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Socio-demographic aspects and
characteristics of gambling and
betting among Bosniaks in Bosnia
and Herzegovina

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Abstract

In the last few years, gambling and betting opportunities have been increasing in Bosnia and Herzegovina, leading to an increase in pathological gambling. Pathological gambling is considered by experts to be an instinct control disorder, i.e. the inability to refrain from an instinct that at the same time causes pleasure to a person, but is also dangerous for them and the people around them as it seriously disrupts not only the physical, emotional, mental and material state of the individual, but affects their families and friends also. In order to examine the most common forms of gambling and betting as well as socio-demographic aspects and their characteristics among Bosniaks in BiH, in the period April-May 2019, on a sample of N = 1520 respondents, a survey was conducted in 62 municipalities in BiH. Respondents ranged from 18-77 years old, of whom 568 were women and 927 were men. While defining the sample for the purposes of this research, a two-stage stratification was performed, namely: stratification at the administrative level of Bosnia and Herzegovina and the type of settlement, respecting the principle of proportional representation of municipalities within entity/cantons. Data was collected via a structured face-to-face interviews with closed questions to which handwritten answers were given. The data collection was done through the Network of Youth and Directorate for Religious Affairs of the Riyasat of the Islamic Community in Bosnia and Herzegovina. The results suggest persisting differences in the perception of the most common forms of gambling and betting, where bingo, disposable lottery tickets/scrapers, lotto and sports betting are perceived to be the most common. The most widespread types of gambling are influenced by the socio-demographic variables such as gender, place of residence, level of education, age and monthly household income.

Keywords: gambling, betting, Bosnia and Herzegovina, socio-demographic characteristics

Introduction

The gambling and betting issue, according to official economic indicators, is one of the most widespread phenomena in Bosnia and Herzegovina. Although there is a generally negative public perception of betting, it has not yet been analysed and elaborated to what extent such a perception is present, or what are the primary motives and attitudes of citizens in Bosnia and Herzegovina in general, and Bosniaks in particular, towards this phenomena. An additional problem in this context is the fact that, among the general public, there is a common perception, that not every type of gambling is considered a dangerous social problem. i.e. there exists a grading of types of gambling and betting.

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Earlier research examined the problem of gambling exclusively from a negative point of view, and it was considered as opposed to the invested effort, labour and work of population (Veblen, 1967). Recent research, has largely focused on the motives driving gambling/betting from an interdisciplinary perspective, combining many social disciplines such as sociology, psychology, economics and law. In terms of gambling, the motivations behind it are often categorised into three general groups: economic, symbolic, and hedonistic. For economically motivated gamblers, money acts as a basic incentive. For this type of gambler, valuing the money, he expects to win more than he currently owns. The symbolic gambler is driven by the satisfaction deriving from the elements of risk that are inherent in gambling, as the very risk and act of gambling provides shelter and escape from everyday personal problems. People who gamble based on hedonistic impulses find their basic motive in the game itself, the quest for something new, socialising, making new friends, excitement, as well as increment of self-esteem. Furthermore, modern research concludes that gamblers (consumers) are no longer satisfied with what they currently own or have, but constantly live with a constant need to find satisfaction in new things that ultimately leads to new and more unfulfilled desires, resulting in increasing frustrations (Rousseau & Venter 2002; Campbell, 1996; Binde, 2013; Salonen et al. 2017). Based on Hirschman's (1984) consumer theory, consumers are either seekers of cognitive experiences, seekers of sensory experiences or seekers of novelty, it could be concluded that recreational gamblers are similarly motivated by the search for new thoughts, new sensory experiences, or the search for any new situation to avoid boredom. Social assumptions about the value of hard work and self-denial have given way to impulsive pursuits of novelty, excitement, and change through spending and consumerism (Flack & Moris, 2015).

