





**BAHIRDAR UNIVERSITY  
COLLEGE OF BUSINESS AND ECONOMICS  
DEPARTMENT OF MARKETING MANAGEMENT**

**THE EFFECT OF SPORT BETTING ON YOUTH'S  
WELLBEINGIN BAHIRDAR CITY**

**A Master Thesis Submitted to Department of Marketing Management, Bahir  
Dar University for the Partial Fulfilment of the Requirement for the Award of  
Master of Arts Degree in Marketing Management**

**By: Makida Gizachew**

**Thesis Advisor: Dr. Girma T.**

**JULY 2023**

**BAHIR DAR, ETHIOPIA**

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**MARKETING MANAGEMENT POST GRADUATE PROGRAM**

**A MASTER'S THESIS ON THE EFFECTS OF SPORT BETTING ON YOUTHS' WELLBEING IN BAHIR DAR**

**Approved by Board of Examiners**

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**Signature**

## **Declaration**

**I, Makida Gizachew**, hereby declare that this Master thesis entitled “**The Effects of Sport Betting On Youths’ Wellbeing In Bahir Bar City**” is my original work and has not been presented for a degree/certificate in any other university and that all sources of material used for the thesis have been duly acknowledged.

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**Student’s Name**

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**Signature**

## **Certification**

This is to certify that **Makida Gizachew Emiru** has carried out her research on the topic entitled “**Effects of Sport Betting on youth’s wellbeing in Bahir Dar city**”. It’s original work and suitable to submission for the award of Masters Degree in Marketing Management.

---

Dr. Girma T.  
(Advisor)

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**Makida Gizachew**

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## **List of acronyms**

**SPSS**- Statistical package for social science

**ANOVA** - Analysis of Variance

**NLA**- National Lottery Administration

**VIF**- Variance inflation factor

## **Abstract**

*Youths in Bahir Dar city have been placing bets on football games, with the hope of winning money and as a form of leisure. Participation in sports betting in Bahir Dar has been increasing since 2013.*

*Sports betting have been in existence for less than a decade; its effects on the population have not been well documented in many countries. The aim of this study was to asses' sports betting participation and its effects on youths' wellbeing in Bahir Dar. Primary data was collected using a structured questionnaire on a sample of 360 youth in Bahir Dar. The research instrument for the study is designed through conducting the quantitative method. Data was analyzed through descriptive statistics, comparing mean analysis(i.e ANOVA)and other analysis (i.e correlation analysis and multiple linear regressions). According to the study findings, all factors; economic, social and psychological were identified as critical factors that affect sport-betting participants' wellness.*

*The study findings indicate that gender, Age group, family status and income were more likely to increase participation of youths in sports betting. Male youths were found to have a higher likelihood to participate in sports betting compared to their female counterparts. These results support the assertion that the age group 23-27years old has more probability participating in sports betting. Individuals who have no child also are more likely to participate in sport betting. In addition, youths who get above 5000 birr have a higher likelihood to participate in sports relative to youths who paid less.*

**Key words:** sport betting, youths, wellbeing

# CHAPTER ONE

## INTRODUCTION

The first chapter discusses the introduction of the research, which includes Background of the study, Statement of the problem, Research question, Objective of the research, Significance of the research, scope of the study, definition of terms and organization of the research are included.

### **1.1 Back ground of the study**

An online sport betting has become a very popular form of gambling across the world. Players bet on sporting events such as football and cricket matches (Killick, Elizabeth & Griffiths, Mark, 2019)

Sports betting associate new technologies with an unreal concept of sport, and is becoming a common activity amongst sports audiences, especially youth. Furthermore, because knowledge of sports is widespread amongst the general population, and young people are “tech-savvy,” gamblers may have a false perception of a higher probability of winning with a lower influence of chance than in other types of games. All these characteristics have contributed to change gambling as a common leisure activity among young people (Núria Aragay, Laia Pijuan, Àngela Cabestany, Irene Ramos-Grille, Gemma Garrido, Vicenç Vallès, Esther Jovell-Fernández , 2021) Sports betting involve not only a passion for sports, but also a high level of knowledge designed to tip the scales in favor of the gambler. The world of sports betting does not focus exclusively on luck. The advantage of betting on matches and other sports matches is that the bettor has a say, if he is familiar with the sport he is betting. This sports betting industry has experienced the same development as sports due to globalization and technology, the connection between the two being quite obvious (Turcu, Ioan and Bogdan, Burcea and Diaconescu, Dragos and Barbu, Mihai and Popescu, Marius and Apostu, P, 2020)

As the poverty rate increase, there are more tendencies for youths turning to sports betting for quick money. More so, given the high risk of financial loss in sports betting, bettors may often resort to crime in order to pay debts, appease bookies, maintain appearances and garner more money to bet. In addition, some youths see sports betting as a ‘way out’ of hardship and this desperation may often lead to debt. The problems associated with betting helps to sustain its negative public perception in Nigeria (Njemanze, V. C., Nwokporo, E. I., Agha, E. O., & Nwosu, I. A., 2020)



Lower income people consistently contribute proportionally more of their income to gambling than do middle and high income groups ('socioeconomic inequality'). One of the important and Unambiguous positive impacts of gambling is that it offers entertainment value and an additional leisure option for the population. However, gambling represents an important recreational activity to a small segment of the population. Most people consider gambling's impacts to be more negative than positive, it is important to recognize that most people do not consider gambling to be immoral, and most people agree that gambling revenue tends to go to appropriate causes. There are also significant demographic differences, with younger people, males, and heavier gamblers tending to have more positive attitude towards gambling. Arguably, most important impact of gambling concerns its overall impact on the quality of people's lives. Unfortunately, impacts in this area are also the most difficult to measure (Williams, R.J., Rehm, J., & Stevens, R.M.G., 2011)

The practice of gaming and gambling in most of Ethiopian society is labeled as unlawful, immoral, and unethical. Regardless of this perception, gaming, gambling business specifically sport betting business is recently started, and developing rapidly in various cities of Ethiopia. In relation to the law governing gaming and gambling, the first national lottery proclamation was enacted in 1953, which makes lottery a legitimate activity with government monopoly. As of July 2007, the Ethiopian lawmakers wanted to involve the private sector in the area of Lottery on the basis of the market-oriented economic policy of the government. Accordingly, National Lottery Administration Re-establishment Proclamation No.535/2007 has been granted the National Lottery Administration (NLA) to carry out lottery activities alongside issuing license and regulating the conduct of lottery activities practiced by the private sector.

As per Article 5 of the proclamation, NLA has two main objectives. The first one is through undertaking lottery activities to generate revenue and the second objective is to supervise lottery activities. Generating revenue could contribute in financing the country's economic and social development programs.

In its definition of lottery under Article 2(1) the proclamation incorporates 'sport betting lottery' as one gaming activity.

*"lottery" means any game or activity in which the prize winner is determined by chance, drawing of lots or by any other means and includes tombola or raffle, lotto, instant lottery, number lottery, multiple prize lottery, promotional lottery, bingo, sport betting lottery and other similar*

*activities.*

The definition given to lottery by the proclamation is open ended. This makes other gaming activities a lottery activity as far as the activity is registered and licensed by lottery administration (Dinkalem, 2020)

There is a need to put in place policies and structures to regulate the use of sports-betting services. The regulation will likely face significant challenges because users can access sports-betting services easily via mobile phones in the privacy of their homes. In addition, sports betting are legal in many sub Saharan Africa countries and the industry is lucrative and contributes revenue to the government coffers through taxation. There is a likelihood that interventions to regulate access to sports betting may be met with resistance from certain stakeholders that benefit from the business (Nabifo SC, Izudi J, Bajunirwe F, 2021)

## **1.2 Statement of the problem**

The research has thoroughly investigated what are the effects of sports betting on youth's wellbeing in Bahir Dar City.

Betting is an enjoyable activity for many of its participants, but financial constraints and demand for liquidity are also significant drivers of betting that should be taken seriously. A sport betting is distinct from other consumption or temptation goods as a result of the gamble contained at the center of the bet. This financial appeal, along with unmet liquidity needs increases demand for betting(Herskowitz, 2016)

A sport betting has, both positive and negative effect, the latter still requiring enough effort to be diminished. It is difficult to say what changes will bring on us due to the sports betting in the coming years, although the feeling is that at least for now the waters have calmed down and we should not have big "surprises" or technological advances like before. However, at any moment we can be surprised by something new that we do not expect (Turcu, Ioan and Bogdan, Burcea and Diaconescu, Dragos and Barbu, Mihai and Popescu, Marius and Apostu, P, 2020)

Problem gambling is one of an identified social problem that has posed psychological, social and economic consequences. The study revealed the fact that problem of gamblers are in devastating psychological condition by which they are trapped in this social problem and in relation to the absence of help line services participants are experiencing different negative burdens. Thus, the problem needs critical focus on creating public awareness, research and initiatives from different

institutions (MEHARI, G. Y. & KOYE, K. G., 2019)

Unfortunately, youths' attention is shifted from the dignity of work to endless desire for becoming instant millionaire. Hence, many African youths have embraced sports betting as a quick escape route from poverty to flamboyant living without recourse to the adverse implication associated with it. This has heightened the passion for consistent staking and increased the number of youths' patronage. Youths keep on staking money, which would have been used for realistic and profitable ventures. Apart from the financial losses associated with sports betting, it reduces passion for work and distorts the desire for human development (Njoku, E. U., Chukwuma, O. G., & Obiorah, M. J. , 2021)

The effects of gambling are neither small nor diminishing with time. They represent meaningful changes in school performance, which generated greater inequality. The findings have critical implications for designing policies tackling the increase of unequal opportunities promoted by betting houses. Some Italian regions limit new betting houses to a minimum of 500m distance from schools. In Spain, several regions, like Murcia or Aragón, passed laws limiting the minimum distance between a betting shop and an educational center. Spain's current debate proposes different limits for the distance from betting houses to schools, with proposed levels between 100m and 500m. These findings back those on the most conservative side: strong abutments should be employed to prevent vulnerable populations from falling into addictive dynamics. Examining the consequences of existing differences in advertising politics such as whistle-to-whistle or shirt sponsoring bans between Italian and British regions, as well as the (lack of) implementation of legal age for gambling could help to understand the mechanisms and help to accurately design policies approaching the spread of new addictions among young generations (Espadafor, M., & Martínez, S., 2021)

A gambling addiction is a progressive addiction that can have many negative psychological, economical and social repercussions. It is classed as an impulse-control disorder. Gambling is not a financial problem, but an emotional problem that has financial consequences. It also affects the way in which the person with the disorder relates to his or her family and friends. For instance, they may miss important events in the family, or they might miss work. Gambling behavior becomes a problem when it cannot be controlled and when it interferes with finances, relationships, and the workplace. The individual may not realize they have a problem for some time (Newman, 2018)

This research is important because there are no efficient researches under the title of the effect of sport betting on youth's wellbeing. Therefore, it's necessary to assess the effect of sport betting on youth's wellbeing in Bahir Dar. This may help the sport betting companies to evaluate their company and it helps to the government to work more on youths and to assess the rules on betting companies.

