



## AN EXPLORATION OF THE PARATAXIC BEHAVIOUR AND IMPLICATIONS OF HOLE-IN-THE-WALLET PHENOMENON AMONG UNIVERSITY STUDENTS IN KENYA

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### **Abstract:**

Students in Kenyan Universities receive some form of pocket money for academic and non-academic endeavours. However, there exists a knowledge gap in relation to how this money is utilized particularly for non-academic activities. This Paper reports findings of a study done among Kenyan University students to explore how they used pocket money for non-academic activities and how this impacted on their unending quest for success in betting activities. The study was guided by the theory of interpersonal interaction advanced by Harry Stack Sullivan (1950). The study employed two research designs; survey and *ex post facto*. The survey design was deemed appropriate because it enabled the researcher to describe the parataxic experiences of male and female students in the sample and generalize them to the larger group from which the sample was drawn. The *ex post facto* design was appropriate because the effects of the variables had already occurred and thus not manipulable. The study targeted male and female students pursuing different areas of training on full time basis in selected private and public Universities in Kenya. The sample was drawn using stratified random sampling. The questionnaire comprising Likert type items was the main research tool. Validity was established by expert judgement while reliability was sought by use of the split-half technique. The study found that peers introduced university students to betting activities based on unrealistic expectations of making quick money. The quest for quick money pushed the students to various betting activities and more males than females gambled away college fees leading to the hole-in-the-wallet phenomenon. The study established that university students experienced varied internal conflicts which could be attributed to betting. The study recommends an establishment of a support system to engage university students in socially acceptable ways for enhanced individual wellbeing so that they can reap the maximum benefits of learning.

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## 1. Introduction

Students in Kenyan Universities receive some form of pocket money for academic and non-academic endeavours. There exists a knowledge gap in relation to how this money is utilized particularly on non-academic activities. With the advent of technology it is common for university students to interact via social media and participate in online betting especially in sports-related activities that have financial implications. This online betting is a form of gambling that has become a fast-growing pasttime activity among the youth. In Kenya for instance, young people particularly those in universities increasingly engage in online sports betting, a recreational activity that is now widespread as observed by Ryalu and Oei, (2004). As much as betting is not illegal, availability of online casinos lure undergraduate university students to become millionaires overnight without breaking a sweat. Betting is motivated by several factors such as hefty financial gains, cognitive distortions and determinants of emotional nature. In a study done by Clark (2010) on decision-making determinants during a betting game, *“unpredictable monetary wins serve as a potent form of positive reinforcement that strengthen the instrumental response”*. In a similar vein, Sammut (2010) cited in Koross (2016) observed that communities who experience economic hardships consider gambling (and betting) as a panacea for all their issues. This may suggest that undergraduate students in Kenyan universities may be experiencing financial hardships. There is limited literature in the Kenyan context on parataxic behavior among university students in gambling and online sports betting and the contribution of this to financial difficulties. It is not also well known how undergraduate students in Kenyan universities utilize pocket money for non-academic endeavours and the role this plays in individual wellbeing, interpersonal conflicts and peace in the family and learned community.

## 2. Statement of the problem

This paper reports the findings of a study done among Kenyan undergraduate University students to explore how the parataxic behavior contributed to the hole-in the wallet phenomenon, the significance to individual wellbeing, interpersonal conflicts and peace in the University community.

## 3. Research questions

1. In what ways do Kenyan undergraduate university students spend pocket money availed to them by parents and sponsors?
2. What parataxic behavior motivates undergraduate university students in online sports betting?