Oropesa (1995) suggests that one of the main reasons for the hedonistic search for novelties is that modern progress and life has reduced in number many of the challenges people experience daily, resulting in consumers' search for new pleasant stimulation and excitement. According to Chapple and Nofziger (2000), the women interviewed in this study consider Bingo to be a means of treating boredom and not just a gambling activity by which they can make money. Similar conclusions were reached by Salonen et al. (2017) while McCarthy et al. (2018) believe that gambling among women is a social activity, as opposed to men, who gamble for the sake of gambling itself. Thus Cotte (2000) concludes that recreational gambling can be a risky quest for excitement, sometimes frustrating, and sometimes boring. People gamble for different and sometimes very complex and often intertwining motives and reasons. However, despite researchers' attempts to prioritise gambling motives, most contemporary literature on gambling and betting has focused primarily on understanding the issues and problems of com-

pulsive or problematic gambling caused by gambling and gambling addiction (McCarthy, 2018; Salonen, 2017, etc.).

Broadly defined, gambling represents any form of lawful placement of a bet or bets on the outcome of an uncertain event. The Law on Games of Chance (Official Gazette of BiH, No. 1, 2002), according to which participants are allowed to gain money, things or rights, where the result of the game does not depend on the knowledge or skills of participants in game, by chance or some uncertain event, provides a more detailed basis for our definition.

Central to the act of gambling is an element of chance where a person risks the loss of something valuable in the hope of making a profit (Henderson 2000). Recreational gambling has been described as a harmless recreational pastime conducted by responsible consumers that does not affect their family or business life, or lead them into financial difficulties. Some argue that for most casino visitors, it is a form of leisure and entertainment and states that in developed societies only three percent of gamblers and potential gamblers are susceptible to developing a serious gambling problem or addiction (Reinecke, 2000).

Compulsive or problematic gambling refers to gambling that is, to varying degrees, uncontrolled and has potentially detrimental effects on the familial, social and professional/work life. Experts in the field of excessive gambling or gambling addiction (Orford, 1990, Collins and Barr 2000) agree on the symptoms of compulsive or pathological gambling and argue that for such individuals, gambling is a daily practice with which they are so preoccupied that it fully occupies their time and excludes all other interests; they are always optimistic, meaning that once win, they cannot stop, they are restless or irritable when trying to reduce or stop gambling and often gamble to avoid problems. Collins and Barr (2000), based on the results of their research, conclude that problem gambling should be treated as a mental disorder because the key features of this addictive behaviour are its harmfulness, compulsiveness, obsession, avoidance and insanity. With this, according to DSM 5 (APA, 2013), gambling addiction is diagnosed when a person participates in persistent and recurrent gambling that leads to clinically significant suffering, manifested through the following four or more symptoms: the person needs to gamble with increasing amounts to achieve the desired arousal, a person is restless or irritable when trying to reduce or stop gambling, has repeated unsuccessful attempts to control, reduce or stop gambling, is often preoccupied with gambling (thinking about what he has experienced, etc.), often gambles when he feels bad, after losing money, often returns the next day to make up the loss ("hunt"), lies to cover up the size of gambling involvement, jeopardises or loses an important relationship, job, educational or business opportunities due to gambling, relies on others to ease their financial situation.

Gambling research and studies as well as the literature on problem gambling suggest that the problem of gambling is not necessarily limited to a particular age or income or occupation (see Lorge, 1999).

From the brief overview above, it can be seen that the literature on gambling primarily focuses solely on the dangers of compulsive gambling as a form of addictive consumption. Such behaviours are believed to systematically distort and undermine the personality of the individual in general (Joshi 2000). In addition, it is estimated that a person living within eighty kilometres from a casino is seven times more likely to become a compulsive gambler (Henderson 2000). Since gambling has become legalised in Bosnia and Herzegovina, and according to the report in *Slavenski jutarnji list* (2018), BiH leads the world in terms of the number of bet-shops per capita and the number of registered bet-shop and casinos is growing on daily basis. Based on such reports, we notice that bet-shops and casinos have become an integral part of urban, suburban and rural life, which makes them more accessible to the general public, and we are increasingly finding, in daily newspapers and web-portals, appeals, warning and statements of experts regarding the rise of gambling activities in our environment. So, it can be argued that the situation in our country is extremely alarming. Despite these obvious and alarming indicators, there is little known about the attitudes and especially the perception of the general public about gambling and betting in Bosnia and Herzegovina.