### **1.3 Research question**

The main research question raised for this study is:

- I. Are there any effects that betting has on youths in Bahir Dar?
- II. If betting has impact, how does it affect the wellbeing of the youths?
- III. What are the salience features of the betting that might affect the youths in Bahir Dar?
- IV. What are the enablers and advocacy factors that harness betting games in Bahir Dar?

### **1.4 Objective of the research**

The researcher has designed the following general and specific objectives, which are in line with the problem of the study.

#### **1.4.1 General Objective**

The main objective of this study is to assess the effect of sports betting on youth's wellbeing in Bahir Dar city

#### **1.4.2 Specific Objectives**

The specific objectives are:

- I. To analyze if betting is problematic to the youths in Bahir Dar.
- II. To measure the significance effects of betting if any, on the youths' wellbeing?
- III. To examine the enabling and advocacy factors that would harness betting games

### **1.5 Significance of the research**

Any kind of research has something to add to the accumulated body of knowledge of humankind but it is also used to solve particular problem of the society. The research is providing assessment on the effects of betting on youth's wellbeing. It will also give important insights to evaluate how the youth's wellbeing will be affected by betting. Furthermore, this research will serve as a corner stone for further studies and to fill the knowledge gaps in the area of sport betting particularly on youths in Bahir Dar.

The finding of this research will help the government to modify or to see the regulations on betting that apply in Ethiopia. In addition, it helps for another researcher as a tool and it will indicate the gap. This research also will be important for the companies who are working in these betting industries.

## **1.6 Scope of the study**

**Conceptually** this study focused on the effect and relationship between sports betting and youth's wellbeing.

**Geographically** the study focused on youths who live in Bahir Dar, aged in between of 15-35 years. It has been argued (AMA, 2013) that as gambling activities have expanded and diversified, young people are increasingly being exposed to messages from a broad range of media that endorse, promote and normalize gambling (AMA, 2013).

**Methodologically** this research was used convenience sample survey research to make conclusion for the research. Additionally, the main source of this data was questionnaire and secondary data.

## **1.7 Definition of Terms**

### **Sports betting**

Sports' betting is the activity of predicting sports results and placing a wager on the outcome. The frequency of sports bet upon varies by culture, with the vast majority of bets being placed on association football, American football, basketball, baseball, hockey, track cycling, auto racing, mixed martial arts, and boxing at both the amateur and professional levels.

Sports betting can also extend to non-athletic events, such as reality show contests and political elections, and non-human contests such as horseracing, greyhound racing, and illegal, underground cockfighting.

### **Youth**

Youth is best understood as a period of transition from the dependence of childhood to adulthood's independence. That is why, as a category, youth is more fluid than other fixed age-groups. Although the United Nations define people aged 15-24 as youth, until a comprehensive global definition of youth is established, the age group of 15-35 years could be considered as the period of youths. As suggested by the United Nations' Envoy of Youth (2015) because it aptly covers the period of an individual's life when he or she is at the height of his or her learning and working potential, which is very essence of being youth (Krishnan, s. Rama and Sethuramalingam, Vellaiah, 2017)

### **Well-being**

The New Economics Foundation Centre for Wellbeing defines it as follows: "Wellbeing can be

understood as how people feel and how they function, both on a personal and a social level, and how they evaluate their lives as a whole.”

One view is that a person’s wellbeing is the satisfaction of their preferences. Another is that it consists in good feelings such as pleasure. A third is that wellbeing consists in possessing the ordinary good things of life, such as health, wealth, a long life, and participating well in a good community (Kolstad, C.; Urama, K.; Broome, J.; Bruvoll, A.; Cariño-Olvera, M.; Fullerton, D.; Gollier, C., 2014)

## **1.8 Organization of the study**

This master thesis was organized in to five chapters, and subtitles under each chapter. The first chapter briefly discusses background of the study, and concerned about how the problem is, objective of the study and scope of the research.

Chapter two provides an overview of related literatures. Chapter three explains the methodology that was employed to accomplish the study. Chapter four discusses the analysis and interpretation part followed by chapter five which concludes and forwards possible recommendations of the study.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

This chapter presents an analysis of the theoretical approaches to sport betting and the youths wellbeing and empirical literature on sports betting, the effects of sport betting on youth's wellbeing around the world. An overview of the literature is presented at the end of the chapter

#### **2.1. Theoretical literature**

This section reviews theories important in understanding the betting attitudes of youths, and the effects on their wellbeing. These theories include the Friedman and Savage's utility function theory, the theory for demand of a gamble and the rational addiction theory.

##### **2.1.1. Friedman and Savage's utility function theory**

(Pryor, 1976) Stated in his journal, "Friedman and Savage (1948) tried to devise a utility function to explain a variety of apparently conflicting phenomena. For instance, why do people who normally do not play gambling games such as calling heads-or-tails participate in lotteries? Moreover, why do people who gamble also buy insurance? The purpose of this note is to show that the ideas underlying the Friedman-Savage utility function can permit us to make accurate predictions about which pre-capitalist societies do and which do not engage in gambling"

The Friedman-Savage utility function is the utility function postulated in the theory that Milton Friedman and Leonard J. Savage put forth in their 1948 paper. They argued that the curvature of an individual's utility function differs based upon the amount of wealth the individual has. This variably curving utility function would thereby explain why an individual is risk loving when he has more wealth (e.g., by playing the lottery) and risk-averse when he is poorer (e.g., by buying insurance).

##### **2.1.2 Nyman Theory for Demand of Gambles(2004)**

(Nyman, 2004)Presents a new theory of the demand for gambles that is based on the concept that a gamble lets the consumer obtain "something for nothing." As such, it is based on two fundamental concepts in economics: (1) additional income increases utility but at A diminishing rate, and (2) economic resources are scarce, therefore, for the typical consumer, additional income is normally costly to obtain. Thus, the salient feature of a gamble to a consumer is not merely that it represents a vehicle for gaining additional income, but for gaining additional income without working for it.



This theory has an important predictive component. For those who are oriented toward the labor market perspective, the theory suggests that the demand for gambles will tend to be greater among those for whom additional income is more costly to obtain in terms of leisure forgone, that is, for lower waged workers. This is because, the cost (in terms of leisure forgone) of obtaining a certain amount of additional income by working for it is greater for low wage workers than for high wage workers, therefore, the leisure savings are greater for low wage workers if the additional income is obtained through a gamble.

The theory further predicts that, again for those who have a labor market perspective, those who dislike their jobs or who value their leisure time highly would be more likely to gamble than those for whom income and leisure are closer substitutes. As a result, we might expect that those who hold blue-collar jobs that are physically demanding to be more likely to gamble than those white-collar workers with relatively pleasant jobs, wages are held constant. On the other hand, it might suggest that those who value leisure time and dislike work would be more likely to view the gamble from a labor market perspective and, therefore, be more likely to gamble than those who are relatively indifferent about income and leisure.

### **2.1.3. Rational Addiction Theory**

(Gary S. Becker and Kevin M. Murphy, 1988) Develop a model of addiction that hinges on the relationship between past and present consumption of an addictive good. Consumption in different periods is related by a “stock” variable  $S$ . They derive the optimal paths of “consumption stock”  $S(t)$  and consumption  $C(t)$ , and then compare the dynamics of  $C$  and  $S$  near the steady state. They find this dynamic model of forward-thinking addicts is consistent with many stylized facts and empirically testable behaviors of addiction, such as price responsiveness, the increased consumption with stressful life events, binges, purges, and cold turkey quitting. The body of empirical work, mostly related to smoking and drinking, gives strong support for B&M’s rational addiction model.

## **2.2 Empirical literature**

### **2.2.1 Effects of Sports Betting on Youth Wellbeing**

Money is the medium of gambling, and its loss impacts particularly on relationships which in turn often act as a catalyst for changing perceptions of identity. Loss of control of money involves loss of control of significant elements of one’s life, such as relationships, time and even sense of self. However, it was not loss of money alone that generated the strong negative self-

perceptions described by our respondents, Rather it was the way that this impact on their social relationships that gave financial loss its emotional power and generated feelings of shame, disgust and guilt (Gerda Reith & Fiona Dobbie, 2013)

(Tariku A. Abdi. Robert A.C Ruiter & Tamirie A. Adal ) Cited (Carlson and Moore1998; Dane et al.2004; Delfabbro et al. 2005; Lambos et al. 2007; Winters et al. 2002)“Personal factors/feelings (tension reduction, self-confidence, drug abuse, male gender), social factors (peer and family risk factors), and environmental factors (media advertisement and availability of gambling venues) contribute to problematic gambling among high school students in Addis Ababa, Ethiopia. International studies on problematic gambling reveal similar risk factors for problematic gambling, among which male gender, risk seeking tendencies, low self-esteem, depression and suicide ideation; social factors including peer influences and parental gambling; and environmental factors like advertisement on gambling have been found to be positively associated with problematic gambling continuum.”

## **2.3 Overview of Literature**

A different article states that there are many reasons to exercise sport betting. Moreover, studies analyze the impact of sports betting on youths’ wellbeing has positive and negative effects. The positive impact included the source of income to the government, creates job opportunities for the local peoples and used as a source of leisure for youths (Kazeem, 2021).

The negative impact is decreasing saving, reduce work interest of youths, consuming more time by placing a bet, depression when they lose the game. The decision to place a bet is based on whether the user perceives it as a gain or loss in utility (Kazeem, 2021).

Most studies analyzed show that sport betting participation is dependent on different economic, social and psychological factors which include; Age, income, education, Sex, employment status, the attitude towards betting, technology adoption of youths and religion(Gathuru, 2021)

The researcher focused on psychological, social and economic factors of sport betting participation, other researcher had better research the rest environmental and legal factors.