3. What are the outcomes of parataxic behavior in sports betting among undergraduate university students in Kenya?

#### 4. Literature review

The cell phone is viewed as an integral part of university students lives. Belk (1998) observed that the cell phone is “*an important extension of students’ unique self; a statement of their social status*”. While students pursue higher education in the university, one of the priorities besides academic is to establish their identity by through fashion and lifestyle. Parataxic behavior encompasses cognitions and experiences that indicate an illogical disposition that a cause-effect relationship exists between two events that occur in close temporal proximity. It pertains to the experiences of a university student to associate a sports bet with a favourable outcome of winning a monetary prize otherwise anxiety sets in. Research has established that majority of university students find themselves away from the prying eyes of parents and guardians for the first time in their undergraduate years. The peer becomes the yardstick and a very critical socializing agent. This transition brings new demands and expectations on university students. For instance Gainsbury (2012) et al cited in James (2016) pointed out that, this has increased vulnerability of University students to engage in gambling and betting in an endeavor to meet their ever increasing needs for acceptance in their peer group. More so, this developmental phase is characterized by the students’ continuous need for independence, partying behavior and the motivation to remain on top of the fashion ladder (Macharia, 2014). The same study revealed that the smartphone technology had increased availability and access to gambling and betting while Stuhldreher & Stuhldreher (2007) found smartphones had revolutionized the way undergraduate students communicated, had fun or even conducted research work, making many to be keen on acquiring them as an extension of themselves, Berk (1998).

In the same vein, Balcker et al (2015) cited in Enewereuzer, Ugwu and Ugwi (2016) observed that over 97% of undergraduate university students in Nigeria had access to smartphones which were used for social interactions and sports betting. A study by Thomas (2012) showed that the peer group influenced to a large extent the betting behavior among undergraduate students with most painting the glamorous side of sports betting (Barrault & Varescon, 2013). Research concerns have been raised about students’ ability to make decisions on betting activities.

#### 5. Theoretical framework

The study was anchored on the theory of interpersonal interaction advanced by Harry Stack Sullivan (1950). The theory posits that parataxic distortions encompass cognitions and experiences that indicate an illogical belief that a cause–effect relationship exists between two events that follow each other in close proximity leading to a favourable outcome. For Sullivan, individuals experience a form of tension referred to as anxiety which hinders the organism from learning from their experiences. The theory is

appropriate for the study since peer interactions among university students introduces them to master the rules and predict the chances of a successful sports betting game initially resulting in small monetary gains which later creates an illusion that the more one places a wager on a sport the higher the chances of reaping big. When the student places a wager on a sport results in anxiety particularly so if this does not translate into a win and instead of engaging in a productive use of the smartphone the student fails to learn from the unsuccessful experience but proceeds to take higher risks which may have more enticing wins.

## 6. Methodology

A survey and *ex post facto* designs were used to obtain data for triangulation purposes to explore the parataxic behaviour of university students and the implication on the hole-in-the-wallet phenomenon. The survey design was deemed appropriate because it enabled the researcher to describe the parataxic experiences of male and female students in the sample and generalize them to the larger group from which the sample was drawn. The *ex post facto* design was appropriate because the effects of the variables had already occurred and thus not manipulable. The study targeted male and female students pursuing different areas of training on full time basis in selected private and public Universities in Kenya. The sample was drawn using stratified random sampling. A questionnaire comprising Likert type items was the main research tool. Validity was established by expert judgement while reliability was sought by use of the split-half technique.

## 7. Results and Discussion

In order to explore the parataxic behavior and implications for the hole-in-the-wallet phenomenon among university students, the study sought some important demographic characteristics from the sample. This included gender, age and selected recreational activities they engaged in by using the mobile phone. Table 1 presents the results.

**Table 1:** Distribution of participants by age and gender

Variable Gender	Male		Female	
Age	Frequency	(%)	Frequency	(%)
19-22	234	45.0	160	30.8
23-25	72	13.8	54	10.4
Total	306	58.8	214	41.2

Table 1 reveals that 45% of males and 30% of females were aged between 19 and 22 years which correspond to Sullivan's late adolescence stage of personality development. This stage is characterised by exploration of the dynamic environment and the peer is a strong pillar for exchange of ideas in which their views are validated or repudiated

(Sullivan, 2003). It is also at this stage that the students join university for undergraduate studies and perhaps look forward to having a personal cellphone for communication and engagement in recreational activities away from the prying eyes of parents and teachers. It is probably the time that they take up sports betting as a past-time activity. 24.2 % of participants were above 22 years of age which coincides with the transitional phase into adulthood. The study found that all participants were introduced to Sports betting by friends. The study further sought to establish how university students used pocket money for leisure activities. Table 2 presents the results.