So far there have not yet been any significant and comprehensive studies that dealt with the issue of gambling, betting and gambling in Bosnia and Herzegovina, so currently there is no accurate data on the prevalence of gambling, the number of gambling addicts or about their structure in terms of socio-demographic data. Considering the existing unfavourable social and economic indicators, Bosnia and Herzegovina is considered a fertile ground for the development and flourishing of the gambling industry and subsequently the addictions that people easily fall into due to lack of perspective, often perceiving it as a quick and easy way to solve their existential problems. Some preliminary and very limited research, in terms of sample size, shows that one-third of 172 surveyed high school students from senior high schools in Zenica (Adilović, 2018) and over 70% of young people from Tuzla and Sarajevo (Bijedić, Kulalić-Čišić, Kovačević, Var-do, 2015), had some experience of gambling and betting, while data on the elderly population in Bosnia and Herzegovina, although considered approximate, is not available. However, the fact that as many as 22.5% of adolescents play TV bingo every day/several times a week or about once a week, while 13.6% of adolescents play lotto every day/several times a week or about once a week, from these studies in Tuzla and Sarajevo, are alarming enough. Accordingly, the main goal of this study is to examine the most common forms of gambling and betting in relation to socio-demographic variables such as gender, place of residence,

level of education, age, and monthly income, among Bosniaks in Bosnia and Herzegovina.

Method

Sample and procedure

According to the latest census, 3,531,159 inhabitants live in Bosnia and Herzegovina, out of which 50.1% are Bosniaks, who represent the target group of this survey. Since this is a primary survey, the field survey was conducted through an adopted and additionally improved questionnaire, of a stratified sample with ± 3 margin of error. The sample size n and margin of error E are calculated using the following formulas:

$$\begin{aligned} x &= Z(c/100)^2 r(100-r) \\ n &= \frac{Nx}{((N-1)E^2 + x)} \\ E &= \text{Sqrt}\left[\frac{(N-n)x}{n(N-1)}\right] \end{aligned}$$

Where N is the population size, r is a fraction of responses and $z(c/100)$ is the critical value for the confidence level c , using a normal distribution.

Based on previously used data and parameters for the target group, it was determined that the representative sample size for the total Bosniak population is 1,079 respondents, but during the survey, a larger number of respondents was interviewed. Thus the sample size increased to 1,516 respondents, resulting in reduction of the margin of statistical error to $\pm 2.5\%$. Furthermore, while defining the sample for the purposes of this research, a two-stage stratification was performed, namely: stratification based on the administrative-state system of Bosnia and Herzegovina (entities, cantons and Brčko District) and based on the type of settlement (rural-urban). The operational (field) part of the research was conducted by the Riyasat's Directorate for Religious Affairs of the Islamic Community in Bosnia and Herzegovina, with the active participation of the Network of Youth, which is responsible for the accuracy of the collected data.

Instrument: The questionnaire for measuring the frequency of gambling and betting used in the research consists of the ten most widespread types of gambling in Bosnia and Herzegovina. It was adopted, developed, and based on the research conducted by Rousseau and Venter, (2002). Each statement was constructed in a way that the respondents were asked to express the frequency of game playing on a multi-level Likert-type scale.

Results and discussion

The data from the questions on personal involvement in gambling and betting, show that the largest percentage of respondents (70%) have never participated in any type of gambling or betting, while at the same time the smallest percentage of them (48.7%) state that their family members have participated in gambling activities. However, there is no statistically significant difference between the personal (23.3%), friends (23.8%), family members (20.8%), or spouses (21.3%) involvement in gambling and betting that is visible from table 1. The difference in relation to the neglecting the personal involvement in comparison to other groups could be found in the difference between the groups with no information (no answer), but also in, to some extent, giving the socially desirable answers.