### **2.3.1 Psychological effects of sports betting**

According to the royal college of psychiatrists, people who gamble at harmful levels are more likely than others to suffer from low self-esteem, develop stress-related disorders, to become anxious, have poor sleep and appetite, to develop a substance misuse problem and to suffer from

depression.

The psychological impacts of sports betting may lead to depression, anxiety, suicidal thoughts and other types of addictions with sex, alcohol, cocaine, methamphetamine, and other prescriptive stimulants to help with focus and concentration(Jr, 2020)

### **2.3.2 Social effects of sports betting**

Relationships with family, friends, and coworkers may become challenging due to the gambler lying, cheating, manipulating, and deceiving others and justifying and rationalizing their behaviors. When gamblers begin to lose, they start chasing their losses and betting higher amounts more frequently. These individual, relational, community and societal risk factors may all play a role in the severity of an individual's gambling disorder. Whereas, protective factors such as parental involvement, extracurricular activities and hobbies that do not involve sports wagering, limiting the access to gaming and gambling establishments online and throughout Colorado may help limit and reduce the harm caused by sports betting for individuals, families, and communities. Therefore, examine and reviewing all the potential risk and protective factors individuals, families, and communities possess may provide for the best type of intervention, support, treatment, and recovery for those impacted by the risks and consequences associated with sports betting (Jr, 2020).

Close relationship with others who gamble regularly can lead people to gamble more. These close ties can also interfere with a person's efforts to reduce or end gambling activity. (Kazeem, 2021)

### **2.3.3 Economical factor of sports betting**

Betting in this manner often leads to financial consequences such as maxed out credit cards, depleted assets, wage garnishments, foreclosures, bankruptcies, and repossessions (Jr, 2020)

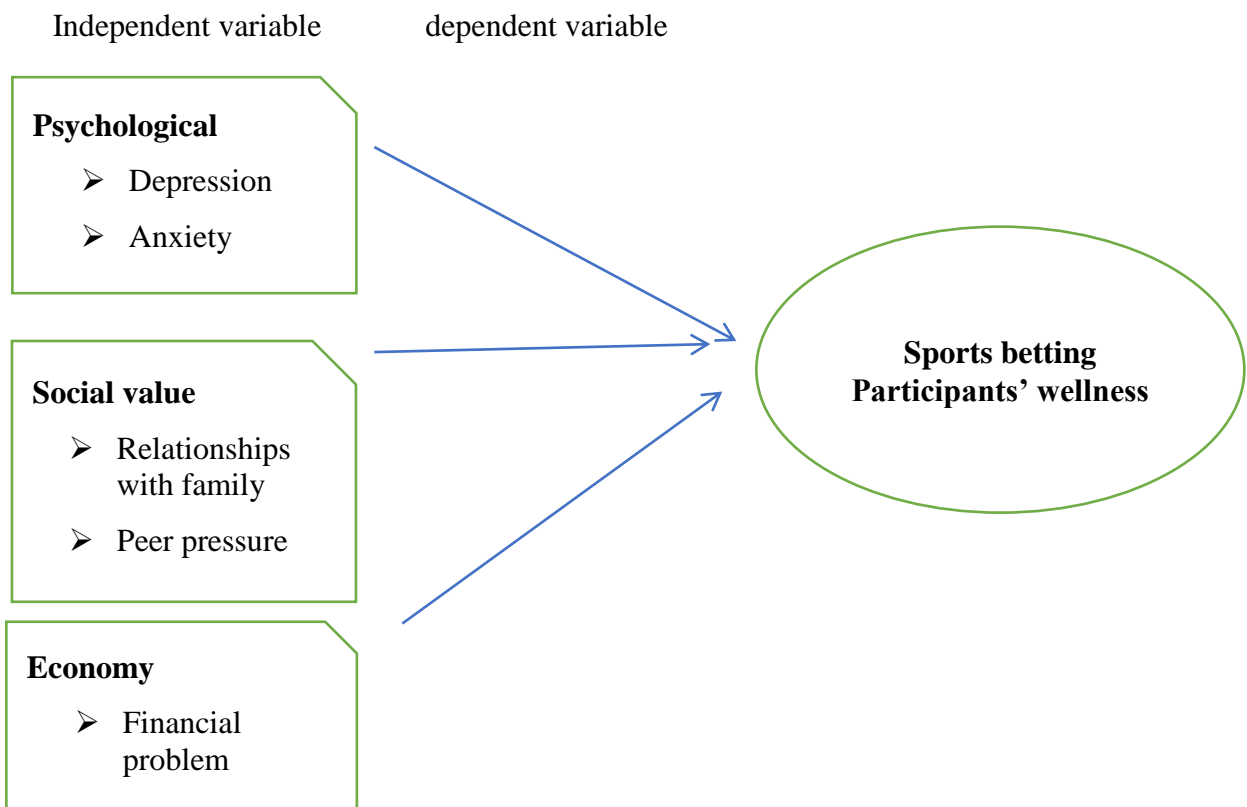
Direct spending on sport betting is anticipate to generate broader economic impacts through downstream demand for goods and services and as employees spend their wages. In oxford's approach, the estimated direct effects based on the financial model are inputs to an economic impact model used to quantify the broader economic benefits. In this approach, there are three components of the sector's expected economic impact:(Economics, 2017)

- Direct impact includes the direct spending on sports betting and related non-gaming spending, such as on-site at a casino or other ancillary purchase.
- Indirect impacts include downstream supplier industry impacts. Sports betting

operations typically purchase a range of third-party goods and services, including for example, food, beverages and utilities; maintenance, repair or cleaning services; and legal, marketing and other professional and financial services. In addition, sports betting operations are anticipated to purchase sports and media content and make capital investments.

- Induced impacts arise as employees spend their wage in the local economy. for example ,as sports betting employees spend income on rent, transportation ,food and beverage and entertainment.

### Conceptual framework



**Figure 2.1: Conceptual framework(Gathuru, 2021)**

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

This chapter is concerned with research methodology used to carry out the research. The first part of the research is a research design, then after it presented about research approach, target population, sampling technique, sample size, data analysis technique, test of measurement quality, reliability test, validity test, research variable and research ethics.

#### **3.1 Research Design**

Research design constitutes the blueprint for the collection, measurement, and analysis of data (Kothari R. , 2000). The research framework is intended to test the research hypothesis and shows the effect of sport betting on youth's wellbeing. Descriptive and inferential Research is used in this research, because descriptive research aims to accurately and systematically describe a population, situation or phenomenon.it can answer what, where, when and how questions.

Research design is the framework or road map of research methods and techniques chosen by a researcher. The design allows researchers to home in on research methods that are suitable for the subject matter and set up their studies up for success (Lavrakas, 2008)

#### **3.2 Research Approach**

There are three approaches of research: qualitative, quantitative and mixed. Qualitative research approach is a means for exploring and understanding the meaning individuals or groups ascribe to a social or human problem with intent of developing a theory or pattern inductively. Quantitative research is a means for testing objective theories by examining the relationship among variables (Creswell, Research design: quantitative, qualitative, and mixed methods approach, 2009)

Mixed methods approach is an approach in which the researchers emphasize the research problem and use all approaches available to understand the problem (Creswell, 2003)

Based on the above discussions and in view of the research problem and objectives, this study used quantitative approach.

#### **3.3 Target Population**

The target population is the total population, or group, that a researcher is interested in researching and analyzing. From this target population the researcher make a sampling frame. Therefore, the target population of the research is all youths who play a sport betting in Bahir

Dar.

### 3.4 Sampling technique

Non-probability sampling techniques were employed to access the betting customers, because we use these sampling techniques when the population parameters are either unknown or not possible to individually identify.

Non-probability sampling technique was used, because there is no information (number and list) on the number of youths who participate in sport betting in Bahir Dar, the sample size was equally distributed among all centers of sports betting centers in Bahir Dar town by dividing the total sample size to all site of sports betting in Bahir Dar town.

### 3.5 Sample Size

Sample size is a term used in market research for defining the number of subjects included in a sample. By sample size, we understand a group of subjects that are selected from the general population who are considered a representative of the real population for that specific study.

(<https://www.omniconvert.com/what-is/sample-size>)

Determining sample size varies for various types of research designs and there are several approaches in practice. As a general rule, one can say that the sample must be of an optimum size i.e., it should neither be excessively large nor too small (Kothari C. , 2004)

As the number of consumers is infinite and is difficult to prepare source list, the researcher used survey from infinite population.

There are many formulas used for calculating sample size. One of the most common formulas used is Yamane's formula:  $n=N/(1+N(e)^2)$ .

$$n= \frac{421,580}{1+421,580(0.05)^2} = 400$$

The variables in this formula are:

n = the sample size

N = the population of the study

e = the margin error in the calculation

The sample size shown above is the representative sample proportion at 95% confidence level

and 5% error margin when the population is indefinite and unknown(Krejcie, R. and Morgan, D., 1970).

### **3.6 Data Analysis techniques**

The data, which was collected from the source, was analyzed after categorizing, summarizing and editing. Every study shall have a general framework for how the data is analyzed. The analyses were based on the framework developed from theory. This framework was used to test the respondent's answer and check if they are agreeing with theory or are presenting something new or doing something differently than theory explains it. Inferential analysis with the aid of the Statistical Package for Social Sciences (SPSS) was undertaken.

As a part of descriptive analysis, the study undertook percentage, mean and standard deviations and inferential analysis using correlation and multiple linear regression and related test were applied. The choice of regression analysis is ideal because(Koop, 2006)argued that it is the most important tool for applied economists who used to understand the relationship among two or more variables particularly in the case where there are many variables and the interactions between them are complex. The findings were presented in the form of charts, tables and graphs based on their types and appropriateness for presentation.

### **3.7 Test of measurement quality**

There are two important concepts one should keep in mind while writing a report: validity and reliability. Validity is the ability of a chosen instrument to measure what it is supposed to measure. Reliability is the extent to which research results would be stable or consistent if the same techniques were used repeatedly. Therefore, the validity and reliability of the research was checked.

#### **3.7.1 Reliability Test**

Reliability is the degree to which the measure of a construct is consistent or dependable. There are many ways of estimating reliability, of which internal consistency reliability is one. Internal consistency reliability is a measure of consistency between different items of the same construct. If a multiple-item construct measure is administered to respondents, the extent to which respondents rate those items in a similar manner is a reflection of internal consistency. This reliability measure can be estimated more commonly in terms of Cronbach's alpha (Anol, 2012). Therefore, the Cronbach's alpha coefficient was used to check the scale reliability of the

instruments.