**Table 2:** Distribution of participants' responses on utilization of pocket money for recreational activities

Responses						
Activity	Very Often	Often	Undecided	Rarely	Never	Total
Leisure Activity	F %	F %	F %	F %	F %	F %
Airtime	348 71.3	82 16.8	15 3.1	28 5.7	15 3.1	<b>488 100.0</b>
Clubbing	356 71.9	96 19.4	08 1.7	18 3.6	17 3.5	<b>495 100.0</b>
Shopping	198 43.5	151 33.2	54 11.9	43 9.5	9 2.0	<b>455 100.0</b>
Sports Betting	252 50.0	145 28.8	66 13.1	31 6.2	10 2.0	<b>504 100.0</b>

Table 2 indicates that students in Kenyan universities used pocket money to purchase airtime, shopping, clubbing and online sports betting in for Soccer teams playing in the European Leagues. It is interesting to note that while few parents and sponsors may provide funds for sports betting, more than 75% of participants took up sports betting as a leisure activity thereby gambling funds meant for upkeep. This is consistent with findings that about 67% of all University students bet on sports as observed by Weinstock *et al* (2007).

The study found that 63% of male students very often borrowed money from friends gamble or use in recreational activities. Over 72% of male students and 37% of female students borrowed money from friends and family in pay their rent and meals hoping to repay when the prize money through. Since students lacked a steady income and were involved in betting the study found that in individual and interpersonal conflicts. The study found that 71% experienced sadness after failing to win in online sports betting and 68.2% began avoiding their friends when they failed to pay them up.

The study undertook to establish the motivation behind taking up sports betting among university students and the outcomes of betting. The study found that potential pay offs and the fact that university students needed to master the game and increasing the chances of making viable predictions in future were the motivations behind sports betting. In addition most students were driven into sports betting by the thrill and excitement of betting as well as the need to belong to a group of friends with whom they had much in common.

The outcomes of sports betting varied by gender. The study revealed that over 65% of males had very marginal wins and had gambled all their pocket money away. They indicated that they had run into several debts and interpersonal conflicts due to

the inability to meet their financial obligations. The study revealed that a small amount of money was required to enter into an online sports betting activity. The study also found that there was a tendency among male students to divert funds meant for academic undertakings to betting. Female students on the other hand were introduced to their male friends to betting as a social activity. The study found that only 30% of female university students had financial difficulties as a result of online sports betting and most of the debts were as a result of clubbing or shopping. The study sought to establish how often students experienced financial difficulties such as accruing debts following online sports betting. It was found that over 68% of males and 21% of female students very often borrowed money for upkeep following unfavourable wins in online sports betting. This is consistent with Koross (2016) who found 65% of university students very often experienced financial difficulties and accrued debts as a result of gambling.

### **8. Implications for individual wellbeing**

Wellbeing is one of the most essential human values without which an individual cannot function. As much as different scholars may define it as the absence of war and conflicts, psychologists conceptualize wellbeing as a state of serenity characterized absence of inner conflicts resulting in harmony between the systems of the “self”. This study established that undergraduate students in Kenyan universities spent pocket money on online sports betting activities which was motivated by unrealistic cognitions. This gave rise to financial difficulties and perhaps elicited feelings of isolation, and helplessness when the debt burden increased. An implication of the online sports betting is that “the house always wins” and chances of favourable betting outcomes are limited. As such, undergraduate students need to rethink the appropriateness of sports betting as a pastime but to use the pocket money constructively for research, nurturing innovation and creativity. This will provide an opportunity to build their knowledge and skills base for more effective learning outcomes and harmony among the various systems of the self.

### **9. Conclusion**

Based on the findings the study concludes the following:

1. Over 75% of undergraduate students in Kenyan universities engage in online sports betting.
2. There are several predisposing motivations for online sports betting which are based on parataxic distortions.
3. The online sports betting has contributed to the prevalence of the hole in the wallet phenomenon among undergraduate university students in Kenya.

## 10. Recommendations

The study recommends the following:

1. The establishment of a support system in the universities to help students engage in socially acceptable leisure activities.
2. The establishment of an undergraduate mentorship programme to mentor students on effective peer interaction and effective use of social media

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