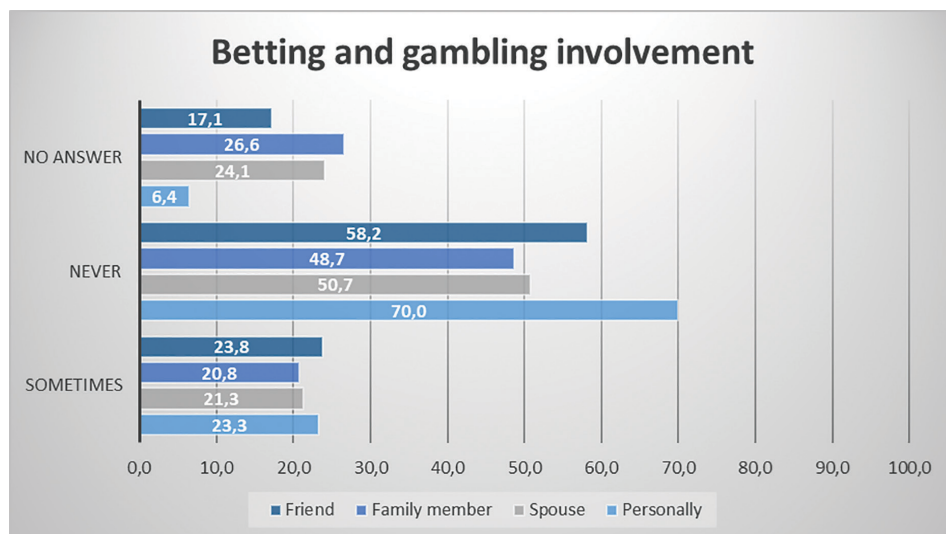


Table 1: Betting and gambling involvement

More than 40% of respondents have played *Bingo* at least once a year, making it the most common and widespread type of gambling among Bosniaks in Bosnia and Herzegovina. At the same time, *sports betting* is the most regular/frequent type of game played daily (5.6%) and more than 10% of respondents play it three times a week or more often, while 29% of them place sports bets at least once a year. In addition to these *Bingo* and *sports betting*, the most common types of gambling among respondents are lotto (26%) and disposable lottery tickets/scratch-cards (24%). When it comes to the use of modern technologies for gambling, about 10% of respondents said that they gamble online at least once a year. Also, it is important to point out that on average about 6% of respondents did not declare any involvement in any of these games, which can be seen from table 2.

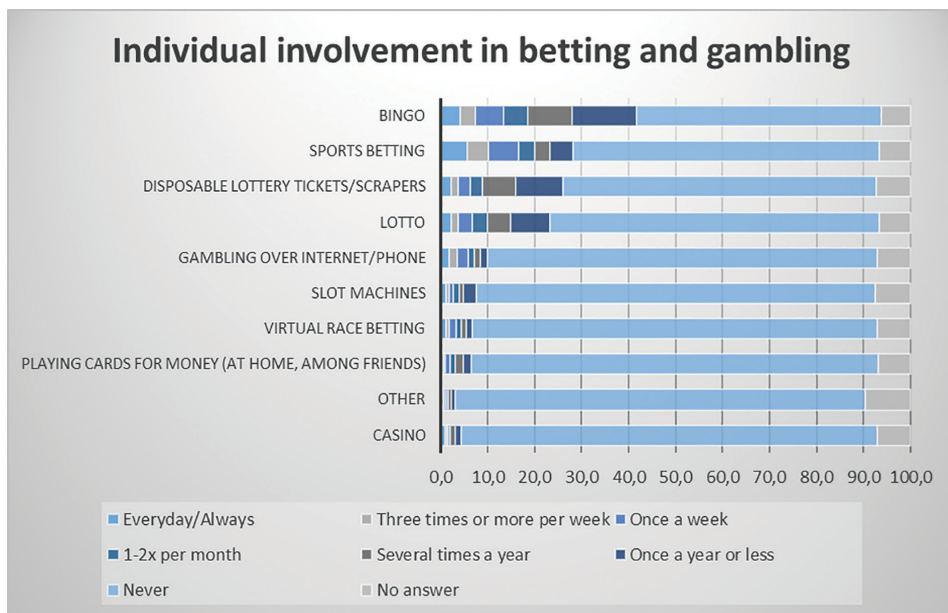


Table 2: Individual involvement in betting and gambling

Considering that bingo, sports betting, lotto and scratch-cards are the most common types of games among the respondents, we decided to analyse them in relation to the following socio-demographic variables: gender (male/female), age, type of residence (city/village), an education level (unfinished primary school, primary school, secondary school, and college and more), and income level.