### **3.7.2 Validity Test**

Validity can be assessed using theoretical or empirical approaches. Theoretical assessment of validity focuses on how well the idea of a theoretical construct is translated into or represented in an operational measure (Anol, 2012). In this regard, the validity of the current study was addressed through the review of literature and adapting instruments used in previous research.

Empirical assessment of validity examines how well a given measure relates to one or more external criterion, based on empirical observations. It examines whether a given measure behaves the way it should, given the theory of that construct. This assessment is based on quantitative analysis of observed data using statistical techniques such as correlation analysis (Anol, 2012). Thus, the validity of the instrument in this regard was tested using correlation analysis, the Pearson correlation coefficient between sport betting participants' wellness and psychological, social and economic effects.

### **3.8 Research Variables**

Variables are things that we can measure, control or manipulate in the research. They differ in many respects, most notably in the role they are given in the research and in the type of measures that can be applied to them.

- Independent variables are those that are manipulated Whereas,
- Dependent variables are only measured or registered.

In this research, sport betting participants' wellness was taken as dependent variable and psychological, social and economic factors were considered as independent variable. All the independent variables have positive effect on the dependent variable.

### **3.9. Research Ethics**

The aim of this research was investigating the effect of sport betting on youths' wellbeing in Bahir Dar city. When the researcher collects the data from the respondents, she asked them their consent and assures the confidentiality. Since the research is purely for academic purpose, there is no any risk bearing to the respondent.



## CHAPTER FOUR

### DATA ANALYSIS AND DISCUSSION OF RESULTS

This chapter provides a wide-ranging analysis of the data collected. The first part highlights the questionnaire response rate. The chapter goes ahead to present the descriptive analysis results, summary statistics of respondents involved in sports betting and finally regression analysis, after which the results are discussed in details in association to the empirical and theoretical aspects.

The statistical analyses of this study were done by using SPSS software, version 26. Moreover, the result of the study was shown in descriptive and inferential section. In descriptive section, tables and statics were included, whereas in inferential section the result of multiple liner regression was also analyzed.

#### 4.1 Response Rate

In order to get a representative data 400 questionnaires were prepared and distributed to youths who participate in sport betting. Out of 360 questionnaires that were distributed, 340 questionnaires were collected back and filled properly.

**Table 4.1**response rate

Response rate	Number of response	Percent
Sample size	400	100%
Collected	340	85%
Remain uncollected	60	15%

*Source: Researcher's survey, computed in SPSS (2023)*

From the above table, out of 400 distributed questionnaires 340 (85%) were collected while 60(15%) questionnaires remained uncollected. Therefore, analyses were made based on the responses

obtained from 340 questionnaires (85%). Hence, this study was aimed to examine the effects of sport betting on youth's wellbeing taking social, psychological and economical as core variables.

#### 4.2 Demographic information of the respondents

The first part of the questionnaire consists of the demographic information of the respondents.

This part of the questionnaire requested personal and demographic characteristics of the

respondents.

**Table 4.2:- Demographic information of the respondents**

Characteristics	Frequency	Percentage
<b>Sex</b>		
Male	324	95.3
Female	16	4.7
<b>Age</b>		
18-22	97	28.5
23-27	126	37.1
28-32	75	22.1
33-37	28	8.2
Above 37	14	4.1

*Source: Researcher's survey, computed in SPSS (2023)*

As indicated in table the table 4.2 about 95.3% respondents are male and the remaining 4.7% of the respondents are female. The study found out that individuals of the male gender were likely to gamble as compared to their female counterparts, all factors held constant. Regarding the age of the participants, the larger amount (37.1%) is in the 23-27 years' age group. The second largest group (28.5%) indicated in the 18-22 years' age group. 75 respondents, which represent (22.1%), are between the ages of 28-32 years old. 28 respondents, which represent (8.2%), are between the ages of 33-37 years old. The smallest number of respondents of this study, 14, that represent (4.1%) are at the ages of greater than 37 years old.

#### **4.2.1 Marital status of respondents**

**Table 4.3. Marital status of respondents**

		Marital Status			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Single	250	73.5	73.5	73.5
	Married	78	22.9	22.9	96.5
	Divorced	12	3.5	3.5	100.0
	Total	340	100.0	100.0	

*Source: Researcher's survey, computed in SPSS (2023)*

As shown in the table above 250 respondents, which represent 73.5% of the study, are single. 78 respondents, which represent 22.9% of the study, are married and the rest 12 respondents are divorced, which represent 3.5% of the study.

#### 4.2.2 Family status of respondents

**Table 4.4. Family status**

		Family status			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Yes	83	24.4	24.4	24.4
	No	257	75.6	75.6	100.0
	Total	340	100.0	100.0	

*Source: Researcher's survey, computed in SPSS (2023)*

Regarding the family status, 257 (75.6%) of respondents has no child and 83(24.4%) of respondents has child.

#### 4.2.3 Religion of respondents

**Table 4.5 Religion**

		Religion			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Christian	242	71.2	71.2	71.2
	Muslim	73	21.5	21.5	92.6
	Protestant	23	6.8	6.8	99.4
	Other	2	.6	.6	100.0
	Total	340	100.0	100.0	

*Source: Researcher's survey, computed in SPSS (2023)*

As indicated in table 4.2.3 about 71.2% respondents are Christian, 21.5% of the respondents are Muslims 6.8% and 0.6% were protestant and others respectively.

#### 4.2.4 Level of education

**Table 4.6**Level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	44	12.9	12.9	12.9
	Secondary	106	31.2	31.2	44.1
	Diploma	67	19.7	19.7	63.8
	Undergraduate	122	35.9	35.9	99.7
	Post graduate and above	1	.3	.3	100.0
	Total	340	100.0	100.0	

*Source: Researcher’s survey, computed in SPSS (2023)*

Concerning the respondent’s educational level, respondents are grouped in to five categories. Most of the respondents were undergraduate (degree holder) 122 (35.9%), the second highest youth groups are those who are a Secondary class, 106 (31.2%), respondents with College Diploma are the third group which accounts 67 (19.7%) the fourth 44 (12.9%) of respondents are primary class and the last group 1 (0.3%) of the respondents were post graduate and above.

#### 4.2.5 Occupation of respondents

**Table 4.7**Occupation of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	46	13.5	13.5	13.5
	Self-employed	130	38.2	38.2	51.8
	Employed	76	22.4	22.4	74.1
	Job seeker	75	22.1	22.1	96.2
	Others	13	3.8	3.8	100.0
	Total	340	100.0	100.0	

*Source: Researcher’s survey, computed in SPSS (2023)*

The majority of respondents were self-employed (38.2%) , the second highest number were employed (22.4 %) followed by job seekers (22.1%), students (13.5%) and 3.8 % of the respondents were categorized under others option.

#### 4.2.6 Monthly earning from occupation (gross pay) in Ethiopian birr

**Table 4.8**Gross pay

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 1,000	43	12.6	13.9	13.9
	1000-1999	31	9.1	10.0	23.9
	2000-2999	15	4.4	4.9	28.8
	3000-3999	53	15.6	17.2	46.0
	4000-4999	45	13.2	14.6	60.5
	Above 5000	122	35.9	39.5	100.0
	Total	309	90.9	100.0	
Missing	System	31	9.1		
Total		340	100.0		

*Source: Researcher’s survey, computed in SPSS (2023)*

The majority of respondents earned above 5000 ETB monthly household income (35.9 %) followed by those respondents who earn ETB 3000 –3999 which account for (15.6%) and the remaining 13.2% ,12.6%, 9.1% and 4.4% have earned respectively 4000 –4999, Below 1000, 1000 –1999 and 2000 –2999 respectively.

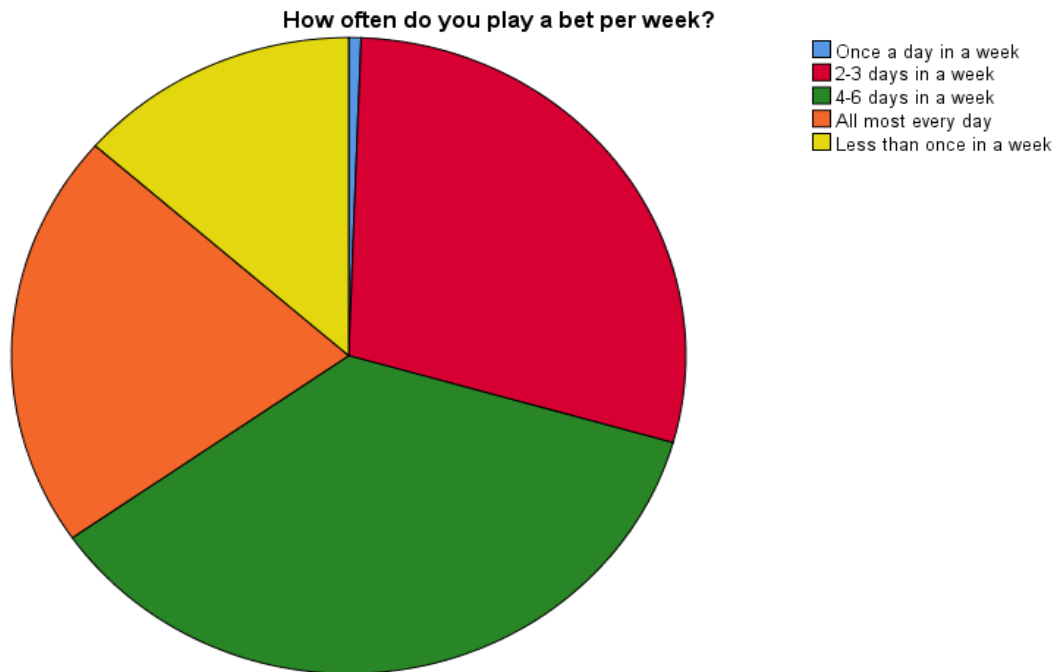
#### 4.3 Frequency of consumption

Further, the researcher has also assessed about the frequency of sport betting and deduced that most of respondents take the product regularly 4-6 days per week and 2-3 days per week is the second as indicated on table 35.9% and 28.8% respectively. The third group betters play almost every day which is 21.2%. However, as specified below 13.5% and 6% of respondents acquired less than once in a week and once a day in a week, respectively.

