pan Africa Christian University

Thika Road Campus Valley Road Campus
P.O. BOX 56875 - 00200 +254 730955000 +254 730955501/2
enquiries@pacuniversity.ac.ke www.pacuniversity.ac.ke

7th November 2024

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION AND ETHICS CLEARANCE LETTER FOR LANGAT DAVID KIPNGETICH REG. NO: MACP/18525/0/21

Greetings! This is an introduction letter for the above named person a final year student at Pan Africa Christian University (PAC University), pursuing a Master of Arts in Counseling Psychology.

He is at the final stage of the programme and thus preparing to collect data to enable him finalize on the thesis. The thesis title is ***"Effect of Sports Betting on the Psychosocial Well-Being of Boda-Boda Riders in Kajiado County, Kenya."***

We kindly request that you allow him obtain a research permit so as to proceed and collect data from selected Boda-Boda Riders in Kajiado County, Kenya.

Warm Regards,

PAN AFRICA CHRISTIAN UNIVERSITY
REGISTRAR
P.O. Box 56875 - 00200
TEL: 0721 932050 0734 403693
NAIROBI KENYA

Dr. Lilian Vikiru
Registrar Academic Affairs
Pan Africa Christian University
Lumumba Drive, Roysambu, off Kamiti Rd, off Thika Rd
P.O Box 56875-00200, Nairobi, Kenya
Email: registrar.aa@pacuniversity.ac.ke
Website: www.pacuniversity.ac.ke

Where Leaders are Made

Appendix XI: Approval Letter



Pan Africa Christian University

Thika Road Campus | Valley Road Campus
P.O. Box 56875-00200 | +254 730955000 | +254 730955501/2
enquiries@pacuniversity.ac.ke | www.pacuniversity.ac.ke

REF: PAC/ISERC/67/09/24 Date: 30/9/2024
TO: David Kipngetich Langat

PAC UNIVERSITY

Dear Sir,
RE: EFFECT OF SPORTS BETTING ON THE PSYCHOSOCIAL WELL-BEING OF BODA-BODA RIDERS IN KAJIADO COUNTY, KENYA

This is to inform you that PAC_ ISERC has reviewed and approved your above research proposal. Your application approval number is PAC/ISERC/67/09/24. The approval period is 7th November 2024 – 7th November 2025.

This approval is subject to compliance with the following requirements;

i. Only approved documents including (informed consent and study instruments,) will be used
ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by *PAC_ISERC*.
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 *PAC_ ISERC* within 72 hours of notification
iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or the welfare of study participants and others or affect the integrity of the research must be reported to *PAC_ISERC* 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 *PAC_ ISERC*.

Before 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,

Dr. Jane Kinuthia

Chair, ISERC

Where Leaders are Made

Appendix XII: NACOSTI License

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: 338431

Date of Issue: 16/November/2024

RESEARCH LICENSE



This is to Certify that Mr.. DAVID KIPNGETICH LANGAT of Pan Africa Christian University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Kajiado on the topic: "EFFECT OF SPORTS BETTING ON THE PSYCHOSOCIAL WELL-BEING OF BODA-BODA RIDERS IN KAJIADO COUNTY, KENYA". for the period ending : 16/November/2025.

License No: NACOSTI/P/24/42255

338431

Applicant Identification Number

Director General
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Verification QR Code

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See overleaf for conditions