In the context of gender, it is noticeable that men are more involved than women when it comes to the most common types of gambling. Thus, when it comes to bingo, the most common form of gambling over 50% (50.4%) of men stated that they play this game at least once a year, unlike 34% of women who play this type of game. Also, there is a significant difference between men and women when it comes to the frequency of playing, so while 6% of men always play, only 1.9% of women play it at the same time. The most visible difference, based on gender, is when it comes to sports betting, where 39.1% of men play this type of game whilst only 13.8% of women participate. At the same time, the smallest difference in relation to gender occurs when it comes to scratch-cards, which are played by 30.9% of men and 23.4% of women. The most regularly played game on a daily basis, is sports betting, in which 14.5% of men play three or more times a week (Table 3).

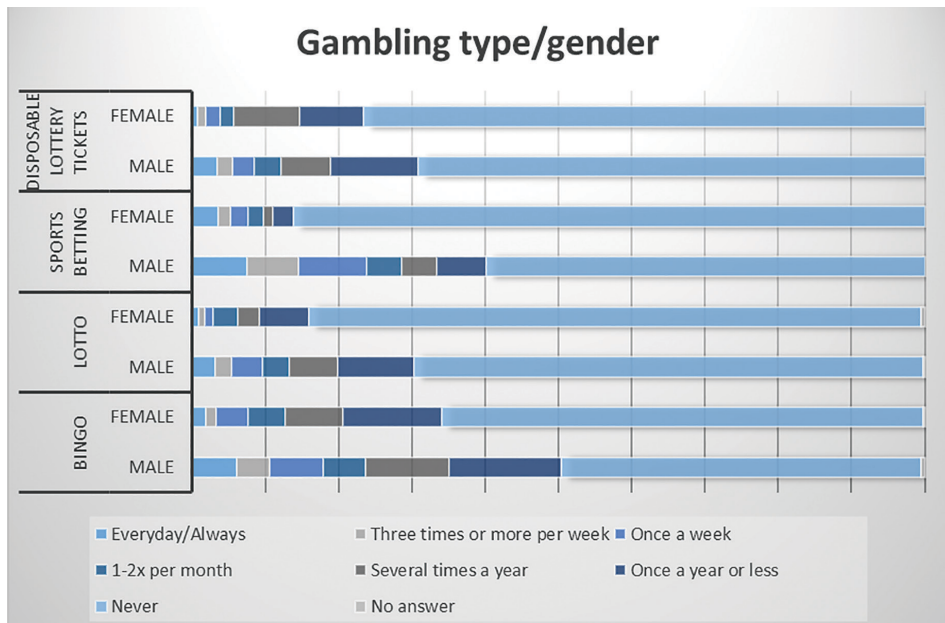


Table 3: Gambling type by gender

Regarding the location, all types of gambling (bingo, lotto, sports betting and disposable lottery tickets) are more prevalent in cities, which can be seen from Table 4. (Although the difference of (<4%) between respondents in rural and urban areas is not a statistically significant difference.)