**Table 4.9: Frequency of consumption**

Betting Play Repetition	Frequency	Percent
Less than once in a week	46	13.5 %
Once a day in A week	2	6 %
2 - 3 times per week	98	28.8 %
4 - 6 times per week	122	35.9 %
Almost every day	72	21.2 %
Total	330	100 %

*Source: Researcher’s survey, computed in SPSS (2023)*



**Figure 4.1: frequency of respondents to play a betting**

#### **4.4 Reliability and Validity**

Reliability and validity are the two most important and fundamental features in the evaluation of any measurement instrument or tool for a good research. Reliability concerns the faith that one can have in the data obtained from the use of an instrument, that is, the degree to which any measuring tool controls for random error (Mohajan, 2017)

Cronbach's alpha is a coefficient (a number between 0 and 1) that is used to rate the internal consistency (homogeneity) or the correlation of the items in a test. A good test is one that assesses different aspects of the trait being studied and Cronbach's alpha will generally increase as the inter correlations among test items increase, and is thus known as an internal consistency estimate of reliability of test scores (Zikmund W. G., Babin B. J., Carr J. C., Griffin M., 2010)

(Rosemary, G & Gliem, J , 2003)provide the following rules of thumb:

$\geq .9$	Excellent
$\geq .8$	Good,
$\geq .7$	Acceptable
$\geq .6$	Questionable
$\geq .5$	Poor, and $< .5$ Unacceptable

**Table 4.10**Reliability test

Variables	Cronbach's alpha coefficient	Number of items
Psychology	.809	4
Social	.796	3
Economy	.861	6
Sport Betting Participants' wellness	.796	3

## 4.5 Descriptive statistics of study variables

**Table 4.11** Summary of descriptive statistics

	Mean	Std. Deviation
<b>Psychological effect</b>		
In the last 3 months, have you felt unhappy or depressed	4.0648	.98743
In the last 3 months, have you been unable to concentrate in what you are doing?	3.6736	1.42462
In the last three months have you lost much sleep because of stress/worrying	3.8938	.98118
In the last 12 months have you constantly felt under strain	3.2280	1.44504
Have you required medical treatment due to stress in the last 12 months?	3.0758	.943
<b>Overall Psychological effect</b>	3.55	
<b>Social effect</b>		
Has betting made you careless of the welfare of yourself or your family?	3.8327	1.477
Have you involved in any social responsibilities	2.9637	1.50453
Did you have a quality time with your friends?	3.8155	.94116
Have you been influenced by your friends to start sport betting?	3.1549	.909
<b>Overall Social effect</b>	3.90	
<b>Economical effect</b>		
How much do you spent per bet	3.6606	1.04016
How much time do you take to place one bet	4.2539	.93297
What is the largest amount you have won from a single bet in the last month	4.4378	1.02058
Has any of your utilities been disconnected in the last 12 months e.g. water, electricity, TV channels etc.	4.1821	.922
In the last 12 months how often, have you borrowed money from your friends or families to meet your day-to-day needs?	4.3316	.96370
If you were not betting what could you have used the money for	3.8938	.98118
<b>Over all Economical Effect</b>	4.12	
<b>Sport betting Participants wellness</b>		
Have you ever bet to get money with which to pay debts or otherwise solve financial difficulties?	3.5415	1.13485
After losing, have you felt you must return as soon as possible and win back your losses?	3.6166	1.44263
What is the largest amount you have won from a single bet in the last month?	3.8031	1.44263
Have you ever lost time from work or school due to sport betting	3.8031	1.05810
Have you ever sold anything to finance gambling?	3.2720	1.05491
<b>Overall Sport betting Participants wellness</b>	3.60	

*Source: Researcher's survey, computed in SPSS (2023)*



The above table 4.5 shows the mean rating and the standard deviation of respondents' evaluation of internal communication attributes. All mean value of the four measurement items lies in the range of 3.55 to 4.12 in which economic effects scored the highest 4.12.

Based on descriptive statistics Economical effect (M=4.12) becomes the most that affect sport betting participation of youths, followed by social (M=3.90) sport betting participant's wellness score (M= 3.60) and the last psychological (M=3.55), This indicates that sport betting participation affect youths' economic life by spending a lot of money to participate in betting usually.

## 4.6 Inferential statistics

### 4.6.1 Correlation Analysis

Correlation analysis helps to gain insight into the direction and strength of correlation between variables. Correlation coefficients take values between -1 and 1 ranging from being negatively correlated (-1) to uncorrelated (0) to positively correlated (+). The sign of the correlation coefficient defines the direction of the relationship. The absolute value indicates the strength of the correlation. Correlation analysis was undertaken before conducting the regression analysis. As per the guide line suggested by Field (2005), the strength of relationship 0.1-0.29 shows weak relationship; 0.3-0.49 is moderate; >0.5 shows strong relationship between the two variables.

**Table 4.12: Correlation Analysis**

		Physiological	Social	Economical	Sport betting participants' wellness
<b>Psychological</b>	Pearson Correlation	1	.298**	.656**	.547**
	Sig. (2-tailed)		.000	.000	.000
	N	340	340	340	340
<b>Social</b>	Pearson Correlation	.298**	1	.545**	.661**
	Sig. (2-tailed)	.000		.000	.000
	N	340	340	340	340
<b>Economical</b>	Pearson Correlation	.656**	.545**	1	.819**
	Sig. (2-tailed)	.000	.000		.000
	N	340	340	340	340
<b>Sport betting participants' wellness</b>	Pearson Correlation	.547**	.661**	.819**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	340	340	340	340
**. Correlation is significant at the 0.01 level (2-tailed).					

*Source: Researcher's survey, computed in SPSS (2023)*

The coefficients show that the independent variables were all positively correlated with the dependent variable (sport betting participation) within the range of 0.547 to 0.819; all were significant at P= 0.01 level.

Among the independent variables, Economical effect showed a large level of positive relation with 0.819 with sport betting participation. Similarly, social effect has also a moderate positive relation with 0.661. While psychological effect has a moderate positive relation 0.547 with sport betting participation. Moreover, it is also depicted on the table that all variables are positively correlated with each other.

#### 4.6.2 Regression Analysis

After examining the correlation between independent variables and dependent variables, multiple regression analysis was conducted using sport betting participation as the dependent variable. The result of the regression allows assessing the relationship between a dependent variable (sport betting participation) and independent variables. The results are shown in table 4.13

**Table 4.13 Regression Analysis**

Model	Unstandardized coefficient		Standardized coefficient	T	Sig
	B	Std. Error	Beta		
(Constant)	-0.478	0.171		-2.799	0.005
Psychological	0.075	0.053	0.05	1.422	0.000
Social	0.41	0.041	0.31	9.883	0004
Economical	0.745	0.048	0.618	15.57	0002

Dependent Variable: Sport betting participant's wellness

*Source: Researcher's survey, computed in SPSS (2023)*

The regression equation was

$$PW = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3$$

$$PW = \alpha + \beta_1 PH + \beta_2 SO + \beta_3 EC$$

$$PW = -0.478 + 0.05 PH + 0.618 SO + 0.31 EC$$

Where:

Y= sport betting participants' wellness

X1= psychological effect

X2= social effect

X3= economical effect

$\alpha$ 1= constant

E = Error

The regression model from the above table 4.13 result shows that keeping other variables constant 0.05 unit increase in psychological will have a unit increase in sport betting participant's wellness, 0.31 unit increase in social effect will have a unit increase in sport betting participant's wellness and 0.618 unit increase in Economical will have a unit increase in sport betting participant's wellness.

**Table 4.14: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.682 <sup>a</sup>	.466	.460	.616224

Predictors: (Constant), Psychological, social, economical

Dependent variable: Sport betting participants' wellness

According to (Field, 2005), Adjusted R square is the amount of variation in the outcome variable that is accounted for by the model and it gives us some idea of how well our model generalizes. The value of adjusted R square in this study is 0.460, which indicates that 46 % of the variance

in sport-betting participant's wellness can be predicted by the independent variables. The rest of the variation in sport-betting participant's wellness is caused by other factors that are not considered by this study.

### 4.6.3 Inferential analysis

Like the descriptive statistical methods, i.e., demographic, and other related factors, the scale typed questionnaire has been entered to the SPSS software version 26 and inferential statistics methods such as simple correlation and multiple regression methods has been employed to test the hypothesis.

### 4.6.4 ANNOVA

**Table 4.15: ANNOVA**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.004	3	10.001	51.178	.000 <sup>b</sup>
	Residual	63.708	336	.195		
	Total	93.712	339			
a. Dependent Variable: sport betting participation						
b. Predictors: (Constant), economic, social, psychological						

The significance value of F statistics shows a value of 51.178 and p value (.000), which is < .05 which indicates that at least one of the independent variable is a significant predictor of the dependent variable (sport betting participant's wellness).

### 4.6.5. Hypotheses Testing and Interpretation of Results

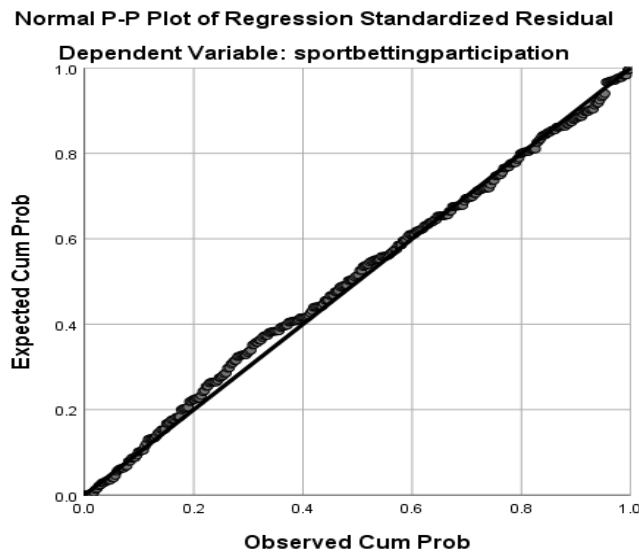
**Table 4.16: Hypotheses Testing**

Hypothesis	Result	Reason
H1. Economy has a positive and significant effect on sport betting participation of youths in Bahir Dar, Ethiopia	Accepted	$\beta = 0.618, p < 0.05$
H2. Social value has a positive and significant effect on sport betting participation of youths in Bahir Dar, Ethiopia	Accepted	$\beta = 0.31, p < 0.05$
H1. Psychological has a positive and significant effect on sport betting participation of youths in Bahir Dar, Ethiopia	Accepted	$\beta = 0.05, p < 0.05$

### 4.6.6. Test for Multiple Regression Assumptions

Some of the basic assumptions that are required to provide valid results in regression are presented as follows:

#### Assumption 1. Linearity Test



**Figure 4.2: Normal Point Plot of Standardized Residual**

The relationship between the predictors and the dependent variable should be linear. As we can see from the above figure there is linearity and all residual is close to the line that suggests assumption of linearity are met. Therefore, the assumption is satisfied.