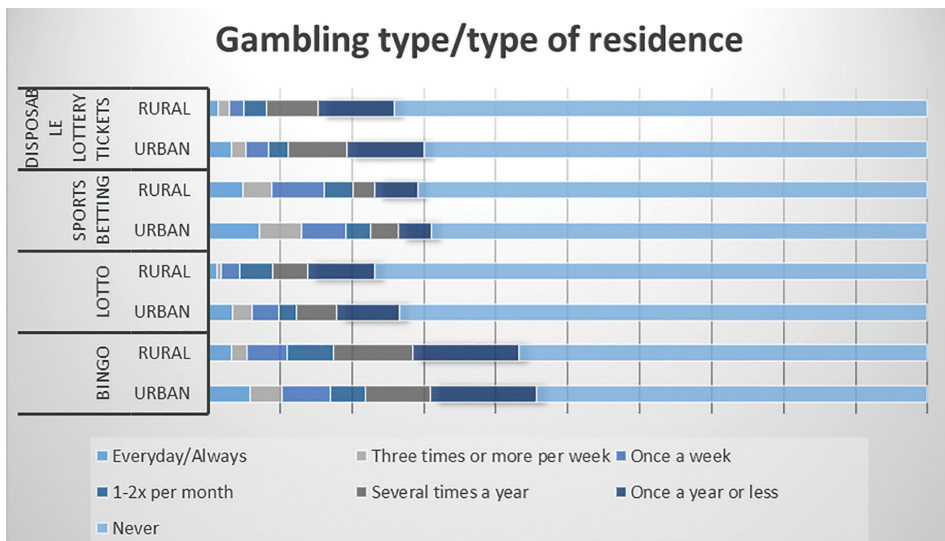


Table 4: Gambling/Type of residence

In the context of level of education and gambling frequency, betting is most common among respondents who have completed several grades of primary school, so 33.9% of them play scratch-cards , 34.8% sports betting, 34.8% lotto and 50 % bingo, followed by respondents with completed high school education, of which 31.7% play one-time lottery games, 34.6% sports betting, 27.9% lotto and 49.5% bingo. Respondents with a university degree and more, are the least active.

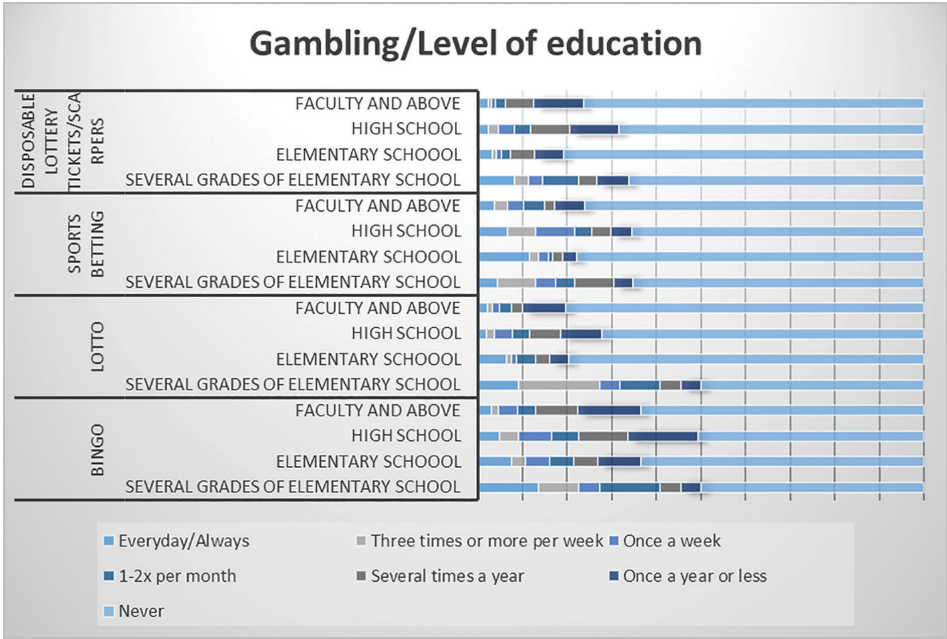


Table 5: Gambling activity based on obtained level of education

Concerning the age, respondents show diversified results when it comes to gambling activities. For example, Scratch-Cards are most often played by respondents (33.3%) between 18 and 25 years of age, while the game is least popular among respondents between 40 and 60 years of age. However, if we look at the frequency of play, we will see that daily Scratch-Card use is by far the most widespread among the population aged between 40 and 60, of whom 4.4% play this game every day. When it comes to sports betting, it is most common among respondents of two groups aged 18 to 36, while there is slight difference even between these two groups. Sports betting has a higher frequency among those aged between 26 and 35 (36.9%) followed by respondents between 18 and 25 years (34.2%). Lotto is more often played by the older respondents, so that 34% of those between 46 and 60 years of age play this game once a year or more often, but also the percentage of those who always/regularly play lotto is the highest (4.3%) among this population. Bingo as a type of game was almost consistently

played, regardless of the age of the respondents and it was least played among the population between 36 and 45 years old and 58.2% of them state that they have never played this game.