### Assumption 2. Normality Test

A very important assumption in regression analysis is the normality test that shows the normal distribution of the dependent variable. Normality is used to describe a symmetrical, bell-shaped curve, which has the greatest frequency of scores around in the middle combined with smaller frequencies towards the extremes. The dependent variable in this case is sport betting participation. If the dependent variable is not normally distributed, there is little point in performing regression analysis because a major assumption of the model is violated. Therefore, normality test computed for the dependent variable in this case is presented in the following histogram and normal P-P plot which shows a normal distribution.

Among the most important assumptions for parametric tests is that the data are from normally distributed populations. Thus, in this study, the normality of the data was checked using an objective test of skewness and kurtosis statistics. And according to Field, (2005), for an ideal normality to occur, the values of skewness and kurtosis should be zero. Positive values of skewness indicate a pile-up of scores on the left of the distribution, whereas negative values of skewness indicate a pile-up of scores on the right of the distribution. Positive values of kurtosis indicate a pointy distribution whereas negative values of kurtosis indicate a flat distribution.

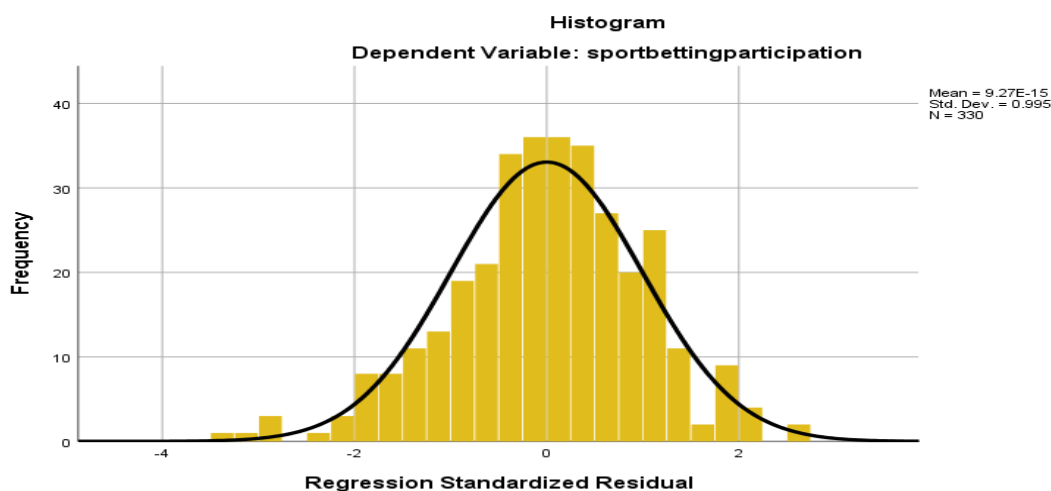


Figure 4.3: Histogram regression of standardized residual

As we observe the histogram for the dependent variable (sport betting participation) look like a normal distribution (bell-shaped curve) and the psychological and economical mode was roughly normal. Therefore, we can conclude that, we have good model for the data. As clearly portrayed in the histogram above, the distribution shows a bell-shaped curve and if one can simply view the vertical line stands at -0- , the right- and left-hand sides of the curve looks like equal.

Additionally, an absolute value between -2 and +2 score for Skewness is acceptable.(Field, 2005) In addition, according to Mardia (1970), for testing of normality the kurtosis statistics value less than 6 is acceptable. As it is shown on table 4.8 below, the skewness all values lies between -2 and +2 and kurtosis values below 6. Thus, the data is taken as a normally distributed one.

**Table 4.17Skewness and Kurtosis statistics of all variables**

Variables	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Social	340	-.142	.124	-.988	-.248
Economical	340	-.672	.124	-.429	-.248
Physiological	340	-1.833	.124	3.777	-.248
Sport betting participation	340	-.634	.124	-.806	-.248

*Source: Researcher’s survey, computed in SPSS (2023)*

**Assumption 3.Multicollnearity Test**

Multicollnearity of the variables was tested. And according to (Pallant, 2005), the commonly used cut-off points for determining the existence of multicollnearity among independent variables are Tolerance value and Variance inflation factor (VIF) value. Tolerance value should be greater than 0.2 and the VIF should be less than 10. Multicollnearity occurs when there are high inter-correlations among some set of the predictor variables. In other words, multicollnearity happens when two or more predictors contain much of the same information. The presence of multicollnearity poses threat to the validity of multiple regression analysis by affecting the statistical significance of beta coefficients. The tolerance statistics of the variables were above 0.2 and the VIF values were below 10; therefore, we can infer that there is no co linearity within the data.

**Table 4.18 Multicoliniarity Statistics**

Variables	Collinearity stastics	
	Tolerance	VIF
Social	.697	1.434
Economical	.436	2.293
Physiological	.565	1.771

*Source: Researcher's survey, computed in SPSS (2023)*

**Assumption 4. Homoscedasticity Test**

It refers the variance of the errors, which should be constant. To test for this, we plot the errors against the dependent variable (Mooi, EA & Sarstedt, 2011)

**4.7 Discussion on the finding**

This section presents the major findings of the study in accordance with the stated objectives and further explanation of the results of the study. To start with the demographic profile of respondents, specifically gender; it was found out that there was a male dominance with 95.3%. Regarding age group of respondents, majority of respondents were found in the age group from 23 to 27.

73.5% of the respondents were single which shows the largest group, and 75.6% of the respondents have no child. The largest 71.2% of the respondents were Christian. While considering the educational level of respondents, majority of them were undergraduate with 35.9% being closely followed by secondary school. It was found out that, majority of the participants are self-employed accounting for 38.2% with respect to the occupation of respondents.

The last parameter for the general information of respondents revealed that gross payoff majority of the respondents fall in the range of above 5000 with 35.9%.

With respect to the first objective, the result of the analysis indicates the relationship between psychology and sport betting participant's wellness; the estimate of regression weight shows that there is a positive effect of psychology on sport betting participant's wellness at ( $\beta=0.05$ ). Moreover, correlation coefficient of ( $r=.547$ ) was found for psychology.

This result is supported by the empirical evidence of

(Makanyeza, 2014), which disclosed the correlation between Psychology and sport betting



participants' wellness was estimated at 0.66. Accordingly, it is possible to accept the proposed hypothesis that psychology positively & significantly affecting sport-betting participant's wellness.

Concerning to the second objective of the study, the result of the study shows the relationship between social value and sport betting participation; the estimate of regression weight shows that there is a positive effect of social value, on sport betting participation at ( $\beta=0.31$ ). Moreover, correlation coefficient of ( $r=.661$ ) was found for social value. Further, according to (Makanyeza, 2014), the correlation between affect (feelings) and intentions was estimated at 0.70. Therefore, it is possible to conclude and accept the proposed hypothesis that social value is positively & significantly determining sport betting participation. With regard to the third objective which focused on the relationship between economical effect and sport betting participation; the estimate of regression weight shows that there is a positive effect of economic effect on sport betting participant's wellness at ( $\beta=0.618$ ). Moreover, correlation coefficient of ( $r=.819$ ) was found for economic effect. Therefore, it is possible to conclude and accept the proposed hypothesis that economic effect is positively & significantly affecting sport-betting participant's wellness.

Youth's attention is shifted from the pride of work to endless desire for becoming millionaire; this leads the youth to become addicted in playing sport betting to get money without hardship. Close relationship with others who bet sport betting regularly lead youths to participate in sport betting. After losing games, youths play to return their money back and this lead to financial crises and debts. To finance their gambling, they use different source of income like sold their valuables or borrow from friend or relatives. All of the sudden, if they did not get their money they will involve in crime and robbery.

Consequences of sport betting participation can include financial losses, mental health conditions and the breakdown of personal relationships. In general, based on the findings of this study, the researcher tried to investigate the effect of sport betting participation on youth's wellbeing.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS, LIMITATION AND SUGGESTIONS

This chapter is composed of the summary of the findings, conclusions, recommendation, limitation & suggestion for future research.

#### 5.1. Summary of the Finding

The general objective of the study was to assess the effect of sports betting on youth's wellbeing in Bahir Dar city. To undergo this study, psychological, social and economic effect were considered as determinants of sport betting participation.

Questionnaires were used to accomplish this study and respondents were asked to indicate their level of agreement and disagreement by marking on one of the five points Likert scale items. Then after, the gathered data were analyzed by means of descriptive and inferential statistics using SPSS version 26 software. The direction and degree of association between the independent variables and sport betting participation had been measured by Pearson correlation coefficient. The relative importance of the independent variables in predicting sport betting participation had been investigated by multiple regression analysis. Regarding the demographic profile of respondents, there is a male dominance with 95.3%. Moreover, majority of respondents participated in the survey are found in the age group of from 23-27 years. 73.5 % of the respondents were single and 75.6% of the respondents have no child. As regards to religion, the largest 71.2% of the respondents were Christian. Regarding educational level, majority of them is under-graduate with 35.9% being closely followed by secondary school registering 32.1%. Concerning occupation of respondents, majority are self-employed for 38.2%. With regard to gross pay, majority of the respondents get salary income of above 5000 with 35.9%.

The inferential statistics part:

The Pearson correlation coefficient reveals that psychological ( $r=.547$ ), social ( $r=.661$ ) and economic factors ( $r=.819$ ) all the independent variables have statistically significant positive correlation with sport betting participant's wellness supporting all the three alternative hypotheses of the research. The strength of correlation is highest for Economic factors followed by social, and physiological. The correlation was significant at 0.01 level (2-tailed). From the multiple regression result, estimate of regression weight shows that all the independent variables physiological ( $\beta=0.05$ ), social ( $\beta=0.31$ ) and economic factors ( $\beta=0.618$ ) predict sport betting

participant's wellness. Economics is the most dominant factor to influence sport betting participant's wellness of youths in Bahir Dar, Ethiopia in general.

The adjusted R square value of .460, which indicates that 46% of the variables in sport-betting participant's wellness is accounted. While the remaining variable in sport-betting participant's wellness are caused by other factors that are not considered by this study.

## **5.2 Conclusion**

From the above-mentioned discussions, the study explored effects of sport betting on youth wellbeing in Bahir Dar. The study concludes that gender plays a critical role in sports betting participation in Bahir Dar. Males have a higher probability to participate in sports betting than women, this is most likely because men enjoy watching football sports than women hence they are more likely to participate in sports betting.

Secondly, age has been found to positively affect sports betting participation, youths who are in the age of 23-27, are more likely to engage in sports betting compared to Above 37 years old.

This is explained by the life style and family status of youths who participate in betting, 75.6 % youths has no child.

From the first objective, the study concludes that sport betting has economic, social and psychological problems on youths. Sport betting is not only a financial problem, but also an emotional problem that has financial consequences. It also affects the way in which the person with the disorder relates to his or her family and friends. For instance, they may miss spending holiday with their family, or they might miss class or work. Participating in sport betting behavior becomes a problem when it cannot be controlled and when it interferes with finances, relationships, and the workplace.

From the second objective, the study found out that those individuals who perceive sports betting to be beneficial are considering participating in betting and they spent their money frequently, they are more likely to fall into a state of depression when they do not gain from the gamble. This group is also most likely to undergo financial strain, which might eventually affect overall quality of life such as inability to access better living style, constraint in emotional stability, unable to pay bills for utility as well as social deprivation.

From the third objective, the findings of the study show that psychological, social and economic

factors play an essential role in affecting sport betting participation. The results of multiple regression analysis indicated that there is a significant and positive influence of the independent variables i.e. psychological, social and economic factors affecting sport betting participation of youths. In addition, most of the customers were literate where majority of them having degree. Further, among the variables, the findings showed that the major dimension, which affected the sport betting participation of youths, was economic factor.

### **5.3 Recommendations**

Based on the conclusion sport betting has economic, social and psychological effect on sport betting participant's wellness. The youths face high financial losses in sport betting, bettors may often resort to crime in order to pay debts.

#### **For Government**

- Government and NGOs should organize free skills acquisition programs in order to provide opportunities for indigent youths to empower themselves by effective entrepreneurship and job-related education should be included in primary, secondary and university education curriculum to enable youths get early experience on the dignity of work.
- Strong social policy should be put in place to regulate the operation and to keep the society from involving in different sport betting activities, by educating the communities about product harms.
- Public health advocacy has been critical in reform on significant public health issues such as drug and tobacco control; there has been limited discussion about how public health advocacy can address betting related harms. The results of this study highlight that while no one clear advocacy strategy has been implemented across stakeholder groups, participants are actively engaging in advocacy associated with sport betting harm reduction and prevention. So that ,,.,.,,
- Government and individuals should prepare different sport and recreation centers with little or no fees to participate majority youths.
- Age should be restricted seriously by the government.
- National lottery should minimize the sport betting companies by regulating strong rules and control strictly

#### **For Family**

- A number of empirical studies have reported that youth believe their parents are not very

concerned about their gambling behavior and even purchase lottery tickets for them and parents who purchase lottery tickets for their children provide tacit approval, which may lead to much more serious involvement in gambling or serve to support problematic behavior. Therefore, they should avoid buying lottery tickets and other betting ticket for them because the youths think it is a good activity.

- Support their children's in all activity and guide which is right and wrong and teaching them to focus on their education. & let their child's do their hobby because they may be change their skill to make money to their living for the future.

### **Sport betting companies**

- Sport betting companies should ask Identity card to participate and if they are students and under 18 years they should not allow them to play.
- Sport betting companies should promote betting is dangerous when playing it reputedly on their logo or promotion like cigarette does, to play their role by keeping the youths from being addicted.

### **For Youths**

- They should do physical exercise to keep their health and not to involve in sport betting and related addiction
- Involve in different social work to support the society.
- Spend their time on doing their hobby.
- Spending more time in spiritual activity, because spiritual leaders teach to grow with a good manner and not to involve in any addiction and bad behavior.

## **5.4 Limitations and Suggestions for Future Researches**

This study was limited to only three independent variables that contributed to sport betting participation in Bahir Dar, Ethiopia. Therefore, future studies should consider other additional effects of sport betting. Geographically, this research has been limited in Bahir Dar city. Hence, the

findings showed that most of sport betters are literate where majority of them have degree. Therefore, the results claimed emanated from the literate group, which may not show the full picture of the country's youth participation in betting. Consequently, future studies should attempt to include places outside Bahir Dar to have a complete picture about the subject matter in Ethiopian context.

The research focused on psychological, social and economic effects sport betting participation the rest personal, environmental and legal effects will be conduct by other researcher.

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# APPENDICES

## Appendix 1. Questionnaire



BAHIR DAR UNIVERSITY  
COLLEGE OF BUSINESS AND ECONOMICS  
DEPARTMENT OF MARKETING MANAGEMENT

### *Questionnaire for Youths*

This questionnaire tries to find data that will be used to analyse the effects of Sports betting on youths' wellbeing in Bahir Dar, Ethiopia. You have been selected to assist in providing the required information, since your views are important to this study. Kindly fill out the following questionnaire to the best of your knowledge and in the manner that best describes your opinion. Answers to this questionnaire will be used for purposes of research only. All information given will be treated with utmost confidentiality. You are not required to fill in your names

#### **Section A: Demographics**

1. Gender                      Male [ ]                      Female [ ]
2. Age                              18-22 [ ]                      28-32 [ ]                      above 37 [ ]  
    23-27 [ ]                      33-37 [ ]
3. Marital Status              Single [ ]                      Married [ ]                      Divorced [ ]
4. Do you have children        Yes [ ]                      No [ ]
5. Religion                      Christian [ ]                      Muslim [ ]                      Protestant [ ]                      Other .....
6. Highest level of education    Primary [ ]                      Secondary [ ]                      none [ ]  
    Undergraduate [ ]                      Post graduate [ ]
7. Occupation of respondent    Student [ ]                      Self-employed [ ]  
    Employed [ ]                      Not employed [ ]

8. How much do you earn from your occupation per month (gross pay) in Ethiopian birr

Below 1,000 [ ]

3,000 -3,999 [ ]

1,000 -1,999[ ]

4,000 - 4,999 [ ]

2,000 -2,999[ ]

Above 5,000 [ ]

9. How often do you place a bet per week?

One day in a week [ ]

4-6 days in a week [ ]

less than once in a week [ ]

2-3 days in a week [ ]

All most every day [ ]

## Section B: Sports betting & well being

1. In the last 3 months, have you felt unhappy or depressed?

1. Strongly Disagree [ ]

3. Neutral [ ]

5. Strongly Agree [ ]

2. Disagree [ ]

4. Agree [ ]

2. In the last 3 months have you been unable to concentrate in what you are doing much better than usual?

1. Strongly Disagree [ ]

3. Neutral [ ]

5. Strongly Agree [ ]

2. Disagree [ ]

4. Agree [ ]

3. In the last three months have you lost much sleep because of stress/worrying

1. Strongly Disagree [ ]

3. Neutral [ ]

5. Strongly Agree [ ]

2. Disagree [ ]

4. Agree [ ]

4. In the last 12 months have you constantly felt under strain?

1. Strongly Disagree [ ]

3. Neutral [ ]

5. Strongly Agree [ ]

2. Disagree [ ]

4. Agree [ ]

5. Have you required medical treatment due to stress in the last 12 months?

1. Strongly Disagree [ ]

3. Neutral [ ]

5. Strongly Agree [ ]

2. Disagree [ ]

4. Agree [ ]

6. Has betting made you carless of the welfare of yourself or your family?

1. Strongly Disagree [ ]

3. Neutral [ ]

5. Strongly Agree [ ]

2. Disagree [ ]

4. Agree [ ]

7. I usually involve in many social responsibilities.

1. Strongly Disagree [ ]

3. Neutral [ ]

5. Strongly Agree [ ]

2. Disagree [ ]

4. Agree [ ]

8. I usually have a quality time with my families.

1. Strongly Disagree [ ]                      3. Neutral [ ]                      5. Strongly Agree [ ]  
2. Disagree [ ]                                      4. Agree [ ]

9. I influenced by my friends to start sport betting?

1. Strongly Disagree [ ]                      3. Neutral [ ]                      5. Strongly Agree [ ]  
2. Disagree [ ]                                      4. Agree [ ]

10. How much do you spent per bet?

1. Less than 100 birr [ ]      3. 301-500 [ ]                      5. 701 - 900 [ ]      7. Above 1,101 [ ]  
2. 101-300 [ ]                      4. 501-700 [ ]                      6. 901 - 1,100 [ ]

11. How much time do you take to place one bet?

1. Below 5 Minutes [ ]                      4. 26-35 Minutes [ ]  
2. 5-15 minutes [ ]                              5. 36- 45 Minutes [ ]  
3. 16-25 minutes [ ]                              6. Above 45 Minutes [ ]

12. Has any of your utilities been disconnected in the last 12 months e.g water, electricity, TV channels etc?

1. Strongly Disagree [ ]                      3. Neutral [ ]                      5. Strongly Agree [ ]  
2. Disagree [ ]                                      4. Agree [ ]

13. In the last 12 months how often have you borrowed money from your friends or families to meet your day to day needs?

1. Strongly Disagree [ ]                      3. Neutral [ ]                      5. Strongly Agree [ ]  
2. Disagree [ ]                                      4. Agree [ ]

14. If you were not betting what could you have used the money for

- Household necessities (food, drink, etc) [ ]  
Luxury items (e.g. furniture, cell phones) [ ]  
Savings [ ]

15. Have you ever bet to get money with which to pay debts or to solve financial difficulties?

1. Strongly Disagree [ ]      3. Neutral [ ]                      5. Strongly Agree [ ]  
2. Disagree [ ]                      4. Agree [ ]

16. After losing, have you felt you must return as soon as possible and win back your losses?

1. Strongly Disagree [ ]                      3. Neutral [ ]                      5. Strongly Agree [ ]  
2. Disagree [ ]                                      4. Agree [ ]

17. What is the largest amount you have won from a single bet in the last month?

- |                     |                      |                       |
|---------------------|----------------------|-----------------------|
| 1. Below 1,000 [ ]  | 4. 10,001-15,000 [ ] | 7. 25,001- 30,000 [ ] |
| 2. 1,001-5,000 [ ]  | 5. 15,001-20,000 [ ] | 8. Above 30,000 [ ]   |
| 3. 5,001-10,000 [ ] | 6. 20,001-25,000 [ ] |                       |