Table 6: Gambling activity by the age of responders

There is no significant difference in the context of gambling frequency among respondents in relation to monthly household incomes, however what is visible is that different types of games are more popular among respondents with different monthly incomes. Thus, Scratch-Cards are most popular among respondents with incomes between 1,501.00 KM and 2,000.00 KM (33%), while sports betting is most present among respondents with incomes up to 500.00 KM (34.4%), lotto is the most popular type of game among respondents with incomes between 1,001.00 KM and 1,500.00 KM (16.7%) as well as bingo (47.1%), among those who play this game at least once a year.

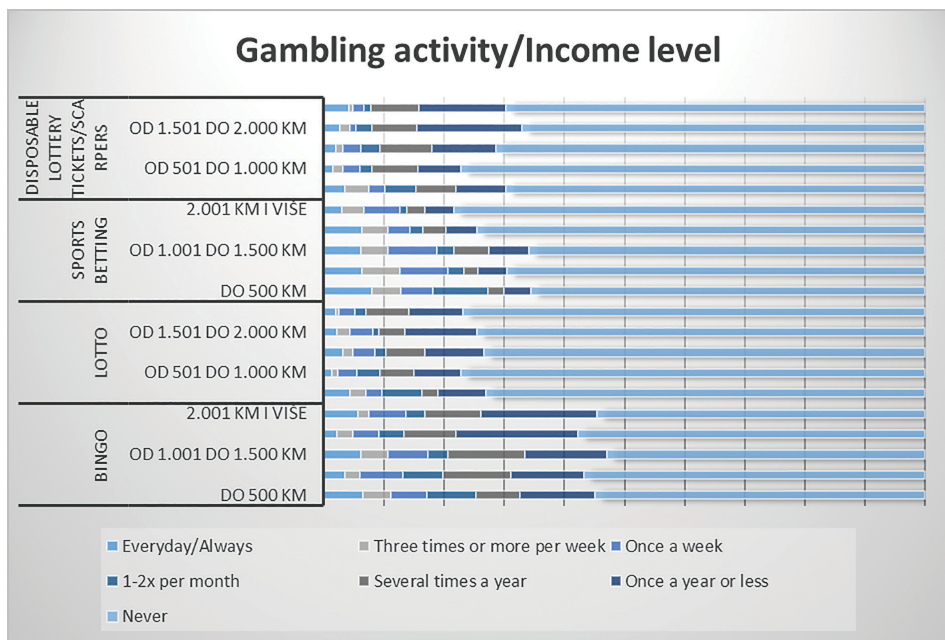


Table 7: Gambling activity by household income level

Conclusions

The above results show that Bingo is the most common type of gambling, while sports betting is the most regular type, (as it is often played daily) followed by lotto and disposable lottery tickets/scrappers. When it comes to the use of modern technologies for gambling, around 10% of respondents said that they gamble on-line at least once a year. However, on average, around 6% of respondents did not declare if they were involved in these games or not.

When it comes to differences in gambling involvement based on the gender, not only are men more involved in Bingo than women, they are also more regular and are more active in sports betting as well.

There is no statistically significant difference in the prevalence of gambling among respondents in rural and urban areas.

Gambling is the most widespread among respondents who have completed several grades of primary school, who play primarily play Scratch-Cards, followed by sports betting, lotto and bingo. They are followed by respondents with obtained a high school degree while respondents with completed university education and more declared the lowest frequency in gambling activities.

Respondents aged 40 and 60, are the ones who play Scratch-Cards with the most (daily) frequency, while sports betting is most common among respondents between 26 and 35 and lotto among those aged 46 and 60. Bingo is played equally by respondents of all ages.

Finally, disposable lottery tickets are most popular way of gambling among higher-income respondents, while sports betting is most prevalent among lower-income respondents.

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