18. Have you ever lost time to work or to go to school due to sport betting?

- |                          |                |                       |
|--------------------------|----------------|-----------------------|
| 1. Strongly Disagree [ ] | 3. Neutral [ ] | 5. Strongly Agree [ ] |
| 2. Disagree [ ]          | 4. Agree [ ]   |                       |

19. Have you ever sold anything to get money to play sport betting?

- |                          |                |                       |
|--------------------------|----------------|-----------------------|
| 1. Strongly Disagree [ ] | 3. Neutral [ ] | 5. Strongly Agree [ ] |
| 2. Disagree [ ]          | 4. Agree [ ]   |                       |

*Thank you for your cooperation*

**ባህርዳር ዩኒቨርሲቲ**

**በድህረ ምረቃ የማርኬቲንግ ትምህርት ክፍል**

ይህ መጠይቅ በኢትዮጵያ ወ.ስጥ፤ በባህርዳር ከተማ በስፖርታዊ ውድድሮች ላይ የሚደረጉ የውርርድ ጨዋታዎች በወጣቱ ሁለንተናዊ ጤና ላይ የሚያሳድሩትን ተጽዕኖ ለማጥናት ዳሰሳ የሚያደርግ ነው። እርስዎም በዚህ ዳሰሳ ላይ የራስዎን አሻራ እንዲያሳርፉ እና አስተዋጽኦ እንዲያደርጉ ተመርጠዋል። በመሆኑም ባለዎት አቅም እና በሚችሉት መጠን በታማኝነት መጠይቁን እንዲሞሉ በዚህ ጥናት አጥኚ በትህትና ተጠይቀዋል። በተጨማሪም ለዚህ ጥናት ስምዎትን መጻፍ የማይጠበቅብዎት መሆኑን፤ ለሚመልሷቸው መልሶች የሞይወ ማንነት ሚስጥራዊነት የሚጠበቅ መሆኑን እና ለጥናቱ ግብአትነት ብቻ የሚወሉ እንደሆኑ አጥኚዎ በዚህ አጋጣሚል ታረጋግጥልዎት ትዎዳለች።

**ክፍል አንድ:- የግል መረጃ**

1. የታ ወንድ { } ሴት { }
2. እድሜ 18-22 { } 28-32 { } ከ37 በላይ { }  
23-27 { } 33-37 { }
3. የትዳር ሁኔታ ያላገባ { } ያገባ { } የፈታ { }
4. ልጅ አለዎት አወ { } የለኝም { }
5. ሀይማኖት ክርስቲያን { } ሙስሊም { }  
ፔንጤ { } ሌላ.....
6. ከፍተኛ የትምህርት ደረጃ አንደኛ ደረጃ ያጠናቀቀ { } ሁለተኛ ደረጃ ያጠናቀቀ { }  
ዲፕሎማ { } የመጀመሪያ ድግሪ { } ማስተርስ ዲግሪ እና ከዚያ በላይ { }
7. የስራ ሁኔታ ተማሪ { } ነጋዴ { } ስራ ፈላጊ { }  
የመንግስት ሰራተኛ { } ሌላ .....
8. ወርሃዊ ገቢ /በብር  
የለኝም { }  
ከ1,000 በታች { } 2,000 - 2,999 { } 4,000 - 4,999 { }  
1,001 - 1,999 { } 3,000 -3,999 { } Above 5,000 { }

9. በምን ያህል ጊዜ ውርርድ ያደርጋሉ?

በሳምንት አንድ ቀን { }      በሳምንት 4-6 ቀን { }      ከሳምንት አንድ ቀን ያነሰ { }  
በሳምንት 2-3 ቀን { }      ሁልጊዜ ማለት ይቻላል { }

**ክፍል ሁለት:- የስፖርት ውርርድ እና የወጣቱ ደህንነት**

1. ባለፉት 3 ወራት ውስጥ ደስተኛ አለመሆን ወይም ድባቱ ተሰምቶዎት ያውቃል?

- 1. በጭራሽ አልስማማም      3. ገለልተኛነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

2. ባለፉት 3 ወራት ውስጥ ከወትሮው በተሻለ ሁኔታ በምትሰራው ነገር ላይ ማተኮር ችለዋል?

- 1. በጭራሽ አልስማማም      3. ገለልተኛነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

3. ባለፉት 3 ወራት ውስጥ በጭንቀት ወይም ሃሳብ ምክንያት እንቅልፍ አጥተዉ ያውቃሉ?

- 1. በጭራሽ አልስማማም      3. ገለልተኛነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

4. ባለፉት 12 ወራት ውስጥ ያለማቋረጥ ወጥረት ተሰምቶዎት ያውቃል?

- 1. በጭራሽ አልስማማም      3. ገለልተኛነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

5. ባለፉት 12 ወራት ውስጥ በወጥረት ምክንያት የህክምና እርዳታ አስፈልጎዎት ያውቃል?

- 1. ሁልጊዜ ማለት ይቻላል      3. አንድአንዴ      5. በፍጹም
- 2. ብዙ ጊዜ      4. በጣም አልፎ አልፎ

6. የስፖርት ውርርድ ለራስህ ወይም ለቤተሰብህ ደህንነት ደንታ-ቢስ አድርጎሃል?

- 1. በጭራሽ አልስማማም      3. ገለልተኛነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

7. ብዙውን ጊዜ በብዙ ማህበራዊ ሃላፊነቶች ውስጥ እሳተፋለሁ

- 1. በጭራሽ አልስማማም      3. ገለልተኛ ነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ



8. እኔ ብዙውን ጊዜ ከቤተሰቤ ጋርጥሩ ጊዜ አሳልፋለሁ

- 1. በጭራሽ አልስማማም
- 2. አልስማማም
- 3. ገለልተኛነት
- 4. እስማማለሁ
- 5. በጣም እስማማለሁ

9. የስፖርት ውርርድ እንድጀምር ጓደኞቼ ተጽእኖ አሳድረውብኛል

- 1. በጭራሽአልስማማም
- 2. አልስማማም
- 3. ገለልተኛነት
- 4. እስማማለሁ
- 5. በጣምእስማማለሁ

10. በአንድ ውርርድ ምን ያህል ብር ያጠፋሉ?

- 1. ከ100 ብር በታች { }
- 2. 101-300 { }
- 3. 301-500 { }
- 4. 501-700 { }
- 5. 701-900 { }
- 6. 901-1,100 { }
- 7. Above 1,101 { }

11. አንድ ውርርድ ለማድረግ ምን ያህል ጊዜ ይወስዳል?

- 1. ከ 5 ደቂቃበታች { }
- 2. 5-15 ደቂቃ { }
- 3. 16-25 ደቂቃ { }
- 4. 26-35 ደቂቃ { }
- 5. 36- 45 ደቂቃ { }
- 6. ከ 45 ደቂቃበላይ { }

12. ባለፉት 12 ወራትወስጥ ማንኛውም አይነት ክፍያዎችን (ለምሳሌ፡ የወ.ሃ፣ የመብራት፣ የመሳሰሉት) መክፈል አቅቶዎት ያወቃል?

- 1. ሁልጊዜ ማለት ይቻላል
- 2. ብዙ ጊዜ
- 3. አንድ አንዴ
- 4. በጣም አልፎ አልፎ
- 5. በፍጹም

13. ባለፉት 12 ወራት ወስጥ፣ማንኛውንም አይነት የቀን ተቀን ወጪዎችዎን ለመሸፈን ከጓደኛ ወይም ከቤተሰብ ተበድረው ያወቃሉ?

- 1. ሁልጊዜ ማለት ይቻላል
- 2. ብዙ ጊዜ
- 3. አንድ አንዴ
- 4. በጣም አልፎ አልፎ
- 5. በፍጹም

14. ለውርርድ ባያወጡ ኖሮ ገንዘቡን ለምን ሊጠቀሙበት ይችሉ ነበር?

- 1. ለቤት ወጭ (ለምግብ ለመጠጥ) { }
- 2. የቅንጦት ዕቃዎች ( የቤት፣እቃዎች፣ ስልክ) { }

3. ለ ቁጠባ { }

4. ሌላ .....

15. ዕዳ ለመክፈል ወይም የገንዘብ ችግርን ለመፍታት ገንዘብ ለማግኘት ብለው ተወራርደው ያወቃሉ

- 1. በጭራሽ አልስማማም      3. ገለልተኛ ነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

16. በጨዋታ ከተሸነፉ በኋላ በኃላ በተቻለ ፍጥነት ለመመለስ እና ኪሳራዎችን መመለስ እንዳለብዎት ተስምቶዎት ተጫውተው ያወቃሉ

- 1. በጭራሽ አልስማማም      3. ገለልተኛ ነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

17. ባለፈው ወር ከአንድ ወር ድረስ ያሸነፉበት ትልቁ መጠን ስንት ነው?

- 1. ከ1,000 ብር በታች { }      4. 20,001 - 30,000 { }      7. 50,001- 60,000 { }
- 2. 1,001 - 10,000 { }      5. 30,001 - 40,000 { }      8. ከ 60,000 በላይ { }
- 3. 10,001- 20,000 { }      6. 40,001 - 50,000 { }

18. ለስፖርት ወርርድ ምክንያት ወደ ስራ ወይም ወደ ትምህርት ቤት ለመሄድ ጊዜ አጠፊ ያወቃሉ

- 1. በጭራሽ አልስማማም      3. ገለልተኛ ነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

19. ለስፖርት ወርርድ የሚሆን ገንዘብ ለማግኘት ማንኛውንም ነገር ሸጠህ ታወቃለህ?

- 1. በጭራሽ አልስማማም      3. ገለልተኛ ነኝ      5. በጣም እስማማለሁ
- 2. አልስማማም      4. እስማማለሁ

ስለ ትብብርዎ ክልብ አመሰግናለሁ።

## **Appendix 2: Companies involved in sports betting in Bahir Dar**

1. 1xBet
2. 20bet
3. 22bet
4. Addisbet
5. Arif bet
6. Axumbet
7. Anbessabet
8. Abyssiniabet
9. Betika
10. Bet24
11. Bet251
12. Bet365
13. Bravo
14. Blenbet
15. Best bet
16. betibet
17. championbet
18. Ethiowin
19. Ethio betting
20. Galaxy betting
21. Grand sport betting
22. Hulu sport
23. Helen betting
24. Habeshabets
25. Harifsport
26. Kana sport
27. Cash bet
28. Lalibet
29. Nigus bet
30. Powerbet
31. Qwickbet
32. Smartbet
33. Super
34. Vatika
35. Vamos
36. Winner
37. Waliyabet